



VIDYA PRASARAK MANDAL'S  
**K.G. JOSHI COLLEGE OF ARTS &  
N. G. BEDEKAR COLLEGE OF COMMERCE  
THANE (W)**

**ONE DAY NATIONAL SEMINAR**

ON

**Development of India through Micro financing**

**Friday, 7<sup>th</sup> January, 2011**

*Venue*

Thorale Bajirao Peshawe Sabhagruha,  
“Jnanadweepa”, Thane College Campus,  
Chendani Bunder Road,  
Thane 400 01, (MS), India

**Organized by**

**V.P.M.'s Joshi-Bedekar College**  
“Jnanadweepa”, Thane College Campus,  
Thane 400 601, (MS), India  
Email : [purvagaikwad@yahoo.com](mailto:purvagaikwad@yahoo.com)  
[purvagaikwad@yahoo.co.in](mailto:purvagaikwad@yahoo.co.in)  
Website : [www.vpmthane.org](http://www.vpmthane.org)

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**OUR VISION :**  
**FROM INFORMATION TO KNOWLEDGE TO WISDOM**

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### Advisory Committee

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- Dr. V. V. Bedekar Chairman  
Vidya Prasarak Mandal, Thane
- Dr. Guruprasad Murthy Director General BRIMS
- Shri. B. B. Mohanti CGM NABARD
- Shri. M. Y. Gokhale Chairman  
Thane Bharat Sahakari Bank
- Shri. J. V. Deshpande Ex-GM  
NKGSB Bank
- Prof. N. R. Sakhalkar Ex-HOD Eco-dept. &  
Ex-Director Institute of Mgmt.  
R. J. College, Mumbai
- Shri. Sameer Sarandhar C.A.
- Dr.(Mrs.) S. A. Singh Principal  
Joshi – Bedekar College, Thane
- Shri. D. M. Murdeshwar Co-ordinator  
Joshi-Bedekar College, Thane

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## ABOUT NATIONAL SEMINAR

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### Development of India through Micro financing

#### Concept Note

In 2009, we witnessed a perfect storm – volatile oil prices, asset bubbles and over leveraged banks, in a very inter connected world – all leading to unarguably the greatest global financial crisis witnessed in human history.

One year later, central bank chiefs and well known economists continue to sound cautions about declaring an end to this crisis.

While massive doses of emergency liquidity pumped in by governments has resulted in a short – term avoidance of a catastrophe, it is also very evident that the collateral damage continues to mount – global recession leading to increasing defaults, deficit ridden economies writing off tax payers money to prop up “ too-large-to-fail” banks – and the spreading contagion is yet to be contained.

One of the popular myths floating around is that Indian Banking has kept its head well above the global melt down that has felled or humbled larger marquee names around the world.

And while it is true that we in India have not seen a collapse like that of Lehman Brothers or Merrill Lynch, or witnessed massive government – funded bailouts as in the case of Citibank or RBS (Royal Bank of Scotland), the reality is that we have seen a significant shift in the behavior of large Indian banks, which, if not corrected, could result in a slowdown of India’s aggressive growth plans.

If one assumes that there will be a semblance of stability by 2010. What happens then? Will global banks go back to their pre-meltdown models? And will Indian banks move away from their extremely conservative positions?

The challenges are more fundamental and systemic. The Indian economy has to get on to a higher growth trajectory over the longer term.

Here’s what banks needs to do

- a) Indian banks need to diversify their portfolios significantly.
- b) Bank’s and NBFC’S must pay increasing attention to their credit assessment processes.

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- c) RBI should change recovery guidelines to reduce operational costs.
  - d) Through micro financing and with a robust banking system, we may be able to ride out a tougher storm better than most others. India has a population of 120 crores. Out of which 22% - 35% are below poverty line. Microfinance aims at providing credit and other financial services to the poor so that they can reduce their poverty and raise their living standards.

Women empowerment is also one of the way of alleviation of poverty.

The Seminar attempts to provide a platform to have meaningful contribution towards this approach.

It aims at intellectual storming with an academic discussion on microfinance so as to achieve sustainable development of India.

The objective is to provide participants a chance to bring solutions, recommendations, innovative and adaptive ideas of microfinance.

The outcome will hopefully help policy makers, banks, NGO's, Social organisations, women organisations and young leaders of the country.

**Papers are invited on following sub-topics.**

- 1) Micro finance and RRB (Regional Rural banks)
- 2) Micro finance and self help groups
- 3) Specialized services to agriculture.
- 4) Women entrepreneurs.
- 5) Micro finance and equity fund.
- 6) Banks need to diversify their portfolios.
- 7) Large NBFC'S must be able to fund rural customer's.
- 8) Micro Finance in informal sector.
- 9) The RBI – needs to make recovery guidelines – to reduce operational costs.
- 10) Government strategies to eradicate poverty through microfinance.
- 11) Role of NGO's
- 12) Lessons to be learnt from other countries.

**Workshops**

Two workshops will be organized on Friday, 30<sup>th</sup> July 2010 and Tuesday, 30<sup>th</sup> November 2010.

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## Seminar Details

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### PRE-SEMINAR WORKSHOPS

**I. FRIDAY, 30<sup>TH</sup> JULY, 2010**

**II. TUESDAY, 30<sup>TH</sup> NOVEMBER, 2010**

#### Topics Covered

Papers may be presented on any sub-topics highlighted above

**Papers are invited related to technical aspects, implementation and its limitations.**

#### Date & Venue

This seminar will be held on Friday, 7<sup>th</sup> Jan, 2011 at Thorale Bajirao Peshawe Sabhagruha, Thane College Campus, Thane (W) – 400 601, Maharashtra, India.

#### Call for Papers and Participation

Interested participants are requested to submit abstract of their paper to be presented during seminar in the following format:

- 1) Three printed copies of abstract typed in MS-Word. Open Office (Times New Roman Font Size 12) with double spacing in 250 words and in CD restricted for English papers only.
- 2) The abstract should include Title, Author's name, Affiliation, Mailing address and Key word.
- 3) In addition a copy of abstract must be sent by email at **purvagaikwad@yahoo.com or purvagaikwad@yahoo.co.in**
- 4) The authors are also required to register as delegates for the seminar.
- 5) Submission Guidelines-Authors are invited to submit original papers. Three printed copies of abstract typed in MS-Word. Open Office (Times New Roman Font)with double spacing in not more than 1500 words and in CD.

They should be submitted in electronic form following the conference guidelines. The template is available at – [www.vpmthane.org](http://www.vpmthane.org)

#### Important Dates

- 1) Last date for submission of abstract : **15<sup>th</sup> September, 2010**
- 2) Notification of Acceptance : **18<sup>th</sup> November, 2010**
- 3) Last date for submission of paper : **25<sup>th</sup> November, 2010**
- 4) Date of Seminar : **7<sup>th</sup> January, 2011**

The payment should be made in the form of crossed Demand Draft or Cheque of a nationalized Bank drawn in favour of Principal, V.P.M's Joshi-Bedekar College, Thane, payable at Thane, or in Cash.

#### Registration & Fees

<b>Delegate</b>	<b>Rs. 2500.00</b>
<b>Student Delegate</b>	<b>Rs. 300.00</b>

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## **Accommodation**

On prior intimation from the participants, accommodation will be arranged. The charges vary from Rs. 3000/- to Rs. 6000/- per person per day for double bed occupancy, and will have to be borne by the participants. The request may be sent by issuing a non-refundable DD for Rs. 500/- as advance towards accommodation, along with registration form.

- Decision of technical committee will be final for selection of paper.
- Registration fee includes Refreshment, Tea, Lunch and Seminar Proceedings.
- Confirmation letter through e-mail / post will be sent to the registered delegates.
- Accommodation can be arranged on prior request on actual payment basis.
- Participants are requested to bear their own travel expenses.
- Form along with DD should be sent to the convenor.

## **Address for Correspondence**

**Prin. (Dr.)Mrs. Shakuntala A. Singh**

**V.P.M.'s Joshi-Bedekar College**

“Jnanadweepa”, Thane College Campus,

Chendani Bunder Road, Thane 400 601, (MS), India

Tel No : 2533 2412

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**Email : [purvagaikwad@yahoo.com](mailto:purvagaikwad@yahoo.com) or [purvagaikwad@yahoo.co.in](mailto:purvagaikwad@yahoo.co.in)**

Forms can also be downloaded from **[www.vpmthane.org](http://www.vpmthane.org)**

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# Registration Form

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VIDYA PRASARAK MANDAL'S

**K. G. JOSHI COLLEGE OF ARTS &  
N. G. BEDEKAR COLLEGE OF COMMERCE, THANE**

**One Day National Seminar On  
Development of India through Micro Financing  
7th January, 2011**

Name : \_\_\_\_\_

Designation: \_\_\_\_\_

Age : \_\_\_\_\_ Sex : Male \_\_\_\_\_ Female \_\_\_\_\_

Organisation/College: \_\_\_\_\_

Address : \_\_\_\_\_  
\_\_\_\_\_

Phone No.: \_\_\_\_\_ E-mail: \_\_\_\_\_

Registration as Delegate  Student Delegate

Senior Citizen (65yrs) / Child below 10 yrs.

Do you require hotel booking? Yes No (If yes, go online to book) Names of

Accompanying persons \_\_\_\_\_

Enclosed Cash / DD / Cheque No./Online: \_\_\_\_\_

Dated \_\_\_\_\_ of Rs. \_\_\_\_\_

(Drawn in favour of **Principal, V.P.M's Joshi-Bedekar College, Seminar A/c, Thane,**  
Payable at Thane, Maharashtra.

Date: \_\_\_\_\_

(For additional copies please Xerox this form)

\_\_\_\_\_  
Signature

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## For Office Use Only

Sr. No. \_\_\_\_\_

Receipt No. \_\_\_\_\_ Date \_\_\_\_\_

Amount \_\_\_\_\_

In charge, Delegate Registration

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**TWO DAY NATIONAL SEMINAR**

**ON**

**Development of India through Micro financing**

**Friday, 7<sup>th</sup> January, 2011**

To,

**Prin. (Dr.)Mrs. Shakuntala A. Singh**  
V.P.M.'s Joshi-Bedekar Arts & Commerce College  
“Jnanadweepa”, Thane College Campus,  
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# **VIDYA PRASARAK MANDAL'S**

## **VARIOUS EDUCATIONAL INSTITUTIONS**

- **Dr. Bedekar Vidya Mandir (Marathi Medium)**
- **Sou. A. K. Joshi English Medium School**
- **B. N. Bandodkar College of Science**
- **K. G. Joshi College of Arts**
- **N. G. Bedekar College of Commerce**
- **V.P.M.'s TMC Law College**
- **V.P.M.'s Polytechnic**
- **VPM's Polytechnic IT Centre**
- **Advanced Study Centre**
- **Dr. V. N. Bedekar Institute of Management Studies**