

MBA 2Yrs Syllabus from Admission Batch 2018-19 onwards

4 th Semester	18MBA401F	Rural Credit and Micro Finance	L-T-P 3-0-0	3 Credits	35 hrs
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MODULE –I:

Financing Rural development : Functions and policies of RBI in Rural banking, NABARD---- Functions, Role, Refinance support. Lead Bank Approach, State level and District level credit committees. Rural credit institutions: Co operative credit societies and Banks, LDBs, RRBs, Commercial banks. Financial inclusion and inclusive growth for Rural development banking, concept of Business facilitation and Business correspondents in Rural financing.

Financing agricultural and allied activities like horticulture, fishery, social forestry etc. Crop loans-- Assessment, sanction, disbursement, rephasing. Term loans for irrigation, Farm mechanization. Financing Rural Non Farm sector(RNFS), segments in RNFS, role of Development and Promotional institutions in RNFS.

MODULE-II:

Problems and Prospects in Rural banking and Priority sector financing :

Components of Priority sector, RBI guidelines for priority sector financing, Rural housing and Urban housing schemes under priority sector and their refinance, Education loans. Role of Rural banking, Problems of Rural branches of Commercial banks- transaction costs and risk costs. Technology based Financial inclusion, Emerging trends in Rural banking- Financing poor as bankable opportunity.

MODULE: III:

Perspectives of Micro finance : Definition, Scope and importance of Micro Finance, Evolution and character of Micro Finance in India, Supply of Micro Finance:- Non institutional sources and Institutional sources, Transaction of borrowing and lending from institutional sources; Micro finance distribution models, Regulation and supervision of NGOs, MFIs, MACSS; MFIs as Banks, Micro Finance credit lending models:- Association model, Community Banking model, Credit union model, Co-operative model, Grameen joint liability group model, SHG model, Village Banking model. Indian SHGs: problems and issues; SHG-Bank linkages programmes in India.

Micro Finance products: Micro credit, Micro savings, Micro insurance; Micro Finance services, Micro Finance and Rural financial services, Agriculture Micro Finance. Risks in MFIs: Functional risks, Financial risks and External risks; Risks in Agricultural Micro Finance and Feasibility tests for agricultural credit, Strategic Risk Minimization. Accounting and Financial Reporting, Financial Analysis. Impact Assessment of Micro Finance:- Household level, Individual level, Enterprise level. Social Assessment of MFIs: Measuring social performance, Social rating components

Books:

- Microfinance-Principles and Approach, V Rengarajan
- Microfinance in India, Rais Ahmad
- Essentials of Microfinance, Sulphey, Vivek Vaswan