

**GUJARAT TECHNOLOGICAL UNIVERSITY**

**Syllabus for Bachelor of Vocation (B.Voc), 2<sup>nd</sup> Semester**  
**Branch: Branch: Banking Finance Services and Insurance**  
**Subject Name: Micro Finance Operations – II**  
**Subject Code: 1122103**

**With effective  
from academic  
year 2019-20**

**Teaching and Examination Scheme:**

Teaching Scheme			Credits C	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> Meaning of Micro finance, Difference between Micro Finance and Macro Finance, Meaning of Crowd Funding, Venture Capital, Various ways of crowd funding, Financial Inclusion and Financial Exclusion.	8
2	<b>Micro Finance and Development :</b> Micro Finance and Farmers, Micro Finance and Rural development, Micro Finance and Employment	8
3	<b>Current scenario of Micro Finance:</b> Recent developments of Micro Finance in India, successful Micro entrepreneurs, leading Micro Finance Institutions, difference between Micro Finance and Start up.	8
4	<b>Regulation of Micro Finance:</b> Role of various institutes like, NABARD,RBI,IDBI, SIDBI,ADB, World Bank, Regulatory Framework of Micro Finance, Ethical issues in the field of Micro Finance	10
5	<b>Practical:</b> Visit of one Micro Finance Institute and showing and analyzing working pattern. Students have to select one Micro Finance Company and one NBFC, and have to learn all practical aspects of both.	6
<b>Total</b>		<b>40</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
3. Bhaskaran, R, (2017), Micro Finance –Perspectives and operations, 2/e; Macmillan Education.



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**Course Outcomes:**

After learning the course the students should be able to learn how Micro Finance institute work, different rules regulations regarding Micro Finance institutions. Students will also come to know about leading Micro Entrepreneurs. Through practical knowledge of the subject students will come to know about current scenario of Micro Finance in India.