

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

Programme: B.Voc. (Banking and Finance)

Semester: VI

FINANCE TO MSMEs

Course Code: 18BVB603

No. of Hours:60

COURSE OBJECTIVES:

- To study the organizational and functional structure of various micro, small and medium enterprises.
- To study the rules and regulations to be followed by MSMEs.
- To understand the institutions involved in funding MSMEs.

LEARNING OUTCOMES:

- To understand the role of MSMEs for countries economic development.
- To understand the mode of funding available for MSMEs.
- To understand the process of setting up an MSME unit.

UNIT 1: Introduction:

12HRS

Evolution, Definition of Micro Small Medium Enterprises, Characteristics, Role in Economic Development, Need of MSMEs in economy.

UNIT 2: Establishing micro Small Medium Enterprises :

12HRS

Environmental Scanning, Market Assessment, Technology, Selection of Site, Forms of Organization - Proprietary, Partnership, HUFs, LLP, Company.

UNIT 3: Institutions offering MSME Finance:

14HRS

Central Government – PPDCs, MSME Testing Centres, CFTI, NISIET (NIMSME), NIESBUD, National Small Industries Corporation(NSIC) - State Government : Directorate of Industries - Financial Institutions & Banks- Central Government Incentives, Mudra Bank, Bandhan Bank and their schemes for customers.

UNIT 4: Policy Framework for SMEs :

10HRS

Policy Shifts since 1991 – Regulatory Framework – Legal framework for SMEs - MSME Act 2006.

UNIT 5: Financing options and modes:

12HRS

Sources and methods of financing MSMEs-relevance of various types of capital and own money in business-special financing products for MSMEs-assessment and appraisal of the

financial requirements of MSMEs—credit risk management of MSMEs-follow up, monitoring and review-Angel investors, Crowd funding.

SKILL COMPONENT

- Visit any MSME and identify the challenges faced by them.
- Prepare a report on the new regulations pertaining to MSMEs.
- Visit a MSME of your choice and enumerate their functions
- Make in India- write up

BOOKS FOR REFERENCE:

1. Know your banking- V - Small, Medium Enterprises in India, IIBF, Taxman Publications Ltd, Revised Edition 2013.
2. Micro, Small and Medium Enterprises in India, IIBF, Taxman Publications Ltd, Edition 2017.