GUJARAT TECHNOLOGICAL UNIVERSITY

MASTER OF BUSINESS ADMINISTRATION (Global Program)

Year – II (Semester – III) (W.E.F. January 2014)

Specialization: Rural & Agro-Based Management

Subject Name: Rural Banking and Microfinance (RB&MF)

Subject Code: 2830702

1. Course Objectives:
'Rural Banking and Microfinance' intends to provide the student with adequate knowledge of increased role and potential of rural India in the country's economic development. In this context, Microfinance has emerged as an important mechanism in increasing rural wealth. Thereby it is imperative in the study of Rural Banking. There is a scope for setting up and/or marketing and working with Micro-finance organizations in Rural India, especially for women MBAs.

2. Course Duration:
The total hours for teaching this course will be 45 hours, which will be divided into 36 sessions of 75 minutes duration each.

3. Course Contents:

Module No:	Module Content	No. of Sessions	70 Marks (External Evaluation)
I	Rural India Panchayat Raj System for Rural Development Rural Infrastructure Government Initiatives for Rural Development	7	17
II	**Role of Institutional Finance to Agricultural Activities and Rural Development: RRB, Cooperative Credit Institutes, Commercial Banks, Private Banks** **Problems of Rural and Agriculture Credit**	7	17
III	Overview of Microfinance Self Help Group Approach	7	18
IV	Models of Microfinance	7	18

	Role of NABARD in Development of Micro Finance Development of Microfinance Products Sustainable Development Issues		
V	**Practical: Conduct a Study / Survey of Micro-finance / Agriculture / Farm Loan / Sustainable Development Issues in Rural Area** and prepare a report on the subject for developing that Rural Districts and Villages Gujarat / India under the guidance of your subject teacher as well as a Banker and/or a Gram *Panchayat* Leader (*Sarpanch*), and make a Public Presentation. Consider Bank's Micro-finance divisions like that of State Bank of India, Bank of Baroda, Dena Bank, Union Bank of India and also **SHGs/MFIs/NGO**.	8	Internal Evaluation (20 Marks of CEC)

4. Teaching Method:

The following pedagogical tools will be used to teach this course:

1. Lectures
2. Case Discussions
3. Role Play
4. Assignments and Presentation

5. Evaluation:

A	Projects/ Assignments/ Quizzes/ Class participation etc	Weightage 50% (Internal Assessment- 50 Marks)
B	Mid-Semester examination	Weightage 30 % (Internal Assessment-30 Marks)
C	End –Semester Examination	Weightage 70% (External Assessment-70 Marks)

6. Basic Text Books:

Sr. No.	**Author**	**Name of the Book**	**Publisher**	**Year of Publication**
T1	Indian Institute of Banking & Finance	Rural Banking	Macmillan Publishers Indi	Latest Edition
T2	K G Karmakar	Microfinance in India	Sage Publications	Latest Edition

Note: Wherever the standard books are not available for the topic appropriate print and online resources, journals and books published by different authors may be prescribed.

7. Reference Books:

Sr. No.	Author	Name of the Book	Publisher	Year of Publication
R1	Vasant Desai	Rural Development in India	Himalaya Publishing House	Latest Edition
R2	Sinha, Tanka & Reddy	Microfinance and Self-Help Groups in India: Living Up to Their Promise?	Practical Action	Latest Edition
R3	Dr Kamal Taori & Dr Singh	**Rural Industrialisation – Planning for Future**	Vikas Publication, Delhi	Latest edition
R4	Dr Kamal Taori	**Panchayat Raj and Corporate Sector and Challenges of our Time**	CFIETRA, Kanpur	Latest edition

8. Lists of Journals/ Periodicals/ Magazines/ Newspapers:
Economic Times, Financial Express, Journal of Finance.

9. Session Plan:

Session Nos.	Topics to be covered
1	Rural India
2-3	Panchayat Raj System for Rural Development:
4-5	Rural Infrastructure
6-7	Government Initiatives for Rural Development
8	Agricultural Activities
9-10	Farm Development Loans
11-12	Agricultural Marketing in India:
13-14	MIS in Banks
15-17	Overview of Microfinance
18-21	Self Help Group Approach
22-23	Models of Microfinance
24-25	Development of Microfinance Products

26-28	Sustainable Development Issues
29-36	**Practical: Conduct a Study / Survey of Micro-finance / Agriculture / Farm Loan / Sustainable Development Issues in Rural Area** and prepare a report on the subject for developing that Rural Districts and Villages Gujarat / India under the guidance of your subject teacher as well as a Banker and/or a Gram *Panchayat* Leader (*Sarpanch*), and make a Public Presentation. Consider Bank's Micro-finance divisions like that of State Bank of India, Bank of Baroda, Dena Bank, Union Bank of India. - Organise a Workshop of all Rural Stakeholders in your college or nearby village to decide and motivate Rural Entrepreneurs to perform better. - Visit Gandhi Ashram in Ahmedabad or Dandi in Gujarat, or Wardha in Maharashtra to learn more.