

**GUJARAT TECHNOLOGICAL UNIVERSITY****Syllabus for Bachelor of Vocation (B.Voc), 1<sup>st</sup> Semester****Branch: Banking Finance Services and Insurance****Subject Name: Micro Finance Operations -1****Subject Code: 1112103****With effective  
from academic  
year 2019-20****Teaching and Examination Scheme:**

| Teaching Scheme |   |     | Credits                | Examination Marks           |                                     |   |   | Total Marks |
|-----------------|---|-----|------------------------|-----------------------------|-------------------------------------|---|---|-------------|
| L               | P | OJT |                        | Theory                      |                                     | Tutorial/ Practical                           |   |             |
|                 |   |     | University exams (ESE) | Progressive Assessment (PA) | External Practical /viva Exam (ESE) | Internal evaluation Practical /viva Exam (PA) |   |             |
| 3               | - | -   | 3                      | 50                          | -                                   | -   | - | 50          |

L- Lectures; P- Practical; OJT- On Job Training; C- Credit; ESE- End Semester Examination; PA- Progressive Assessment

**Content:**

| Sr. No.      | Content   | Hrs.      |
|--------------|---|-----------|
| 1            | <b>Introduction:</b> Micro Finance, Need of Micro Finance in Indian Economy, Demand of Micro finance, History of Micro finance in India, Micro Finance Products like Micro credit, Micro savings, Key Principles of Micro Finance   | 8         |
| 2            | <b>Supply Intermediation and Regulation of Micro Finance :</b> Institutional and Non institutional sources of finance, Transition of borrowing and lending from institutional sources, Intermediation, Micro Finance distribution models, NGOS, MFIs, MFIs as banks                                     | 8         |
| 3            | <b>Micro Finance Credit Lending Models :</b> Association Model, Community Banking Model, Cooperative model, Credit union model, Self Help Group Model, Village Banking Model, Difference between SHG and JLG model, Indian SHG problems and Issues, SHG Bank linkages programs in India (ICICI and SBI) | 8         |
| 4            | <b>Marketing in Micro Finance Institutions :</b> Major elements in Marketing Program, Market Research in Micro Finance, Marketing Environment for Micro Finance, Competition in MFIs  | 8         |
| 5            | <b>Micro Finance and Development:</b> Micro Finance and Women Empowerment, Micro Finance and Health, Micro Finance and Education.   | 10        |
| <b>Total</b> |   | <b>42</b> |

**Suggested Specification table with Marks (Theory):**

| Distribution of Theory Marks |         |         |         |         |
|------------------------------|---------|---------|---------|---------|
| R Level                      | U Level | A Level | N Level | E Level |
| 5                            | 10      | 20      | 10      | 5       |

Legends: R: Remembrance; U: Understanding; A: Application, N: Analyze and E: Evaluate and above Levels (Bloom's Taxonomy)

**Reference Books:**

1. Understanding Microfinance, Debadutta K.Panda, Kindle Book
2. The Micro Finance Handbook, Jonna Ledgerwood

**Course Outcomes:**

After learning the course the students should be able to build Knowledge and skills essential for taking up operations related responsibilities in the Micro Finance Industry, how Micro finance work in our Economy, sources of Micro Finance and other Fundamentals concepts with Recent Development in the field of Micro Finance.