

**M.Com Part II Semester – III**  
**Special Elective Subject - Group D (Co-operation & Rural Development)**  
**Subject Name: - Co-operative Credit System**  
**Compulsory Subject Course code: - 209-I**

**Objectives of the course**

- a. To acquaint and create awareness among the student with the concept of co-operative credit system
- b. To study the organizational set-up of co-operatives system
- c. To create awareness about the problems of rural credit system

Unit No.	Unit Title	Contents	Skills to be developed
1	<b>Introduction to Rural Credit System</b>	1.1 Definition of Credit 1.2 Importance of Agricultural credit 1.3 Features of credit 1.4 Types of Credit 1.4.1 Short Term credit 1.4.2 Medium Term Credit 1.4.3 Long Term Credit 1.5 Need of Institutional Credit & limitations of Credit System.	1. To understand the meaning and importance of agriculture credit 2. To know the types of credit 3. To understand the need for credit institutions 4. To know the limitations of institutional credit system
2	<b>Structure of Credit Co- operatives</b>	2.1 Federal Credit Co-operatives 2.2 Integration of Short Term, Medium Term and Long Term Credit, its advantages and disadvantages	1. To understand the structure of co-op. credit system. 2. To understand the advantages & disadvantages of integration of short term, medium term & long term credit

3.	<b>Agricultural &amp; non-Agricultural Co-operatives</b>	3.1 Functioning of Agricultural Credit Co-operatives- PACS 3.2 District Central Co-operative Bank-DCC Banks 3.3 State Co-operative Banks 3.4 Working of Urban Co-operative societies 3.5 Salary Earners Co-operative Credit Societies 3.6 Other Non Agricultural Credit Societies	To create awareness among the students about agricultural & non agricultural co-operative societies functioning in India
4.	<b>Rural Co-operative Banking System</b>	4.1 Need and objectives of rural co-operative banks 4.2 Formations 4.3 Functions of rural co-operative banks 4.4 Sources of finance 4.5 Performance of rural co-operative banks 4.6 Problems and prospects of rural co-operative banks	<ol style="list-style-type: none"> <li>1. To understand the need &amp; objectives of rural banking system.</li> <li>2. To know the procedure of formation of co-op. banks</li> <li>3. To understand the functions of co-op. banking sector</li> </ol>

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