



THIRD-YEAR OF BACHELOR OF COMMERCE MAJOR BANKING REVISED SYLLABUS ACCORDING TO CBCS NEP 2020

COURSE TITLE: RURAL BANKING AND FINANCIAL
INCLUSION
SEMESTER-V, W.E.F. 2025-2026

**RECOMMENDED BY THE BOARD OF STUDIES IN COMMERCE
AND**

APPROVED BY THE ACADEMIC COUNCIL

Devrukh Shikshan Prasarak Mandal's

Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce, and
Vid. Dadasaheb Pitre Science College (Autonomous), Devrukh.
Tal. Sangmeshwar, Dist. Ratnagiri-415804, Maharashtra, India

Academic Council Item No: 02/2025

Name of the Implementing Institute	:	Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce, and Vid. Dadasaheb Pitre Science College (Autonomous), Devrukh. Tal. Sangmeshwar, Dist. Ratnagiri-415804
Name of the Parent University	:	University of Mumbai
Name of the Programme	:	Bachelor of Commerce
Name of the Department	:	Commerce
Name of the Class	:	Third Year
Semester	:	Five
No. of Credits	:	04
Title of the Course	:	Rural Banking And Financial Inclusion
Course Code	:	C303BKT
Name of the Vertical in adherence to NEP 2020	:	Major and Minor
Eligibility for Admission	:	Any Second Year B.Com Pass seeking Admission to Degree Programme in adherence to Rules and Regulations of the University of Mumbai and Government of Maharashtra
Passing Marks	:	40%
Mode of Assessment	:	Formative and Summative
Level	:	UG
Pattern of Marks Distribution for TE and CIA	:	60:40
Status	:	NEP-CBCS
To be implemented from Academic Year	:	2025-2026
Ordinances /Regulations (if any)		

Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce and Vid. Dadasaheb Pitre Science College, Devrukh (An Autonomous College Affiliated with University of Mumbai)

Syllabus for Third Year of Bachelor of Commerce in Banking

(With effect from the academic year 2025-2026)

SEMESTER-V

Paper No.— I

Course Title: Rural Banking And Financial Inclusion

No. of Credits - 04

Type of Vertical: Major and Minor

COURSE CODE: C303BKT

Learning Outcomes Based on BLOOM's Taxonomy:

After completing the course, the learner will be able to...

Course Learning Outcome No.	Blooms Taxonomy	Course Learning Outcome
CLO-01	Understand	Understand the nature of Rural India
CLO-02	Apply	Apply the Functions and policies in practice
CLO-03	Analyze	Analyze the role in inclusive growth
CLO-04	Evaluate	Evaluate the Priority Sector Financing and Govt. initiatives

Syllabus for Third Year of Bachelor of Commerce in Banking
(With effect from the academic year 2025-2026)

SEMESTER-V

Paper No.– I

Course Title: Rural Banking And Financial Inclusion No. of Credits - 04

Type of Vertical: Major and Minor

COURSE CODE: C303BKT

COURSE CONTENT			
Module No.	Content	Credits	No. of Lectures
1	Unit I- Rural India: Demographic features-Economic features-Rural poverty-main causes and methods of measuring rural poverty-Rural Infrastructure-Rural Development Policy-Govt. policies and programmer-Economic Reforms and its impact on rural economy	01	15
2	Unit II-Financing Rural Development: Functions and policies of RBI and NABARD : Rural Credit Institutions-Role and functions -Role of Information and Communication Technologies in rural banking- Regulation of Rural Financial Services;	01	15
3	Unit III-Financial inclusion: Concept and its role in inclusive growth- Micro credit, micro insurance scheme Business Facilitators and Business Correspondents in rural financing-SHG/NGOs, linkages with banking, latest guidelines of GOI and RBI	01	15
4	Unit IV-Priority Sector Financing and Govt. initiatives: Components of priority sector-RBI Guidelines; Government initiatives: Poverty alleviation programmes/Employment programmes/Production oriented programmes-Rural housing and Urban housing schemes under priority sector-Educational loans Problems and prospects of Rural Banking: Problems of rural branches of commercial banks and regional rural banks-emerging trends in rural banking-financing poor as bankable opportunity.	01	15
	Total	04	60

Access to the Course

The course is available for all the students admitted for Third Year Bachelor of Commerce.

Methods of Assessment

The assessment pattern would be 40:60, 60% for Semester End Examination (SEE) and 40% for Continuous Internal Assessment (CIA). The structure of the SEE and CIA would be as recommended by the Board of Studies and approved by the Board of Examination and the Academic Council of the college.

Term End Evaluation (60 Marks) Question Paper Pattern

Time: 2 hours

Question No.	Unit/s	Question Pattern	Marks
Q.1	All	MCQs or concepts	12
Q.2	I	Solve any Two out of Three	12
Q.3	II	Solve any Two out of Three	12
Q.4	III	Solve any Two out of Three	12
Q.5	IV	Solve any Two out of Three	12
Total			60

Internal evaluation (40 Marks)

Sr. No.	Description	Marks
1	Mid Term Examinations	20
2	Active Participation in teaching learning Process	10
3	Subject related activities as assigned by the teacher	10
Total		40

Grading Scale

The grading scale used is O to F. Grade O is the highest passing grade on the grading scale, and grade F is a fail. The Board of Examinations of the college reserves the right to change the grading scale.