



**H.K.E. SOCIETY'S
A. V. PATIL ARTS, SCIENCE & COMMERCE COLLEGE
ALAND**



NAAC B+ Grade

Estd :1980

VALUE ADDED COURSE

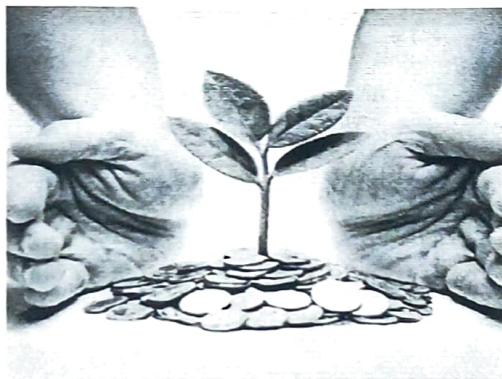
ON

MICROFINANCE

For the Year 2018-19

UNDER THE

DEPARTMENT OF ECONOMICS



Course Coordinator

DR. TEEKAPPA M.

(M.A, Ph.D, & K-SET)

Assistant Professor & Head
Department of Economics

Course Co-Coordinator

SRI. RAMESH C. KULAKARNI

(M.A, M.Phil)

Lecturer in Economics



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ALAND



Estd :1980

Value added course on Microfinance

Preamble:

This course will provide an introduction to Microfinance, also it 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 in different sectors of an economy. The course also gives an overview of regulatory regime of Microfinance in India. Finally, it deals with entrepreneurship and develop business plan suitable for Micro financing.

Objectives:

- To encourage entrepreneurship and self-sufficiency.
- To provide access funds for the poor.
- To reaching and empowering women.
- To building financially self sufficient institutions.
- To helps in employment of generation.
- To creates awareness about children's education.
- To import training on income generating activities.
- To improve the literacy level of families.

Microfinance Goals:

- Eradicate extreme hunger and poverty.
- Achieve universal primary education.
- Promote gender equality and women empowerment.
- Reduce child mortality rate.
- Improve maternal health.
- Combat HIV/AIDS, Malaria and other diseases.
- Ensure environmental sustainability.
- Develop a global partnership for development.

Medium of Instruction: English

Course Structure and Examination Scheme:

Total contact hours: 30

Theory Classes: 30 Hours

Mode of Examination: MCQ Exam

Total Marks: 50

Eligibility: Students enrolled in BA & B Com I, II and III Year

No. of Seats: 70



Dr. Teekappa. M.

Asst. Professor & HOD

Dept. of Economics

A.V. Patil Arts, Science & Commerce College

ALAND, Dist. Kalaburagi.



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**H.K.E. SOCIETY'S
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Estd :1980

Date: 03.07.2018

To
The Principal,
H.K.E.Society's A.V.Patil Arts,
Science and Commerce College,
Aland.


Sub:- Request to grant permission to start Value added course on
Microfinance for the academic year 2018-19 -Reg.

Respected Sir,

We would like to start the Value-added course on "**Microfinance**"
for the academic year **2018-19** with intake of **70** students.

Please permit us to start the Value-added course and do the needful.

Thanking You,


**Course Coordinator and
Head Dept. of Economics
Dr. Teekappa. M.**
Asst. Professor & HOD
Dept. of Economics
A.V. Patil Arts, Science & Commerce College
ALAND, Dist. Kalaburagi.



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Meeting Minutes for Institutional Board of Studies for Value added Course on Microfinance held on 07.07.2018

The institutional Board of Studies of the Dept of Economics for the Value-added course on Microfinance held on 07.07.2018 in IQAC Room at 11:30 am.

SI No.	Name & Designation	Institute	Role	Signature
1	Prof. S.S.Patil Principal	H.K.E.S's A.V. Patil Arts, Science and Commerce College, Aland.	Chairman (BOS)	
2	Dr. Ramesh Masarbo Asst. Prof. & Head Dept. of Chemistry	H.K.E.S's A.V. Patil Arts, Science and Commerce College, Aland.	IQAC Coordinator	
3	Dr. Teekappa M. Asst. Prof., Course Coordinator & Head Dept. of Economics	H.K.E.S's A.V. Patil Arts, Science and Commerce College, Aland.	Course Coordinator	
4	Dr. Kailas Babu Associate Prof.	GFG College of Madan Hipparaga	External Member	
5	Prof. Ramesh C. Kulakarni Asst. Professor	H.K.E.S's A.V. Patil Arts, Science and Commerce College, Aland.	Internal Member	

In the beginning of the meeting the Chairman of the BOS Prof. S.S. Patil welcomed all members and briefed them about the academic activities of the Dept. of Economics. The members expressed their highly appreciation and satisfaction about the activities of the department.

After that institutional BOS discussed and resolved the following items:

Item 1. Starting of the Value-added course on Microfinance.

The BOS discussed the item and resolved to start the Value-added course on Microfinance.

Item 2. Approval of the Syllabus for Value added course.

The BOS discussed and approved the syllabus for the Value-added course on Microfinance.

Item 3. Approval of admission criteria

The BOS discussed and approve the criteria for admission and resolved that any students enrolled in UG course can enrol in this course. In addition to this BOS also finalized the exam pattern.

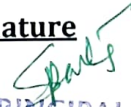

Meeting of the BOS was concluded with the vote of thanks by Dr. Teekappa M. Assistant Professor in Department of Economics.

The following members were present in the meeting:

Name of the Member of BOS


1. Prof. S.S.Patil

Signature


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2. Dr. Teekappa M.

3. Dr. Ramesh Masarbo



IQAC Coordinator
H.K.E.Society's A.V. Patil College
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4. Dr. Kailas Babu




5. Prof. Ramesh C. Kulakarni




Course Coordinator
Dr. Teekappa. M.
Asst. Professor & HOD
Dept. of Economics
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Estd :1980

Value added Course on Microfinance

Syllabus

Teaching hours / Week: 02

No. of Credits: 30

Objectives:

This value added course helps students to enrich their knowledge on microfinance for their future requirement.

Module I :- Introduction to Microfinance (Hours 06)

Concept and meaning of Microfinance, History, Need, Key principles of Microfinance, Microfinance products, Micro credit, Micro saving, Payment and transfers, Traditional financing and Micro financing.

Module II :- Micro Entrepreneur and Micro finance (Hours 04)

Concept and importance of Micro enterprises and entrepreneur, Business plan for Micro enterprises, Preparation of Business plans.

Module III :- Microfinance Credit Lending Models (Hours 06)

Individual lending models, Grameena Banks, Solidarity lending model, Village banking model, Cooperative model, Self help group model, Rotating savings and credit association and lending models in India.

Module IV: - Microfinance Institutions and Development (Hours 07)

Objectives of the Microfinance institutions, Importance of Microfinance institutions, Institutional types, Formal financial institutions and informal financial institutions, Microfinance and Women empowerment, Microfinance and health, Microfinance and Micro enterprise development, Micro finance and education, Micro insurance policies and Networking.

Module V: - Regulations and Interest Rates for Microfinance

(Hours 07)

Need for regulations, Regulations of Microfinance Industry and small enterprises, Registration, Operation and reporting, Regulating authorities.

Cost of Finance, Interest rate, Subsidy Schemes and plans, Transaction costs for micro entrepreneurs'.

References:-

1. Panda. D.K : Understanding Microfinance, New Delhi, Wiley, India.
2. Shah. R.K : Microfinance in Nepal , New Delhi, Serials Publications.
3. Sharma P.R: Impact of Microfinance on Women empowerment, Pokhara; Team Organizing Local Institution.
4. Sharma P.R : Sustainability of Microfinance Institutions; an opinion survey Pokhara; Team Organizing Local Institution.
5. Hisrich R.D , Peters M.P and Shepherd D.A : Entrepreneurship New Delhi; Tata Mc Graw Hill Education.
6. Marguerite S.R : The Microfinance Revolution, Washington D.C , The World Bank.
7. Sarkar S. (2011) : Microfinance Concepts, Systems, Perceptions and Impact, Roadworthy Publications.



Course Coordinator

Dr. Teekam M.

Head Dept. of

Asst. Prof. & HOD

Economics

Dept. of Economics

A.V. Patil Arts, Science & Commerce College

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IQAC Coordinator

IQAC Coordinator

H.K.E.Society's A.V. Patil College

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Principal & Chairman

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Date: 09.07.2018

NOTICE

All the students are hereby informed that, the Department of Economics is starting the Value-added course on **Microfinance** from the **16.07.2018** interested students can enrol their names on or before **14.07.2018** in the Department of Economics.

Duration of the Course 6 Months (30 Hours Theory)

Note:-

1. Admission process starts -10.07.2018
2. Last date of Admission - 14.07.2018
3. Commencement of classes - 16.07.2018


Head of the Dept.

Dr. Teekappa. M.

Asst. Prof. & Course Coordinator

Dept. of Economics

A.V. Patil Arts, Science & Commerce College
ALAND, Dist. Haldwari


Principal

PRINCIPAL

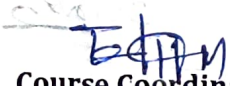
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**Value added Course on Microfinance
Students Enrolment List for the Year 2018-19**

Sl.No	Name Of The Student	Class	Signature
01	Akash Sunil Sinde	B.A 1 st Year	<i>Akash</i>
02	Akshayakumar Vijaykumar	B.A 1 st Year	<i>Akshay</i>
03	Anitabai Ramachandra	B.A 1 st Year	<i>Anitabai</i>
04	Basavaraj Irranna	B.A 1 st Year	<i>Basavaraj</i>
05	Basamma Hanamanth	B.A 1 st Year	<i>Basamma</i>
06	Mallikarjun Bhutale	B.A 1 st Year	<i>Mallikarjun</i>
07	Mallikarjun Eranna	B.A 1 st Year	<i>Mallikarjun</i>
08	Nikhita Mallinath	B.A 1 st Year	<i>Nikhita</i>
09	Nandi Pranita Siddhappa	B.A 1 st Year	<i>Nandi</i>
10	Prasad Sutar Ganapati	B.A 1 st Year	<i>Prasad</i>
11	Rupesh Basavaraj	B.A 1 st Year	<i>Rupesh</i>
12	Sagar Shivappa Salunke	B.A 1 st Year	<i>Sagar</i>
13	Suryakant Bandeppa	B.A 1 st Year	<i>Suryakant</i>
14	Shakeel Marabasab L.	B.A 1 st Year	<i>Shakeel</i>
15	Umashri Ambaray Pujari	B.A 1 st Year	<i>Umashri</i>
16	Yashwanth Vilas	B.A 1 st Year	<i>Yashwanth</i>
17	Akash Uttam	B.Com 1 st Year	<i>Akash</i>
18	Aruna Santosh	B.Com 1 st Year	<i>Aruna</i>
19	Avinash Basavaraj	B.Com 1 st Year	<i>Avinash</i>
20	Annaray Kalyani	B.Com 1 st Year	<i>Annaray</i>
21	Bhimashankar Kalyani	B.Com 1 st Year	<i>Bhimashankar</i>
22	Govind Bharat Hirale	B.Com 1 st Year	<i>Govind</i>
23	Goutam Hanamanth	B.Com 1 st Year	<i>Goutam</i>
24	Hoovanna Ningappa	B.Com 1 st Year	<i>Hoovanna</i>
25	Kumbhar Pooja Dharamraj	B.Com 1 st Year	<i>Kumbhar</i>
26	Khandeppa Hanamant	B.Com 1 st Year	<i>Khandeppa</i>
27	Praveen Shivayogi	B.A 2 nd Year	<i>Praveen</i>
28	Prem Amrut	B.A 2 nd Year	<i>Prem</i>
29	Ravikant Punnappa	B.A 2 nd Year	<i>Ravikant</i>
30	Udaykumar Chitanand	B.A 2 nd Year	<i>Udaykumar</i>
31	Vithal Aland Shreemantray	B.A 2 nd Year	<i>Vithal</i>
32	Yogiraj Mallinath	B.A 2 nd Year	<i>Yogiraj</i>
33	Chandrashekhar Shrishail	B.A 2 nd Year	<i>Chandrashekhar</i>
34	Gurunath Shivanand	B.A 2 nd Year	<i>Gurunath</i>
35	Laxman Sudhakar	B.A 2 nd Year	<i>Laxman</i>

36	Mahadevappa Shivanand	B.A 2 nd Year	Mahadev
37	Nirmala Shrimant	B.A 2 nd Year	Nirmala
38	Nayum Abdul Raheman	B.A 2 nd Year	Nayum
39	Pooja Rajendra	B.A 2 nd Year	Pooja
40	Shivanand Vithal	B.A 2 nd Year	Shivanand
41	Santosh Shinde Siddaram	B.A 2 nd Year	Santosh
42	Sagar Ramu	B.A 2 nd Year	Sagar
43	Yashwant Hanamant	B.A 2 nd Year	Yash
44	Sagar Chandrakant	B.Com 2 nd Year	Sagar
45	Sagar mahadev	B.Com 2 nd Year	Sagar
46	Shivaraj Laxman	B.Com 2 nd Year	Shivaraj
47	Shantabai Lakshman	B.Com 2 nd Year	Shantabai
48	Shruti Lakshman	B.Com 2 nd Year	Shruti
49	Udaykuamr kalyani Sagar	B.Com 2 nd Year	Uday
50	Umashree Arjun Koulagi	B.Com 2 nd Year	Uma
51	Vaishnavi Ramareddy	B.Com 2 nd Year	Vaishnavi
52	Vinodkumar Pundalik	B.Com 2 nd Year	Vinod
53	Mahesh Bhimashankar	B.Com 2 nd Year	Mahesh
54	Ambika Siddappa Mane	B.A 3 rd Year	Ambika
55	Gourishankar Mahadevappa	B.A 3 rd Year	Gourishankar
56	Jagadevi Chandrasa	B.A 3 rd Year	Jagadevi
57	Mallikarjun Bheemasha	B.A 3 rd Year	Mallikarjun
58	Priyanka Basavraj	B.A 3 rd Year	Priyanka
59	Ramachandrappa Shrishail	B.A 3 rd Year	Ramachandrappa
60	Shivakumar Bandappa	B.A 3 rd Year	Shivakumar
61	Anure Shreeshail Ashok	B.Com 3 rd Year	Anure
62	Annapoorna Chandrashekhar	B.Com 3 rd Year	Annapoorna
63	Abdul Hameed Ibrahim N.	B.Com 3 rd Year	Abdul Hameed
64	Baburao Kishanrao	B.Com 3 rd Year	Baburao
65	Dattatraya manikrao	B.Com 3 rd Year	Dattatraya
66	Hanamantraya Chandrakant	B.Com 3 rd Year	Hanamantraya
67	Jyoti Mallianath Kumbar	B.Com 3 rd Year	Jyoti
68	Jilani Maulali Saiduwale	B.Com 3 rd Year	Jilani M.S.
69	Krashtra narayan Sherkhane	B.Com 3 rd Year	Krashtra
70	Krishna Mathad Gundappa M.	B.Com 3 rd Year	Krishna


Course Coordinator
Dr. Teekappa. M.
 Asst. Professor & HOD
 Dept. of Economics
 Patil Arts, Science & Commerce College
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IQAC Coordinator
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Est'd :1980

Value added Course on Microfinance Students Attendance Register 2018-19

Sl. No.	NAME OF THE STUDENT	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
		16-07-2018	17-07-2018	20-7-2018	24-7-2018	27-7-2018	31-7-2018	03-8-2018	07-8-2018	10-8-2018	14-8-2018	17-8-2018	21-8-2018	24-8-2018	28-8-2018	31-8-2018	04-9-2018	07-9-2018	11-9-2018	14-9-2018	18-9-2018	21-9-2018	25-9-2018	28-9-2018	05-10-2018	09-10-2018	12-10-2018	16-10-2018	23-10-2018	26-10-2018	30-10-2018
1	Akash Sunil Sinde	1	2	2	3	4	5	5	6	7	8	9	10	11	12	13	13	14	15	16	17	18	19	20	21	22	23	23	24	25	26
2	Akshayakumar V	1	1	2	3	4	5	6	6	7	8	9	10	10	11	12	13	14	15	16	17	18	19	20	21	22	23	23	24	25	25
3	Anitabai R	1	2	3	4	4	5	6	6	7	8	9	10	10	10	11	12	13	14	14	15	16	17	17	18	19	20	20	21	22	23
4	Basavaraj Irranna	1	1	1	2	3	4	5	6	7	8	8	9	10	10	11	12	13	13	14	15	16	16	17	18	19	19	19	20	21	22
5	Basamma H	1	2	2	3	4	5	6	7	7	8	9	10	11	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
6	Mallikarjun B	1	1	2	3	3	4	4	5	6	7	8	9	10	10	11	12	13	14	15	16	16	17	18	19	20	20	21	22	23	24
7	Mallikarjun E	1	2	3	4	5	5	6	6	7	8	9	10	11	12	12	13	14	15	16	16	17	18	19	19	20	21	22	23	23	24
8	Nikhita Mallinath	1	2	3	4	5	6	7	7	8	9	10	11	12	13	14	14	15	16	17	18	19	20	21	22	23	24	25	25	26	27
9	Nandi Pranita S	1	2	3	4	5	6	7	8	9	10	11	12	13	14	14	15	16	17	18	19	20	21	21	22	23	23	24	25	25	26
10	Prasad Sutar G	1	1	1	2	3	4	5	5	6	7	8	9	10	11	12	12	13	14	15	16	17	18	19	19	20	21	22	23	24	25
11	Rupesh Basavaraj	1	1	2	3	3	4	4	5	6	7	8	9	9	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25

TAM
Dr. Teekappa. M.
Asst. Professor & HOD
Dept. of Economics

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12	Sagar Shivappa S	1	1	2	3	4	4	5	6	7	8	9	10	11	11	12	13	14	15	16	17	18	18	19	20	21	22	23	24	25	26
13	Suryakant B	1	2	3	4	5	6	6	7	8	9	10	11	12	13	13	14	14	15	16	17	17	18	19	20	20	21	21	22	23	24
14	Shakeel Ma	1	1	1	2	3	4	5	6	7	8	9	9	10	11	11	12	13	14	15	16	16	17	18	19	19	20	21	22	23	23
15	Umashri Ambaray	1	2	3	4	5	6	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	20	21	22	23	24	25	26	27	28
16	Yashwanth Vilas	1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	22	23	24	25	26	27	28
17	Akash Uttam	1	2	3	4	4	5	6	7	8	8	9	10	11	12	13	14	15	15	16	17	18	19	20	21	22	23	23	24	25	26
18	Aruna Santosh	1	1	1	2	3	4	5	6	7	8	9	9	10	11	12	13	14	15	15	16	17	18	18	19	20	21	22	22	23	24
19	Avinash B	1	2	3	3	4	5	6	7	8	9	9	10	11	12	13	14	15	16	17	17	18	19	19	20	21	21	22	23	24	25
20	Annaray Kalyani	1	2	3	4	5	6	7	8	9	10	10	11	12	13	14	15	16	17	17	18	19	20	21	22	23	24	25	26	27	28
21	Bhimashankar K	1	1	2	2	3	4	5	6	7	8	9	10	11	11	12	13	14	15	16	17	18	19	20	21	22	23	24	24	25	26
22	Govind Bharat H	1	2	3	4	4	5	6	7	8	9	10	10	11	12	13	14	15	16	17	18	19	20	21	22	22	23	24	25	26	27
23	Goutam H	0	1	2	3	3	4	5	6	7	8	8	9	10	11	12	13	14	14	15	16	17	17	18	19	20	21	21	22	23	24
24	Hoovanna N	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	17	18	19	20	21	22	23	24	25	26	27	28	29
25	Kumbhar Pooja D	0	1	2	3	3	4	5	6	7	8	9	9	9	10	11	12	13	13	14	15	16	17	17	18	19	20	21	22	23	23
26	Khandeppa H	1	2	3	4	5	6	7	8	8	8	9	10	11	12	13	14	15	16	17	18	19	19	20	20	21	22	23	24	25	26
27	Praveen S	0	1	2	2	3	4	5	6	7	8	9	9	10	11	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	25
28	Prem Amrut	1	2	3	4	4	5	6	6	7	8	8	9	10	11	12	13	13	14	15	16	17	18	18	19	20	21	22	23	23	24
29	Ravikant P	0	0	1	2	3	4	4	5	6	7	8	9	10	11	11	12	13	14	15	16	17	18	19	20	21	22	23	24	24	25
30	Udaykumar C	1	2	3	4	5	5	6	6	6	7	8	9	10	11	12	13	14	14	15	16	17	17	18	19	20	21	22	23	24	25
31	Vithal Aland S	0	1	2	3	3	4	5	6	7	7	8	9	10	10	11	12	13	14	15	16	16	17	18	19	20	21	22	23	23	24
32	Yogiraj Mallinath	1	1	2	3	4	5	6	7	8	9	9	9	10	11	12	13	14	15	15	16	17	18	19	19	20	21	22	23	23	24
33	Chandrashekhar S	1	1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	24	25	25	26

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34	Gurunath S	0	0	1	2	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	17	18	19	19	20	21	22	23	24	25
35	Laxman Sudhakar	1	1	2	3	4	5	6	7	8	9	10	10	11	12	13	14	15	16	17	18	19	20	21	21	22	23	24	25	26	27
36	Mahadevappa S	0	1	2	3	4	5	6	6	7	8	9	10	11	12	13	14	15	16	17	17	18	19	20	21	22	23	24	25	25	26
37	Nirmala Shrimant	1	2	3	4	5	6	7	8	9	10	11	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
28	Nayum Abdul R	1	2	3	4	5	5	6	7	8	9	10	11	12	13	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	27
39	Pooja Rajendra	0	1	2	3	3	4	5	6	7	8	9	10	11	11	12	13	14	15	16	17	18	18	19	20	21	22	23	24	25	26
40	Shivanand Vithal	1	2	3	3	4	5	6	7	8	8	8	9	10	11	12	13	14	15	16	17	18	19	19	20	21	22	23	24	25	26
41	Santosh Shinde S	0	0	1	2	2	3	4	5	6	7	7	8	9	10	11	12	12	13	14	15	15	16	17	17	18	19	19	20	21	22
42	Sagar Ramu	1	1	2	3	3	4	5	6	7	8	9	9	9	10	11	12	13	14	15	16	17	17	18	19	20	21	22	23	24	25
43	Yashwant H	1	1	1	2	3	4	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	24	25	26
44	Sagar C	1	2	3	4	4	4	5	6	7	8	9	10	11	11	12	13	14	15	16	17	18	19	19	20	21	21	22	23	23	24
45	Sagar mahadev	0	1	2	3	4	5	6	7	8	9	10	10	11	12	13	14	15	16	16	17	18	19	20	21	22	22	23	24	25	26
46	Shivaraj Laxman	1	2	3	4	5	6	7	8	8	9	10	11	12	13	14	14	15	16	17	18	19	20	21	22	23	24	25	25	26	27
47	Shantabai L	1	1	2	3	4	5	6	6	6	7	8	9	10	11	12	13	14	15	15	16	17	18	19	20	21	22	23	24	25	25
48	Shruti Lakshman	0	1	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	16	17	17	18	19	20	21	21	22	23	24	24
49	Udaykuamr K	1	2	3	3	4	5	6	7	8	8	9	10	11	11	12	13	14	15	16	17	18	19	19	20	21	22	23	24	24	25
50	Umashree Arjun	0	0	1	2	3	4	4	5	6	7	7	8	9	10	11	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
51	Vaishnavi R	1	2	3	4	4	5	6	7	8	9	10	11	12	12	13	14	15	16	17	17	18	19	20	21	22	23	23	24	25	26
52	Vinodkumar P	0	1	2	3	4	5	5	6	7	8	9	10	10	11	12	13	14	14	15	16	17	18	19	19	20	21	22	23	24	25
53	Mahesh Bhimashankar	1	2	3	4	5	6	7	8	8	9	10	10	11	12	13	14	15	16	16	17	18	19	19	20	21	22	23	24	24	25
54	Ambika Siddappa	1	1	1	2	3	4	5	5	6	7	8	9	10	11	12	13	14	15	15	16	17	18	18	19	20	21	22	23	24	25

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55	Gourishankar M	1	1	2	3	4	5	6	7	7	8	9	10	10	11	12	13	14	15	16	17	18	19	19	20	21	22	23	24	25	26	
56	Jagadevi C	0	0	1	2	3	4	5	5	6	7	8	9	10	11	12	12	13	14	15	15	16	17	18	19	20	21	22	23	24	25	
57	Mallikarjun B	1	1	2	3	4	5	6	6	7	8	9	10	11	12	13	13	14	15	16	17	18	19	20	21	21	22	23	24	25	25	
58	Priyanka Basavraj	1	2	3	4	4	5	6	7	8	8	9	10	11	12	12	13	14	15	16	16	17	18	19	20	21	22	23	24	24	25	
59	Ramachandrappa	0	1	2	2	3	4	5	5	6	7	8	9	10	11	12	12	13	14	15	16	17	18	18	19	20	21	22	23	23	24	
60	Shivakumar B	1	1	2	3	4	5	5	6	7	8	9	10	11	11	12	13	14	15	16	17	18	19	20	21	22	23	24	24	25	26	
61	Anure Shreeshail	0	0	1	2	3	4	4	5	6	7	8	9	10	11	12	13	14	15	16	16	17	18	19	20	21	22	23	24	25	26	
62	Annapoorna C	1	2	3	4	5	6	7	8	8	9	10	11	12	13	14	15	16	17	17	18	19	20	21	22	23	24	25	26	27	28	
63	Abdul Hameed I	0	1	2	3	4	4	5	6	7	7	8	9	9	10	11	12	13	13	14	15	16	17	18	18	19	20	21	22	23	24	
64	Baburao K	1	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27		
65	Dattatraya M	1	2	3	3	4	5	6	7	7	8	9	10	11	12	13	14	15	16	17	18	19	19	20	21	22	23	24	25	25	26	
66	Hanamantraya C	0	1	1	2	3	4	4	5	6	7	8	9	9	10	11	12	13	14	15	16	16	17	18	19	20	21	22	23	24	25	
67	Jyoti Mallianath	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	27	27	28	
68	Jilani Maulali	0	0	1	2	3	4	5	5	5	6	7	8	9	10	10	11	12	13	14	14	15	16	17	18	18	19	20	21	22	23	
69	Krashna narayan	1	1	2	3	4	5	6	7	7	8	9	10	11	12	13	13	14	15	16	17	18	18	19	20	20	21	21	21	22	23	
70	Krishna Mathad	1	2	3	3	4	5	6	7	8	8	9	10	11	12	12	14	15	16	17	17	18	19	20	21	22	23	24	25	26	27	
Sign. Of Faculty		<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>

[Signature]
Course Coordinator
Dr. Teekappa. M.

Asst. Professor & HOD

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[Signature]
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**Value added Course on Microfinance
Time-Table (2018-19)**

The classes of the value added course are conducted according to the college time table on the following days

(With effect from 16.07.2018)

Sl.No.	Days	Time	Room No.
01	Tuesday	03.10 to 04.10	1,2,3
02	Friday	03.10 to 04.10	1,2,3

Total hours per week 2 hours

Course Coordinator

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Meeting Minutes for Institutional Board of Examination for Value added Course on Microfinance held on 20.12.2018

The institutional Board of Examination of the Dept of Economics for the Value-added course on Microfinance to set the Question Paper held on 20.12.2018 in IQAC Room at 10.30 AM

Sl No.	Name & Designation	Institute	Role	Signature
1	Prof. S.S.Patil Principal	H.K.E.S's A.V. Patil Arts, Science and Commerce College, Aland.	Chairman (BOE)	
2	Dr. Ramesh Masarbo Asst. Prof. & Head Dept. of Chemistry	H.K.E.S's A.V. Patil Arts, Science and Commerce College, Aland.	IQAC Coordinator	
3	Dr. Teekappa M. Asst. Prof., Course Coordinator & Head Dept. of Economics	H.K.E.S's A.V. Patil Arts, Science and Commerce College, Aland.	Course Coordinator	
4	Dr. Kailas Babu Associate Prof.	GFG College of Madan Hipparaga	External Member	
5	Prof. Ramesh C. Kulakarni Asst. Professor	H.K.E.S's A.V. Patil Arts, Science and Commerce College, Aland.	Internal Member	

In the beginning of the meeting the Chairman of the BOE Prof. S.S. Patil welcomed all members and briefed them about the Value Added Course on Microfinance of the Dept. of Economics. The members expressed their highly appreciation and satisfaction about the activities of the department.

After that institutional Board of Examiners discussed and resolved the following items:

Item 1. Discuss the Nature of Question Papers

Item 2. Discuss on the preparation of Question Papers of Microfinance.

Item 3. Approval of Question Papers.

Meeting of the BOE was concluded with the vote of thanks by Dr. Teekappa M. Assistant Professor in Department of Economics.

The following members were present in the meeting:

Name of the Member of BOE

1. Prof. S.S.Patil


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2. Dr. Ramesh Masarbo


IQAC Coordinator
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3. Dr. Teekappa M.


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4. Dr. Kailas Babu




5. Prof. Ramesh C. Kulakarni




Course Coordinator
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Date: 21.12.2018

NOTICE

All the students enrolled in Value added course on Microfinance are hereby informed that, the course examination is scheduled on 26.12.2018 .

T. M. M.

Course Coordinator
Principal

Dr. Teekappa. M.

Asst. Professor & HOD

Dept. of Economics

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**Value added Course on Microfinance
Students Marks List 2018-19**

SL.No	Name Of The Student	Marks Scored
1	Akash Sunil Sinde	30
2	Akshayakumar Vijaykumar	31
3	Anitabai Ramachandra	29
4	Basavaraj Iranna	29
5	Basamma Hanamanth	36
6	Mallikarjun Bhutale	33
7	Mallikarjun Eranna	31
8	Nikhita Mallinath	34
9	Nandi Pranita Siddhappa	35
10	Prasad Sutar Ganapati	28
11	Rupesh Basavaraj	29
12	Sagar Shivappa Salunke	36
13	Suryakant Bandappa	33
14	Shakeel Marabasab L.	31
15	Umashri Ambaray Pujari	42
16	Yashwanth Vilas	40
17	Akash Uttam	38
18	Aruna Santosh	41
19	Avinash Basavaraj	36
20	Annaray Kalyani	43
21	Bhimashankar Kalyani	31
22	Govind Bharat Hirale	41
23	Goutam Hanamanth	42
24	Hoovanna Ningappa	44
25	Kumbhar Pooja Dharamraj	39
26	Khandappa Hanamant	32
27	Praveen Shivayogi	33
28	Prem Amrut	29
29	Ravikant Punnappa	31
30	Udaykumar Chitanand	30
31	Vithal Aland Shreemantray	29
32	Yogiraj Mallinath	32
33	Chandrashekhar Shrishail	35
34	Gurunath Shivanand	38
35	Laxman Sudhakar	25
36	Mahadevappa Shivanand	27

37	Nirmala Shrimant	
38	Nayum Abdul Raheman	43
39	Pooja Rajendra	44
40	Shivanand Vithal	41
41	Santosh Shinde Siddaram	36
42	Sagar Ramu	36
43	Yashwant Hanamant	29
44	Sagar Chandrakant	39
45	Sagar mahadev	27
46	Shivaraj Laxman	29
47	Shantabai Lakshman	25
48	Shruti Lakshman	31
49	Udaykuamr kalyani Sagar	33
50	Umashree Arjun Koulagi	37
51	Vaishnavi Ramareddy	38
52	Vinodkumar Pundalik	35
53	Mahesh Bhimashankar	31
54	Ambika Siddappa Mane	26
55	Gourishankar Mahadevappa	39
56	Jagadevi Chandrasha	40
57	Mallikarjun Bheemasha	42
58	Priyanka Basavraj	26
59	Ramachandrappa Shrishail	39
60	Shivakumar Bandappa	34
61	Anure Shreeshail Ashok	29
62	Annapoorna Chandrashekhar	37
63	Abdul Hameed Ibrahim N.	40
64	Baburao Kishanrao	29
65	Dattatraya manikrao	27
66	Hanamantraya Chandrakant	44
67	Jyoti Mallianath Kumbar	38
68	Jilani Maulali Saiduwale	39
69	Krashna narayan Sherkhane	37
70	Krishna Mathad Gundappa M.	34
		37


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Estd :1980

Report and Outcome Analysis

Name of the Course: Value Added Course

Name of the Department: Economics

Number of Student Enrolled: 70 (B.A, B.Com I, II and III year)

BOS Meeting Date: 06.07.2018

Start Date of the Course: 16.07.2018

End Date of the Course: 18.12.2018

BOE Meeting Date: 20.12.2018

Date of Examination conducted: 26.12.2018

Date of Result Announced: 05.01.2019

The Department of Economics have conducted Value added course on **Microfinance** for the students of 70 from 16.07.2018 to 18.12.2018.

The course was about the core concept of Approaches of Encourage entrepreneurship and self- sufficiency, Skill Development for students, helps in employment generation, reaching and empowering women, etc.

The total **70** students were enrolled in this course and they got fundamental knowledge of about Microfinance and related concepts of Microcredit lending models and importance of Micro institutions to. Students also applied these models and concepts during the assignments.

Concourse concluded with final examination and certificate distributions.

Outcome of the Course:-

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

- Explain the nature of Microfinance and 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 programme in India and appreciate their role in different aspects of National Development.
- Understand the roles and regulations of Microfinance Industry in India.
- Prepare Micro / small enterprise business plan.
- Demonstrate ability to conduct the case studies of Microfinance Institutions.



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CERTIFICATE

CERTIFICATE

This is to Certify that **Shivakumar Bandappa**

of **B.A . V** Semester for the year **2018-19**

has successfully completed the value added course in

Micro Finance we wish him/her for future endeavours

IQAC Co-Ordinator

Head of Dept.

Principal

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CERTIFICATE

CERTIFICATE

This is to Certify that **Jyoti M. Kumbhar**
of **B.Com Y** Semester for the year **2018-19**

has successfully completed the value added course in

Micro Finance we wish him/her for future endeavours

IGAC Co-Ordinator

Head of Dept.

Principal

CERTIFICATE



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CERTIFICATE

This is to Certify that **Nirmala Shrivant**
of **B.A. JIF** Semester for the year **2018-19**

has successfully completed the value added course in

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IQA Co-Ordinator

Head of Dept.

Principal

H.K.E.Society's



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CERTIFICATE

CERTIFICATE

This is to Certify that **Shivraj Laxman**
of **B. Com III** Semester for the year **2018-19**

has successfully completed the value added course in
Micro Finance we wish him/her for future endeavours

Inac Co-Ordinator

Head of Dept.

Principal