

## **PAER 6(b) : AGRICULTURE AND MICROFINANCE**

**Full Marks : 100**

### **Module A: Agriculture Finance**

- Need for Agricultural Finance, Institutional and Non-Institutional Sources, Types of Agrifinance-Crop and Non-Crop, Agro-Based Project Financing - Procedures and Collaterals in Agrifinance – Problems of Agrifinance. Role of Commercial Bank and Specialized Banks in Agrifinance – Recovery of Agricultural Credit – Public Demand Recovery Act.

### **Module B: Evolution of Micro Credit**

- Historical Development of Micro Credit, Micro Credit and Micro Finance, Micro Credit and Poverty Alleviation.

### **Module C: Policy and Legal Framework**

- Regulatory Requirements and Policy Support for the Development of the Micro Finance Activities, Government Policy and Legal Framework Regarding Micro Finance in Bangladesh, Role of Government and Central Bank – Micro Credit Regulatory Authority (MRA) in Bangladesh.

### **Module D: Micro and Rural Financial Products and Services**

- Credit-Requirements of Collateral Security, Collateral Substitutes, Saving-Compulsory Deposit System, Insurance, Payment Services, Social Intermediation, Enterprise Development Services, Cash Flow Analysis.

### **Module E: Micro Financial Institutions (MFIs)**

- Micro Financial Institutions and their Objectives, Target Market and Impact Analysis, Formal, Semi-Formal and Informal Financial Institutions, Institutional Growth and Transformation, Linkages Among Different Types of MFIS and Between Banks and MFIS. Social Services of the MFIS.

### **Module F: Performance Assessment**

- Repayment Rates, Financial Viability, Profitability, Leverage and Capital Adequacy, Borrowers Viability and Poverty Alleviation.

### **Module G: Role of MFIs in Rural Finance and Poverty Alleviation in Bangladesh**

- Role of BKB, RAKUB, Grameen Bank, BRAC, ASA, PRASHIKA, BRDB and PKSF as the Micro/Rural Financial Institutions in poverty alleviation

### **References**

- 1 Annual Reports of BKB, RAKUB, PKSF, Bangladesh Bank Credit Norms etc
- 2 Ledgerwood, Joanna, Micro Finance Handbook- An Institutional and Financial Perspective, The World Bank Washington D.C
- 3 Wood, Geoffrey D and Sharif, Ifath A, (Ed.) Who Needs Credit-Poverty and finance in Bangladesh, UPL, Dhaka.