



S.P.V.V.S'S



G.P.PORWAL ARTS, COMMERCE AND V.V.SALIMATH SCIENCE

COLLEGE, SINDAGI – 586 128 (Dist : Vijayapur. Karnataka State)

Affiliated to Rani Channamma University, Belagavi

Accredited at 'B' Grade (2.42 CGPA) by NAAC

E-mail: gppprincipal@gmail.com Web: www.gppvvs.ac.in Ph: 08488-221244



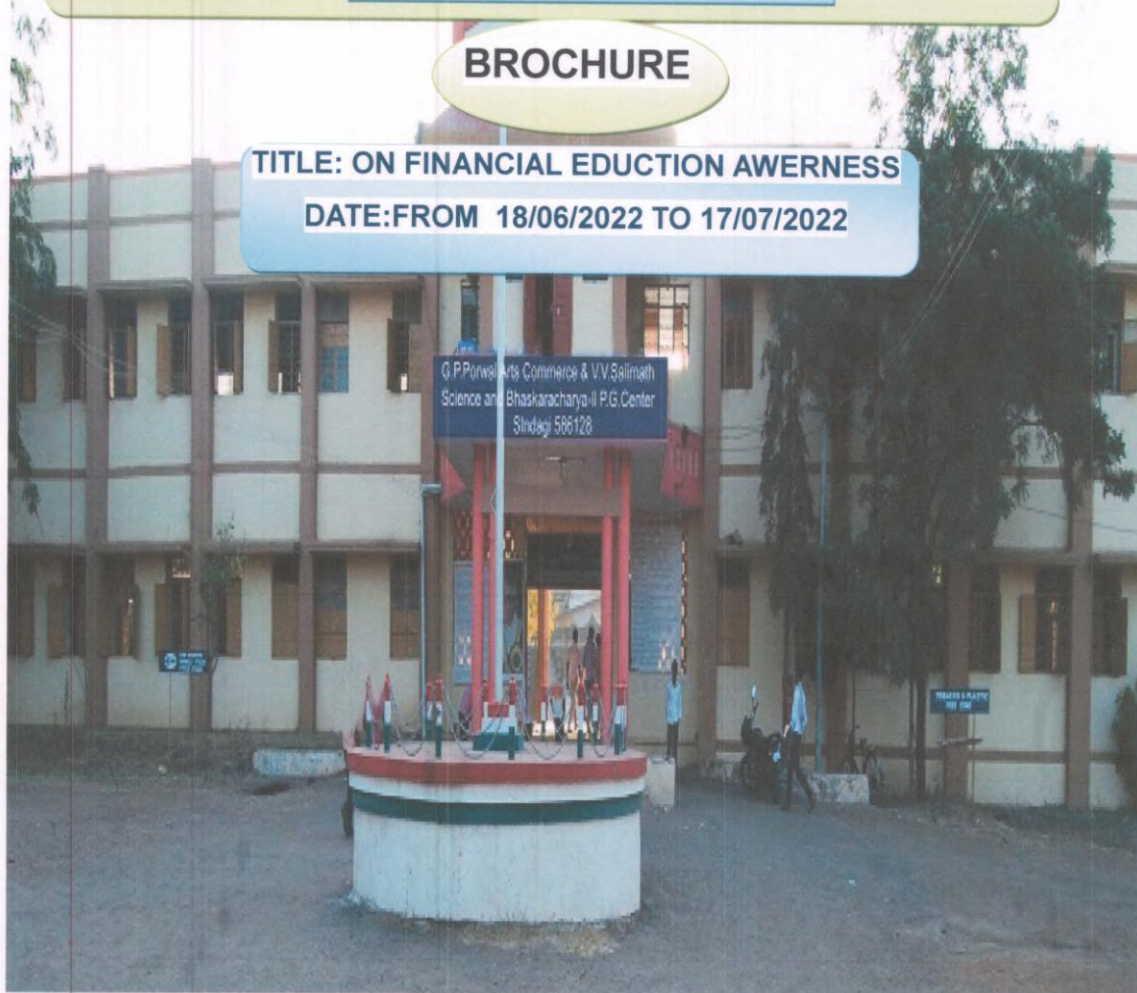
DEPARTMENT OF COMMERCE

CERTIFICATE COURSE 2022-23

BROCHURE

TITLE: ON FINANCIAL EDUCATION AWARENESS

DATE: FROM 18/06/2022 TO 17/07/2022



sem
Coordinator IQAC

Principal,



S.P.V.V.S'S

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DEPARTMENT OF COMMERCE

CERTIFICATE COURSE DETAILS

NAME OF THE COURSE: ON FINANCIAL EDUCATION AWARENESS

COURSE DURATION: 30 HOURS

COURSE CODE: CCCOMFE22-23

COURSE COORDINATOR: SHRI.PRAKASH.TEJU (HOD, OF COMMERCE)

ELIGIBILITY: ALL B.COM VI SEMESTER STUDENTS ARE ELIGIBLE TO ENROLL.

About Institution: -

Sri Padmaraj Vidya Vardhaka -Samstha, Sarangamath, Sindagi Dist: Vijayapura, Karnataka State, is a prestigious institution of this area, which was established with the blessings of H.H. late Shri Channaveer Swamiji of Sarangamath, Sindagi in the year 1969 with the support of many anthropists. The institution has a vision of serving the rural students and now runs various schools and colleges from KG to PG. Under the guidance of the present chairman H.H. Dr. Prabhu Sarangadev Shivacharyaji, the institution has grown to greater heights with modern outlook. The college was established in the year 1972 with the mission of making higher education more accessible and affordable for rural youths. Now, it imparts education in three faculties like, Arts, Commerce and Science at both undergraduate and postgraduate levels to more than 1200 students. The Arts and Commerce faculty is named after its donor Sangavi Porwal and Science is named after its donor Salimath family. The college has an imposing building built in 26 acres of land with well-furnished laboratories and well-equipped Library with rare books located at Sindagi town and has set high benchmark in academic standards. The college has conducted several seminars, workshops, conferences at state, National and International level.

BOARD OF STUDIES

- | | | |
|--------------------------|---|-----------------------------|
| 1. Prof. Prakash Teju | : | Chairman & HOD, of commerce |
| 2 .Dr. S L Patil | : | Member |
| 3. Prof. Mallamm Yaragal | : | Member |
| 4. Prof. Pooja Masali | : | Member |

THANK YOU


Coordinator IQAC
G. P. PORWAL ARTS, COM &
V. V. SALIMATH Sc. College,
SINDGI-586128.


Principal,
G. P. Porwal Arts, Comm. &
V. V. Salimath Sc. College,
SINDGI-586128. College Code: 5234

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**G.P.PORWAL ARTS, COMMERCE AND V.V.SALIMATH SCIENCE COLLEGE,
SINDGI – 586 128 DIST: VIJAYAPUR**

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e-mail:gppprincipal@gmail.com Web: www.gppcollegesindgi.in Ph: 08488-221244

To,

The Principal
G. P. Porwal Arts, Commerce &
V. V. Salimath Science College
Sindgi –586 128 Dist: Vijayapur

Respected Sir,

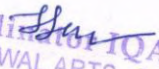
Subject: Seeking Permission for introduction of Certificate Course.

With reference to the subject cited above, Department of Commerce is planning to introduce Certificate Course to the students of B.Com Final year for the academic year 2022-23. I request you to provide an opportunity to introduce the course.

Thanking You.

Yours faithfully


Head
Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science
College, SINDGI-586128


Coordinator IQAC
G. P. PORWAL ARTS, COM
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e-mail:gppprincipal@gmail.com Web: www.gppcollegesindgi.in Ph: 08488-221244

To,

The Principal
G. P. Porwal Arts, Commerce &
V. V. Salimath Science College
Sindgi –586128 Dist: Vijayapur

Respected Sir,

Subject: Approval of BOS rgd..

With reference to the subject cited above Department of Commerce has framed the BOS for Certificate Course. The below mentioned members participate in the future related activities of the course.

Chairman : Prof. P T Rathod
Course Coordinator : Dr. S L Patil
Members : Prof. Mallamma Yargal
Prof. Pooja Masali


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Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science
College, SINDGI-586128


Coordinator IQAC
G. P. PORWAL ARTS, COM &
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SINDGI-586128.


Principal,
G. P. Porwal Arts, Comm &
V. V. Salimath Sc. College
SINDGI-586128. College Code: 52

SCOPE OF THE COURSE

- The course paves way for entrepreneurship and career opportunity in various Govt, and Private sector.

OBJECTIVES

- The main purpose of financial education awareness is to plan financial growth.
- Students should awareness about fund mobilisation and expenditure in effectiveness.

BENEFITS

- To understand investment avenue platforms.
- Each students starts to earn financial stability.
- To understand Indian financial market.

COURSE OUT COMES

- At the end of the program, the learner should have acquired the below listed Knowledge and skill. So explore the knowledge using the KAB concept (Knowledge ,Action, Behaviour)
- Identify the core competencies for financial risk awareness.
- Discus financial security and freedom goals,Sources of financial revenue.
- Knowledge about stock market trading
- Types of mutual funds

COURSE CONTENT

Module-1: Foundations for Finance

Introduction to Basic Concepts: Understand the need for financial planning – basic concepts life goals and financial goals – format of a sample financial plan for a young adult Economics.

Module-2: Investment Management

Investment Goals: Basic investment objectives – Investment goals – time frame – assessing risk profile – concept of diversification – risk measurement tools Investment and Saving Alternatives for a Common Investor.

Module-3: Mutual Funds and Financial Planning Essentials

Mutual Funds: Features of Mutual Funds, Mutual Fund History in India, Major Fund Houses in India and Mutual Fund Schemes. Types of Mutual Fund Plans. Net Asset Value. Criteria for selection of Mutual Funds:

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To,

DrY C Kalageri
Assistant Professor
Department of Commerce,
Govt First Grade College
sindagi –586 214 Dist: Vijayapur

Dear Sir,

Subject: Appointment as BOS Member regarding.

With reference to the subject cited above, I feel happy to inform you that you have been appointed as BOS Member for Certificate Courses introduced by Department of commerce for the Academic Year 2022-23. Kindly accept the same and do the needful.

 Thanking You,
Head

Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science
College, SINDAGI-586128


Coordinator IQAC
G. P. PORWAL ARTS, COM
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SINDGI-586128.


Principal,
G. P. Porwal Arts, Comm &
V. V. Salimath Sc. College
SINDGI-586128. College Code: 5234

Certificate Course Outcomes:

The Course aims to:

1. Provide the foundations for financial decision making
2. List out various saving and investment alternatives available for a common man
3. Give a detailed overview of stock markets and stock selection
4. Orient the learners about mutual funds and the criteria for selection


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SINDGI-586128 College Cor

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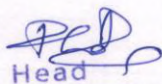
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DEPARTMENT OF COMMERCE

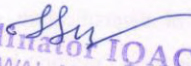
Certificate Course: - “On Financial Education Awareness”

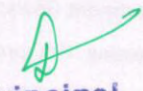
Time Table

Days	Time	Name of Faculty
Monday	2 PM to 3 PM	Prof.Prakash Rathod
Thursday	2 PM to 3 PM	Dr. S L patil
Friday	2 PM to 3 PM	Prof.Prakash Rathod
Saturday	2 PM to 3 PM	Dr. S L patil


Head

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Mutual Funds: Features of Mutual Funds, Mutual Fund History in India, Major Fund Houses in India and Mutual Fund Schemes. Types of Mutual Fund Plans. Net Asset Value. Criteria for selection of Mutual Funds: Returns, Performance Measures – Sharpe, Treynor, Alpha, Beta and r² Financial Planning: Sample formats – Integrating all the concepts learnt with a personal financial plan

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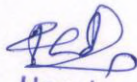
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DEPARTMENT OF COMMERCE

Certificate Course: - “On Financial Education Awareness”

NOTICE

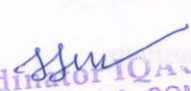
It is hereby inform all the students of Certificate Course –
“On Financial Education Awareness” are attend the main exam on
16-07-2023 at 2.30pm to 4pm



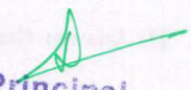
Head

Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science
College, SINDGI-586128

Co-ordinator



Coordinator IQAC
G. P. PORWAL ARTS, COM &
V. V. SALIMATH Sc. College,
SINDGI-586128.



Principal,

G. P. Porwal Arts, Comm
V. V. Salimath Sc. College
SINDGI-586128. College Code: 523

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**DEPARTMENT OF ECONOMICS
ENROLLMENT FORM**

1. Name of the Course: "On Financial Education Awareness"
2. Year of the Course: 2022-23
3. Semester: B.Com vi Sem

General Information of the Candidate

Name of the student: BHARATHI PATIL

Sex: Male : ☐

Female : ☒

Date of Birth: 13/07/2002

Category: 11B

Annual Income: 9000

Permanent Address: AT: KERUTAGI
TQ:- SINDGI
DIST:- VIJAYAPUR

Declaration

I hereby certify that above information furnished by me is true to the best of my knowledge and belief. I shall regularly attend all theory classes in the college, in case shortage of attendance I may not be permitted to appear for the examination. Further I declare that I shall abide by the rules and regulation of the college and adhere to the discipline.

Head
Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science
College, SINDGI-586128

Coordinator
G.P. PORWAL ARTS, COM &
V. V. SALIMATH Sc. Colleg

Signature of the Student

Principal
G. P. Porwal Arts

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**DEPARTMENT OF ECONOMICS
ENROLLMENT FORM**

1. Name of the Course: "On Financial Education Awareness"
2. Year of the Course: 2022-23
3. Semester: B.Com vi Sem

General Information of the Candidate

Name of the student: Akash . poojari

Sex: Male : ☒

Female : ☐

Date of Birth: 12/06/2002

Category: 2A

Annual Income: 18000

Permanent Address: Alp . mali
Tq: yadrami
Dist: Gulbarga

Declaration

I hereby certify that above information furnished by me is true to the best of my knowledge and belief. I shall regularly attend all theory classes in the college, in case shortage of attendance I may not be permitted to appear for the examination. Further I declare that I shall abide by the rules and regulation of the college and adhere to the discipline.

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College, SINDAGI-586128

Coordinator IQAC
G. P. PORWAL ARTS, COM &
V.V. SALIMATH Sc. College,

Signature of the Student

Principal,
G. P. Porwal Arts Com

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DEPARTMENT OF ECONOMICS
ENROLLMENT FORM

1. Name of the Course: "On Financial Education Awareness"
2. Year of the Course: 2022-23
3. Semester: B.Com vi Sem

General Information of the Candidate

Name of the student: ಶಂಕರ ಶಂಕರ

Sex: Male : ☒

Female : ☐

Date of Birth: 8/9/2002 Category: IIA

Annual Income: 11,000

Permanent Address: mallo (B)

TE: Surapur

Dist: Yadagiri

Declaration

I hereby certify that above information furnished by me is true to the best of my knowledge and belief. I shall regularly attend all theory classes in the college, in case shortage of attendance I may not be permitted to appear for the examination. Further I declare that I shall abide by the rules and regulation of the college and adhere to the discipline.

Head

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G.P.P. Arts, Commerce & V.V.S. Science
College, SINDAGI-586128

Coordinator
G. P. PORWAL ARTS, COM.
V. V. SALIMATH SC. COLLEGE

Signature of the Student

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DEPARTMENT OF ECONOMICS
ENROLLMENT FORM

1. Name of the Course: "On Financial Education Awareness"
2. Year of the Course: 2022-23
3. Semester: B.Com vi Sem

General Information of the Candidate

Name of the student: ಶಿವಶಂಕರ ಚಳ್ಳೇಗಿ

Sex: Male : ☐

Female : ☒

Date of Birth: 30/11/2002

Category: AUB

Annual Income: 14,000

Permanent Address: A/P Gubbawada
PO: Sindgi
Dist: Vijayapura

Declaration

I hereby certify that above information furnished by me is true to the best of my knowledge and belief. I shall regularly attend all theory classes in the college, in case shortage of attendance I may not be permitted to appear for the examination. Further I declare that I shall abide by the rules and regulation of the college and adhere to the discipline.

[Signature]
Head

Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science

[Signature]
Coordinator IQAC
G. P. PORWAL ARTS, COM &

[Signature]
Signature of the Student

[Signature]
Principal.

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**G.P.PORWAL ARTS, COMMERCE AND V.V.SALIMATH SCIENCE COLLEGE,
SINDGI – 586 128 DIST: VIJAYAPUR**

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**DEPARTMENT OF ECONOMICS
ENROLLMENT FORM**

1. Name of the Course: "On Financial Education Awareness"
2. Year of the Course: 2022-23
3. Semester: B.Com vi Sem

General Information of the Candidate

Name of the student: Aditya Pahil

Sex: Male: ☒

Female: ☐

Date of Birth: 05/06/2002

Category: 3A

Annual Income: 8000

Permanent Address: At: Boragi
Tq: Sindagi
Di: Vijayapur

Declaration

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[Signature]
Head
Dept. of Commerce
G. P. PORWAL ARTS, COM &
V. V. SALIMATH Sc. College

[Signature]
Signature of the Student

[Signature]
Principal,
G. P. PORWAL ARTS, COM &
V. V. SALIMATH Sc. College

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DEPARTMENT OF ECONOMICS
ENROLLMENT FORM

1. Name of the Course: "On Financial Education Awareness"
2. Year of the Course: 2022-23
3. Semester: B.Com vi Sem

General Information of the Candidate

Name of the student: Ganesh Marthi

Sex: Male : ☒

Female : ☐

Date of Birth: 21/1/2002

Category: 2A

Annual Income: 9000

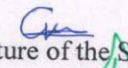
Permanent Address: AT - Madabul
Tq - Sindagi
Dis - Vijayapur

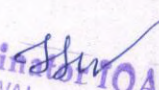
Declaration

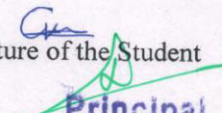
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Head

Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science
College, SINDGI-586128


Signature of the Student


Coordinator
G. P. PORWAL


Principal

G. P. Porwal Arts, Com

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DEPARTMENT OF ECONOMICS
ENROLLMENT FORM

1. Name of the Course: "On Financial Education Awareness"
2. Year of the Course: 2022-23
3. Semester: B.Com vi Sem

General Information of the Candidate

Name of the student: Heen Jagda

Sex: Male : ☐

Female : ☒

Date of Birth: 3/6/2002

Category: SC

Annual Income: 12,000

Permanent Address: At Post Sindagi Tal. Sindagi
D.D. Vijaya Pur

Declaration

I hereby certify that above information furnished by me is true to the best of my knowledge and belief. I shall regularly attend all theory classes in the college, in case shortage of attendance I may not be permitted to appear for the examination. Further I declare that I shall abide by the rules and regulation of the college and adhere to the discipline.

Heen Jagda
Head

Dept. of Commerce
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Signature of the Student

Heen Jagda

Principal.

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1. Name of the Course: "On Financial Education Awareness"
2. Year of the Course: 2022-23
3. Semester: B.Com vi Sem

General Information of the Candidate

Name of the student: Bagyajothi. Immaragi

Sex: Male : ☐

Female : ☒

Date of Birth: 17/7/2002

Category: SC

Annual Income: 15000

Permanent Address: AT:- Yaragal
Tq:- Sindagi
DIST:- Vijayapur

Declaration

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Here

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G.P.P. Arts, Commerce & V.V.S. Science
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Coordinator IQAC
G. P. PORWAL ARTS, COM

Signature of the Student

Principal

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DEPARTMENT OF ECONOMICS
ENROLLMENT FORM

1. Name of the Course: "On Financial Education Awareness"
2. Year of the Course: 2022-23
3. Semester: B.Com vi Sem

General Information of the Candidate

Name of the student: ನಿರಂಜನ ಶರ್ಮ

Sex: Male : ☒

Female : ☐

Date of Birth: 12/07/2002

Category: TIA

Annual Income: 11000

Permanent Address: At: Devanakippakagi
Tq: Bhatkoti
Dis: Vijayapura.

Declaration

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[Signature]
Head
Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science
College, SINDGI-586128

[Signature]
Coordinator IQAC
P. PORWAL ARTS, COM &
V. SALIMATH Science College, G.P. D.

[Signature]
Signature of the Student

[Signature]
Principal,

SPVVSS

**G.P.PORWAL ARTS, COMMERCE AND V.V.SALIMATH SCIENCE COLLEGE,
SINDGI – 586 128 DIST: VIJAYAPUR**

Dist: Vijayapur) Affiliated to Rani Channamma University-Belagavi (Karnataka State
e-mail:gppprincipal@gmail.com Web: www.gppcollegesindgi.in Ph: 08488-221244

DEPARTMENT OF COMMERCE

**Certificate Course: - On Financial Education Awareness”
2022-23**

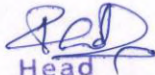
Sl.No	NAME OF THE STUDENTS	SIGNATURE
01	GURUPADAPPAGOUDA SHANKARGOUDA	G.
02	VIJAYAKUMAR KALAKERI	Vijay
03	GAPUR MULLA	G.P.
04	SUSHMA NINGANAGOUDA	Sushma
05	SWATI HIPPARAGI	Swati
06	AKASH TIKOTA	Akash
07	KAREPPA	Kareppa
08	SAVITRI HEGADYAL	Savitri
09	LAXMI PATIL	Laxmi
10	VINOD CHAVHAN	Vinod
11	TOUSIF MAHIBOOB	Tousif
12	BHOJARAYAGOUDA BIRADAR	Bhojaray
13	BHAGYASHREE GURAPPA JABANAVAR	B.G.B.
14	AMIT TORAT	Amit
15	RAFIQ BENAKANAHALLI	Rafiq
16	MALLIKARJUN NANDAGERI	MN
17	RAMESH MALAKAPPA SURAGIHALLI	Ramesh
18	SRUSHTI SIDDAYYA HIREMATH	Srushti
19	PARVATI SIDDANNA MULAJI	Parvati
20	BHARATI PATIL	Bharati
21	GANESH MARATHI	Ganesh
22	VIJAYALAXMI ASHOK SHRIGIRI	Vijayalaxmi
23	MALAPPA PUJARI	Malappa
24	AKASH PARAMANAND POOJARI	Akash
25	GEETA BHIMARAY HATTARAKI	Geeta
26	GURUPRASAD MATH	Guruprasad
27	AKASH CHALAWADI	Akash
28	RINKITA INGALE	Rinkita
29	SHARANABASAVA GHANTE	Sharanabasava
30	VEERESH VISHWANATH VISHWAKARM	Veeresh
31	ADITYA CHANDRAKANT PATIL	Aditya
32	SAIDA BAGAVAN	Saida
33	BHAGAMMA GADIGEPPA MOODAGI	Bhagamma
34	BHAGYAJYOTI UMMARAGI	Bhagyajyoti
35	MAHANTESH BALABATTI	Mahantesh
36	PARAMANNA SAJJAN	Paramanna

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GPP Amc

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Principal

37	SACHIN NAIKODI	GU
38	PREMA	Prema
39	SANGEETA JAYAGOND	S
40	SHREEKANT GURUPADAPPA	SG
41	LAXMI MASALI	C.S.
42	BORAMMA KIRANAGI	BK
43	SATAVVA GURAPPA BAGALI	SGP
44	NIRMALA RAJU DASMA	NR
45	VIRESH ANKALAGI	V
46	RANI HOLISAGAR	R
47	MANJUNATH RAJASHEKHAR NIGADI	M
48	RUKSANA TAMBOLI	R
49	SAVITRI KARAKALLI KARAKALLI	S.F.F.
50	ANEELKUMAR JANGAPPA BORATAGI	A
51	SHIVARAJ SUBHAS UPPIN	SH
52	ASHIF NABISAB KARABANTANAL	A
53	JAVEED RAJESAB MANDEWALI	J
54	SIDDARAM WALIKAR	S
55	NITISH KRISHNA HIPPARAGI	N
56	HUSENSAB RAJESAB NADAF	H
57	SHIVARAJ KUMBAR	SH
58	MUTTAPPA KALLAPPA HIREKURABAR	M
59	MEGHA SHIVANAND GONI	M
60	SHREESHAIL	S


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DEPARTMENT OF COMMERCE

CERTIFICATE COURSE: - "On financial education awareness"

ATTENDANCE -2022-2023

June to July 2022

Sl.No	Name of the Students	18	20	21	22	23	24	25	27	28	29	30	1	2	4	5	6	7	8	9	11	12	13	14	15	16	17
01	GURUPADAPPAGAUD A SHANKARGOUDA	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
02	VIJAYAKUMAR KALAKERI	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
03	GAPUR MULLA	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
04	SUSHMA NINGANAGOUDA	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
05	SWATI HIPPARAGI	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
06	AKASH TIKOTA	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
07	KAREPPA	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
08	SAVITRI HEGADYAL	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
09	LAXMI PATIL	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
10	VINOD CHAVHAN	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
11	TOUSIF MAHIBOOB	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B

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12	BHOJARAYAGODA BIRADAR	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
13	BHAGYASHREE GURUPPA JABANAVAR	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
14	AMIT TORAT TORAT	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
15	RAFIQ BENAKANAHALLI	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
16	MALLIKARJUN NANDAGERI	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
17	RAMESH MALAKAPPA SURAGIHALLI	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
18	SRUSHTI SIDDAYYA HIREMATH	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
19	PARVATI SIDDANNA MULAJI	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
20	BHARATI PATIL	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
21	GANESH MARATHI	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
22	VIJAYALAXMI ASHOK SHRIGIRI	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
23	MALAPPA PUJARI	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
24	AKASH PARAMANAND POOJARI	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
25	GEETA BHIMARAY HATTARAKI	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
26	GURUPRASAD MATH	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
27	AKASH CHALAWADI	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B

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44	NIRMALA RAJU DASMA	
45	VIRESH ANKALAGI	
46	RANI HOLISAGAR	
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STUDENT'S NAME :

CLASS :

SUBJECT :

ROLL NO. :

DATE :

2) Explain Brief History of Indian Income-tax?

In India this tax was introduced for the first time in 1860 by Sir James Wilson in order to meet the losses sustained by the Government on account of the military miding of 1857. There after ~~several~~ several amendments were made in to from time to time. In 1886 a separate Income tax act was passed. This act remained in force up to with various amendments from time to time. In 1918 a new Income tax was passed and again it.

was replaced by another new act which was passed in 1922. This Act remained in force up to the assessment year 1961-62 with numerous amendments. The Income Tax Act, 1961 has been brought into force with effect from April 1, 1962. It applies to the whole of India and Sikkim since 1962. Several amendments of ~~tax-reaching~~ tax-reaching nature have been made in the Income Tax Act by the Union Budget every year.

Income Tax

Annual Charge levied on both earned Income and unearned Income in India addition to financing a governments operations.

STUDENT'S NAME :

CLASS :

SUBJECT :

ROLL NO. :

DATE :

2) Briefly Determine of Residential Status of Individual ?

meaning and importance of residential status.

The taxability of an individual in India depends upon his residential status in India for any particular financial year.

The term residential status has been coined under the Income tax laws of India and must not be confused with any individual's citizenship in India. An individual may be a citizen of India but may end up being a non-resident for a particular year. Similarly a foreign citizen may end being a resident in India for income tax purposes for a particular year. Also to note that the residential status of different types of persons viz an individual a firm a company etc is determined differently. In this article we have discussed about how the residential status of an individual taxpayer can be determined for any particular financial year.

In the event an individual who is a citizen of India or person of Indian origin leaves India for employment during an FY he will qualify as a resident of India only if he stays in India for 182 days or more.

STUDENT'S NAME :

CLASS :

SUBJECT :

ROLL NO. :

DATE :

3) Explain classification of Capital & Revenue ?

The concept of capital expenditure is company's fund on fixed assets that provide a long term gain to the business. The returns invest in this way in order to expand their business or to increase their business or to increase their chances of making money.

The variety of present production or manufacturing activity is primarily due to previous capital investments. The company's future operations will be significantly impacted by the current capital expenditure decisions.

What is Revenue expenditure

Revenue expenditure is the money business spends for the efficient functioning of the organisation. The returns usually last for less than a year.

Revenue expenditure does not contribute to the ability to generate profits. Instead, it contributes to maintaining operational activities and helps manage the assets of the company. Salaries, rent, electricity costs and transportation charges are a few examples of Revenue expenditure.

The Revenue expenditure is not mentioned on the Balance Sheet & it is mentioned on the Income Statement.



STUDENT'S NAME: Siddham walikar	ROLL NO.: 01
CLASS:	DATE: 15/12/2023
SUBJECT: Certificate Course	

On Financial education Awareness

1. Explain about GST process?

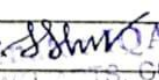
The goods and services tax (GST) is a value-added tax (VAT) levied on most goods and services sold for domestic consumption.

The GST is paid by consumers but it is remitted to the government by the businesses selling the goods and services.

Critics point out however that the GST may disproportionately burden people whose self-reported income are in the lowest and middle income brackets making it a regressive tax. These brackets making it a regressive. These critics argue that GST can therefore exacerbate income inequality and contribute to society and economic disparities. In order to address these concerns some countries have introduced GST exemptions or reduced GST rates on essential goods and services such as food and health care. Others have implemented GST credits or rebates to help offset the impact of GST on lower income households.

goods and services tax should not be confused with the generation skipping trust also abbreviated, GST. The goods and services tax is an indirect federal sales tax that is applied to the cost of certain goods and services.

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Dist: Vijayapur

State: Karnataka



(Accredited 'B' Grade by NAAC)

(Affiliated to Rani Channamma University, Belagavi)



**IQAC Initiative
DEPARTMENT OF COMMERCE**

CERTIFICATE COURSE

This is to certify that Kumar/ Kumari.....AKASH TIKOTA.....
of B.Com has successfully completed one month from 18-06-2022 to 17-07-2022. Certificate
Course on "FINANCIAL EDUCATION AWARENESS " during the year 2022-2023


Co-ordinator


Principal