

Lecture Plan							
Name of the College: Government College of Arts, Science and Commerce. Sanquelim - Goa							
Name of Faculty: Ms.Priyanka Thanekar		Subject: Micro Finance					
Paper code: VOG603		Program:T.Y B.VOC (BFSI)				Division: -	
Academic year: 2024-2025		Semester: VI				Total Lectures: 45	
1. Course Objectives: To acquaint the students with the basic concepts related to Microfinance and its operations. 2. To impart knowledge of MSME Finance 3. To give understanding of guidelines for operations of MSMEs							
Course Outcome: At the end of taking this course, students will able to 1. Explain various concepts related to Microfinance operations and MSME Finance 2. Identify and suggest Bank and other Government schemes for MSME Finance.							
Student Learning Outcome: At the end of taking this course, students will able to 1. Explain various concepts related to Microfinance operations and MSME Finance 2. Identify and suggest Bank and other Government schemes for MSME Finance.							
Month	Lecture From	Lecture To	No. of lectures allotted	Topic, Subtopic to be covered	Exercise/ Assignment	ICT Tools	Reference books
December 2025	09/12/24 16/12/24	14/12/24 21/12/24	6	Unit 1: Concepts of Microfinance and Microfinance Operations-Meaning and Definitions of Micro credit and			Bhagwati, S.K (Latest Year). <i>Micro Finance for Rural India-</i>

				Microfinance- Distinguishing features of Microcredit and Microfinance			<i>Institutional Arrangements and Policies.</i> New Delhi: New Century Publications.
				Products and Services of Microfinance Institutions			
January-February 2025	02/01/25	04/01/2025	14	Role of Micro finance institution in financial inclusion.			Yadav, R.J . (Latest Year). <i>Microfinance.</i> Jaipur: Sheetal Printers.
	06/01/25	11/01/25		Microfinance Operations: Procedures for Microfinance Loan Process: Loan Application, Loan Prospecting, Loan Approvals, Loan Documentation, Loan Disbursement, Loan Collection, Loan Recovery.			Sharma, N. (Latest Year): <i>Microfinance.</i> Jaipur: Sheetal Printers.
	13/01/25	18/01/25		Microfinance Operations: Procedures for Microfinance Loan Process: Loan Application, Loan Prospecting, Loan Approvals, Loan Documentation, Loan Disbursement, Loan Collection, Loan Recovery. Book keeping and Financial Statements			
	20/01/25	25/01/25		Book keeping and Financial Statements			
	27/01/25	01/02/25		Unit 2: Introduction to MSME Finance - Meaning and Definition of MSMEs as per MSMED Act, 2006			Micro, Small and Medium Enterprises for Inclusive Growth, <i>Sarika Lohana</i> , New Century Publications, 2014, N. Delhi.
February-March 2025	03/02/25	08/02/25	12	Investment Criteria for MSMEs			
	09/02/25	15/02/25		Types of MSMEs based on nature of activity			
	17/02/25	22/02/25		MSMEs in the Service Sector., Government of India Schemes			
	24/02/25	01/03/25		MSME- Regulatory Framework/ Recent amendments.			

March 2025	03/03/25	08/03/25	12	Unit 3: Operational Guidelines for MSMEs Bank Schemes for MSME Financing Collateral Free Lending Banks' Code for MSEs			Micro, Small and Medium Enterprises in India (2017 Edition) Paperback, 2017 by Indian Institute of Banking & Finance.
	10/03/25	15/03/25		Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Micro Units Development and Refinance Agency (MUDRA) Bank Credit Guarantee Fund for Micro Units (CGFMU) for Loans under MUDRA Scheme			
	17/03/25	22/03/25		National Equity Fund (NEF). Procedures for MSME Establishment of MSME Project Selection-Role of District Industries Centre (DIC)			
	24/03/25	29/03/25		Technology and Machinery-Role of National Small Industries Corporation (NSIC). Arranging Finance-Role of NEF, SIDBI Unit Development- <i>Udyog Aadhaar Memorandum</i> MSME Registration			
March- April 2025	31/03/25	05/04/25	5	Clearance Certificates Quality Certification Trial Run and Commencement of Business			
	07/04/25	11/04/25		Trial Run and Commencement of Business			

Assessment Rubrics

Component	Max Marks
ISA 1	8
ISA 2	7
Practical	
Project	
Semester End Exam	75