



**EMP 004**

## **Contracting and Microfinance Products**

**1st semester EMP 2009-10**

**Prof Arvind ASHTA, Prof Niels HERMES**

### *Part 1: Objectives of the course (N.Hermes)*

- Get an understanding of microfinance lending services
- Focus on the economics of group lending versus individual lending
- Get an understanding of microfinance savings and insurance services
- Get an understanding of microfinance pension fund services
- Discuss the interrelationship between microfinance services and remittances

### *Part 1: Topics covered*

- 1) Group lending
- 2) Beyond group lending
- 3) Savings and insurance
- 4) Pensions and remittances

### *Part 2: Objectives of the course (A.Ashta)*

To introduce students to a number of new products using technologies, with an intention to reduce operational costs, streamline systems and enable increased outreach.

### *Part 2: Topics covered*

- 1) Online Lending
- 2) Point of Sale products and Banking agents
- 3) Information Systems