



GOVERNMENT DEGREE COLLEGE

RAZOLE, Dr B R AMBEDKAR KONASEEMA (Dist), A.P-533242

NAAC Re-Accredited with 'B' Grade



GOVERNMENT DEGREE COLLEGE RAZOLE
DEPARTMENT OF COMMERCE

Razole:
03-10-2022

TO,

The Principal
Government Degree College
Razole

Sir,

Sub: Certificate course-Financial Education-2020-21 Submission of Work done
statements-request for action-reg

I submit that the Department of Commerce conducted classes for the Certificate course in Financial Education 2020-21. The statement showing the work done together with the detail of number of hours and the faculty name provided in the statement that follow.

Thanking you sir

Yours faithfully,

P.P. Chandra Bose

(DR.P.P.CHANDRA BOSE)

ABSTRACT

S.NO	NAME OF THE FACULTY	Total number of hours taken
1	DR.P.P.CHANDRA BOSE Head of Department	20
2	SRI.K.GOPALA KRISHNA Lecturer in Commerce	25

GOVERNMENT DEGREE COLLEGE RAZOLE

DEPARTMENT OF COMMERCE

FINANCIAL EDUCATION 2021-2022

(August 2021 to September 2021)

Work done statement of Certificate Course of Certificate Course

Name of the Lecturer: DR.P.P.Chandra Bose, Sri.K.Gopala Krishna,

Subject : Commerce

Batch 1

S.NO	DATE	BATCH TIME (4.00 to 5.00 PM)	TOPIC
1	03-10-2022	1Hr	Financial Literacy – meaning, Significance
2	04-10-2022	1Hr	Personal finance
3	05-10-2022	1Hr	Saving and Investment options
4	06-10-2022	1Hr	Difference between saving and Investment
5	07-10-2022	1Hr	Time value of money
6	10-10-2022	1Hr	Inflation
7	11-10-2022	1Hr	Inflation affect on savings and investment
8	12-10-2022	1Hr	Compound interest
9	13-10-2022	1Hr	The rule of 72
10	14-10-2022	1Hr	Rupee cost averaging
11	15-10-2022	1Hr	Meaning of financial planning
12	17-10-2022	1Hr	Financial planning process
13	18-10-2022	1Hr	5 step approach for achieving financial goals
14	19-10-2022	1Hr	Choosing investment options
15	20-10-2022	1Hr	Understanding risk
16	21-10-2022	1Hr	Risk vs return
17	22-10-2022	1Hr	Banking, Types of deposits
18	24-10-2022	1Hr	Digital Banking
19	25-10-2022	1Hr	Do's and Don't in Digital Banking
20	26-10-2022	1Hr	Debit card vs Credit card
21	27-10-2022	1Hr	RBI
22	28-10-2022	1Hr	Investment in Securities market
23	29-10-2022	1Hr	Types of Risks
24	31-10-2022	1Hr	Prerequisites for investing in securities
25	01-11-2022	1Hr	Primary market
26	02-11-2022	1Hr	Secondary market
27	03-11-2022	1Hr	Placing order
28	04-11-2022	1Hr	Trading days, Trading, Settlement
29	05-11-2022	1Hr	BSDA, AMC
30	07-11-2022	1Hr	Mutual funds, SIP
31	08-11-2022	1Hr	Commodity derivatives market
32	09-11-2022	1Hr	Derivative exchanges, Options
33	10-11-2022	1Hr	Do's and Don't in Securities market
34	11-11-2022	1Hr	Insurance Meaning

35	14-11-2022	1Hr	Types of Insurance, IRDAI
36	15-11-2022	1Hr	Pension, Pension services, NPS
37	16-11-2022	1Hr	Investment options under NPS
38	17-11-2022	1Hr	Exit from NPS
39	18-11-2022	1Hr	PFRDA, Retirement and Estate planning
40	19-11-2022	1Hr	Will, Nomination
41	21-11-2022	1Hr	Borrowing, types of loans, Credit score
42	22-11-2022	1Hr	Government schemes for saving & investment
43	23-11-2022	1Hr	Tax saving options,
44	24-11-2022	1Hr	Caution against Ponzi schemes
45	25-11-2022	1Hr	Unregistered investment advisors

Signature of the Lecturer

P.P. Chandra Bose

(Dr.P.P.Chandra Bose)

(Sri.k.Gopala Krishna)

GOVERNMENT DEGREE COLLEGE RAZOLE
DEPARTMENT OF COMMERCE
FINANCIAL EDUCATION 2021-2022 INTERNAL MARKS AWARD LIST

SL.No	Register No.	Name	Group with medium	Marks awarded 100
1	201078200002	B.SUMA	B.Com (C.A)	75
2	201078200003	B.KANCHANA	B.Com (C.A)	72
3	201078200004	CH.SRAVANI	B.Com (C.A)	70
4	201078200008	D.VEERENDRA	B.Com (C.A)	70
5	201078200010	G.V.MEENAKSHI	B.Com (CA)	71
6	201078200011	G.M.SAMBA SIVA	B.Com (CA)	75
7	201078200012	G.RAVI KUMAR	B.Com CA	68
8	201078200013	G.SAI KRISHNA	B.Com CA	65
9	201078200014	K.VANI SRI	B.Com CA	70
10	201078200016	K.MOUNIKA	B.Com CA	70
11	201078200017	K..NARASIMHA SWAMY	B.Com CA	68
12	201078200018	KHAREENE FATHEMA	B.Com CA	75
13	201078200019	K.PRADEEPA	B.Com CA	70
14	201078200043	Y.SWETHA	B.Com CA	72
15	201078200025	M.L.ACHINTYA	B.Com CA	73
16	201078200030	P.D.SRI HARSHA	B.Com CA	75
17	201078200033	SABERA FATHEMA	B.Com CA	75
18	201078200034	S.RAKESH	B.Com CA	68
19	201078200036	SHARMILA KHATOON	B.Com CA	75
20	201078200039	U.RAJA SEKHAR	B.Com CA	75

CERTIFICATE COURSE

GOVERNMENT DEGREE COLLEGE RAZOLE

SYLLABUS FOR CERTIFICATE COURSE IN 2021-22

Hours : 45

Unit I

FINANCIAL EDUCATION

Financial Literacy – meaning, Significance - Personal finance - Saving and Investment options - Difference between saving and Investment - Time value of money – Inflation -Inflation affect on savings and investment - Compound interest - The rule of 72 - Rupee cost averaging

Unit II

Meaning of financial planning - Financial planning process - 5 step approach for achieving financial goals - Choosing investment options - Understanding risk - Risk vs return

Unit III

Banking, Types of deposits - Digital Banking - Do's and Don't in Digital Banking - Debit card vs Credit card – RBI

Unit IV

Investment in Securities market - Types of Risks - Prerequisites for investing in securities - Primary market - Secondary market - Placing order - Trading days, Trading, Settlement - BSE, AMC - Mutual funds, SIP - Commodity derivatives market - Derivative exchanges, Options - Do's and Don't in Securities market

Unit V

Insurance Meaning - Types of Insurance, IRDAI - Pension, Pension services, NPS - Investment options under NPS - Exit from NPS - PFRDA, Retirement and Estate planning - Will, Nomination - Borrowing, types of loans, Credit score - Government schemes for saving & investment - Tax saving options - Caution against Ponzi schemes Unregistered investment advisors

References:

1. <https://www.rbi.org.in/FinancialEducation/Basic.aspx>
2. <http://investor.sebi.gov.in>
3. <https://www.bseindia.com/static/investors/Education.aspx>
4. <https://www.nseindia.com/invest/investors-awareness-programs>
5. <https://www.irdai.gov.in>

Pattern of Examination

Theory (60 marks)

The students have to write the theory examination for 60 marks 3 hours duration.

Practicals (40 marks)

- > Assignments
- > Viva-voce

CERTIFICATE COURSE IN FINANCIAL EDUCATION
SYLLABUS FOR CERTIFICATE COURSE IN 2021-22
MODEL QUESTION PAPER

Max. Marks: 60

TIME: 3Hrs

Section-A

Answer any **Four** of the following

(4x10=40)

1. What is financial literacy? What is the significance of financial literacy?
2. What are various saving and investment options?
3. What is financial planning? Explain about its process.
4. What are five steps approach for achieving financial goals?
5. What are the different types of deposits accepted by banks?
6. What are the functions of RBI?
7. What are the prerequisites for investing in securities?
8. What are the tax saving options?

Section-B

Answer any **FOUR** of the following.

(4x5=20)

1. Inflation
2. Rule of 72
3. Risk vs return
4. Credit card vs debit card
5. Mutual fund
6. PFRDA
7. Ponzi schemes

P.P. Chandrasekhar

DEPARTMENT OF COMMERCE



CERTIFICATE COURSE IN FINANCIAL EDUCATION



Name of the Office :

Attendance

Register

Month : OCT
Year : 2022

S. No.	NAME	Designation	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	Remarks
1	B.SUMÀ		P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	
2	B. KANCHANA		P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	
3	CH. SRANANT		P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	
4	D. VEERENDRA		P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	
5	G.V. MEENAKSHI		P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	
6	G.M. SAMBA SIVA		P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	
7	G. RANIT KUMAR		P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	
8	G. SAIKRISHNA		P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	
9	K. VANI SRI		P	P	P	P	P	P	P	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	K. MOUNIKA		P	P	P	P	P	P	P	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	K. K. NARASIMHAWATHY		P	P	P	P	P	P	P	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	K. HARSHITHA		P	P	P	P	P	P	P	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	K. PRADEEP		P	P	P	P	P	P	P	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	Y. SMITHA		P	P	P	P	P	P	P	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	M. L. ACHINTYA		P	P	P	P	P	P	P	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. D. SRI HARSHA		P	P	P	P	P	P	P	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	SABERA FATHIMA		P	P	P	P	P	P	P	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	S. RAKESH		P	P	P	P	P	P	P	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	SHANTHA KHATOON		P	P	P	P	P	P	P	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	U. RITA SEKHAR		P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	


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