



**GUJARAT TECHNOLOGICAL UNIVERSITY**

**Syllabus for Bachelor of Vocation (B.Voc), 2<sup>nd</sup> Semester**

**Branch: Banking Finance Services and Insurance**

**Subject Name: Banking & Micro Finance-II**

**Subject Code: 1122101**

**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

**Course Contents:**

Module No.	Contents	No. of Sessions
1	<b>Introduction:</b> Meaning of Microfinance. History of Micro Finance. Need & Importance of Microfinance. Need & Importance of Microfinance in India. Difference Between Microcredits vs. Microfinance.	8
2	<b>Evolution of Microfinance:</b> Evolution of Microfinance in India. Mainstream microfinance institutions : National Bank for Agriculture and Rural Development (NABARD), Reserve Bank of India (RBI), Self Help Groups (SHGs), Micro-finance Institutions (MFIs), Non Government Organizations (NGOs)	9
3	<b>Different Models of Microfinance:</b> The SHG- Bank Linkage Model. Grameen Model. Cooperative Model. Partnership Model. Importance of different models. <b>MFIs and Legal forms:</b> For Societies. For Trust. For Sec. 25 Companies. For NBFC- MFI. For Cooperative Societies.	9
4	<b>Typical Organization Structure of MFs:</b> Charitable Institutions (Societies, Trust etc.) Cooperatives (State and National Cooperatives). Companies (NBFC). Banking Institutions (LAB). Typical Products & Services	9
5	<b>Practical:</b> Go to a village or a Slum, and find out the various financial needs of the villagers/ slum dwellers; and make a small presentation. Make a Presentation on various microfinance products and services offered by any microfinance intermediary. Visit to a village, interact with villagers and find out what are the various financial demands.	
	<b>Total</b>	<b>35</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



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**Reference Books:**

1. Microfinance Handbook : Book by Joanna Ledgerwood
2. Understanding Microfinance : Debadutta K. Panda, Kindle Book
3. Banking, Micro-Finance and Self Help Groups (SHGs) in India : A Vijaykumar (Editor)

**Course Outcomes:**

After learning the course the students should be able to understand:

1. Need & Importance of Microfinance in India.
2. Evolution of Microfinance in India
3. Different Models of Microfinance.
4. MFIs and Legal forms.
5. Typical Organization Structure of MFs.
6. Typical Products & Services