

**JYOTI NIVAS COLLEGE AUTONOMOUS
SYLLABUS FOR 2018 BATCH AND THEREAFTER**

Programme: B.Voc. (Banking and Finance)

Semester: IV

RURAL BANKING AND MICRO FINANCE

Course Code: 18BVB403

No. of Hours: 60

COURSE OBJECTIVES:

- To provide students an in-depth knowledge about rural banking.
- To create awareness about micro financing.
- To familiarize them about the challenges in rural sector and rural banking.

LEARNING OUTCOMES:

- To provide a better understanding of agricultural economy and agricultural banking.
- Create awareness about operational aspects of micro finance and rural banking.
- Awareness of financing economically backward classes through self help groups and micro credit.

UNIT 1: Rural India:

10HRS

Demographic features-characteristics of rural society-economic features-infrastructure-agricultural economy and agricultural banking. Rural development policies and Rural issues (in brief).

UNIT 2: Financing Rural Development:

12HRS

Regulation of rural financial services-rural credit institutions regulatory authorities (in brief) financing agricultural /allied activities-financing rural non-farm sector-SME finance-government initiatives: -Financial Inclusions-Rural housing and education loans.

UNIT 3: Problems & Prospects in Rural Banking:

12HRS

Role of rural banking-emerging trends in rural banking-transaction cost and risk cost-financing poor as bankable opportunities-micro credit and self-help groups.

UNIT 4: Introduction to Micro Finance:

14HRS

Evolution and character of micro finance in India-micro finance delivery methodologies-legal & regulatory framework.

UNIT 5: Innovative and creative micro finance models

12HRS

Microfinance models-impact of micro finance, operational aspects of micro finance.

SKILL COMPONENT

- Prepare a list of rural banks functioning in Karnataka.
- Identify one micro finance organization, observe its functioning and prepare a report.
- Identify one government self help group, attend its meeting and prepare a report.
- Explain the challenges to banks in the context of financial inclusion.
- List the rural credit institutions other than rural banks.
- Write a note on RRB, Micro finance institutions
- List out the challenges faced by MF companies in India

BOOKS FOR REFERENCE

1. Rural Banking, Indian Institute of Banking and Finance-MacMillan publishers India Limited,1st edition 2012.
2. Micro Finance, Indian Institute of Banking and Finance-MacMillan publishers India Limited,1st edition 2012.