

**M.Com Part II Semester – III**  
**Special Elective Subject - Group D (Co-operation & Rural Development)**  
**Subject Name: - Co-operative Banking System**  
**Course code: - 210-I**

**Objectives:**

1. To understand the operational process of disbursement of loans and advances
2. To understand the supervisory role of Maharashtra State Co-operative Bank
3. To make student familiar with the role of NABARD and RBI
4. To make them aware of the cooperative movement and inculcate co-operational attitude among them

<b>Unit No.</b>	<b>Unit Title</b>	<b>Content</b>	<b>Purpose/Skills to be developed</b>
<b>1</b>	<b>Advancing of Credit</b>	<b>Need of advances:</b> 1.1 Criteria for advances 1.2 Procedures, Types and Disbursement of Crop Loan system, Kisan Card, etc. 1.3 Advances to priority sector schemes 1.4 Overdues follow up 1.5 NPA Concept and norms	<ol style="list-style-type: none"><li>1. To understand the need of advances in co-operative sector.</li><li>2. To understand the criteria for advancing the loans</li><li>3. Disbursement of crop loan, kisan card etc.</li><li>4. To understand the process of advancing credit to priority sector.</li><li>5. To understand the concept of NPA in relation to agriculture sector.</li><li>6. To study the system of recovery of NPA</li></ol>

2	<b>Maharashtra State Co-operative Bank (Apex Bank)</b>	<b>Maharashtra State Cooperative Bank:</b> 2.1 Objectives of M.S..Cooperative Bank 2.2 Functions and Working 2.3 Role of M.S. Cooperative Bank in the development of State Co-operative movement 2.4 Progress, Problems and Prospects of M.S.Cooperative Bank	<ol style="list-style-type: none"> <li>1. To understand objectives &amp; functions of M.S. Co-operative bank.</li> <li>2. To study the role of M.S. Co-operative bank in development of state co-operative movement.</li> <li>3. To understand the problems in functioning of M.S.Co-op. Bank</li> <li>4. To study future prospectus &amp; reinforcement of MS Co-op. Bank</li> </ol>
3	<b>National Bank for Agricultural and Rural Development (NABARD)</b>	<b>National Bank for Agricultural and Rural Development (NABARD)</b> 3.1 Historical background, Organization and Functions 3.2 Role of NABARD in Agricultural finance and rural Development in India. 3.3 Procedure and norms of finance and refinance 3.4 Performance and evaluation of NABARD 3.5 Need to enhance the scope of NABARD	<ol style="list-style-type: none"> <li>1. To study objectives, functions of NABARD</li> <li>2. To understand organizational set up of NABARD</li> <li>3. To evaluate the role of NABARD in agricultural finance &amp; rural development in India</li> <li>4. To understand the finance &amp; refinance activities of NABARD</li> </ol>
4	<b>Institutional Support to Co-operative Credit</b>	Institutional Support to Co-operative Credit 4.1 Role of RBI in Co-operative credit 4.2 RBI funding to Co-operative credit 4.3 National Federation of State Co-operative Banks 4.4 National Co-operative Agriculture & Rural Development Banks Federation Ltd.	<ol style="list-style-type: none"> <li>1. To understand the role of RBI in co-op.credit</li> <li>2. To understand the role of national federation of state co-op. Banks</li> <li>3. To understand the role of National federation of agricultural &amp; rural development banks</li> </ol>

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