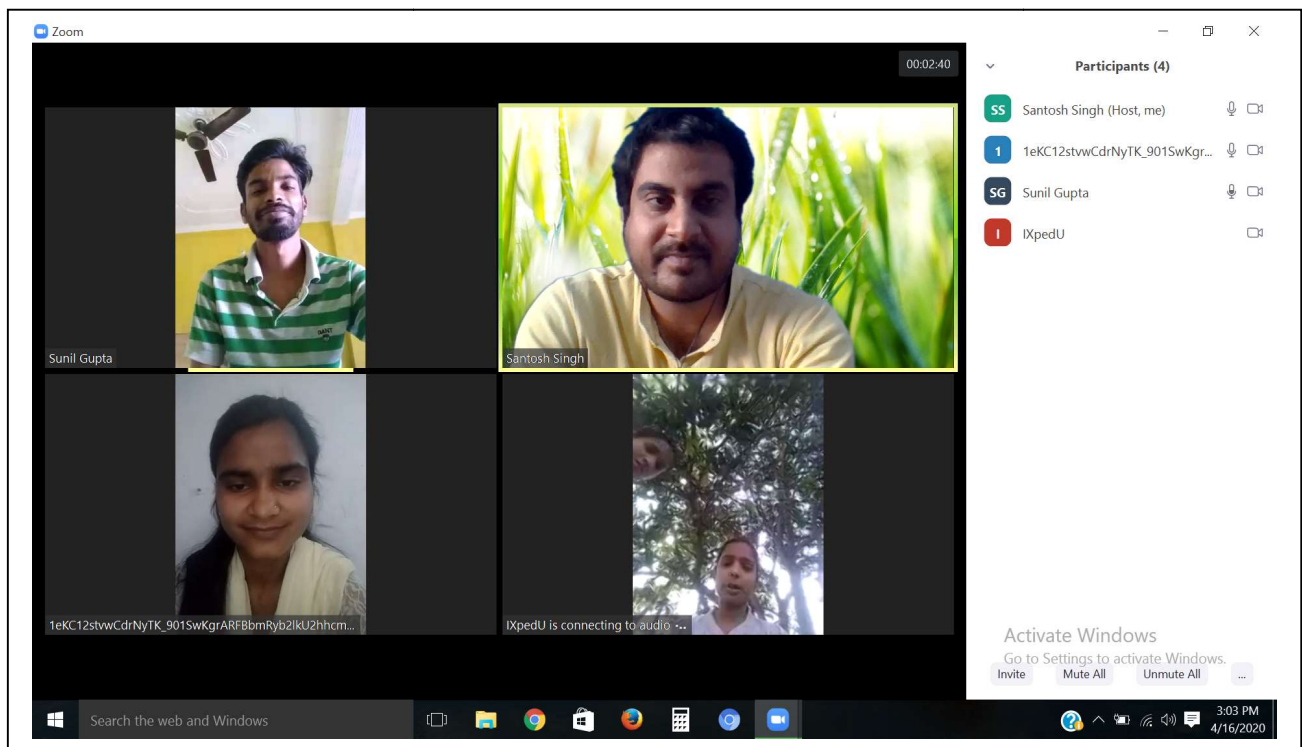


Siddharth University, Kapilvastu, Siddharth Nagar
Report of the E-Learning Activities

By
Dr. Santosh Singh
Department of Economics

1. Date:	16/04/2020
2. Time:	03:00 PM – 05:00 PM
3. Online Classes Taken:	<ul style="list-style-type: none">i. M.A. (Economics)- Semester- II (03:00PM-04:00PM)ii. M.A. (Economics)- Semester- IV (04:00 PM-05:00PM)
4. Topics Covered:	<ul style="list-style-type: none">i. Policies Towards Cottage and Small Scale Industries in Indiaii. Importance of MSMEs in Indian Economy.iii. Measures of Indian Govt. to promote MSMEs in the Economy: Organizational, Fiscal, Technical and Reservation related efforts.iv. Commercial Banks: Primary and Secondary Functionsv. Types of Commercial Banks
5. Questions Raised by the Students During the Online Session:	<ul style="list-style-type: none">i. What are the criteria, set up by the Govt., to decide the exact category of a particular industry (viz. Micro, Small, Medium and Big Industries)?ii. Students wanted to know that if there is some kind of protective policies (like reservation at various levels of production) have been implemented by the Govt. over the period of time.iii. What is the difference between overdraft facility and loan?iv. What is the letter of reference under the secondary functions of the Commercial Banks?
6. Answers Given to the Students and Session Outcome:	<ul style="list-style-type: none">i. The aforementioned questions of students are answered with the help of suitable and relevant text notes which are made available to the students earlier on the e-learning portal

	<p>of the university website.</p> <p>ii. Various Policy initiatives of the Govt. towards Small Scale Industries, especially the policy of 1991 were explained to the students in detail.</p> <p>iii. Various protective measures adopted by the govt. so as to ensure the required growth of MSMEs in India, over the period of time, were explained in detail.</p> <p>iv. All the questions of the students pertaining to the commercial banking system in the Indian Economy were efficiently answered and a detailed view of objectives, importance and functions of the Commercial banking system in Indian Economy is presented before them.</p>
7. Attachments:	<p>i. Two Screen shots of the class of M.A. (Economics)- Semester- II (03:00PM-04:00PM)</p> <p>ii. One Screen Shot of the Class of M.A. (Economics)- Semester- IV (04:00 PM-05:00PM)</p>
8. The Class Ended With Thanks.	



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POLICIES TOWARDS COTTAGE AND SMALL SCALE INDUSTRIES IN INDIA

Small Scale Industries are industries in which the investment limit is up to a certain limit which was 1 crore initially 1 crore and now has been increased to 5 crores. Cottage Industries are usually very small and are established in cottages or dwelling places.

In Small scale industry outside labour is used whereas in cottage industries family labour is used. SSI uses both modern and traditional techniques. Cottage industries depend on traditional techniques of production.

In accordance with the provision of Micro, Small & Medium Enterprises Development (MSME) Act, 2006, the production of goods pertaining to any industry specified in the first schedule



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401.1.2_Commercial Banks.pdf - Adobe Reader ID: 917-786-0903 00:07:44 Stop Share

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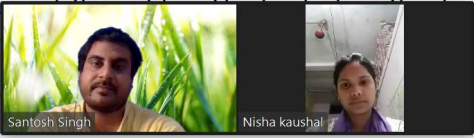
depositors with the result that the difference between the two rates of interest becomes the main source of profit of the banks. Most of the Indian joint stock Banks are Commercial Banks such as Punjab National Bank, Allahabad Bank, Canara Bank, Andhra Bank, Bank of Baroda, etc.

Functions of Commercial Banks

(A) Primary Functions:

1. It accepts deposits:

A commercial bank accepts deposits in the form of current, savings and fixed deposits. It collects the surplus balances of the Individuals, firms and finances the temporary needs of commercial transactions. The first task is, therefore, the collection of the savings from its customers. Deposits are of three



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