



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, 7th January, 2011

Venue

Thorale Bajirao Peshawe Sabhagruha,
“Jnanadweepa”, Thane College Campus,
Chendani Bunder Road,
Thane 400 601, (MS), India

Organized by

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

OUR VISION :
FROM INFORMATION TO KNOWLEDGE TO WISDOM

Advisory Committee

- 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 Sarangdhar C.A.
- Dr.(Mrs.) S. A. Singh Principal
Joshi – Bedekar College, Thane
- Shri. D. M. Murdeshwar Co-ordinator – Unaided courses
Joshi-Bedekar College, Thane

ABOUT NATIONAL SEMINAR

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.



- 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, 30th July 2010 and Tuesday, 30th November 2010.

Seminar Details

PRE-SEMINAR WORKSHOPS

I. FRIDAY, 30TH JULY, 2010

II. TUESDAY, 30TH 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, 7th 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 hardcopy and softcopy of their complete paper to be presented during seminar on and before 27th of dec. 2010.(Monday) in the following format:

- 1) The authors should submit original paper along with abstract on the first page typed in MS-Word 2003 or 2007. Open Office (Times New Roman Font) with font size 12 and 1.5 line spacing in not more than 1500 words .
- 2) The paper should include Title, Author's name, Affiliation, Mailing address and Key word.
- 3) Time allotment for each paper is 10 minutes.
- 4) Paper presenters are requested to attach their Biographical Sketch along with paper.
- 5) The authors are also required to register as delegates for the seminar.
- 6) Papers should be submitted in electronic form at purvagaikwad@yahoo.in following the conference guidelines available at www.vpmthane.org.

Important Dates

- 1) Last date for submission of abstract : **15th September, 2010**
- 2) Notification of Acceptance : **18th November, 2010**
- 3) Last date for submission of paper : **27th December, 2010**
- 4) Date of Seminar : **7th 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

Delegate	Rs. 1500.00
Student Delegate	Rs. 300.00

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

Fax No : 2533 2412

Email : purvagaikwad@yahoo.com or purvagaikwad@yahoo.co.in

Forms can also be downloaded from **www.vpmthane.org**

Registration Form

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

For Office Use Only

Sr. No. _____

Receipt No. _____ Date _____

Amount _____

In charge, Delegate Registration

ONE DAY NATIONAL SEMINAR

ON

Development of India through Micro financing

Friday, 7th January, 2011

To,

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

V.P.M.'s Joshi-Bedekar Arts & Commerce College
“Jnanadweepa”, Thane College Campus,
Chendani Bunder Road, Thane 400 601, (MS), India



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**