

TEACHING LESSON PLAN
PERSPECTIVES OF MICRO FINANCE
B.Com/BBA III Semester -2017-2018

Subject Objective: *To increase student's understanding of the role of microfinance institutions (MFIs) and banks in providing financial services to poor and low-income customers in developing countries.*

Description of learning goals / objectives:

1. *Time/hours required* – 60 hrs
2. *Process* – lecture method, case study references, visual aid.....
3. *Output* – better understanding of the conceptual framework of the subject
4. *Assessment (CIA)* –Projects, presentations, Short assignments, Case study analysis..,

Lesson Plan Framework (Module Wise)

Module/ Module Title / hours	Topics for student Preparation	Procedure	Learning outcome	Assessment
Module - 1: <i>Microfinance Perspectives</i> (12 Hrs)	Poverty - its form and extent- financial needs of the poor- role of credit in poverty alleviation- state intervention in rural credit in India- poverty eradication measures of central and state governments- emergence of microfinance- introduction to microfinance- definition- meaning- scope-importance- assumptions of microfinance- lessons from international experience.	<ul style="list-style-type: none"> • Lecture • Case Discussion 	Understand the term poverty and its forms and extent in India. Identify the limitations of institutional credit system. Appreciate the importance of financial inclusion and emergence of microfinance.	Case reading and analysis, Short assignments.

Module – 2: <i>Financial Inclusion</i> (08 Hrs)	Meaning of financial inclusion- extent of financial inclusion- need for financial inclusion- present reach of banking- initiatives of RBI and NABARD- Role of banks in financial inclusion and recent trends.	<ul style="list-style-type: none"> • Lecture • Case study analysis • News discussion 	To understand the meaning and the concept of financial inclusion.	Case reading and analysis, Short assignments
Module – 3: <i>Microfinance institutions</i> (10 Hrs)	Overview of MF institutions- History of MF institutions across the globe- MF institutions in India- Role and development of MF institutions in India	<ul style="list-style-type: none"> • Lecture • Case study analysis 	Insight into MF institutions across the world.	MCQ, Case reading and analysis, Short assignments
Module – 4: <i>Models of Microfinance and Delivery Methodologies</i> (12 Hrs)	Models of Microfinance across the world- microfinance delivery methodologies- structures of intermediation for microfinance in India- types of MFIs- SHG and MFI models- SHG Bank Linkage Program- Joint Liability groups- MFI approach- Bank Partnership model- Banking correspondent model- Penetration of Microfinance- Constraints in mainstreaming of	<ul style="list-style-type: none"> • Lecture • Case study analysis 	Understanding the objectives, policy support and models of SHG- Bank Linkage Programme.	Case reading and analysis, Short assignments

	MFIs and challenges faced by the sector.			
Module – 5: <i>Legal and Regulatory Framework of Micro Finance</i> (10 Hrs)	Introduction- Recommendations of Malegam Committee- Code of Conduct for Microfinance Institution in India- Compliance to State Acts- Guidelines on Priority Sector- Compliance to RBI Guidelines on NBFC- MFIs- Self Regulation- The Microfinance Institutions(Development and Regulation) Bills, 2012	<ul style="list-style-type: none"> • Lecture • Case study analysis 	Knowing the regulatory framework governing MFIs	Project MCQ, Case reading and analysis, Short assignments
Module- 6: <i>Risk Management</i> (08 Hrs)	Introduction- Types of Risks for MFIs- Managing Credit Risk	<ul style="list-style-type: none"> • Lecture • Case study analysis 	Impact of Risk on MFIs	MCQ, Case reading and analysis, Short assignments

LESSON PLAN FRAMEWORK (HOUR-WISE):

Subject Name: Perspectives of Micro Finance

Lecture Hours: 60Hrs

Sl. No	Title / Topics	No. Of Lecture Hours	Methodology/ Instructional Techniques	Evaluation/ Learning Confirmation
Module - 1	Micro Finance Perspectives	12 Hrs		
1.	Poverty- its form and extent- financial needs of the poor	1	Lecture and illustrations	Question and answer
2.	Role of credit in poverty alleviation	1	Lecture and illustrations	Question and answer
3.	State intervention in rural credit in India- poverty eradication measures of central and state governments	3	Lecture and illustrations	Illustrations
4.	Emergence of microfinance- introduction to microfinance- definition- meaning-scope- importance	2	Lecture and illustrations	Question and answer
5.	Assumptions of microfinance	1	Lecture and illustrations	Question and answer
6.	Lessons from international experience	3	Lecture and illustrations	Question and answer
	<i>Revision/repetition of chapter/ Cases/ examples/Visual-aid</i>	1	<i>Questions/viva</i>	<i>Tests</i>
Module - 2	Financial Inclusion	08 Hrs		
1.	Meaning of financial inclusion- extent of financial inclusion	2	Lecture and illustrations	Question and answer
2.	Need for financial inclusion	1	Lecture and illustrations	Question and answer
3.	Present reach of banking- initiatives of RBI and NABARD	2	Lecture and illustrations	Question and answer
4.	Role of banks in financial inclusion and recent trends.	2	Lecture and illustrations	Question and answer
	<i>Revision/repetition of chapter/ Cases/ examples/Visual-aid</i>	1	<i>Presentation of ideas to enhance financial</i>	<i>Group work</i>

			<i>inclusion</i>	
Module - 3	Microfinance institutions	10 Hrs		
1.	Overview of MF institutions	2	Lecture and illustrations	Question and answer
2.	History of MF institutions across the globe	2	Lecture and illustrations	Question and answer
3.	MF institutions in India	2	Lecture and illustrations	Question and answer
4.	Role and development of MF institutions in India	2	Lecture and illustrations	Question and answer
	<i>Revision/repetition of chapter/ Cases/ examples/Visual-aid</i>	2	<i>Questions/viva</i>	<i>Tests</i>
Module - 4	Models of Microfinance and Delivery Methodologies	12 Hrs		
1.	Models of Microfinance across the world	2	Lecture and illustrations	Question and answer
2.	Microfinance delivery methodologies	2	Lecture and illustrations	Question and answer
3.	Structures of intermediation for microfinance in India	2	Lecture and illustrations	Question and answer
4.	Types of MFIs- SHG and MFI models- SHG Bank Linkage Program	2	Lecture and illustrations	Question and answer
5.	Joint Liability groups	2	Lecture and illustrations	Question and answer
6.	Revision/repetition of chapter/ Cases/ examples/ Visual-aid	2	Questions/ viva	Tests
Module - 5	Legal and Regulatory Framework of Micro Finance	10 Hrs		

1.	Introduction- Recommendations of Malegam Committee	1	Lecture and illustrations	Question and answer
2	Code of Conduct for Microfinance Institution in India	2	Lecture and illustrations	Question and answer
3.	Compliance to State Acts	2	Lecture and illustrations	Question and answer
4.	Guidelines on Priority Sector	2	Lecture and illustrations	Question and answer
5.	Compliance to RBI Guidelines on NBFC-MFIs- Self Regulation	1	Lecture and illustrations	Question and answer
6.	The Microfinance Institutions(Development and Regulation) Bills, 2012	1	Current Affairs and Class Room Discussion	Question and answer
7.	Revision/repetition of chapter/ Cases/ examples/ Visual-aid	1	Questions/viva	Tests
Module - 6	Risk Management	08 Hrs		
	Introduction- Types of Risks for MFIs	4	Lecture and illustrations	Question and answer
	Managing credit risk	4	Lecture and illustrations	Question and answer
Total Hours for the Subject		60hrs		

Note 1: First three modules are the portions for the Mid Term Test

Note 2: CIA will be conducted post completion of each module.

Prepared by:-

Mrs. Komal A. Dave