


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**  
**FINANCIAL LITERACY**  
**2017-18**

Period: 28-08-2017 to 07-10-2017

Total Participants: 50



Hyderabad Karnataka Education Society's  
**SMT. VEERAMMA GANGASIRI COLLEGE FOR WOMEN**  
(Affiliated to Karnataka State Akkamahadevi Women's University, Vijayapura)  
**GULBARGA-585102 - Karnataka - INDIA**



**DEPARTMENT OF COMMERCE & MANAGEMENT**

25-08-2017

**Certificate Course in "Certificate Programme in "Financial Literacy".  
Minutes of Board of Studies Meeting**

1. Department Name: Commerce and Management
2. Title of Course: "Certificate Programme in "Financial Literacy".

**ABOUT THE COURSE:** The course is a "Certificate Programme level course, with an aim to equip the students with the vital skill set in "Financial Literacy". The Financial Literacy course will transform the students into gaining the knowledge of Financial Literacy and using it in their further course.

**3. Aim and Objective of the course:**

1. To understand foundation of Financial Literacy
2. Describe the importance of financial literacy and list out the institutions providing financial services.
3. To use Financial Literacy in their day to day life.

**4. Syllabus: Copy attached**

**5. Eligibility: B Com, BBA/BBM, BSC and BA students**

**6. Intake : 50 Students**

**7. Language of Instruction: English**

**9. Course Coordinator: Smt. Uma Minajigi**

**10. Duration: 35Days - 35 hours**

**11. Date: 28-08-2017 to 07-10-2017**

*S. G. Gounbally*

**IQAC Coordinator**  
Smt. Veeramma Gangasiri  
College for Women;  
Kalaburagi - 585 102

*[Signature]*  
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**DEPARTMENT OF COMMERCE & MANAGEMENT**

12. Lecture: Theory 35 hours

13. Lecture Timing: 8 to 9 AM

14. Reference books:

- Kothari, R. (2010). Financial Services in India-Concept and Application. New Delhi: Sage Publications India Pvt. Ltd.
- Milling, B. E. (2003). The Basics of Finance: Financial Tools for Non-Financial Managers. Indiana: universe Company.
- Mitra, S., Rai, S. K., Sahu, A. P., & Starn, H. J. (2015). Financial Planning. New Delhi: Sage Publications India Pvt. Ltd.

**Board of Studies Members:**

1. Dr. Venkatesh Kulkarni Dept. of Commerce. Gurukul Degree College Gulbarga.

*V. Kulkarni*  
PRINCIPAL  
Gurukul Degree College  
KALABURAGI-585102

2. Dr S. H. Honnali, Dean, Faculty of Business Studies, Sharnbasva University, Gulbarga..

*S. H. Honnali*  
Dean - Faculty of Business Studies  
Sharnbasva University  
Kalaburagi-585103 - Karnataka - India

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

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

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**DEPARTMENT OF COMMERCE & MANAGEMENT**

**Syllabus**

**Certificate Programme in "Financial Literacy"**

S No.	Chapter / Topic	No. of lectures (in hours)
1	Unit -1: Financial literacy : Introduction	1
2	Importance and scope of financial literacy	1
3	Prerequisites of Financial Literacy – level of education, numerical and communication ability	1
4	Various financial institutions – Banks, Insurance companies, Post Offices; Mobile App based services	1
5	Need of availing of financial services from banks, insurance companies and postal services.	1
6	Unit-2: Financial Planning and Budgeting- Introduction and Concept of economic wants and means for satisfying these needs	2
7	Balancing between economic wants and resources	1
8	Meaning, importance and need for financial planning; Personal Budget, Family Budget, Business Budget and National Budget	2
9	Procedure for financial planning and preparing budget;	1
10	Budget surplus and Budget deficit	1
11	Avenues for savings from surplus, sources for meeting deficit.	1

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12	Unit-3: <b>Banking Services-</b> Types of banks; Banking products and services	1
13	Types of bank deposit accounts – Savings Bank Account, Term Deposit, Current Account, Recurring Deposit, PPF, NSC etc	2
14	Formalities to open various types of bank accounts, PAN Card, Address proof, KYC norm;	1
15	Various types of loans – short term, medium term, long term, micro finance, agricultural etc. and related interest rates offered by various nationalized banks and post office; Cashless banking, e-banking, Check Counterfeit Currency; CIBIL, ATM, Debit card.	2
16	Unit-4: <b>Financial Services from Post Office:</b> Post office Savings Schemes: Savings Bank, Recurring Deposit	2
17	Term Deposit, Monthly Income Scheme, Kishan Vikas Patra, NSC, PPF, Senior Citizen Savings Scheme (SCSS),	1
18	Sukanya Samriddhi Yojana/ Account (SSY/SSA); India Post Payments Bank (IPPB). Money Transfer: Money Order, E-Money order. Instant Money Order	1
19	Money gram International Money Transfer, Indian Postal Order (IPO).	1
20	Unit 5: <b>Protection and Investment Related Financial Services- Insurance Services:</b> Life Endowment Policies, Pension Policies, ULIP, Health Insurance and its Plans,	2
21	Comparison of policies offered by various life insurance companies	1
22	Property Insurance: Policies offered by various general insurance companies.	1
23	Post office life Insurance Schemes: Postal Life Insurance and Rural Postal Life Insurance (PLI/RPLI).	1

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*[Signature]*

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ಶೈಕ್ಷಣಿಕ ಕರ್ನಾಟಕ  
ಶ್ರೀಮತಿ ವೀರಮ್ಮ ಗಂಗೂರಿ ಪದವಿ ಮಹಿಳಾ  
ವಿದ್ಯಾಲಯ

ವಿದ್ಯಾರ್ಥಿಗಳ ಹಾಜರಿ ಪುಸ್ತಕ  
ವಿಷಯ: Financial Literacy

ತರಗತಿ: B.Com/B.Sc/BA/BBM

Sl. No. ರೋ. ನಂ.	Name with Father's Name ವಿದ್ಯಾರ್ಥಿಗಳ ಹೆಸರು	Sign. of the Teacher	Date of Lecturers	1	2	3	4	5	6	7	8	9
16	17415214 Ambika	MK	4/10	P	P	P	P					
16	17415204 Vishwarya	PN	5/10	P	A	P	P					
16	17415206 Vishwarya	PW	6/10	P	P	P	A					
16	17415220 Anitha Kaggod	PN	7/10	P	P	P	P					
16	17415255 Sarah Sultana			P	P	P	P					
15	17415252 Bushra Jabeen			P	P	P	A					
15	17415226 Anichana			P	P	P	P					
15	17415229 Anpita			A	P	P	P					
15	17415233 Anshwini			P	P	P	P					
15	17415234 Jyoti H.P. Patil			P	P	P	P					
14	17415271 Gram Fatima			P	P	P	P					
14	17415264 Gundamma			P	P	A	P					
14	17415261 Geetha			P	P	A	P					
14	1641409 Anika			P	P	P	A					
14	1716414021 Anupama P			P	A	P	P					
14	16414022 Anusha			P	P	P	P					
14	1716414028 Anpita			P	P	P	P					
14	1716414051 Bhavana			A	P	P	P					
14	1716414025 Aqsa Jahireem			P	P	P	P					
14	17366001 Ansho. Parveen			P	P	P	P					
14	17366019 Bhagyashree			P	P	P	P					
14	17366004 Mayasagar			P	P	P	P					
14	17366003 Kavari			P	P	P	P					
14	17366039 Mahananda			P	A	P	P					
14	17366061 Soumya			P	P	A	P					
14	17366072 Shohla			A	P	P	P					
14	17366077 Sandhu			P	P	P	P					
14	17366080 Sneha. Chavan			P	P	P	P					
14	17366015 Swati			P	P	P	P					
14	17366019 Jyoti Tejaswini			P	P	P	P					

ಶಿಕ್ಷಣ ಸಂಸ್ಥೆಯ

ಮಹಾವಿದ್ಯಾಲಯ ಹಾಗೂ ಸ್ನಾತಕೋತ್ತರ ಕೇಂದ್ರ



ವರ್ಷ 2017-18

10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31

Dept. of commerce & Management,  
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S.G. Goankar

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# ಶ್ರೀಮತಿ ವಿರಮ್ ಗಂಗಣಿ ಪದವಿ ಮಹಾವಿದ್ಯಾಲಯ

ಹೈದರಾಬಾದ್

ವಿದ್ಯಾರ್ಥಿಗಳ ಹಣಕಾಸು ಮಂಡಳಿ  
ಇವು: Financial Literacy.

ತರಗತಿ: B.Com/BSc / B.A / B.B.A

ರೋಲ್ ನಂ. Roll No.	ವಿದ್ಯಾರ್ಥಿಗಳ ಹೆಸರು Name with Father's Name	Sign. of the Teacher	Date of Lecturers				Sl. No. of Lecturers								
			4/4	5/10	6/10	7/10	1	2	3	4	5	6	7	8	9
16 1432004	Anshika		P	P	P	A									
16 1432009	Anaanya		P	P	A	P									
16 1535404	Harja G. Mathi		P	P	A	P									
16 1535053	Radhha		P	P	P	P									
16 1535408	Harvoti		A	P	P	P									
16 1535406	Sana farveen		A	P	P	P									
16 1535409	Shilpa		P	P	P	P									
16 1535408	Shahna		P	P	P	P									
16 1754656	Saumya		P	P	P	P									
16 1754658	Vaizomun Begum		P	P	P	P									
17 1754654	Rashma		P	P	P	P									
17 1754652	Shaukh farzana		A	P	P	P									
17 1754654	Anshika		P	P	P	P									
17 1754654	Bhagyavanti		P	P	P	P									
17 1754658	Chaitra		P	P	P	P									
17 1754658	Swati		P	P	P	P									
17 1754656	Shilpa		P	P	P	P									
17 1754653	Shanta Rai		P	A	P	P									
17 1653852	Ayesha Siddiqua		P	P	P	P									
17 1653853	Lavita		P	P	P	P									

*[Handwritten Signature]*  
H.O.D.

Dept. of Commerce & Management,  
Smt. V.G. Degree College for Women  
Kalaburagi, KA.

ಶಿಕ್ಷಣ ಸಂಸ್ಥೆಯ

# ಮಹಾವಿದ್ಯಾಲಯ ಹಾಗೂ ಸ್ನಾತಕೋತ್ತರ ಕೇಂದ್ರ



ವರ್ಷ: 2017-

10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	

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KALABURAGI - 585 102.

*[Handwritten Signature]*  
IOAC Coordinator  
Smt. Veeramma Ganganna College for Women  
Kalaburagi - 585 102

*[Handwritten Signature]*  
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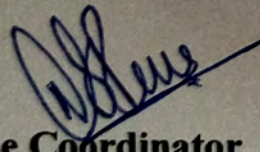


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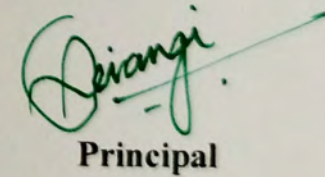


**CERTIFICATE**

This is to certify that Kumari Aisha Parveen  
Of B-Com I year has completed Certificate Program  
in **FINANCIAL LITERACY** organized by Department of **COMMERCE & MANAGEMENT** Smt. V. G.  
College for Women, Kalaburagi. From 28.08.2017 to 07.10.2017.



**Course Coordinator**



**Principal**