



Hyderabad Karnataka Education Society's,
Smt. Veeramma Gangasiri College For Women, Kalaburagi
NAAC - Accredited "A" Grade (3rd Cycle)
Affiliated to Akkamahadevi Women's University, Vijayapura



DEPARTMENT OF COMMERCE & MANAGEMENT

CERTIFICATE COURSE

IN

MICROFINANCE

2017-18

Period: 8-01-2018 to 17-02-2018

Total Participants: 50



DEPARTMENT OF COMMERCE & MANAGEMENT

5-01-2018

Certificate Course in "MICROFINANCE"

Minutes of Board of Studies Meeting

- 1. Department Name: Commerce and Management**
- 2. Title of Course : Certificate Programme in "MICROFINANCE".**
- 3. Course Details:**

Course Objectives

The purpose of the course is to provide students the principles and practices of microfinance institutions and microfinance services. The course also emphasizes on improving skills of the students to prepare microenterprises business plan for self-employment opportunities.

Course Description

This course provides an understanding of the basic principles, practices and services of microfinance industry. It begins with an introduction to microfinance in general and microfinance lending models in particular. Then it proceeds to discussion of various types microfinance institutions and explores their role in development of different sectors of an economy. The course also gives an overview of entrepreneurship and develop business plan suitable for micro financing.

Course Outcomes

By the completion of this course, the students should be able to:

- Explain the nature of microfinance and microfinance models;
- Identify the role of microfinance institutions in social and economic development;
- Choose appropriate model of microfinance institutions and develop microfinance products;
- Familiarize with the microfinance programs and schemes in India;
- Prepare micro/ small enterprise business plan; and
- Demonstrate ability to conduct the case studies of microfinance institutions.



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(Affiliated to Karnataka State Akkamahadevi Women's University, Vijayapura)
KALABURAGI-585102 – Karnataka – INDIA



DEPARTMENT OF COMMERCE & MANAGEMENT

4. Syllabus: Copy attached
5. Eligibility: B Com, B A, B Sc and BBA/BBM students
6. Intake : 50 Students
7. Language of Instruction: English
9. Course Coordinator: Smt. Uma Minajigi
10. Duration: 30 Days – 30 hours
11. Date: 08-01-2018 to 17-02-2018
12. Lecture: Theory 30 hours
13. Lecture Timing : 8 to 9 AM

Board of Studies Members:

1. Dr. Venkatesh Kulkarni, Department of Commerce, Gurukul Degree College,
Kalaburagi

V. Kulkarni
PRINCIPAL
Gurukul Degree College
KALABURAGI - 585102

2. Dr. Basavaraj Hugar, Chairman MBA Programme, Faculty of Business Studies,
Sharnbasva University, Kalaburagi

B. Hugar
Chairman MBA
Faculty of Business Studies
Sharnbasva University
Kalaburagi - 585103 - Karnataka

3. Smt. Uma Minajigi, Head, Department of Commerce & Management

Uma Minajigi
Head.
Dept. of commerce & Management,
Smt. V.G. Degree College for women,
GULBARGA.

S.G. Gounhalgi
IQAC Coordinator
Smt. Veeramma Gangasiri
College for Women
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Uma Minajigi
PRINCIPAL
Smt. Veeramma Gangasiri
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DEPARTMENT OF COMMERCE & MANAGEMENT

Certificate Programme in "MICROFINANCE"

SYLLABUS

Unit I: Introduction to Microfinance

6 hours

Concept and meaning of microfinance; history of microfinance; need of microfinance; key principles of microfinance; microfinance client; microfinance products: microcredit, micro saving, micro insurance, payment and transfers; and distinction between traditional financing and micro financing.

Unit II: Micro Entrepreneur and Microfinance

6 hours

Concept and importance of micro enterprises and entrepreneurs; business plan for micro enterprises, preparation of business plan.

Unit III: Financing of SSIs in India

6 hours

Financial assistance, types; institutional and non-institutional assistance – SFCs, Banks, SIDBI, refinancing schemes, etc.

Unit IV: Microfinance Institutions

6 hours

Objectives of the microfinance institutions; importance of microfinance institutions; attributes of a good microfinance institutions; institutional types; formal financial institutions; semi formal financial institutions; and informal financial providers.

Unit V: Microfinance and Development

4 hours

Microfinance and women empowerment; microfinance and health; microfinance and microenterprise development; microfinance and education; microfinance and networking; micro insurance policies and practices; and challenges and way outs.

Unit VI: Women Entrepreneurs: Case Study

2 hours

S.G. Gounhalli
IQAC Coordinator
Smt. Veeramma Gangasiri
College for Women
Kalaburagi - 585102

Total Hours: 30 Hours

[Signature]
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Kalaburagi - 585102

ಶ್ರೀಮತಿ ವಿರಮ್ ಗಂಗಸಿರಿ ಪದವಿ ಪುಸ್ತಕ

ವಿದ್ಯಾರ್ಥಿಗಳ ಹಾಜರಿ ಪುಸ್ತಕ

ವಿಷಯ: Micro Financing

ತರಗತಿ: B.Com/B.Sc/BA/BBM

ರೋ. ಸಂ. Roll No.	ವಿದ್ಯಾರ್ಥಿಗಳ ಹೆಸರು Name with Father's Name	Sign. of the Teacher	Date of Lecturers												
		Sl. No. of Lecturers	1	2	3	4	5	6	7	8	9				
1537001	Akshata		P	P	P	P	P	P	P	P	P	P	P	P	P
1537006	Ambika dhanni		P	P	P	P	P	P	P	P	P	P	P	P	P
1537008	Anjum		P	P	P	P	P	P	P	P	P	P	P	P	P
1537054	mamata		P	P	P	P	P	P	P	P	P	P	P	P	P
15370135	vaiashali		P	P	P	P	P	P	P	P	P	P	P	P	P
1635004	Akshata		P	P	P	P	P	P	P	P	P	P	P	P	P
1635034	Mahalaxmi		P	P	P	P	P	P	P	P	P	P	P	P	P
1635038	Neelambika		P	P	P	P	P	P	P	P	P	P	P	P	P
1635048	Pooja		P	P	P	P	P	P	P	P	P	P	P	P	P
1635052	Preethi Pacholi		P	P	P	P	P	P	P	P	P	P	P	P	P
1635026	Gayatri		P	P	P	P	P	P	P	P	P	P	P	P	P
1635023	Aisha		P	P	P	P	P	P	P	P	P	P	P	P	P
1635028	Anita		P	P	P	P	P	P	P	P	P	P	P	P	P
1635006	Ambika		P	P	P	P	P	P	P	P	P	P	P	P	P
1635001	Aishwarya		P	P	P	P	P	P	P	P	P	P	P	P	P
1635099	Tejaswini		P	P	P	P	P	P	P	P	P	P	P	P	P
1635093	Vijayalaxmi		P	P	P	P	P	P	P	P	P	P	P	P	P
1635095	Zareena		P	P	P	P	P	P	P	P	P	P	P	P	P
1635083	Simrit		P	P	P	P	P	P	P	P	P	P	P	P	P

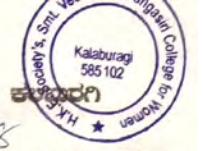
(Signature)

Dept. of commerce & Management,
Smt. V.C. Durgam, Kalaburagi.

PRINCIPAL

ಶಿಕ್ಷಣ ಸಂಸ್ಥೆಯ

ಮಹಾವಿದ್ಯಾಲಯ ಹಾಗೂ ಸ್ನಾತಕೋತ್ತರ ಕೇಂದ್ರ



ವರ್ಷ 2017-18

ರೋ. ಸಂ.	ವಿದ್ಯಾರ್ಥಿಗಳ ಹೆಸರು	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
10	A	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	
11	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
12	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
13	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
14	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
15	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
16	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
17	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
18	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
19	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
20	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
21	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
22	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
23	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
24	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
25	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
26	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
27	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
28	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
29	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
30	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
31	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P

(Signature)

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Aiwan-E-Shahi Area, KALABURAGI – 585102 – KARNATAKA

CERTIFICATE

This is to certify that Kum. Sudharani of

B-Com I year

has completed Certificate Course in MICRO

FINANCE organized by Department of Commerce & Management, Smt. V. G. College for Women, Kalaburagi.

From 08/01/2018 to 17/02/2018

She has passed the examination with _____ grade

Course Coordinator

Principal