



TARANATH SHIKSHANA SAMSTHE'S

SOMA SUBHADRAMMA RAMAN GOUD WOMEN'S COLLEGE

Station Road, Raichur - 584101

(Affiliated to Akkamahadevi Women's University, Vijayapur)

Re-Accredited by NAAC with "B" Grade



Website: www.ssrorgians.org

Email: ssrgwcr20@gmail.com

Fax: 08532-225770

Principal: Sri. Satyanarayan. M.Com.

CERTIFICATE COURSE

ON

FINANCIAL LITERACY

BY

Kum. Lemekarani

Department of Commerce

FOR THE ACADEMIC YEAR 2021-2022



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Principal: Sri. Satyanarayan. M.Com.

DEPARTMENT OF COMMERCE

Certificate course on Financial Literacy

Academic Year: 2021-22

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S.S.R.G. Women's College,
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Principal: Sri. Satyanarayan. M.Com.

From,
Kum. Lemekarani
Assistant Professor Department of Commerce
S.S.R.G Womens College Raichur.

Date :22-11-2021

Through,
IQAC Coordinator
S.S.R.G Womens College Raichur.

To,
The Principal
S.S.R.G Womens College Raichur.

Respected Sir,

**Sub: -Request to permit to Introduce Certificate Course on
"FINANCIAL LITERACY"**

With reference to above cited subject, the Department of Commerce is intending to start Certificate Course on "FINANCIAL LITERACY"-for the academic year 2021-22. In order to guide students to utilize the analyse and demonstrate the Financial literacy list out the institutions providing financial services in all areas, Department of Commerce is willing to provide a platform for "Financial Literacy " for the betterment of our students. The comprehensive details of the course are enclosed with this requisition, kindly consider the request and permit to organize the course.

Thank You


Yours faithfully


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Website: www.ssrngians.org

Email: ssrgwcr20@gmail.com

Principal: Sri. Satyanarayan. M.Com.

Date : 26/11/2021



Academic council /BOS meeting Resolution

Agenda

ESTABLISHMENT OF ACADEMIC COUNCIL /BOS 2021-2022

A meeting of all the heads of the Department was conducted to collect suggestions and regarding establishment of Academic council/Board of Studies in the college. The program intends to enhance the experiential learning students.

Outcomes of the meeting:

- It was approved that the Academic council comprise of all the heads of the departments.
- The heads were to frame a certificate course syllabus and number of periods allotted for each course will be 30 hrs.
- Each certificate course is to be assigned a course code for the purpose of evaluation
- Each head of the department is to conduct meeting with their faculties and ensure that each student must be enrolled in any one of the certificate courses available in the college.
- It was hereby resolved that the certificate courses are to be conducted in the Academic year 2021-22

"FINANCIAL LITERACY"


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Principal: Sri. Satyanarayan. M.Com.

Board of Advisory Committee

- Chairman** : Sri. Satyanarayan
Principal S.S.R.G Womens College Raichur
- IQAC Co-ordinator** : Sri. Sanjaya Pawar
IQAC Coordinator
S.S.R.G Womens College Raichur
- Course Co-ordinator** : Kum. Lemekarani
Assistant Professor Department of Commerce
S.S.R.G Womens College Raichur.
- Members** : 1. Smt: Earamma J
Assistant Professor Department of Commerce
S.S.R.G Womens College Raichur.
2. Dr. Shantkumar
Assistant Professor Department of Commerce
Raichur University, Raichur.


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Institutional Regulations Governing the Certificate Course

On

"Financial Literacy"

The Course "**Financial Literacy**" is a Certificate Course, introduced by the Department of Commerce. The course aims at enhancing the prepare financial plan and budge and manage personal finance to the student. The course aims at enhancing students overall development and to make an in depth study and knowledge of various representations in Financial Literacy.

Title of the Programme : "**Financial Literacy**"

Duration of the Course: 30 Hours

Eligibility: Candidates pursuing B.Com Students are eligible to join the course.

INTAKE: 40 students


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Taranath Shikshana Samsthe's

**Soma Subhadramma Ramangoud women's
college, Raichur**



CERTIFICATE COURSE IN

Financial Literacy

Department of Commerce

From: 01-12-2021 to 05-01-2022

Introduction of Financial Literacy

**The Course is the Certificate
Program level course, with an
aim to equip the students with
vital skill set in financial literacy.**

Out Comes :

- * Describe the importance of financial literacy and list out the institutions providing financial services
- * Prepare financial plan and budget and manage personal finances
- * Open and manage operate services offered by banks.
- * Operate services offered by post offices.
- * Plan for life insurance and property insurance of select instrument for investment in shares.

HANDS ON EXPERIENCE

30 Hours Sessions

WHO CAN ENROLL ?

B.Com Students

Contact Person

Kum. Lemekarani

Mob: 9845391993





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Email: ssrgwcr20@gmail.com

Principal: Sri. Satyanarayan. M.Com.



DEPARTMENT OF COMMERCE

Date: 27/11/ 2021

NOTICE TO STUDENTS

All the B.Com, Final year students are hereby informed that the Department of Commerce is starting a new Certificate Course of 30 hours "FINANCIAL LITERACY". Interested students are hereby informed to enroll their name to Program Coordinator Kum. Lemekarani on or before 29-12-2021. The classes will commence from 01-12-2021. On successful completion of the course, certificates will be issued to the students.

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SYLLABUS OF THE COURSE

"FINANCIAL LITERACY"

Sl.No.	Chapter/Topic	No. of lectures (in hours)
1	Unit – 1 : Financial Literacy : Introduction, Importance and scope of financial literacy, prerequisites of Financial – level of education, numerical and communication ability, various financial institutions – Banks, insurance companies. Post Offices; Mobile App based services.	5
2	Unit – 2 : Financial Planning and Budgeting – Introduction and concepts of economic wants and means for satisfying these needs, Balancing between economic wants and resources, meaning, importance and need for financial planning; personal budget, family budget, business budget and national budget.	8
3	Unit – 3 : Banking Service – Types of banks; Banking products and services, types of bank deposit accounts – saving bank account, term deposit, current account, recurring deposit. PPF, NSC etc., formalities to open various types of bank accounts, PAN card, Address proof, KYC norm.	6
4	Unit – 4 : Financial Services from Post Office : Post office savings schemes : Saving Bank, Recurring Deposit, term deposit, monthly income scheme, kishan vikas patra, NSC, PPF, Senior citizen savings scheme (SCSS).	5
5	Unit – 5 : Protection and Investment Related Financial Services – Insurance Service : Life Endowment Policies, Pension Policies, ULIP, Health Insurance and its Plans, Comparison of policies offered by various life insurance companies.	5


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Aim and Objective of the course.

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

Learning Outcomes :

- Describe the importance of financial literacy and list out the institutions providing financial services.
- Prepare Financial plan and budget and manage personal finances.
- Open and manage operate services offered by banks.
- Operate services offered by post offices.
- Plan for life insurance and property insurance of select instrument for investment in shares.


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Scheme of Instruction: There shall be four components of the study viz.,

- Orientation programme-1 hour
- Lecture, activity and tutorial-25hours
- Seminar -3hours
- Test and Feedback -1hour

ASSESSMENT METHOD

Continues testing indicators

- Class attendance and participation – 75% to 100%
- Final Exam- 50 marks

Pattern of Examination:

Sl.No.	Criteria	Marks
1	Final examination	50

Final result will be announced on the notice board on the basis of their secured classes and distinctions.

The certificate will be distributed to each eligible candidate.


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Time Table for certificate course on **FINANCIAL LITERACY** with effect

from 01-12-2021 to 05-01-2022 Class B.Com Vth Sem, Department of Commerce

session 9:00 am to 10:00 am Room on LH-6.

Time→ Days ↓	09:00 to 10:00	10:00 to 10:50	10:50 to 11:40	11:50 to 12:40	12:40 to 1:30	1:30 to 2:30	2:30 to 3:20	3:20 to 4:30
Mon	FL					LUNCH BREAK		
Tue	-do-							
Wed	-do-							
Thu	-do-							
Fri	-do-							
Sat	-do-							


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CERTIFICATE COURSE ON

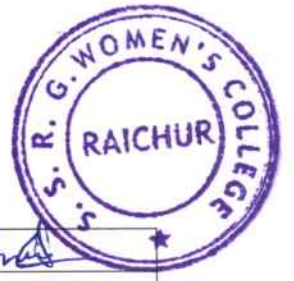
"FINANCIAL LITERACY"

List of Students enrolled for the course

Sl. No	Student Name	Class	Signature
1.	Akshitha	B.com V sem	Akshitha
2.	B.G. Bhagyajyothi	B.com V sem	Bhagyavathi
3.	Archana	B.com V sem	Archana
4.	Keesthi	B.com V sem	Keesthi
5.	Sudha	B.com V sem	Sudha
6.	Indira	B.com V sem	Indira
7.	Aishwarya kandakur	B.com V sem	Aishwarya
8.	R. Usha	B.com V sem	R. Usha
9.	Suma. G	B.com V sem	Suma
10.	Ankitha	B.com V sem	Ankitha
11.	B. Pooja	B.com V sem	Pooja
12.	Nirmala	B.com V sem	Nirmala
13.	S. Sumitra	B.com V sem	Sumitra
14.	Ranjitha	B.com V sem	Ranjitha
15.	Surekha .A	B.com V sem	Surekha
16.	Anita	B.com V sem	Anita
17.	Bhumika patil	B.com V sem	Bhumika
18.	Divya. P	B.com V sem	Divya
19.	Faziya	B.com V sem	Faziya
20.	Rachana	B.com V sem	Rachana
21.	Sabiya Jabeen begum	B.com V sem	Sabiya

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22.	Shirisha	B.com V sem	Shirisha
23.	Soumya .T	B.com V sem	Soumya
24.	Ifra Maheen	B.com V sem	Nandini
25.	Nandini Chukki	B.com V sem	Pranjali
26.	Indraja	B.com V sem	Indraja
27.	Savitha	B.com V sem	Savitha
28.	Ayesha Fatima	B.com V sem	Ayesha
29.	Fouzia sultana	B.com V sem	Ayesha
30.	sonkawade Ashwini Uday kumar	B.com V sem	Fouzia
31.	Zoya Naaz	B.com V sem	Ashwini
32.	Jamunavathi	B.com V sem	Jamunavathi
33.	Soumya	B.com V sem	Soumya
34.	neha	B.com V sem	Neha
35.	Priyanka .S	B.com V sem	Priyanka
36.	T. Nagaveni	B.com V sem	Nagaveni
37.	Renuka Patil	B.com V sem	Renuka
38.	Kaveri	B.com V sem	Kaveri
39.	Shrilekha	B.com V sem	Kaveri
40.	Padmarati	B.com V sem	Pranjali


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Certificate Course on: 'Financial Literacy'
STUDENTS ATTENDANCE LIST

Sl. No	Students Name	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
1.	Akshitha	P	P	P	P	P	P	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. G. Bhagyashree	P	P	P	P	P	P	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.	Archana	P	P	P	P	P	P	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.	Kreethi	P	P	P	P	P	P	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.	Sudha	P	P	P	P	P	P	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.	Indira	P	P	P	P	P	P	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.	Aishwarya K	P	P	P	P	P	P	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.	R. Usha	P	P	P	P	P	P	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.	Suma. E	P	P	P	P	P	P	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.	Ankitha	P	P	P	P	P	P	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.	B. Pojya	P	P	A	P	P	P	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.	Nirmala	P	P	P	A	P	P	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.	S. Sumitra	P	P	P	P	P	P	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.	Rajitha	P	P	P	P	P	P	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.	Suvekha. A	P	P	P	P	P	P	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.	Anita	P	P	P	P	P	P	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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17.	Bhumika pathi	P	P	P	P	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.	Devya P	P	P	P	P	P	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.	Fazoya	P	P	P	P	P	P	P	A	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
20.	Rachana	P	P	P	P	P	P	P	P	A	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
21.	Sabiyra Jabiribegum	P	P	P	P	P	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.	Shayisha	P	P	P	P	P	P	A	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
23.	Soumya T	P	A	P	P	P	P	P	P	P	P	P	P	A	P	P	P	A	P	P	P	P	P	P	P	P	P	P	P	P
24.	Ilira Mahin	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
25.	Nandini chukki	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
26.	Indrajya	P	P	P	P	P	P	P	P	P	P	P	P	P	A	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
27.	Savitka	P	P	P	P	P	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.	Ayaha Fatima	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
29.	Fauzia Sultana	P	P	P	P	P	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.	S. Ashwani vork	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
31.	Zoya Niaz	A	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
32.	Jayantavati	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
33.	Soumya	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
34.	Neha	P	P	P	P	P	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.	Priyanka S	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
36.	F. Magaveni	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
37.	Rinuka pathi	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
38.	Kavini	P	P	P	P	P	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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39.	Shrilekha	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
40.	Padmarati	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P



[Handwritten signature]
 Course Convener

[Handwritten signature]
 IQAC Co-ordinator
 S.S.R.G. Women's College,
 RAICHUR-584 101.

[Handwritten signature]
 P R Principal
 S.S.R.G. Women's College, RAICHUR



TARANATH SHIKSHANA SAMSTHE'S

SOMA SUBHADRAMMA RAMAN GOUD WOMEN'S COLLEGE

Station Road, Raichur - 584101

(Affiliated to Akkamahadevi Women's University, Vijayapur)

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Principal: Sri. Satyanarayan. M.Com.



REPORT OF CERTIFICATE COURSE ON "FINANCIAL LITERACY"

The department of Commerce has conducted an certificate course on "**Financial Literacy**" for students from 01-12-2021 to 05-01-2022. It focuses on developing your ability to make better financial decision it helps them understand concepts like budgeting ,savings ,investing and managing debt Using this knowledge, teenagers and students may make sensible financial decision ,Avoid excessive debt and plan for the future

A total number of 50 students enrolled in this course and have received good insights into the significance of theoretical concepts of basics financial Literacy .The course wound up with final examination and distribution of certificate.

Outcome of the course:

- Describe the importance of financial literacy and list out the institutions providing financial services.
- Prepare Financial plan and budget and manage personal finances.
- Open and mänge operate services offered by banks.
- Operate services offered by post offices.
- Plan for life insurance and property insurance of select instrument for investment in shares.


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Taranath Shikshana Samshte

Soma Subhadramma Raman Goud Women's College, Station Road, Raichur

(Affiliated to Akkamahadevi Women's University, Vijayapura)

This is to certify that Kum **Suma. G.** of
B.com 2th Sem ... has completed the certificate course on **"Financial Literacy"** Organized by Department
of Commerce, Soma Subhadramma Ramangoud women's college, Raichur, from 01-12-2021 to 05-01-2022.

Course convener

IQAC Coordinator
IQAC Co-ordinator
S.S.R.G. Women's College,
RAICHUR-584 101.

Principal
PRINCIPAL
S.S.R.G. Women's College, RAICHUR.

Sub: FINANCIAL LITERACY

Question Paper



I. Answer the following questions.

1x5=5

1. What is the Financial Education?
2. What is Budget Surplus?
3. What is Foreign Bank.
4. Expand ATM and KYC?
5. What is the term life Insurance?

II. Answer the following questions.

3x5=15

1. Explain in detail the scope of Financial Literacy.
2. Discuss about App based services in India.
3. Briefly explain the Post Office Savings Schemes.

III. Answer the following questions.

3x10=30

1. Explain about PAN and ATM card.
2. Discuss about Electronic clearance services (ECS).
3. Explain about brief about Life Insurance Policies (LIC).


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Bhumika Patil

B.Com.

Vth Sem

15

Financial Literacy

I Answer the following questions-

- 1) Financial education teaches the skills and attitudes necessary to undertake money and finance.
- 2) A budget surplus is simply having more income than expenses during a specific period of time.
- 3) A foreign bank is a financial institution that provides financial services to international consumers from outside its country of origin.
- 4) ATM :- Automated teller machine
KYC :- Know your customer and sometimes know your client.
- 5) Term life insurance guarantees payment of a stated death benefit to the insured's beneficiaries if the insured person dies during the specified term.

II Answer the following question :-

- 1) Financial literacy improves ability of the people in availing finance services, planning their own

It is a lifelong process, related to the knowledge and to life situation.

As one can imagine, the scope of financial literacy is vast. It encompasses budgetary education (personal or family budget) and learning about banking tools (everyday banking, savings, insurance), as well as understanding economic concepts (how the economy operates and is financed) and public

Financial literacy also requires the experience of financial principles and concepts, such as financial planning, compound interest, debt management, efficient investment strategies, and money-time value. Financial illiteracy can lead to poor financial choices which can have negative effects on individuals' financial well-being.

② Mobile banking apps have grown to new heights as more and more customers are embracing mobile technology. Mobile transactions are on an all-time high in recent times. According to reports, the global growth of finance apps is on the cusp of massive expansion as new banks and super apps gain traction due to the surge of digital payments.

Mobile apps have transformed customer experience and in the forthcoming years, as customer demands evolve, it's vital to consider versatile features that will

them coming back for more.

Mobile apps have made life easier as you don't have to run to shops for availing a casual service. The world has come to the tip of your finger and has made your life systematic and easier. A mobile application development service in India makes your apps secured with end-to-end services. A mobile app developer helps to make your app easily accessible and the data you share with it will be secured.

3) In this chapter we have covered various investment options offered by the post office and their benefits.

① post office investment - Savings Schemes: The post office savings schemes include several products that offer reliability and risk-free returns on investment. These schemes are operated via 1.54 lakh post offices spread all over the country.

" Savings Schemes under post office investments:

- ① post office Savings Account
- ② 5-year post office Recurring deposit Account (RD)
- ③ post office time deposit Account (TD)
- ④ post office monthly income scheme Account
- ⑤ Senior citizen Savings Scheme (SCSS)
- ⑥ 15-year public provident fund Account (PPF)
- ⑦ National Savings Certificates (NSC)
- ⑧ Kisan Vikas patra (KVP)
- ⑨ Sukanya Samriddhi Accounts (SSA)

① Post office Savings Account : The minimum deposit to open a post office Savings Account is Rs. 500. The account can be opened in single or joint ownership by domestic customers.

② 5-year post office Recurring deposit account (RD) : As the name suggests, the tenure of this RD account is fixed for five years. You can agree to a fixed monthly deposit payment starting from Rs. 100 and earn interest at 5.8% p.a.

③ Post office time deposit account (TD) : There are four possible tenures for post office time deposit accounts you can choose from that 1 year, 2 years, 3 years and 5 years. The minimum deposit allowed in this account is Rs. 1000.

④ Post office monthly income scheme Account : You can deposit a sum of Rs. 1000 up to Rs. 4.5 lakh in a single amount and up to 9 lakh in a joint account. An interest rate of 6.6% p.a.

⑤ Senior citizen Savings scheme (SCSS) : This is a government-backed retirement scheme that allows you to make a deposit of a lump sum in one installment. The deposit can range from Rs. 1000 up to Rs. 15 lakh.

III

① Permanent account number or pan is a means of identifying various taxpayers in the country. Pan card is a 10-digit unique identification alphanumeric number containing both alphabets

and numbers) assigned to Indians, mostly to those who pay tax.

The pan system of identification is a computer based system that assigns a unique identification number to every Indian tax-paying entity. PAN is 10-digit unique identification number. When PAN is allotted to an entity, a PAN card is provided by the income tax department.

10 ATM or Automated teller machine are most used to withdraw cash. If a bank allows, it, you also make deposits into an account during an outside regular business banking hours. This can only be used at ATMs and required a PIN (Personal identification number).

In addition to using it at ATMs, account holders can use it to make purchases by entering the personal identification number (PIN), ATM cards are generally debit cards.

With ATM cards, the sole function you can perform withdrawing cash from the ATM. ATM cards use a 4-digit PIN or unique PIN upon withdrawal, your bank account balance is reduced in real-time if you withdraw any cash.

2) Going cashless is somewhat the motto of digital India and in a way also of the digital world wherein we make most of our payments through electronic means, be it card, UPI or any other mode of transfer. This is exactly the concept behind Electronic Clearing Services or ECS.

Electronic Clearing Service or ECS is a method of transferring funds electronically and is generally used for bulk transfers. This method is used for funds which are both repetitive and periodic in nature.

10 This method of fund transfer is usually used by large organisations or institutions for bulky transfers like salaries, fees, pensions, interests, dividends, loan instalments etc. Electronic Clearing Service or ECS method can also be used for paying bills and clearing dues.

In simple language, this method means transferring money from one bank account to many other bank accounts or from multiple bank accounts to one bank account. The electronic clearing service also handles transactions which are processed under the NACH or National Automated Clearing House, which is operated by National Payments Corporation of India (NPCI).

In order to avail the electronic clearing service, you need to inform your bank in which you hold an account and provide a mandate which will allow the organisation to either debit or credit the money through the bank.

- 3) Life insurance in India, made its debut well over 100 years ago. In our country, which is one of the most populated in the world, the prominence of insurance is not as widely understood, as it ought to be what follows is an attempt to acquaint readers with some of the concepts of life insurance with special reference to LIC, it should however, be clearly understood that the following content is by no means an exhaustive description of the terms and conditions of an LIC policy or its benefits or privileges. For more details, please contact our branch or divisional office.

Life insurance is a contract that pledges payment of an amount to the person assured or his nominee on the happening of the event insured against. The contract is valid for payment of the insured amount during, the date of maturity or specified dates at periodic intervals, or unfortunate death if it occurs earlier. Among other things the contract also provides for the payment of premium periodically to the corporation by the policy holder.

Life Insurance is universally acknowledge to be an institution, which eliminates risks, substituting certainty for uncertainty and comes to the timely aid of the family in the unfortunate event of death of the bread ~~winner~~



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Certificate Course on Financial Literacy

Students Marks list 2021-22

Sl.No.	Name	Class	Total
1.	Akshitha	B.com V sem	30
2.	B. G Bhagyajyothi	B.com V sem	32
3.	Archana	B.com V sem	27
4.	Keerthi	B.com V sem	39
5.	Sudha	B.com V sem	30
6.	Indira	B.com V sem	29
7.	Aishwarya k.	B.com V sem	25
8.	R. Usha	B.com V sem	24
9.	Suma. G	B.com V sem	34
10.	Ankitha	B.com V sem	23
11.	B. Pooja	B.com V sem	30
12.	Nirmala	B.com V sem	25
13.	S. Sumitra	B.com V sem	33
14.	Ranjitha	B.com V sem	30
15.	Surekha . A	B.com V sem	34
16.	Anita	B.com V sem	28
17.	Bhumika patil	B.com V sem	47


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18.	Divya P	B.com V sem	39
19.	Faziya	B.com V sem	28
20.	Rachana	B.com V sem	29
21.	Sabiya Jabreenbegum	B.com V sem	30
22.	Shirisha	B.com V sem	31
23.	Soumya .T	B.com V sem	27
24.	Ifra Maheen	B.com V sem	24
25.	Nandini chukki	B.com V sem	23
26.	Indrāja	B.com V sem	30
27.	Savitha	B.com V sem	50
28.	Aysha fathima	B.com V sem	29
29.	Fouzia Sultana	B.com V sem	43
30.	S. Ashwini	B.com V sem	
31.	Zoya naaz	B.com V sem	42
32.	Jamuna vathi	B.com V sem	38
33.	Soumya	B.com V sem	40
34.	neha	B.com V sem	35
35.	priyanka. S	B.com V sem	38
36.	T nlagaveni	B.com V sem	35
37.	Renuka patel	B.com V sem	40
38.	kaveri	B.com V sem	45
39.	shrilekha	B.com V sem	40
40.	padmavati	B.com V sem	38


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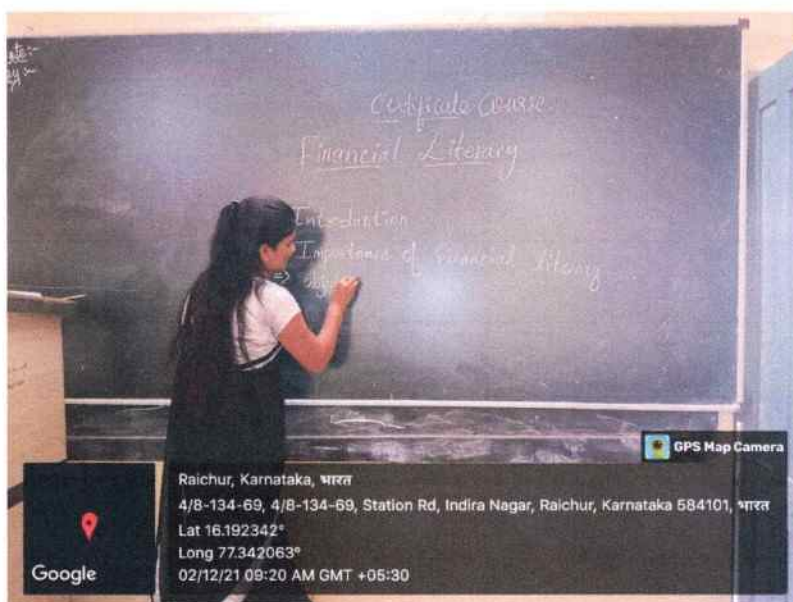
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Email: ssrgwcr20@gmail.com

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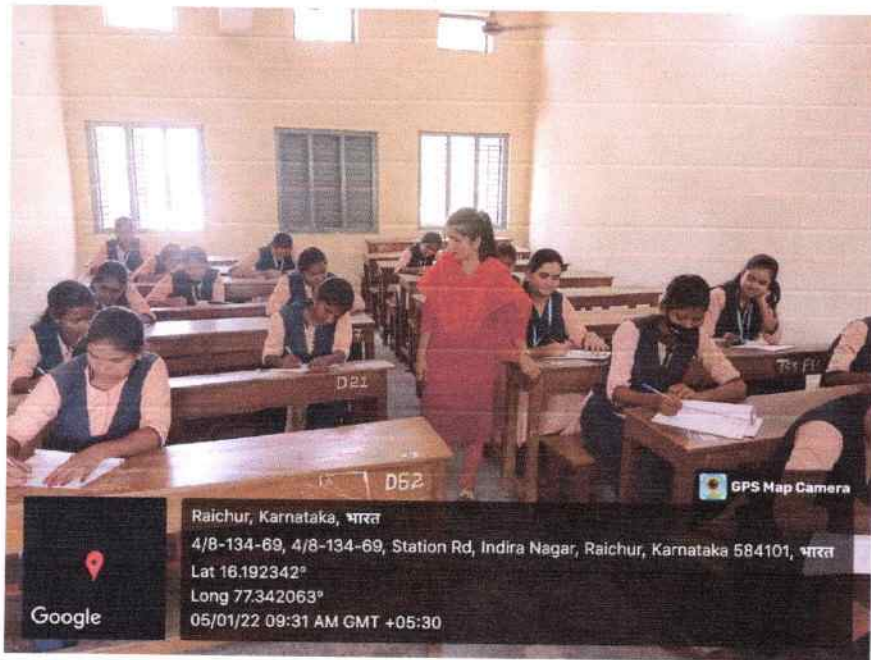
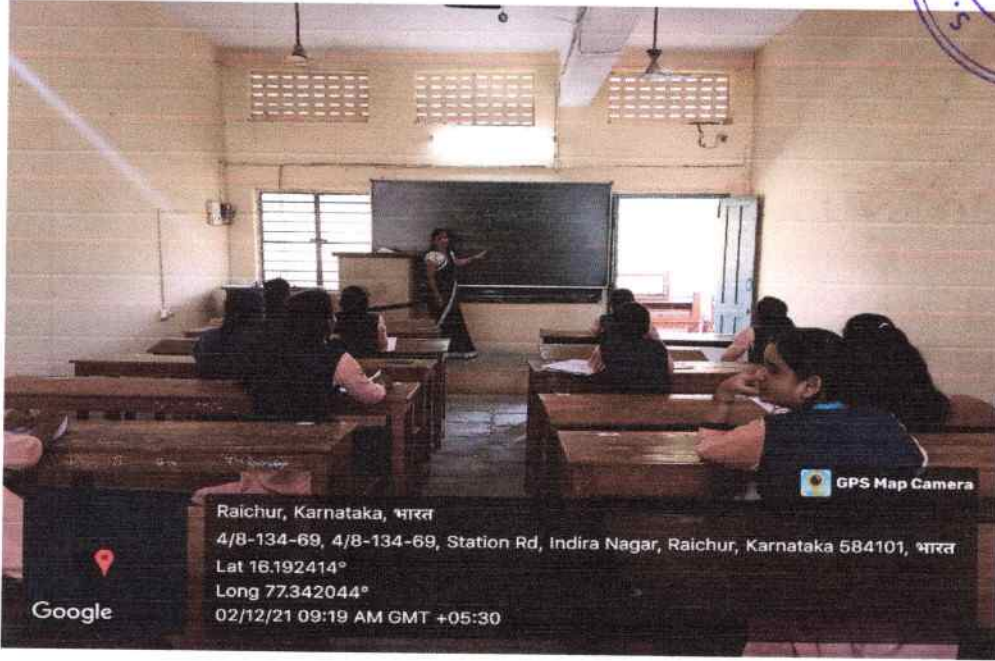


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