



KARNATAK UNIVERSITY, DHARWAD  
ACADEMIC (S&T) SECTION  
ಕರ್ನಾಟಕ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಧಾರವಾಡ  
ವಿದ್ಯಾಮಂಡಳ (ಎಸ್&ಟಿ) ವಿಭಾಗ



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NAAC Accredited  
'A' Grade 2014

website: kud.ac.in

No. KU/Aca(S&T)/SSL-394A/2022-23/1055

Date: 23 SEP 2022

**ಅಧಿಸೂಚನೆ**

ವಿಷಯ: 2022-23ನೇ ಶೈಕ್ಷಣಿಕ ಸಾಲಿನಿಂದ ಎಲ್ಲ ಸ್ನಾತಕ ಕೋರ್ಸುಗಳಿಗೆ 3 ಮತ್ತು 4ನೇ ಸೆಮೆಸ್ಟರ್

NEP-2020 ಮಾದರಿಯ ಪಠ್ಯಕ್ರಮವನ್ನು ಅಳವಡಿಸಿರುವ ಕುರಿತು.

- ಉಲ್ಲೇಖ: 1. ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿಗಳು(ವಿಶ್ವವಿದ್ಯಾಲಯ 1) ಉನ್ನತ ಶಿಕ್ಷಣ ಇಲಾಖೆ ಇವರ ಆದೇಶ ಸಂಖ್ಯೆ: ಇಡಿ 260 ಯುಎನ್‌ಇ 2019(ಭಾಗ-1), ದಿ:7.8.2021.  
2. ಸಮಾಜವಿಜ್ಞಾನ ನಿಖಾಯ ಸಭೆಯ ಠರಾವುಗಳ ದಿನಾಂಕ: 12.09.2022  
3. ವಿಶೇಷ ವಿದ್ಯಾವಿಷಯಕ ಪರಿಷತ್ ಸಭೆಯ ನಿರ್ಣಯ ಸಂ. 04, ದಿನಾಂಕ: 17.09.2022  
4. ಮಾನ್ಯ ಕುಲಪತಿಗಳ ಆದೇಶ ದಿನಾಂಕ: 22-09-2022

ಮೇಲ್ಕಾಣಿಸಿದ ವಿಷಯ ಹಾಗೂ ಉಲ್ಲೇಖಗಳನ್ವಯ ಮಾನ್ಯ ಕುಲಪತಿಗಳ ಆದೇಶದ ಮೇರೆಗೆ, 2022-23ನೇ ಶೈಕ್ಷಣಿಕ ಸಾಲಿನಿಂದ ಅನ್ವಯವಾಗುವಂತೆ, ಸಮಾಜವಿಜ್ಞಾನ ನಿಖಾಯದ ಎಲ್ಲ ಸ್ನಾತಕ ಕೋರ್ಸುಗಳ ರಾಷ್ಟ್ರೀಯ ಶಿಕ್ಷಣ ನೀತಿ (NEP)-2020 ರಂತೆ 3 ಮತ್ತು 4ನೇ ಸೆಮೆಸ್ಟರ್‌ಗಳಿಗಾಗಿ ವಿಶೇಷ ವಿದ್ಯಾವಿಷಯಕ ಪರಿಷತ್ ಸಭೆಯ ಅನುಮೋದಿತ ಪಠ್ಯಕ್ರಮಗಳನ್ನು ಪ್ರಕಟಪಡಿಸಿದ್ದು, ಸದರ ಪಠ್ಯಕ್ರಮಗಳನ್ನು ಕ.ವಿ.ವಿ. [www.kud.ac.in](http://www.kud.ac.in) ಅಂತರ್ಜಾಲದಿಂದ ಡೌನ್‌ಲೋಡ್ ಮಾಡಿಕೊಳ್ಳಲು ಸೂಚಿಸುತ್ತಾ, ವಿದ್ಯಾರ್ಥಿಗಳು ಹಾಗೂ ಸಂಬಂಧಿಸಿದ ಎಲ್ಲ ಬೋಧಕರ ಗಮನಕ್ಕೆ ತಂದು ಅದರಂತೆ ಕಾರ್ಯಪ್ರವೃತ್ತರಾಗಲು ಕವಿವಿ ಅಧೀನದ / ಸಂಲಗ್ನ ಮಹಾವಿದ್ಯಾಲಯಗಳ ಪ್ರಾಚಾರ್ಯರುಗಳಿಗೆ ಸೂಚಿಸಲಾಗಿದೆ.

ಅಡಕ: ಮೇಲಿನಂತೆ

*(Signature)*  
ಕುಲಸಚಿವರು.

ಗೆ,

ಕರ್ನಾಟಕ ವಿಶ್ವವಿದ್ಯಾಲಯದ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಬರುವ ಎಲ್ಲ ಅಧೀನ ಹಾಗೂ ಸಂಲಗ್ನ ಮಹಾವಿದ್ಯಾಲಯಗಳ ಪ್ರಾಚಾರ್ಯರುಗಳಿಗೆ. (ಕ.ವಿ.ವಿ. ಅಂತರ್ಜಾಲ ಹಾಗೂ ಮಿಂಚಂಚೆ ಮೂಲಕ ಬಿತ್ತರಿಸಲಾಗುವುದು)

**ಪ್ರತಿ:**

1. ಕುಲಪತಿಗಳ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ಕ.ವಿ.ವಿ. ಧಾರವಾಡ.
2. ಕುಲಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ಕ.ವಿ.ವಿ. ಧಾರವಾಡ.
3. ಕುಲಸಚಿವರು (ಮೌಲ್ಯಮಾಪನ) ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ಕ.ವಿ.ವಿ. ಧಾರವಾಡ.
4. ಅಧೀಕ್ಷಕರು, ಪ್ರಶ್ನೆ ಪತ್ರಿಕೆ / ಗೌಪ್ಯ / ಜಿ.ಎ.ಡಿ. / ವಿದ್ಯಾಂಡಳ (ಪಿ.ಜಿ.ಪಿ.ಎಚ್.ಡಿ) ವಿಭಾಗ, ಸಂಬಂಧಿಸಿದ ಕೋರ್ಸುಗಳ ವಿಭಾಗಗಳು ಪರೀಕ್ಷಾ ವಿಭಾಗ, ಕ.ವಿ.ವಿ. ಧಾರವಾಡ.
5. ನಿರ್ದೇಶಕರು, ಕಾಲೇಜು ಅಭಿವೃದ್ಧಿ / ವಿದ್ಯಾರ್ಥಿ ಕಲ್ಯಾಣ ವಿಭಾಗ, ಕ.ವಿ.ವಿ. ಧಾರವಾಡ.



## **KARNATAK UNIVERSITY, DHARWAD**

### **04 - Year B.A. (Hons.) Program**

**SYLLABUS for III and IV Semester**  
**Course: RURAL DEVELOPMENT**

**SEMESTER - III:**  
**DISCIPLINE SPECIFIC CORE COURSE (DSCC)**  
**DSCC – 5: Basics of Indian Economy (Code: 013RDP011)**

**DSCC – 6: Agriculture and Rural Labour (Code: 013RDP012)**

**OEC- 3: Agricultural Economics (Code: 003RDP051)**

#### **SEMESTER IV: Karnataka Economy**

**DSCC – 7 : Agricultural Economics (Code: 014 RDP011)**

**DSCC - 8 : Rural Credit and Banking (Code: 014 RDP012)**

**OEC- 4 Basics of Indian Economy : (Code:004RDP051)**

**[Effective from 2022-23]**

**AS PER N E P - 2020**

Karnatak University, Dharwad  
Four Years Under Graduate Program in Rural Development for B.A. (Hons.)  
Effective from 2021-22

Se m	Type of Course	Course / Paper Title (All theory papers)	Course Code	Paper	Instructi on hour per week	Total hours of Syllabus / Sem	Duratio n of Exam	Formative Assessment (Internal) Marks	Summative Assessment (Sem End) Marks	Total Mar ks	Credit	NEP Model	NEP Level
III	DSCC 5	<b>Basics of Indian Economy</b>	013RDP011	C5	3 hrs	42	2 hrs	40	60	100	03	A1	Level-6
	DSCC 6	<b>Agriculture and Rural Labour</b>	013RDP012	C6	3 hrs	42	2 hrs	40	60	100	03	A1	Level-6
	OEC-3	<b>Agricultural Economics</b>	003RDP051	OEC-3	3 hrs	42	2 hrs	40	60	100	03	A1	Level-6
IV	DSCC 7	<b>Agricultural Economics</b>	014RDP011	C7	3 hrs	42	2 hrs	40	60	100	03	A1	Level-6
	DSCC 8	<b>Rural Credit and Banking</b>	014RDP012	C8	3 hrs	42	2 hrs	40	60	100	03	A1	Level-6
	OEC-4	<b>Basics of Indian Economy</b>	004RDP051	OEC-4	3 hrs	42	2 hrs	40	60	100	03	A1	Level-6

### B.A. Semester – III

#### Subject: RURAL DEVELOPMENT

#### Discipline Specific Core Course (DSC)

#### Course No.-5 (Paper No. I)

Course No.	Type of Course	Theory / Practical	Credits	Instruction hour per week	Total No. of Lectures/Hours / Semester	Duration of Exam	Formative Assessment Marks	Summative Assessment Marks	Total Marks
Course No.5	DSCC	Theory	03	03	42 hrs	2hrs	40	60	100

#### Title of the Course (Paper-I): Basics of Indian Economy (Code: 013RDP011)

**Course Outcomes (COs):** After the successful completion of the course, the student will be able to:

- CO 1 : Understand the structural changes taking place in Indian Economy
- CO 2 : Identify the factors contributing to the recent growth of the Indian economy
- CO 3 : Understand the current problems of Indian Economy
- CO 4 : Analyze the sector specific policies adopted for achieving the inspirational goals
- CO 5 : Review various economic policies adopted o understand and comprehend economic issues

Syllabus- Course 5: Title- Basics of Indian Economy (Code: 013RDP011)			42 Hrs
Unit 1	Introduction to Indian Economy		14 hours
	Chapter 1	Characteristics of Indian economy; Indian economy as a developing economy Factors affecting the growth of Indian economy: Economic and Non Economic factors	6 hrs
	Chapter 2	Natural resources- meaning, importance in Economic Development, Types of Natural ResourceLand, Forest Resources, Water Resources, Mineral Resources and Energy Resources;	4 hrs
	Chapter 3	Environment- Meaning, Causes of Environmental Degradation and Methods for Environmental Protection; Types of Pollution and their Effects.	4 hrs
<b>Practicum:</b> <ul style="list-style-type: none"><li>➤ Prepare assignment on Types of Natural Resources</li><li>➤ Seminar on features of Indian Economy</li></ul>			
Unit-2:	Agriculture in India		14 hours
	Chapter 4	<b>Agriculture</b> Importance in Economic Development; Causes for low agricultural productivity; Agricultural finance, agricultural marketing- problems and measures.	7 hrs

	<b>Chapter 5</b>	<b>Industry and Industrial labour</b> Importance and problems of Indian industries: Snapshot of large scale industries ; Industrial policy 1991: MSMEs- Importance, problems and measures; Industrial Labour- characteristics and efficiency of labour.	7 hrs
<b>Practicum:</b> ➤ Conducting Market Survey to identify the activities financing by banks in rural areas ➤ Project work on problems of MSMEs			
<b>Unit-3:</b>			<b>14 hours</b>
	<b>Chapter 6</b>	<b>Banking in India</b> Structure of Banking in India Functions and performance of Commercial Banks in India Regional Rural Banks NABARD RBI-Organization and functions Objectives and instruments of monetary policy	8 hrs
	<b>Chapter 7</b>	<b>Economic Reforms in India :</b> New economic policy 1991- liberalization, privatization, Globalization; NITI Ayog: Organisation and Role Foreign trade of India : Trends and features Trends in Tax-GDP ratio and Public expenditure –GDP ratio Budget: Structure and Components, Recent Union Budget Fiscal deficit: Meaning and trends	6 hrs
<b>Practicum:</b> ➤ Group Discussion on Functioning of Regional Rural Banks ➤ Understanding components of Union Budget			

Pedagogy: Lecture, Problem solving, seminar, presentation, activities, group discussion, field visit, project work, etc.,

<b>References : (Recent editions)</b>	
1	Dutt Ruddar and K.P.M Sundaram: Indian Economy
2	Mishra S.K & V.K Puri (2001) "Indian Economy and –Its development experience"
3	Kapila Uma: Indian Economy: Policies and Performances
4	Bardhan, P.K. (9th Edition) (1999), The Political Economy of Development in India, Oxford University Press, New Delhi.
5	Jalan, B. (1996), India's Economic Policy- Preparing for the Twenty First Century, Viking, New Delhi
6	Ramesh Singh : (2021) Indian Economy , McGraw Hill, New Delhi
7	Krishnamurthy H R (2022): Bharatada Arthika Vyvasthe (Kannada medium), Sapna publications, Bengaluru
8	<ul style="list-style-type: none"> <li>Recent Economic survey and Budget documents visit: <a href="https://www.indiabudget.gov.in/">https://www.indiabudget.gov.in/</a></li> <li>For recent schemes in agriculture visit : <a href="https://agricoop.nic.in/en/ministry-major-schemes?page=1">https://agricoop.nic.in/en/ministry-major-schemes?page=1</a></li> <li>For cropping pattern and agricultural production visit: <a href="https://www.agricensus.com/">https://www.agricensus.com/</a></li> <li>For monetary policy of RBI visit : <a href="https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=54148">https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=54148</a></li> </ul>

## B.A. Semester – III

### Subject: RURAL DEVELOPMENT

#### Discipline Specific Core Course (DSCC)

#### Course No.-6(Paper No. II)

Course No.	Type of Course	Theory / Practical	Credits	Instruction hour per week	Total No. of Lectures/Hours / Semester	Duration of Exam	Formative Assessment Marks	Summative Assessment Marks	Total Marks
Course No.6	DSCC	Theory	03	03	42 hrs	2hrs	40	60	100

**Title of the Course: Agriculture and Rural Labour (Code: 013RDP012)**

**Course Outcomes (COs):** After the successful completion of the course, the student will be able to:

CO1: understand nature of Agriculture and Rural Labour

CO2: Explain changes in land reforms

CO3: Recognise the problems and opportunities for rural labour

Syllabus- Course 6: Title- Agriculture and Rural Labour (Code: 013RDP012)			42 Hrs
Unit 1	Agriculture and Rural Labour		14 hours
	Chapter 1	Characteristics of Agriculture in India Green Revolution New Agricultural strategy Recent Trends in Agricultural Development in India Agriculture Policy of India	7 hrs
	Chapter 2	Land Reforms in India Tenancy Systems –Meaning, Forms, Consequences; Land Reforms: Concepts, Importance, Progress and Current Status in India.	7 hrs
Unit 2	Farm size and Agricultural labour		14 hrs
	Chapter 3	Farm Size and Efficiency in Rural Economy Meaning and Importance, Trends in farm size in number and area in India ; Cropping pattern; Trends in agriculture production ;	7 hrs
	Chapter 4	Agricultural Labour Meaning, Types , Status and Magnitude, Technical change and Labour adsorption, Socio-Economic Characteristics - Problems –Measures; Agricultural wages – women in Agriculture – Wage discrimination; Migration- Causes and Remedies.	7 hrs

Unit 3	<b>Rural labour and nonfarm occupation</b>		14 hrs
	<b>Chapter 5</b>	<b>Rural Labour</b> Meaning, Types – Labour in Small and Cottage Industries. Rural Labour in Service Sector, Problems of rural labour and Government Measures.	7 hrs
	<b>Chapter 6</b>	<b>Non Farm Enterprises</b> Meaning- Structure and Growth; types-features-problems- measures	7 hrs

Pedagogy: Lecture, Problem solving, seminar, presentation, activities, group discussion, field visit, project work, etc.,

References:

1. Venkata Reddy, K. – Agriculture and Rural Development Himalaya Publication house.
2. Vasant Desai: Rural Development in India, Himalaya Publishing House, Mumbai, 2012.
3. Dutt and Sundaram- Indian Economy, S.Chand Publications, New Delhi, 2013-07-02
4. S.K. Mishra and V.K. Puri- Economics of Development and Planning, Himalaya Publishing House, Mumbai, 2012



**B.A. Semester – III**  
**Subject: RURAL DEVELOPMENT**

**Open Elective Course (OEC)**

Course No.	Type of Course	Theory / Practical	Credits	Instruction hour per week	Total No. of Lectures/Hours / Semester	Duration of Exam	Formative Assessment Marks	Summative Assessment Marks	Total Marks
<b>OEC</b>	OEC-3	Theory	03	03	42 hrs	2hrs	40	60	100

**Title of the Course (Paper-I): Agricultural Economics (Code: 013RDP051)**

**Course Outcomes (COs):** After the successful completion of the course, the student will be able to:

**Course Outcomes (COs):** After the successful completion of the course, the student will be able to:

CO1: Explain the theoretical knowledge agricultural economics with reference to Indian agriculture

CO2 : Understand the problems and prospects of Indian• agriculture

<b>Syllabus- OEC -3: Title- Agricultural Economics (Code: 013RDP051)</b>			<b>42 Hrs</b>
<b>Unit 1</b>	<b>Agriculture and farming system</b>		<b>14 hours</b>
	<b>Chapter 1</b>	<b>Agriculture and Economic Development</b> Definition and scope of Agriculture Economics – Agriculture in a growing Economy –Subsistence Agriculture and its Modernization – Interdependence between Agriculture and Industry –Role of Agriculture in Economic development of a Nation.	10 hrs
	<b>Chapter 2</b>	<b>Farming System :</b> Traditional, Subsistence, Commercial, co-operative, Collective and State farming –	4 hours
<b>Unit 2</b>	<b>Agriculture production and growth</b>		
	<b>Chapter 3</b>	<b>Agriculture Production in India</b> Features of Indian Agriculture : Trends in agriculture production; Farm size and productivity relationship in Indian Agriculture –	6 hrs
	<b>Chapter 4</b>	<b>Factors Affecting Agriculture Growth and Productivity</b> Size of land holdings – Land Reforms – Supply of Inputs : Irrigation, Power, Seed and Fertilizer – Pricing of Inputs – Social forestry and Environment – Determination of the prices of Agricultural commodities – Agricultural prices policy in India – Crop Insurance	8 hrs
<b>Unit 3</b>	<b>Agricultural credit and marketing</b>		14 hrs
	<b>Chapter 5</b>	<b>Agricultural Credit in India and Agricultural Markets</b> Institutional agencies supplying Agricultural credit : National bank for Agriculture and Rural development[NABARD], Co-operatives, Commercial Banks, and Regional Rural banks	5 hrs

	<b>Chapter 6</b>	<b>Agricultural Marketing :</b> Agricultural Markets : Definition and Scope – Types of Agricultural markets – cooperative marketing and regulated markets : Structure and functioning Agricultural markets	5 hrs
	<b>Chapter 7</b>	<b>Challenges to Indian Agriculture</b> Green revolution and its impact – Sustainable Agriculture New Agricultural policy – World trade organization and Indian Agriculture	4 hrs

Pedagogy: Lecture, Problem solving, seminar, presentation, activities, group discussion, field visit, project work, etc.,

#### REFERENCES:

1. Bhaduri, A. (1984), The Economic Structure of Backward Agriculture, Macmillan, Delhi.
2. Bilgrami, S.A.R. (1996), Agricultural Economics, Himalaya Publishing House, Delhi.
3. Dandekar V.M (1994), The Indian Economy 1947-1992, Vol I Agriculture, Sage
4. Dantwala, M.L. et.al (1991), Indian Agricultural Development Since Independence, Oxford & IBH, New Delhi.
5. Desai R.G (1998), Agricultural Economics [models, Problems and policy issue],
6. Government of India (1976), Report of the National Commission on Agriculture, New Delhi.
7. Government of India, Economic Survey (Annual), New Delhi.
8. Gulati, A. and T. Kelly (1999), Trade Liberalization and Indian Agriculture, Oxford
9. University Press, New Delhi.
10. Tyagi B.P. (2002), Agricultural Economics and Rural development, Jaiprakash

**B.A. Semester – IV**  
**Subject: RURAL DEVELOPMENT**  
**Discipline Specific Core Course (DSC)**  
**Course No.-7 (Paper No. I)**

Course No.	Type of Course	Theory / Practical	Credits	Instruction hour per week	Total No. of Lectures/Hours / Semester	Duration of Exam	Formative Assessment Marks	Summative Assessment Marks	Total Marks
<b>Course No.7</b>	DSCC	Theory	03	03	42 hrs	2hrs	40	60	100

**Title of the Course (Paper-I): Agricultural Economics (Code: 014RDP011)**

**Course Outcomes (COs):** After the successful completion of the course, the student will be able to:

**Course Outcomes (COs):** After the successful completion of the course, the student will be able to:

CO1: Explain the theoretical knowledge agricultural economics with reference to Indian agriculture

CO2 : Understand the problems and prospects of Indian• agriculture

<b>Syllabus- Course 7: Title- Agricultural Economics (Code: 014RDP011)</b>			<b>42 Hrs</b>
<b>Unit 1</b>	<b>Agriculture and farming system</b>		<b>14 hours</b>
	<b>Chapter 1</b>	<b>Agriculture and Economic Development</b> Definition and scope of Agriculture Economics – Agriculture in a growing Economy –Subsistence Agriculture and its Modernization – Interdependence between Agriculture and Industry –Role of Agriculture in Economic development of a Nation.	10 hrs
	<b>Chapter 2</b>	<b>Farming System :</b> Traditional, Subsistence, Commercial, co-operative, Collective and State farming –	4 hours
<b>Unit 2</b>	<b>Agriculture production and growth</b>		
	<b>Chapter 3</b>	<b>Agriculture Production in India</b> Features of Indian Agriculture : Trends in agriculture production; Farm size and productivity relationship in Indian Agriculture –	6 hrs
	<b>Chapter 4</b>	<b>Factors Affecting Agriculture Growth and Productivity</b> Size of land holdings – Land Reforms – Supply of Inputs : Irrigation, Power, Seed and Fertilizer – Pricing of Inputs – Social forestry and Environment – Determination of the prices of Agricultural commodities – Agricultural prices policy in India – Crop Insurance	8 hrs

<b>Unit 3</b>	<b>Agricultural credit and marketing</b>		14 hrs
	<b>Chapter 5</b>	<b>Agricultural Credit in India and Agricultural Markets</b> Institutional agencies supplying Agricultural credit : National bank for Agriculture and Rural development[NABARD], Co-operatives, Commercial Banks, and Regional Rural banks	5 hrs
	<b>Chapter 6</b>	<b>Agricultural Marketing :</b> Agricultural Markets : Definition and Scope – Types of Agricultural markets – cooperative marketing and regulated markets : Structure and functioning Agricultural markets	5 hrs
	<b>Chapter 7</b>	<b>Challenges to Indian Agriculture</b> Green revolution and its impact – Sustainable Agriculture New Agricultural policy – World trade organization and Indian Agriculture	4 hrs

Pedagogy: Lecture, Problem solving, seminar, presentation, activities, group discussion, field visit, project work, etc.,

#### REFERENCES:

11. Bhaduri, A. (1984), The Economic Structure of Backward Agriculture, Macmillan, Delhi.
12. Bilgrami, S.A.R. (1996), Agricultural Economics, Himalaya Publishing House, Delhi.
13. Dandekar V.M (1994), The Indian Economy 1947-1992, Vol I Agriculture, Sage
14. Dantwala, M.L. et.al (1991), Indian Agricultural Development Since Independence, Oxford & IBH, New Delhi.
15. Desai R.G (1998), Agricultural Economics [models, Problems and policy issue],
16. Government of India (1976), Report of the National Commission on Agriculture, New Delhi.
17. Government of India, Economic Survey (Annual), New Delhi.
18. Gulati, A. and T. Kelly (1999), Trade Liberalization and Indian Agriculture, Oxford
19. University Press, New Delhi.
20. Tyagi B.P. (2002), Agricultural Economics and Rural development, Jaiprakash

**B.A. Semester – IV**  
**Subject: RURAL DEVELOPMENT**  
**Discipline Specific Core Course (DSC)**  
**Course No.-8 (Paper No. II)**

Course No.	Type of Course	Theory / Practical	Credits	Instruction hour per week	Total No. of Lectures/Hours / Semester	Duration of Exam	Formative Assessment Marks	Summative Assessment Marks	Total Marks
<b>Course No.8</b>	DSCC	Theory	03	03	42 hrs	2hrs	40	60	100

**Title of the Course (Paper-I): Rural Credit and Banking (Code: 014RDP012)**

**Course Outcomes (COs):** After the successful completion of the course, the student will be able to:

CO1: comprehend the types of rural credit

CO2 : Understand the problems of accessing rural credit

CO3 : Understand the functioning of institutions providing rural credit

<b>Syllabus- Course 8: Title- Rural Credit and Banking (Code: 014RDP012)</b>			<b>42 Hrs</b>
<b>Unit 1</b>			<b>14 hours</b>
	<b>Chapter 1</b>	<b>Rural Credit</b> Concept and Importance Concept and Features of Rural Credits; Importance and necessity of Rural Credit; Agriculture credit; Organizational pattern and evolution in the rural credit sector; Difference Sources of Financing for Rural Development;	7 hrs
	<b>Chapter 2</b>	<b>Micro Finance</b> Concept, Importance and History of Micro Finance; Micro finance institutions in India; Bank Linkage Programme in India – Financial inclusion through micro credit programmes; Role of Micro Finance in Poverty Reduction and Women Empowerment; performance of Micro Financial Institutions in India.	7 hrs
<b>Unit 2</b>			14 hrs
	<b>Chapter 3</b>	<b>Co-operative Credit</b> Importance and role of co-operatives in rural development – growth and progress of co-operatives – evolution of cooperative movement in India; Primary Agriculture Credit Societies (PACS) – Functions, Management, Crop loan system; District Central Co-operative: Functions, Management, Credit Policy, Scale of finance, disbursement of loans procedure; State Co-operative and its roles	8 hrs

	<b>Chapter 4</b>	<b>Self Help Group:</b> Concept, Management and Activity Concepts, Stages and Significances, Structure of Self-Help Groups; Promotion and Management of SHG; Assessment of Savings and Credit Programs; Problems and Prospects of SHGs, Activities of SHGs; Progress and Performance of SHGs- Bank Linkage Programme in India	6 hrs
<b>Unit 3</b>			14 hrs
	<b>Chapter 5</b>	<b>Development Banking</b> Development Banking, Commercial Banks and Rural Development; Co-operative Banks in Rural Credit;	8
	<b>Chapter 6</b>	Role of Regional Rural Banks in Rural Credit; NABARD and Rural credit; Policy of RBI towards rural credit	6

Pedagogy: Lecture, Problem solving, seminar, presentation, activities, group discussion, field visit, project work, etc.,

#### References:

- Y. Subbarayudu and P Mohana Reddy-Regional Rural Banks and Rural Development
- Vasant Desai: Rural Development in India, Himalaya Publishing House, Mumbai, 2012.
- Dutt and Sundaram- Indian Economy, S.Chand Publications, New Delhi, 2013-07-02
- Mishra S.K. and Puri V.K. - Economics of Development and Planning, Himalaya Publishing House, Mumbai, 2012
- K Santha kumari-Regional rural banks; Performance and Perspectives.

## **B.A. Semester – IV**

### **Subject: Rural Development**

#### **Open Elective Course (OEC 4) : OEC Course :**

#### **Title of the Course : Basics of Indian Economy (Code: 014RDP051)**

**Course Outcomes (COs):** After the successful completion of the course, the student will be able to:

- CO 1 : Understand the structural changes taking place in Indian Economy
- CO 2 : Identify the factors contributing to the recent growth of the Indian economy
- CO 3 : Understand the current problems of Indian Economy
- CO 4 : Analyze the sector specific policies adopted for achieving the inspirational goals
- CO 5 : Review various economic policies adopted o understand and comprehend economic issues

<b>Syllabus- OEC - 4: Title- Basics of Indian Economy (Code: 014RDP051)</b>			<b>42 Hrs</b>
<b>Unit 1</b>	<b>Introduction to Indian Economy</b>		<b>14 hours</b>
	<b>Chapter 1</b>	Characteristics of Indian economy; Indian economy as a developing economy Factors affecting the growth of Indian economy: Economic and Non Economic factors	6 hrs
	<b>Chapter 2</b>	Natural resources- meaning, importance in Economic Development, Types of Natural ResourceLand, Forest Resources, Water Resources, Mineral Resources and Energy Resources;	4 hrs
	<b>Chapter 3</b>	Environment- Meaning, Causes of Environmental Degradation and Methods for Environmental Protection; Types of Pollution and their Effects.	4 hrs
<b>Practicum:</b> <ul style="list-style-type: none"><li>➤ Prepare assignment on Types of Natural Resources</li><li>➤ Seminar on features of Indian Economy</li></ul>			
<b>Unit-2:</b>	<b>Agriculture in India</b>		<b>14 hours</b>
	<b>Chapter 4</b>	<b>Agriculture</b> Importance in Economic Development; Causes for low agricultural productivity; Agricultural finance, agricultural marketing- problems and measures.	7 hrs
	<b>Chapter 5</b>	<b>Industry and Industrial labour</b> Importance and problems of Indian industries: Snapshot of large scale industries ; Industrial policy 1991: MSMEs- Importance, problems and measures; Industrial Labour- characteristics and efficiency of labour.	7 hrs

<b>Practicum:</b> Prepare assignment on Agriculture finance ➤ Conducting Market Survey to identify the activities financing by banks in rural areas ➤ Project work on problems of MSMEs			
<b>Unit-3:</b>			<b>14 hours</b>
	<b>Chapter 6</b>	<b>Banking in India</b> Structure of Banking in India Functions and performance of Commercial Banks in India Regional Rural Banks NABARD RBI-Organization and functions Objectives and instruments of monetary policy	8 hrs
	<b>Chapter 7</b>	<b>Economic Reforms in India :</b> New economic policy 1991- liberalization, privatization, Globalization; NITI Ayog: Organisation and Role Foreign trade of India : Trends and features Trends in Tax-GDP ratio and Public expenditure –GDP ratio Budget: Structure and Components, Recent Union Budget Fiscal deficit: Meaning and trends	6 hrs
<b>Practicum:</b> ➤ Group Discussion on Functioning of Regional Rural Banks ➤ Understanding components of Union Budget			

Pedagogy: Lecture, Problem solving, seminar, presentation, activities, group discussion, field visit, project work, etc.,

<b>References : (Recent editions)</b>	
1	Dutt Ruddar and K.P.M Sundaram: Indian Economy
2	Mishra S.K & V.K Puri (2001) "Indian Economy and –Its development experience"
3	Kapila Uma: Indian Economy: Policies and Performances
4	Bardhan, P.K. (9th Edition) (1999), The Political Economy of Development in India, Oxford University Press, New Delhi.
5	Jalan, B. (1996), India's Economic Policy- Preparing for the Twenty First Century, Viking, New Delhi
6	Ramesh Singh : (2021) Indian Economy , McGraw Hill, New Delhi
7	Krishnamurthy H R (2022): Bharatada Arthika Vyvasthe (Kannada medium), Sapna publications, Bengaluru
8	<ul style="list-style-type: none"> <li>Recent Economic survey and Budget documents visit: <a href="https://www.indiabudget.gov.in/">https://www.indiabudget.gov.in/</a></li> <li>For recent schemes in agriculture visit : <a href="https://agricoop.nic.in/en/ministry-major-schemes?page=1">https://agricoop.nic.in/en/ministry-major-schemes?page=1</a></li> <li>For cropping pattern and agricultural production visit: <a href="https://www.agricensus.com/">https://www.agricensus.com/</a></li> <li>For monetary policy of RBI visit : <a href="https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=54148">https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=54148</a></li> </ul>