ST. JOSEPH’S COLLEGE FOR WOMEN (AUTONOMOUS) VISAKHAPATNAM

# III SEMESTER **AGRICULTURE AND RURAL DEVELOPMENT** Time: 5hrs/week

## AECO 241P (1) AGRICULTURAL FINANCE AND CO-OPERATION Marks:50

## w.e.f 22AJ\_2022-2023 (Admitted batch) PRACTICAL SYLLABUS

**OBJECTIVES:**

* To Determine the most profitable level of capital use.
* To know the Optimum allocation of limited amount of capital among different enterprises.
* To Analyse the progress and performance of cooperatives using published data.

**COURSE OUTCOMES:**

**CO1:** Students will understand Definitions of agricultural finance and meaning and significance of micro and macro finance.

**CO2:** Students will understand Credit analysis.

**CO3:** Students will understandSocial control and nationalisation.

**CO4:** Students will understand Origin, objectives, functions of RRBs in Andhra Pradesh.

**CO5:** Students will understand World Bank (WB) - Objectives and functions

**EXPERIMENTS:**

1. Estimation of credit requirement of farm business – A case study.
2. Estimation of scale of finance - Unit costs and KCC.
3. Determination of most profitable level of capital use.
4. Analysis of progress and performance of priority sector lending by commercial banks, Cooperatives, RRBs and non-institutional sources using published data. Working out different repayment plans with examples.
5. Lump sum repayment /straight-end repayment - Variable or quasi variable repayment.
6. Amortized decreasing repayment plan and amortized even repayment plan.
7. Estimation of indemnity for crop insurance claims.
8. Visit and study of a commercial bank to acquire firsthand knowledge of their management, schemes and procedures of lending and sanction of loans.
9. Visit and study of a cooperative bank - PACS/ DCCB to acquire firsthand knowledge of their management, schemes and procedures of lending and sanction of loans.
10. Visit and study of a cooperative society - dairy/ consumers to acquire firsthand knowledge of their management, schemes and activities.

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