

### About the College

S.R & B.G.N.R Government Arts and Science College was established in 1956 to cater the Educational needs of the Rural and Backward areas in and around Khammam town. Ever since then, the college is catering to the needs of the downtrodden, weaker and marginalized sections of the society.



### OBJECTIVES:

The objective of the course is to learn Financial Literacy, Financial Discipline and how to behave in the Financial and Insurance Sector. Financial literacy is the cognitive understanding of financial components and skills such as budgeting, investing, borrowing, taxation, and personal financial management. The absence of such skills is referred to as being financially illiterate. Financial literacy is the confident understanding of concepts including saving, investing and debt that leads to an overall sense of financial well-being and self-trust. It starts by building basic knowledge of money matters, and improve on self financial discipline and to meet the pace of the growing overall financial knowledge.



## **CERTIFICATE COURSE**

on

# **FINANCIAL LITERACY**

On

**23-02-2021 To 20-03-2021**

**Organized By**

**Department of Commerce & Business Management**

**SR & BGNR GOVERNMENT ARTS & SCIENCE COLLEGE**

**AUTONOMOUS**

**KHAMMAM**

## **Organizing Committee**

Dr. P. Sarveswar Rao  
Dr. Sreenivas Dadigala  
D.Venkataramana.  
B.Setram

## **VENUE**

Room No-237

# SR & BGNR GOVERNMENT ARTS & SCIENCE COLLEGE(A)

DIST: KHAMMAM, TELANGANA



## CERTIFICATE COURSE/ VALUE ADDED COURSE



Certified that Ms./Mr. **B. NARESH** B.Com.(Gen.)T/M 3rd Year bearing Registered Number **2619-2473** attended **FINANCIAL LITERACY** Certificate/Value- Added course conducted by **COMMERCE** department from **21-02-2021** to **20-03-2021** and successfully achieved **'B'** grade.

Course Coordinator

Principal

SR & BGNR GOVERNMENT ARTS & SCIENCE COLLEGE(A)-KHAMMAM  
DEPARTMENT OF COMMERCE AND BUSINESS MANAGEMENT  
CERTIFICATE COURSE-2020-21-(1)  
FINANCIAL LITERACY

**Preamble:**

Financial literacy is the cognitive understanding of financial components and skills such as budgeting, investing, borrowing, taxation, and personal financial management. The absence of such skills is referred to as being financially illiterate. Financial literacy is the confident understanding of concepts including saving, investing and debt that leads to an overall sense of financial well-being and self-trust. It starts by building basic knowledge of money matters, and improve on self financial discipline and to meet the pace of the growing overall financial knowledge.

**Objective:**

The objective of the course is to learn Financial Literacy, Financial Discipline and how to behave in the Financial and Insurance Sector.

**Expected Job Roles:**

- Assistant Manager in Finance and Insurance sector

**Duration:**

**30 Hours - (Theory: 30 hrs )**

**COURSE CODE:VACFL**

**Course Outline:**

| Sl. No | Module Title                             | Duration (Hours) |  |           |
|--------|--|------------------|--|-----------|
|        |  | Theory           |  | Total     |
| 1      | Financial Literacy (divided in 06 units) | 30               |  | 30        |
|        | <b>Total Duration</b>                    | <b>30</b>        |  | <b>30</b> |
|        | <b>Total Credits</b>                     | <b>4</b>         |  | <b>4</b>  |

**Detailed Syllabus and Learning Outcome:**

| S. No | Module Title (Tally) / Units | Topics   | Learning Outcome |  |
|-------|------------------------------|--|------------------|--|
|       |                              |  | Theory           |  |
| 1     | Unit-1- Banking              | Banking Concepts-types of accounts-KYC norms-EMI-CIBIL | 5                | After successful completion of the module, the students shall be able to: <ul style="list-style-type: none"> <li>• Basic Knowledge of</li> </ul> |

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|    |   |  |   |   |
|----|---|--|---|---|
|    |   |  |   | Banking Concepts and different types of accounts, norms of KYC etc.,  |
| 2  | <b>Unit-2-<br/>Investment</b>             | PF- Shares, Debentures-Mutual Fund -NPS                                  | 5 | After successful completion of the module, the students shall be able to: <ul style="list-style-type: none"> <li>• Know the Shares, types of shares</li> <li>• Meaning of Debentures and types of Debentures</li> <li>• Know the Pooling Mutual Fund and Management of Mutual Fund</li> </ul> |
| 3. | <b>Unit-3-<br/>Insurance</b>              | Concept of Insurance-Types of Plans-IRDA-Nomination- Claims Settlement.  | 5 | After successful completion of the module, the students shall be able to: <ul style="list-style-type: none"> <li>• Learn the concept of Insurance Plans and IRDA Nomination.</li> <li>• How to Claims Settlement</li> </ul>   |
| 4. | <b>Unit-4-<br/>Financial<br/>Planning</b> | Concept- Important life stages-Social Obligations - Retirement Planning. | 5 | After successful completion of this module, students should be able to: <ul style="list-style-type: none"> <li>• Importance of Life Stages.</li> <li>• To Know the Social Obligations</li> <li>• How to set Retirement Planning.</li> </ul>   |

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|                         |  |  |    |   |
|-------------------------|--|--|----|---|
| 5.                      | <b>Unit-5-Use of Technology Do and Don'ts.</b> | Preparation of Vouchers- (Payment, Receipt, Journal, Contra, Purchase, Sales, Return Inward/Outward Voucher) | 5  | After successful completion of the module, the students shall be able to: <ul style="list-style-type: none"> <li>• Importance of Life Stages. Use ATM-Internet Banking.</li> <li>• Online Trading and Internet Banking</li> </ul> |
| 6.                      | <b>Unit-6-Taxes</b>                            | Concept of Taxes-Types-Tax Planning Vs Tax evaluation.   | 5  | After successful  |
| <b>Total Hours = 30</b> |  |  | 30 |   |

**Examination & Certification:**

| Sl No | Examination Pattern | Duration in | Maximum Marks |
|-------|---------------------|-------------|---------------|
| 1     | Theory Paper – 1    | 60          | 40            |
| 2     | Assignment -1       | 60          | 10            |
|       | <b>Total</b>        | 120         | <b>50</b>     |

**Examination pattern will be followed for Examination & Certification.**

Note:

1. Pass percentage would be 50% marks in each component, with aggregate pass percentage of 50% and above.
2. Grading will be as under:

| Grade              | S     | A            | B            | C            | D            |
|--------------------|-------|--------------|--------------|--------------|--------------|
| Marks Range (in %) | >=85% | >=75% - <85% | >=65% - <75% | >=55% - <65% | >=50% - <55% |

3. Theory examination would be conducted offline and the paper comprise of MCQ and each question will carry 1 mark.
4. Assignment would be evaluated internally.

**Faculty & Support / Lab Instructor:**

1. One Faculty having M.Com/B.Com with relevant experience in Finance.
2. One Support staff member having with relevant experience in Finance.

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DEPARTMENT OF COMMERCE AND BUSINESS MANAGEMENT  
CERTIFICATE COURSE-2020-21-(1)  
FINANCIAL LITERACY

**References:**

- 1.Financial Management-Khan and Zain
- 2.Financial Management- I.M. Pandey
- 3.Financial Markets and Financial Services-Vasant Desai
- 4.Financial Markets and Services-Gordon and Natarajan

| SR&BGNR GOVERNMENT ARTS & SCIENCE COLLEGE(A)- KHAMMAM |                |                     |              |               |                 |               |             |
|---|----------------|---------------------|--------------|---------------|-----------------|---------------|-------------|
| DEPARTMENT OF COMMERCE AND BUSINESS MANAGEMENT        |                |                     |              |               |                 |               |             |
| CERTIFICATE COURSE-FINANCIAL LITERACY                 |                |                     |              |               |                 |               |             |
| MARKS AWARD LIST-2020-2021-(B.Com. Gen. T/M)          |                |                     |              |               |                 |               |             |
| Sl. No.   | Hallticket No. | Name of the Student | Theory Marks |               | Practical Marks |               | Total Marks |
|   |                |                     | Max. Marks   | Marks Awarded | Max. Marks      | Marks Awarded |             |
| 1   | 26192401       | P.SUNIL             | 50           |               | 50              |               |             |
| 2   | 26192413       | CH.NAVEEN           | 50           |               | 50              |               |             |
| 3   | 26192422       | E.SIRISHA           | 50           |               | 50              |               |             |
| 4   | 26192426       | G.MANASA            | 50           |               | 50              |               |             |
| 5   | 26192427       | G.PALLAVI           | 50           |               | 50              |               |             |
| 6   | 26192431       | I.NIROSHA           | 50           |               | 50              |               |             |
| 7   | 26192432       | J.PAVANKUMAR        | 50           |               | 50              |               |             |
| 8   | 26192434       | K.STALIN            | 50           |               | 50              |               |             |
| 9   | 26192438       | M.PAUL              | 50           |               | 50              |               |             |
| 10  | 26192446       | P.RAJU              | 50           |               | 50              |               |             |
| 11  | 26192447       | P.VENKATESH         | 50           |               | 50              |               |             |
| 12  | 26192448       | P.UDAYABHANU        | 50           |               | 50              |               |             |
| 13  | 26192449       | P.GOPI              | 50           |               | 50              |               |             |
| 14  | 26192450       | P.TRIVENU           | 50           |               | 50              |               |             |
| 15  | 26192452       | P.SWARNA LATHA      | 50           |               | 50              |               |             |
| 16  | 26192455       | P.BHAVANI           | 50           |               | 50              |               |             |
| 17  | 26192456       | P.UPENDAR           | 50           |               | 50              |               |             |
| 18  | 26192461       | SK.MOULANA          | 50           |               | 50              |               |             |
| 19  | 26192462       | SK.NAGUL MEERA      | 50           |               | 50              |               |             |
| 20  | 26192463       | SK.NASREEN          | 50           |               | 50              |               |             |
| 21  | 26192468       | T.SHANKARAO         | 50           |               | 50              |               |             |
| 22  | 26192472       | Y.UDAY              | 50           |               | 50              |               |             |
| 23  | 26192473       | B.NARESH            | 50           |               | 50              |               |             |
| 24  | 26192474       | B.SUJATHA           | 50           |               | 50              |               |             |
| 25  | 26192475       | B.SAIKAUMAR         | 50           |               | 50              |               |             |
| 26  | 26192476       | B.DIVYA             | 50           |               | 50              |               |             |
| 27  | 26192477       | B.VINAY             | 50           |               | 50              |               |             |
| 28  | 26192478       | B.PRIYANKA          | 50           |               | 50              |               |             |
| 29  | 26192479       | CH.VENKATA          | 50           |               | 50              |               |             |
| 30  | 26192480       | CH.UPENDRA RAO      | 50           |               | 50              |               |             |
| 31  | 26192481       | CH.NAVEEN           | 50           |               | 50              |               |             |
| 32  | 26192482       | CH.SRINU            | 50           |               | 50              |               |             |
| 33  | 26192483       | D.SRAVANI KUMARI    | 50           |               | 50              |               |             |
| 34  | 26192484       | D.SWARUPA           | 50           |               | 50              |               |             |
| 35  | 26192486       | G.DEVSINGH          | 50           |               | 50              |               |             |
| 36  | 26192493       | K.PRANEETH          | 50           |               | 50              |               |             |
| 37  | 26192494       | K.PRAVEEN           | 50           |               | 50              |               |             |
| 38  | 26192495       | K.SHYAM             | 50           |               | 50              |               |             |

|    |          |           |    |  |    |  |  |
|----|----------|-----------|----|--|----|--|--|
| 39 | 26192496 | K.RAHUL   | 50 |  | 50 |  |  |
| 40 | 26192498 | K.LAXMI   | 50 |  | 50 |  |  |
| 41 | 26192500 | M.ASHA    | 50 |  | 50 |  |  |
| 42 | 26192502 | N.NAVEEN  | 50 |  | 50 |  |  |
| 43 | 26192503 | N.SIRISHA | 50 |  | 50 |  |  |
| 44 | 26192504 | N.UPENDAR | 50 |  | 50 |  |  |
| 45 | 26192505 | P.LOKESH  | 50 |  | 50 |  |  |
| 46 | 26192506 | P.DURGA   | 50 |  | 50 |  |  |
| 47 | 26192508 | P.GOPI    | 50 |  | 50 |  |  |
| 48 | 26192509 | P.ASWINI  | 50 |  | 50 |  |  |
| 49 | 26192511 | R.RAMBABU | 50 |  | 50 |  |  |
| 50 | 26192512 | SH.MUNEER | 50 |  | 50 |  |  |



| SR&BGNR GOVERNMENT ARTS & SCIENCE COLLEGE(A)- KHAMMAM |                |                     |         |
|---|----------------|---------------------|---------|
| DEPARTMENT OF COMMERCE AND BUSINESS MANAGEMENT        |                |                     |         |
| CERTIFICATE COURSE-FINANCIAL LITERACY                 |                |                     |         |
| MARKS AWARD LIST-2020-2021-(1)-(B.Com.(G) T/M)        |                |                     |         |
| Sl. No.   | Hallticket No. | Name of the Student | Remarks |
| 1   | 26192401       | P.SUNIL             |         |
| 2   | 26192413       | CH.NAVEEN           |         |
| 3   | 26192422       | E.SIRISHA           |         |
| 4   | 26192426       | G.MANASA            |         |
| 5   | 26192427       | G.PALLAVI           |         |
| 6   | 26192431       | I.NIROSHA           |         |
| 7   | 26192432       | J.PAVANKUMAR        |         |
| 8   | 26192434       | K.STALIN            |         |
| 9   | 26192438       | M.PAUL              |         |
| 10  | 26192446       | P.RAJU              |         |
| 11  | 26192447       | P.VENKATESH         |         |
| 12  | 26192448       | P.UDAYABHANU        |         |
| 13  | 26192449       | P.GOPI              |         |
| 14  | 26192450       | P.TRIVENU           |         |
| 15  | 26192452       | P.SWARNA LATHA      |         |
| 16  | 26192455       | P.BHAVANI           |         |
| 17  | 26192456       | P.UPENDAR           |         |
| 18  | 26192461       | SK.MOULANA          |         |
| 19  | 26192462       | SK.NAGUL MEERA      |         |
| 20  | 26192463       | SK.NASREEN          |         |
| 21  | 26192468       | T.SHANKARAO         |         |
| 22  | 26192472       | Y.UDAY              |         |
| 23  | 26192473       | B.NARESH            |         |
| 24  | 26192474       | B.SUJATHA           |         |
| 25  | 26192475       | B.SAIKAUMAR         |         |
| 26  | 26192476       | B.DIVYA             |         |
| 27  | 26192477       | B.VINAY             |         |
| 28  | 26192478       | B.PRIYANKA          |         |
| 29  | 26192479       | CH.VENKATA          |         |
| 30  | 26192480       | CH.UPENDRA RAO      |         |
| 31  | 26192481       | CH.NAVEEN           |         |
| 32  | 26192482       | CH.SRINU            |         |
| 33  | 26192483       | D.SRAVANI KUMARI    |         |
| 34  | 26192484       | D.SWARUPA           |         |
| 35  | 26192486       | G.DEVSINGH          |         |
| 36  | 26192493       | K.PRANEETH          |         |
| 37  | 26192494       | K.PRAVEEN           |         |
| 38  | 26192495       | K.SHYAM             |         |
| 39  | 26192496       | K.RAHUL             |         |

|    |          |           |  |
|----|----------|-----------|--|
| 40 | 26192498 | K.LAXMI   |  |
| 41 | 26192500 | M.ASHA    |  |
| 42 | 26192502 | N.NAVEEN  |  |
| 43 | 26192503 | N.SIRISHA |  |
| 44 | 26192504 | N.UPENDAR |  |
| 45 | 26192505 | P.LOKESH  |  |
| 46 | 26192506 | P.DURGA   |  |
| 47 | 26192508 | P.GOPI    |  |
| 48 | 26192509 | P.ASWINI  |  |
| 49 | 26192511 | R.RAMBABU |  |
| 50 | 26192512 | SH.MUNEER |  |

**Place : Khammam**

**Date: 17-02-2021**

**From**

The Incharge

Department of Commerce

SR&BGNR Govt. Arts&Sci. Col(A)

Khammam

**To**

The Principal

SR&BGNR Govt. Arts&Sci. Col(A)

Khammam.

Sir,

**Sub:-** Department of Commerce Conduct of Certificate Course in Financial Literacy for 15 days. For academic year 2020-21  
Permission requested -Reg.

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With reference to the Subject, I hereby Submit to your kind self that the Department of Commerce is planning to conduct a 15 days certificate Course in Financial Literacy for the students of 3<sup>rd</sup> Year B.Com. Course. This Course aims at improving Financial Discipline among the students. Hence, I request you to kindly permit the department to conduct the said course with effect from 23-02-2021 To 20-03-2021.

Thanking you sir.

Yours Faithfully,

## STUDENTS ATTENDANCE-ACADEMIC YEAR 2020-21-(B.Com. Gen. T/M)

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