

**Syllabus - B.A. First Year, Semester-I**  
**Rural Banking and Entrepreneurship**  
**Course-I (Theory)**

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| Programme/Class: <b>Certificate</b>   |  | Year: <b>First</b>                               | Semester: <b>First</b> |
| Subject: <b>Rural Banking</b>   |  | Multi-Disciplinary                               | Session <b>2025-26</b> |
| Course Code:  |  | Course Title: Rural Banking and Entrepreneurship |                        |
| This course provide an overview of rural banking system and the fundamentals of entrepreneurship in rural contexts. It focuses on the role of financial institutions in rural development, government initiatives and promote of self-employment. The course also encourages students to develop entrepreneurial skills and create sustainable business models suited to rural economies. |  |  |                        |
| <b>Course Learning Outcomes:</b><br>(CLO)   | <b>CO1</b> - Understand the role of Rural Banks in financial inclusion.<br><b>CO2</b> - Apply basic entrepreneurship concepts in Rural contexts.<br><b>CO3</b> – Identify key Government schemes supporting Rural Development.<br><b>CO4</b> – Develop simple business plans for Rural Enterprises.<br><b>CO5</b> – Gain skills to promote self-employment and rural livelihood opportunities. |  |                        |
| Credits:3   |  | Multi-Disciplinary                               |                        |
| Max. Marks :100   |  | Minimum Passing Marks: 35                        |                        |
| Total No. of Lecturers–Tutorials–Practical(in hours per week)L-T-P:0-0-2 = 45   |  |  |                        |
| <b>Unit</b>   | <b>Topics</b>  |  | <b>No. of Lectures</b> |
| <b>I</b>  | <b>Introduction to Rural Economy and Finance</b><br><br>Characteristics of rural economies<br>Role of finance in rural development,<br>Sources of rural finance: formal and informal<br>Challenges in rural financial inclusion  |  | 05                     |

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|            | <p><b>Class Activities:</b><br/> Case Study Discussion: Analyze real-life rural financial systems (e.g., NABARD in India).</p> <p>Group Debate: "Formal vs Informal Rural Lending – Which is More Effective?"</p> <p>Field Survey (Optional): Design a simple questionnaire to assess financial access in rural areas.</p>   |    |
| <b>II</b>  | <p><b>Financial Institutions and Services in Rural Areas</b></p> <p>Role of microfinance institutions, Cooperatives, Rural banks SHGs and JLGs</p> <p>Government initiatives and credit schemes (e.g., Kisan Credit Card)</p> <p>Mobile banking and fintech in rural areas</p> <p><b>Class Activities:</b></p> <p>Role Play: Simulate a microfinance loan application process.</p> <p>Guest Lecture: Invite a local banker or NGO representative.</p> <p>Poster Making: Create educational posters for rural financial literacy.</p> | 8  |
| <b>III</b> | <p><b>Fundamentals of Entrepreneurship</b></p> <p>Concept and characteristics of an entrepreneur</p> <p>Types of rural enterprises</p> <p>Entrepreneurial mindset and motivation</p> <p>Business idea generation and validation</p> <p><b>Class Activities:</b></p> <p>Business Idea Pitch: In groups, students pitch a rural business idea.</p>   | 10 |

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|           | <p>Self-Assessment: Entrepreneurial aptitude test.</p> <p>Mind Mapping: Generate and connect rural business ideas to local needs.</p>  |    |
| <b>IV</b> | <p><b>Planning and Managing Rural Enterprises</b></p> <p>Business planning and feasibility study</p> <p>Resource mobilization (finance, labor, materials)</p> <p>Marketing and distribution in rural areas</p> <p>Risk management and sustainability</p> <p><b>Class Activities:</b><br/>           Business Plan Workshop: Develop a mini business plan in teams.</p> <p>SWOT Analysis: Analyze local small businesses or cooperatives.</p> <p>Simulation Game: Plan and run a virtual rural enterprise scenario.</p> | 10 |
| <b>V</b>  | <p><b>Policies, Support Systems, and Case Studies</b></p> <p>Government schemes and policy frameworks</p> <p>Role of NGOs and international agencies</p> <p>Success stories of rural entrepreneurs</p> <p>Monitoring and evaluation of rural projects</p> <p><b>Class Activities:</b><br/>           Case Study Presentation: Each group presents a successful rural entrepreneurship case.</p> <p>Panel Discussion: Role-play different stakeholders in rural finance.</p>  | 12 |

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|  | Project Report: Compile a mini-project on a rural entrepreneur or financial program. |  |
| <p><b><u>Suggested Readings:</u></b></p> <p><b>Books</b></p> <ol style="list-style-type: none"> <li>1. Desai, Vasant – Rural Development in India, Himalaya Publishing House, Mumbai</li> <li>2. Rao, K.V. Subba – Rural Finance in India: An Overview,</li> <li>3. E. Gordon &amp; K. Natarajan – Entrepreneurship Development</li> <li>4. Katar Singh – Rural Development: Principles, Policies and Management</li> <li>5. P. C. Jain &amp; M. N. Singh – Rural Entrepreneurship: Challenges and Opportunities</li> </ol> <p><b>Reports &amp; Publications</b></p> <ol style="list-style-type: none"> <li>6. NABARD Annual Reports – <a href="https://www.nabard.org">https://www.nabard.org</a></li> <li>7. World Bank Reports on Rural Finance and Microfinance – <a href="https://www.worldbank.org">https://www.worldbank.org</a></li> <li>8. FAO (Food and Agriculture Organization) – Rural Finance guidelines and reports</li> <li>9. Ministry of Rural Development (India) – <a href="https://rural.nic.in">https://rural.nic.in</a></li> </ol> <p><b>Journals &amp; Articles</b></p> <ol style="list-style-type: none"> <li>10. Journal of Rural Development – NIRDPR</li> <li>11. Indian Journal of Economics and Development</li> <li>12. Small Enterprise Development Journal (ITDG Publishing)</li> <li>13. Articles from Economic and Political Weekly (EPW) – <a href="https://www.epw.in">https://www.epw.in</a></li> </ol> <p><b>Online Resources</b></p> <ol style="list-style-type: none"> <li>14. Entrepreneurship Development Institute of India (EDII) – <a href="https://www.ediindia.org">https://www.ediindia.org</a></li> <li>15. National Institute of Rural Development and Panchayati Raj (NIRDPR) –</li> </ol> |  |  |

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<https://www.nirdpr.org.in>

16. Microfinance Gateway (by CGAP) – <https://www.microfinancegateway.org>

17. Skill India and Startup India portals – <https://www.startupindia.gov.in>

The course can be opted as an elective by the students: Open for all.

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