



**K.L.E.SOCIETY'S  
S.V.S. BELLUBBI ARTS & COMMERCE COLLEGE  
SAUNDATTI – 591126**

3<sup>rd</sup> Cycle Re-Accredited at the 'B++' Level by NAAC

Web: <http://www.klesvsbcs.edu.in>  
E-mail: [klesvsbellubbicollege@gmail.com](mailto:klesvsbellubbicollege@gmail.com)

BUS STAND ROAD SAUNDATTI – 591126  
TQ. SAUNDATTI, DIST. BELAGAVI (KARNATAKA)

01-01-2019

**NOTICE**

It is hereby inform all the interested students to enroll their names for the certificate course on 'Self Help Groups' for the academic year 2018-19. Students who are interested in joining this course, should give their names to Shri. Mallikarjun C Hadimani. 9036515135.

  
HOD

Department of Economics

  
PRINCIPAL  
Principal  
K.L.E. Society's S.V.S. Bellubbi  
Arts & Com College, Saundatti.





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**Certificate course on Self Help Groups**

2018-2019

Time table

SL.No	Day	Time
01	Thursday	8.30AM to 9.30 AM

  
HOD

**Department of Economics**

  
PRINCIPAL

**K.L.E.Society's S.V.S.Bellubbi  
Arts & Com College, Saundatti.**





Fax No: 08330-2223716

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BUS STAND ROAD SAUNDATTI – 591126  
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**DEPARTMENT OF ECONOMICS**

**Self Help Groups**

**Certificates Course Syllabus**

**Chapter- I Introduction of SHG's**

Meaning and Definitions of SHG's,

Characteristics and functions.

**Chapter-II Working of SHG's**

Components of SHG's,

Meetings of the SHG's Assessment of SHG's

**Chapter-III Formulating of SHG's**

Basis of formulating of SHG'S,

Identification and formulation

**Chapter-IV- Problems and Prospects of SHG's**

Problems faced by the SHG's ,

Causes for the Failure,

Suggestions to SHG's

## Assessment and outcome of certificate course

Certificate Course in Self Help Groups is designed to enable the learners to about Self Help Groups especially in the rural Ares. It is basically a certificate course which is having the duration of one year with the 30hours period.

The course is primarily designed for those students those who are coming from rural areas where generation of income in the families were less .The basic objectives of this Certificate course is to build the functional capacity of the poor students and the marginalized in the field of employment and income generating activities. Developing leadership abilities among the students through these groups and savings habits of income among the poor and the needy. After completion of this certificate course the students will get the knowledge about the importance of leadership formulation of SHG's and savings among themselves.

Assessment is done through class room interaction, debate, presentation etc. All students successfully completed the course for the given year.

  
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Department of Economics

  
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Arts & Com College, Saundatti.





Land NO: 08330-222311  
Fax No: 08330-2223716

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BUS STAND ROAD SAUNDATTI – 591126  
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**DEPARTMENT OF ECONOMICS  
Certificate Course in Self Help Groups  
2018-2019**

The following are the list of students who are enrolled for certificate course in 'Self Help Groups'. They are informed to attend the classes as per prescribed class time table.

S.No	Name of the Student	Class
1	Miss.A.K.Pujar	B.A III
2	Miss.J.L.Kuri	B.A III
3	Mr.S.I.Bagewadi	B.A III
4	Mr.B.S.Tammannavar	B.A III
5	Miss.C.P.Sambaragi	B.A III
6	Miss.K.M.Madar	B.A III
7	Miss.M.B.Padegannur	B.A III
8	Mr.P.S.Karigoudar	B.A III
9	Miss.A.K.Udagatti	B.A III
10	Miss.B.F.Hooli	BA III
11	Mr.A.S. Hirekumbi	B.A III
12	Miss. A.S.Kallur	BCom III
13	Mr.A.B.Venkappanavar	BCom III
14	Mr.B.S.Mallad	BCom III
15	Miss.D.S.Chancholi	BCom III
16	Miss.G.M.Hebballi	BCom III
17	Miss.H.I.Makale	BCom III
18	Miss.H.B.Puned	BCom III
19	Miss.J.A.Kullur	BCom III
20	Miss.J.M.Komar	BCom III
21	Miss.J.S.Pujar	BCom III
22	Miss.K.M.Kalgudi	BCom III
23	Miss.K.Y.Bettad	BCom III
24	Miss.L.M.Mugabasav	BCom III
25	Miss.P.S.Jain	BCom III
26	Miss.R.I.Patel	BCom III
27	Mr. S.I.Belwadi	BCom III
28	Mr. S.B.Ujjinkoppa	BCom III
29	Mr. U.A.Kallur	BCom III
30	Mr.Y.A.Kitdal	BCom III
31	Miss. Sushma Y Madiwalar	B.Com III

  
Sign of the Teacher

  
HOD  
Department of Economics

  
Principal  
K.L.E.Society's S.V.S. Bellubbi  
Arts & Com College, Saundatti.

2018-19

No. in General Reg.	No.	Student's Name (Surname, Name and Father's Name)	ATTENDANCE														DANCE													
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	16	17	18	19	20	21	22	23	24	25	26	27	28	29
01		Miss A.K. Pujar	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
02		Miss J.L. Kari	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
03		Ms. S.J. Bagwade	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
06		Ms. B.S. Tammannavas	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
08		Miss C.P. Sambasagi	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
10		Miss K.M. Madar	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		Miss M.B. Padegannur	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		Ms. P.S. Karadigoudal	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
35		Miss A.K. Udagatti	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
09		Ms. A.S. Hinchumbi	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
09		Miss A.S. Kallur	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
05		Ms. A.B. Venkappanavus	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
08		Ms. B.S. Mallad	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
10		Miss D.S. Chancholli	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		Miss G.M. Hebballi	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		Ms. H.T. Makale	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		Miss H.B. Pured	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		Miss J.A. Kallur	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		Miss J.M. Komar	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		Miss J.S. Pujar	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		Miss K.M. Kalaguti	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		Miss K.V. Beitad	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		Miss L.M. Mugabasar	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		Miss P.S. Jain	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		Miss R.I. Patel	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
43		Ms. S.T. Belawadi	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
48		Ms. S.B. Ujjanakoppa	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
54		Ms. U.A. Kallur	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
56		Ms. V.A. Kitadad	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
05		Miss B.F. Hoodi	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
49		Miss Sushma Y. Madiwalur	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

HOD  
Department of Economics



PRINCIPAL  
S.V.S. Saundatti College, Saundatti

# Certificate Course on Self Help Groups

## Multiple Choice Question Paper

Time: 90 minutes

Marks: 50

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**I. All Questions Are Compulsory Each Question Carry Equal Marks      25 x 2 =50**

1. Who among the following first launched self Help Group (SHG) Bank Linkage programme?  
a. RRBs      b. NABARD      c. SBI      d. RBI
2. How many members are there in one Self Help Group?  
a. 1-5      b. 10-20      c. 20-25      d. 5-10
3. One of the delivery channels for Micro Finance is SHG model. SHG means?  
a. Sore Help Group    b. Self Help Group      c. Sake Help Group    d. Self Hope Group
4. How much percent of SHG consists exclusively of women?  
a. 80%      b. 90%      c. 50%      d. 60%
5. ATMs cards are issued to a person who maintains which of the following accounts with the bank ?  
a. Saving Bank Account    b. Current Account    c. Term Deposits    d. Either 1 or 2
6. Self Help Groups have \_\_\_\_  
a. Mainly encouraged rural women to obtain credit    b. Helped women to become self-reliant  
c. Helped women to discussed on relevant issues like health    d. all of the above
7. In Self Help Groups, \_\_\_\_ decide the savings and loan activity option.  
a. RBI      b. Co-operatives      c. Banks      d. Members
8. Self Help Groups are issued loans at \_\_\_\_\_.  
a. No interest      b. Reasonable rate of interest  
c. High rate of interest      d. Exorbitant rate of interest

9. Why Self-Help Group Is So Important In India?

- a. To alleviate poverty
- b. To accelerate economic growth
- c. To raise status in society is the prime reason
- d. All of the above

10. KYC means

- a) Know your customer
- b) Know your character
- c) Both of above
- d) None of above

11. 100/- Rupee note is signed by

- a) Prime Minister
- b) Finance Minister
- c) RBI Governor
- d) None of above

12. We should keep our savings with banks because

- a) It is safe
- b) Earns interest
- c) Can be withdrawn anytime
- d) All of above

13. The safest place for keeping money

- a) A pit dug in the ground
- b) An iron box
- c) Bank
- d) Money lender

14. Currency notes are issued by

- a) RBI
- b) NABARD
- c) Public sector banks
- d) Central Government

15. Interest on Savings Bank Deposits is paid

- a) Every month
- b) Quarterly
- c) Half yearly
- d) Yearly

16. Self Help Group involves

- a) Group of 5 to 20 people
- b) Regular saving habits
- c) can be exchanged at Bank
- d) None of above

17. What is meant by Aadhaar seeding?

- a) Linking of Aadhaar with Bank account
- b) Duplicate issuance of Aadhaar
- c) Transfer of Aadhaar
- d) None of above

18. Which type of deposits earns higher interest rate?

- a) Current account
- b) Savings Account
- c) Fixed Deposits
- d) None of above

19. Can illiterate person be issued Debit card?

- a) No
- b) Yes
- c) Only in case of joint account
- d) Only in case he is head of family



20. What is Atal Pension Yojana (APY)?

- a) Provides social security to the unorganized sector  
b) Encourages workers to voluntarily save for their retirement  
c) Fixed pension is paid on attaining age of 60 years  
d) All of above

21. In which year the regional rural banks act was passed?

- a) 1986  
b) 1976  
c) 1958  
d) 1992

22. Which microfinance institution is known as the universal bank?

- a) Bandhan Financial Service Private Ltd  
b) Arohan Financial Service Private Ltd  
c) Disha Microfinance Private Ltd  
d) SKS Microfinance Private Ltd

23. In the Self Help Group, the loan and saving decisions are taken by?

- a) Government  
b) Non-Government  
c) Bank  
d) Absence of collateral

24. Debit equity ratio ascertains soundness of ..... Financial position

- a) Long term  
b) Short term  
c) Yearly  
d) All of the above

25. The microfinance movement in India has been initiated by

- a) SIDBI  
b) NABARD  
c) SBI  
d) RRBs



**HOD**

**Department of Economics**



**PRINCIPAL**

**K. L. E. Society's S. V. S. Bellubbi  
Arts & Com College, Saundatti.**

## 2018-19 Summary Report

During 2018-19. 30 students were enrolled for the course and this course is offered to both BA and BCom students. The course duration is one year. The main aim of this Certificate Course is to provide the basic understanding of Self Help Groups. This Course helped the students to understand the basic information and importance of formulation of SHG's. The course offered the knowledge about formulation and need of SHG's. We conducted presentation and debate on this course. This gave them a greater knowledge about the formulation, Need and working of SHG's.

  
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**S.V.S. Bellubbi Arts & Commerce College**

Saundatti – 591126. Belagavi District

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**DEPARTMENT OF ECONOMICS**

# Certificate

This is to certify that Mr/Mrs \_\_\_\_\_ of BA III Year

has Completed **Certificate Course on Self Help Group** for the Year 2018-19.

Head of the Department

Principal