

Name of the Program: Master of Business Administration (MBA) MBAS 415: Rural Banking		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 hours	56 hours
Pedagogy: Lectures, assignments, practical exercises, discussions, seminars, etc.		
Examination: 30 marks continuous evaluation and 70 marks final examination.		
Objectives: 1. Appreciate the challenges and opportunities of rural banking 2. Understand the structure and functions of co-operative banking 3. Describe the process and objectives of cash management by rural banks 4. To study the methods used for liquidity management. 5. To study the significance of internal and external audit. 6. To describe different cost centers.		
Course Outcomes: 1. Able to work in rural banking sector. 2. Able Analyze the rural banking customers requirements 3. Understand the Regulation, Supervision and Compliance of rural banking. 4. Able to identify the methods used for liquidity management. 5. Able to conduct internal and external audit. 6. Able to comply Regulation, Supervision and Compliance. 7. Able to manage banker customer relationship.		
Syllabus		Hours
Module No.1: Introduction to Rural Banking		
Principles and functions of banking, Co-operative banking, Special features, Negotiable instruments, Cheques, bill of exchange, Promissory Notes. An insight into the rural banking scenario with special focus on prevailing opportunities and challenges.		
Module No. 2: Banker Customer Relationship		
Banker customer relationship, Psycho-demographic approach, Customer centric vs business centric approach.		
Module No.3: Co-operative Banking		
Co-operative banking, agriculture and non-agriculture organization, function of State Apex Co-operative banks and District Central Co-operative Banks, RBI functions and role, NABARD, Lead Bank Scheme, RRB objective and functions. Strengthening the Regional Rural Banks (RRBs), reforms in cooperatives, expansion of the purview of the priority sector.		
Module No. 4: Banking and I.T		
Banking and I.T., E-banking. ATM. M-banking in rural banking, opportunities and challenges.		
Module No 5: Cash Management		
Domestic Cash Management, ST/MT Funding, Meaning and importance cash management, Objectives, Cash flow cycle, Cash flow budgeting and forecasting, Electronic cash management, MT and LT funding, Term loans, Securitization, Cost center, Profit center, Planning and control, Capital Budgeting.		
Module No 6: Management of Liquidity		

Liquidity Management- Objectives-Sources-Maturity concerns: Projected cash and core sources- Contingency Plans- ST/NT Liquidity – Maturity Ladder Limit- Internal control- Information- Netting.

Module No 7: Banking Regulations

Regulation, Supervision and Compliance- Need and significance of internal and external audit.

Books for Reference:

1. Banking Regulation Act. K C Shekhar and Lekshmy Shekhar, Banking Theory and Practice, 21st Edition, Vikas Publishing House
2. IIBF (Indian Institute of Banking and Finance), Rural Banking, Macmillan
3. IIBF –Principles and practices of Banking –, 2/e, Macmillan, 2011.
4. Bala Krishna A V and Sohani A K, Indian Rural Banking: Changing Paradigm (Banking Series), ICFAI UNIVERSITY PRESS (2008).
5. Indian Institute of Banking Finance, Rural Banking Operations, Taxmann's Publications (2012)
6. SSM Desai, Rural Banking in India, HPH
7. Gordon and Natrajan, Banking theory law & practice, Himalaya Publishing House
8. Premkumar Shrivastav, Banking theory and practice, Himalaya Publishing House
9. Bhaktapada Roy, Rural Banking and Poverty Alleviation, Abhijeet, 1 edition, 2008
10. Basu. A.K. Fundamentals of Banking Theory and Practice.
11. Chatterjee, A., Bank Credit Management.
12. Choubay, B.N., Principles and Practice of Co-operative Banking.
13. Tanan, M.L. Banking Law and Practice in Negotiable Instrument India Act.
14. Tanan, M.L., Banking Law and Practice

