

<b>INSTITUTE</b>	<b>FACULTY OF MANAGEMENT STUDIES</b>
<b>PROGRAM</b>	<b>BACHELOR OF BUSINESS ADMINISTRATION (HONS.)</b>
<b>SEMESTER</b>	<b>6</b>
<b>COURSE TITLE</b>	<b>RURAL BANKING AND MICRO FINANCE</b>
<b>COURSE CODE</b>	<b>04BB1609</b>
<b>COURSE CREDITS</b>	<b>4</b>

**Course Outcomes:** After completion of this course, student will be able to:

- 1 Understand and analyze the rural society and economy
- 2 Evaluate the role of working of cooperatives and other financial institutions in rural India
- 3 Analyze the working and impact of microfinance in rural development
- 4 Understand the role of Self-Help Group in working of microfinance
- 5 Evaluate microfinance institutions and its products

**Pre-requisite of course:**NONE

#### Teaching and Examination Scheme

<b>Theory Hours</b>	<b>Tutorial Hours</b>	<b>Practical Hours</b>	<b>ESE</b>	<b>IA</b>	<b>CSE</b>	<b>Viva</b>	<b>Term Work</b>
4	0	0	50	30	20	0	0

<b>Contents : Unit</b>	<b>Topics</b>	<b>Contact Hours</b>
1	<b>Rural society, economy, and administration</b> Introduction to rural society, Rural demography, Rural Social structure, Rural economic structure, administrative structure, Panchayati Raj	8
2	<b>Cooperative and rural development</b> Introduction, Meaning, principles of cooperation, evolution of cooperatives in India, Growth and development of credit cooperatives, Cooperative Credit Institutes	10
3	<b>Rural credit and banking</b> Role of credit in rural development, Non organizational credit in rural area, organized banking and rural credit, Role of RRBs NABARD, SIDBI, DIC, DRDA in supporting rural development Priority sector lending: Meaning, Eligibility and impac	10
4	<b>Micro Finance</b> Meaning, microfinance v/s micro credit, Evolution and character of micro finance, Microfinance models, Self Help Group (SHG): its formation and functioning	10

<b>Contents : Unit</b>	<b>Topics</b>	<b>Contact Hours</b>
5	<b>Micro-Finance Institutions and Products</b> Meaning of MFIs, classification, features and its operation, Products of microfinance institutions, Legal and regulatory framework of MFIs	10
<b>Total Hours</b>		<b>48</b>

**Textbook :**

- 1 Rural Banking, Indian Institute of Banking & Finance, Macmillan Publishers India, 2010
- 2 Microfinance and Self- Help Groups in India: Living Up to Their Promise, Sinha, Tanka & Reddy, Practical Action, 2009

**References:**

- 1 Microfinance in India , Microfinance in India , K G Karmakar, Sage Publications, 2008
- 2 Rural Development in India, Rural Development in India, Vasant Desai, Himalaya Publishing House, 2010
- 3 Rural Industrialisation – Planning for Future, Rural Industrialisation – Planning for Future, Dr Kamal Taori & Dr Singh , Vikas Publication Delhi, 1993

**Suggested Theory Distribution:**

The suggested theory distribution as per Bloom's taxonomy is as follows. This distribution serves as guidelines for teachers and students to achieve effective teaching-learning process

Distribution of Theory for course delivery and evaluation					
<b>Remember / Knowledge</b>	<b>Understand</b>	<b>Apply</b>	<b>Analyze</b>	<b>Evaluate</b>	<b>Higher order Thinking</b>
10.00	20.00	25.00	25.00	10.00	10.00

**Instructional Method:**

- 1 Theory