



**ANDHRA UNIVERSITY**

**ఆంధ్ర విశ్వకళా పరిషత్**

Accredited by NAAC with 'A' Grade ISO 9001: 2015 Certified

## ONLINE CERTIFICATE COURSE PROMOTED BY CSC ACADEMY CENTERS

### Online Course: Agricultural Finance Proposals and Management

#### Summary

Course Type:	Certificate
Duration:	3 Months
Category:	Management
Credit Points:	2
Level:	Undergraduate/Postgraduate
Eligibility:	Minimum 10 <sup>th</sup> Std Pass or ITI or a Polytechnic Diploma Holder or Above
Fees:	Rs. 1250/-

Admission Batch for Certification Courses	Admissions in Month	All Assessments Completion through LMS
March	1st Mar, April, 30th May	July
June	1st June, July, 30th Aug	Oct
Sept	1st Sept, Oct, 30th Nov	Jan
Dec	1st Dec, Jan, 28th Feb	April

#### Course Layout

##### Chapter 1: Agriculture Finance

Introduction - Meaning - Definition - Nature and scope - Risks in Agricultural - Scenario of Agricultural Credit in India - Importance of Agricultural Finance - Differences between Financing of Agricultural and Other Sectors - Time value of money - Keywords - Summary - Self Assessment Questions

##### Chapter 2: Agriculture Credit

Introduction - Meaning - Definition - Needs of Agriculture credit - Purpose of Agriculture credit - Classifications - Credit facility available for farmers - Security of Agriculture credit - Lenders and Borrowers - NABARD and its

functions - Problems of agriculture credit - Measure taken by the Government - Agriculture credit with interest subvention - Case study - Summary - Keywords - Self Assessment Questions

### **Chapter 3: Credit Analysis**

Definition - Feasibility study - 3R's - Return - Repayment - Risk- Bearing ability - 5C's - Character - Capacity - Capital - Collateral - Condition - 7P's - Principles of productive purpose - Principle of personality - Principle of Productivity - Principle of Phased disbursement - Principle of proper utilization - Principle of payment - Principle of protection - Summary - Keywords - Self-Assessment questions

### **Chapter 4: Methods and Mechanics of Processing Agricultural Loan Application**

Introduction - Interview with Farmer - Submission of Loan Application to the bank - Scrutiny of Different Farm Records - Visit to the Farmers Fields - Eligibility Criteria - Sanction of loans and required Document Submission - Documents Submission - Disbursement of loan - Post-Credit Follow-up Measures - Recovery of Loan - Problems in Agricultural finance - Summary - Keywords - Self-Assessment Questions

### **Chapter 5: Repayment Plans of Agricultural Finance**

Introduction - Types of Repayment Plans - Lump sum Repayment Plan - Amortized Repayment Plan - Amortized Decreasing Repayment Plan - Amortized Even Repayment Plan - - Variable Repayment Plan - Future Repayment Plan - - Optional Repayment Plan - Partial Repayment Plan - - Summary - - Keywords - Self-Assessment Questions

### **Chapter 6: Recent Trends in Agricultural Finance**

Introduction - Role of Agriculture finance - Sources - Banking in India - Brief History - Types of Banks - Credit Societies - Nationalization of Banks - Social Control Concept - Scheme of Social Control - Nationalization of Banks - Lookback on Nationalisation, pros and cons - Summary - Keywords - Self- Assessment Questions –

### **Chapter 7: Lead Bank Scheme**

Introduction - Lead Bank Scheme - Objectives of Lead Bank Scheme - Functions of Lead Bank Scheme - Progress - Regional Rural Banks - Objectives of RRBs - Structure of RRBs - Features of RRBs - Progress of RRBs - Different Committee's Related to RRBs - Summary - Keywords - Self-Assessment Questions –

### **Chapter 8: Crop Loan System**

Introduction - Objectives - Importance of Crop loan system - Scale of finance - Meaning - Factors influencing Scale of finance - Estimation - Assesment of credit requirement for foodgrain crops - Term loans - Meaning - Objectives - Interest rates - Kisan Credit Card - Introduction of KCC - Objectives of KCC - Kisan Credit Card Scheme-Working Capital for Animal Husbandary and Fisheries - A Case Study Of Kisan Credit Card :Support From The Banking System - ([https://niti.gov.in/planningcommission.gov.in/docs/reports/sereport/ser/stdy\\_kcc.pdf](https://niti.gov.in/planningcommission.gov.in/docs/reports/sereport/ser/stdy_kcc.pdf)) - Summary - Keywords - Self-Assessment Questions

### **Chapter 9: SCHEMES FOR FINANCING RURAL WEAKER SECTIONS**

Introduction - Differential Interest Rate(DIR) Loans - Eligibility Criteria of DRI Scheme - Loan Amount - Margin - Interest Rate - Security - Repayment - Integrated Rural Development Programme (IRDP) - Introduction - Objectives - Target Group - Purpose of advance - Implementing Agencies - Subsidies - Progress of IRDP - Ganga Kalyan Yozana (GKY) - Objective - Target group - Programme strategy - Funding Pattern - Area of operation - Implementing agency - Subsidy - Swarnajayanti Gram Swarozgar Yojana (SGSY) - Objectives - Beneficiaries - Insurance cover - Security norms - Subsidy - Repayment period - SGSY Model - Success story of SGSY - Self Help Group - Features of the SHG and the linkage programme - Linkage models - Case study I - Case study II - Summary - Keywords - Self-Assessment Questions

### **Chapter 10: Crop Insurance**

Introduction - Crop Insurance - Need of Crop Insurance - Advantages of Crop Insurance - Limitations of Crop Insurance - Progress of Crop Insurance - National Agricultural Insurance Scheme - Modified National Agriculture Insurance Scheme (MNAIS) - Pradhan Mantri Fasal Bima Yojana (PMFBY) - Summary - Keywords - Self-Assessment Questions

### **Books and References**

- Agricultural Finance And Management Paperback, by S. Subba Redd
- Financial Management - Theory, Problems and Solutions, by V R Palanivelu

### **CRITERIA TO GET A CERTIFICATE**

- Continuous Evaluation – 25% weightage, Students need to complete 2 Assignments (MCQ Type) per Course through LMS
- Exam Score = 75% Weightage, Students to Attempt the Assessment through LMS – (MCQ Type)
- Passing Criteria – 40%

Only the e-certificate will be made available. Hard copies will not be dispatched. Thanks for your interest in our online courses and certification. Happy Learning.