



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



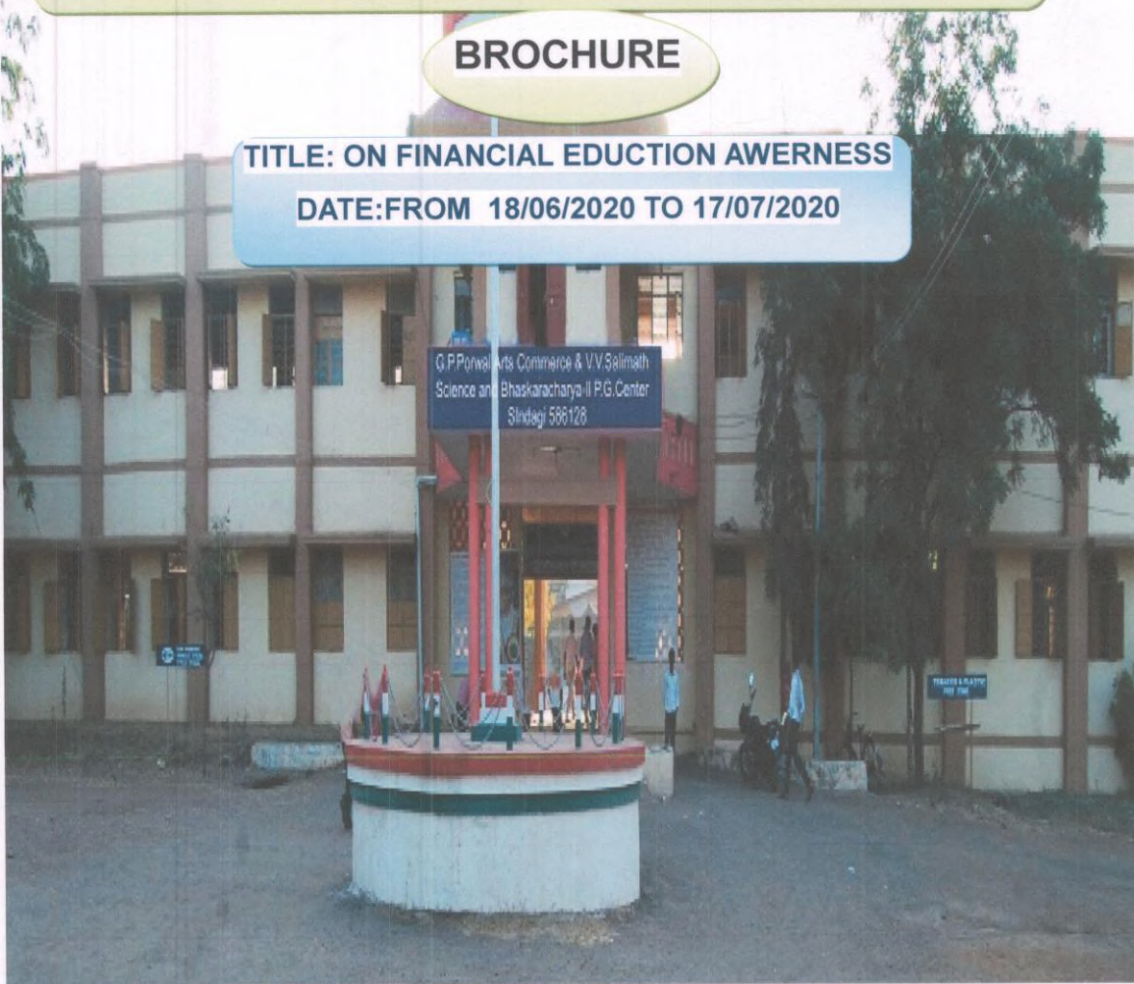
DEPARTMENT OF COMMERCE

CERTIFICATE COURSE 2020-21

BROCHURE

TITLE: ON FINANCIAL EDUCATION AWARENESS

DATE: FROM 18/06/2020 TO 17/07/2020




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: CCCOMFE2020-21

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.

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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

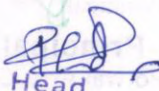
Respected Sir,

Subject: Seeking Permission for introduction of Certificate Course.

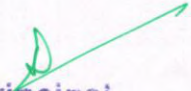
With reference to the subject cited above, Department of Commerce is planning to introduce Certificate Course to the students of B.Com Final year for the academic year 2020-21. I request you to provide an opportunity to introduce the course.

Thanking You.

Yours faithfully


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


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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SINDGI – 586 128 DIST: VIJAYAPUR**

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To,

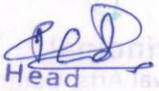
The Principal
G. P. Porwal Arts, Commerce &
V. V. Salimath Science College
Sindgi –586128 Dist: Vijayapur

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


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


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


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

SCOPE OF THE COURSE

- The course paves way for entrepreneurship and career opportunity in various Govet & 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 platform.
- Each students starts to earn financial stability.
- To understand global financial market.

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

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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 2020-21. 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


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


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

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:

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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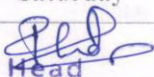
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DEPARTMENT OF COMMERCE

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

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


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



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

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 r 2 Financial Planning: Sample formats – Integrating all the concepts learnt with a personal financial plan	12
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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
15-04-2021 at 3pm to 5pm

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

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

Co-ordinator

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

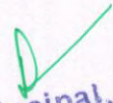
Certificate Course Outcomes

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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**DEPARTMENT OF COMMERCE
ENROLLMENT FORM**

1. Name of the Course: "On Financial Education Awareness"
2. Year of the Course: 2020-21
3. Semester: B.Com vi Sem

General Information of the Candidate

Name of the student: ನಂದಿ ದೇವ

Sex: Male : ☐

Female : ☒

Date of Birth: 2/2/2000

Category: 2A

Annual Income: 15,000

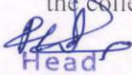
Permanent Address: A/P ಸೇವೇರಿ.

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ದಿ. - ಮೈಸೂರು

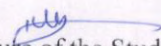
Declaration

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 IQAC
G. P. PORWAL ARTS, COM &
V. V. SALIMATH SCIENCE COLLEGE


Signature of the Student



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**DEPARTMENT OF COMMERCE
ENROLLMENT FORM**

1. Name of the Course: "On Financial Education Awareness"
2. Year of the Course: 2020-21
3. Semester: B.Com vi Sem

General Information of the Candidate

Name of the student: ಶಿಶುಶಂಕರ್

Sex: Male : ☒

Female : ☐

Date of Birth: 10/02/2000

Category: IA

Annual Income: 9,000

Permanent Address: A/P malaghu

RQ: 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.

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

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

[Signature]
Signature of the Student

[Signature]
Principal

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**DEPARTMENT OF COMMERCE
ENROLLMENT FORM**

1. Name of the Course: "On Financial Education Awareness"
2. Year of the Course: 2020-21
3. Semester: B.Com vi Sem

General Information of the Candidate

Name of the student: Shilpa Koranur

Sex: Male : ☐

Female : ☒

Date of Birth: 16/7/2000

Category: SC

Annual Income: 14000

Permanent Address: AT- Aheri
Tq- Sindagi
DIST- Vijayapur.

Declaration

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College SINDGI-586128

Signature of the Student

Principal,

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**DEPARTMENT OF COMMERCE
ENROLLMENT FORM**

1. Name of the Course: "On Financial Education Awareness"
2. Year of the Course: 2020-21
3. Semester: B.Com vi Sem

General Information of the Candidate

Name of the student: manjunath Patil

Sex: Male : ☒

Female : ☐

Date of Birth: 31/7/2000

Category: SC

Annual Income: 12000

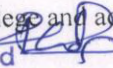
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Tq : Sindagi

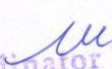
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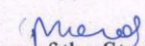
Declaration

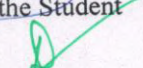
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Head 

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College, SINDGI-586128


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


Signature of the Student


Principal,

SPVVSS

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**DEPARTMENT OF COMMERCE
ENROLLMENT FORM**

1. Name of the Course: "On Financial Education Awareness"
2. Year of the Course: 2020-21
3. Semester: B.Com vi Sem

General Information of the Candidate

Name of the student: Nagesh.

Sex: Male : ☒

Female : ☐

Date of Birth: 11/11/2000

Category: ITC

Annual Income: 9000

Permanent Address: At: Balaganur

Tq: Sindagi

Dist: Vijayapur

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
G.P.PORWAL ARTS, COM &

[Signature]
Signature of the Student

[Signature]
Principal,

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**DEPARTMENT OF COMMERCE
ENROLLMENT FORM**

1. Name of the Course: "On Financial Education Awareness"
2. Year of the Course: 2020-21
3. Semester: B.Com vi Sem

General Information of the Candidate

Name of the student: Pramod moorem

Sex: Male : ☒ Female : ☐

Date of Birth: 12/07/2000 Category: III B

Annual Income: 12/07/15000

Permanent Address: AP : Byakod
T9 : Sindagi
Dist : vijapur

Declaration

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[Signature]
Head

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

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

[Signature]
Signature of the Student

[Signature]
Principal

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**DEPARTMENT OF COMMERCE
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1. Name of the Course: "On Financial Education Awareness"
2. Year of the Course: 2020-21
3. Semester: B.Com vi Sem

General Information of the Candidate

Name of the student: SIDDANNA GUGGARJI

Sex: Male : ☒

Female : ☐

Date of Birth: 02/07/2002

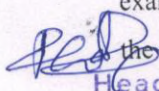
Category: IA

Annual Income: 10000

Permanent Address: AT: PURADAL
TQ: SINDAGI
DIST: VIJAYAPUR

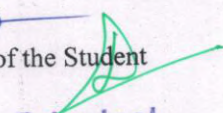
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Head
Dept. of Commerce
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College, SINDAGI-586128


Coordinator IQAC
G.P.PORWAL ARTS, COM &


Signature of the Student


Principal,
G.P.Porwal Arts, Comm &

SPVVSS

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**DEPARTMENT OF COMMERCE
ENROLLMENT FORM**

1. Name of the Course: "On Financial Education Awareness"
2. Year of the Course: 2020-21
3. Semester: B.Com vi Sem

General Information of the Candidate

Name of the student: ಬಸವರಾಜ ನಾಳಿ

Sex: Male : ☒

Female : ☐

Date of Birth: 12/1/2000

Category: II B

Annual Income: 10,000

Permanent Address: ಬಸವರಾಜ ನಾಳಿ
ಸಿಂಡಗಿ

Declaration

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

lll
Coordinator IQAC
G. P. PORWAL ARTS, COM &

B
Signature of the Student

D
Principal,

G. P. Porwal Arts, Comm &

SPVVSS

**G.P.PORWAL ARTS, COMMERCE AND V.V.SALIMATH SCIENCE COLLEGE,
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DEPARTMENT OF COMMERCE

**Certificate Course: - "On Financial Education Awareness"
2020-21**

Sl. No	Name of the Student	Sign
1	BHAGAMMA KATTIMANI	BK
2	AISHWARYHARNAL	Aish
3	BHUVANESHWARI GOUNDI	BG
4	SANAAFRIN	SA
5	FATIMA MULLA	Fatima
6	SAVITA MIRAGI	Savita
7	PREETI PATTANASHETTY	Preeti
8	SUREKHA	Surekha
9	POOJA PULARI	P. B. P
10	AKSHATA KONDAGULI	Akshata
11	PREETI	P
12	MALLINATH PARAGOND	M
13	CHANNAMMA TALAWAR	Channamma
14	SIDDANNA GUGGARI	Siddanna
15	VISHALAXI GANGANALLI	Vishalaxi
16	BASAVARAJ NAIKODI	Basavaraj
17	MALINGARAY HIREKURUBAR	Malingaray
18	PRAMOD MOORAMAN	Pramod
19	AMMOGASIDDA HALASANGI	AM
20	ASHWINI BHANDARI	AB

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21	JINENDRA MALLI	<i>JM</i>
22	NANDINI PATIL	<i>NP</i>
23	MADHURA HIREMATH	<i>MH</i>
24	MANJUNATH PATIL	<i>MP</i>
25	SHILPA KORANOR	<i>SK</i>
26	AKASH	<i>A</i>
27	NAGESH	<i>NA</i>
28	SANDEEP	<i>SD</i>
29	CHANDRAKANT	<i>CK</i>
30	POOJASHREE	<i>PS</i>
31	SHIVARAJ KIKSANGI	<i>SK</i>
32	JYOTI	<i>JK</i>
33	RABINABI	<i>RB</i>
34	GURURAJKADLAGOND	<i>GR</i>
35	BHAGESH BIRADAR	<i>BB</i>
36	MAHESH PUJARI	<i>MP</i>
37	PARAMANANDA	<i>PS</i>
38	MALLAMMA DUDDAGI	<i>MD</i>
39	SHREESHAIL	<i>SS</i>
40	RAKESH HADAPAD	<i>RH</i>
41	SHIVARAY	<i>SR</i>
42	BASAVARAJKORAVAR	<i>BK</i>
43	AMBIKA DESUNAGI	<i>AD</i>
44	ANITASHREE HIREMATH	<i>AH</i>
45	POOJA KULAKARNI	<i>PK</i>
46	SEEMRAN HUNDEKAR	<i>SH</i>
47	PRASHANT MURAJAVADAMATH	<i>PM</i>

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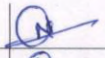
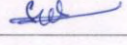
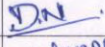
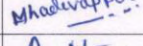
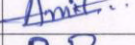
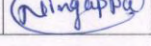
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48	NEELAMMA PUJARI	
49	NAGARAJ MATH	
50	GURANNAGOUDA BIRADAR	
51	ANIL CHOUHAN	
52	SANGAMESH SAJJAN	
53	DEVANAGOUDA BIRADAR	
54	VIDYASHREE ASKI	
55	VIJAYAKUMAR KALABURAGI	
56	UMESH PUJARI	
57	SHRISHAIL PAWAR	
58	RAVINDRA	
59	LAKSHMI	
60	PRIYANKA	
61	PRABHAVATI KANTIGOND	
62	BHAGYAVANT	
63	MALASHRI KHANAPUR	
64	GAIBUSAB	
65	DANESHWARI WADIGER	
66	SACHIN	
67	SURESH	
68	BHAGYASHREE	
69	UMESH WALIKAR	
70	SHRIDHAR	
71	GEETABAI CHATTARKI	
72	BASANAGOUDA	
73	AKSHATA	
74	BHAGYASHREE	

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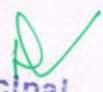
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75	NAGESH	
76	RATNA	
77	BHAGYASHREE BISANAL	
78	SIDDALINGAPPA RAGI	
79	SIDDAPPA PUJARI	
80	SHAILA JERATGI	
81	SUNIL JAMADAR	
82	SANJEEVKUMAR	
83	DEVENDRA	
84	PALLAVI HARNAL	
85	DANAMMA BIRADAR	
86	MAHADEVAPPA VIJAYAPUR	
87	AMIT SAGARNAL	
88	PRUTVI BIRADAR	
89	SHASHIKUMAR	
90	NINGAPPA PUJARI	


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DEPARTMENT OF COMMERCE

CERTIFICATE COURSE: - "On Financial Education Awareness"

ATTENDANCE -2020-2021

20-05-2021 to 19-06-2021

Sl.No	Name of the Students	20	21	22	23	24	25	26	27	28	29	30	31	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
01	BHAGAMMA KATTIMANI																															
02	AISHWARYHARNAL																															
03	BHUVANESHWARI GOUNDI																															
04	SANAAFRIN																															
05	FATIMA MULLA																															
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12	MALLINATH PARAGOND																															
13	CHANNAMMA TALAWAR																															
14	SIDDANNA GUGGARI																															
15	VISHALAXI GANGANALLI																															
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Code: 5234

STUDENT'S NAME	Mandini Patil
CLASS	ROLL NO 22
SUBJECT certificate	DATE 29/8/2021

On financial education - Awareness

Q) Explain key Concepts influencing decision make both micro and macro banking in India?

Ans:- Like physical Scientists, economists develop theory to organize and simplify knowledge about a field and to develop a conceptual framework for adding new knowledge. Science begins with the accretion of informal insights, particularly with observed regularities that are so stable they can be codified into "laws". theory is developed by pinning down those invariant relationships through both experimentation and formal logical deductions - called models.

Since the Keynesian Revolution, the economics profession has had essentially two theoretical systems, one to explain the small picture, the other to explain the big picture (micro and macro are the Greek words, respectively, for "small" and "big") - following the approach of physics, for the past quarter century or so. A number of economists have microeconomics and macroeconomics. They have tried to join macroeconomic models on the grounds that valid economic analysis must begin with the behavior of the elements of microeconomic analysis.

Individual households and firms that seek to optimize their conditions.

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V. SALIMATH Sc College - V. V. Salimath Sc College
SINDGI-586128. SINDGI-586128. College Code: 52.

ROOPAL

STUDENT'S NAME :

CLASS :

SUBJECT :

ROLL NO :

DATE :

Q

Q Explain the various ways of e-banking?

Ans:-

E-banking is a broad term that includes everything from internet and mobile banking to net and Imps transfers.

When did you last visit your Bank to change your ATM PIN or update number? It has been a while for many Customers thanks to the internet. E-Banking comes rather easy to Customers when they need to resolve an issue with their bank or make a financial / non-financial transaction given its convenience. The types of E-Banking and the problems that it has solved merits an assessment.

E-Banking is an arrangement a bank or a financial institution and its Customers that enables encrypted transactions over the internet. Short for electronic banking E-Banking has various types that cater to Customers different Requirements which can be Resolved online.

E-Banking is also helpful for non-financial transactions such as changing your ATM PIN getting a mini statement updating your personal details balance inquiry or printing an account.

STUDENT'S NAME :	
CLASS :	ROLL NO :
SUBJECT :	DATE :

Q

1) Explain the various ways of e-banking?

Ans:-

E-banking is a broad term that includes everything from internet and mobile banking to net and Imps transfers.

When did you last visit your Bank to change your ATM PIN or update number? It has been a while for many Customers thanks to the internet. E-Banking comes rather easy to Customers when they need to resolve an issue with their bank or make a financial / non-financial transaction given its convenience. The types of E-Banking and the problems that it has solved merits an assessment.

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STUDENT'S NAME:	
CLASS:	ROLL NO.:
SUBJECT:	DATE:

2) Briefly explain Basic Investment Objectives?

3

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Investing in Government

issued Securities in stable economic systems is one u.s. - issued envision the collapse of the u.s. government to worry about losing your investment in turn.

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Most in safety are AAA-rated Corporate bonds issued by large, stable companies. Such securities are arguably the best means of preserving your principal while receiving a set rate of interest.

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The risks are similar to those of government bonds you'd have to imagine IBM or Costco going bankrupt in order to worry about losing money investing in their bonds.

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extremely safe investments also are found in the money market in order of increasing risk these securities include treasury bills, Certificates of Deposit, and acceptance.

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The dividend stars are established companies that many grow in leaps and bounds but pay steady dividends year after year.

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College, Sindgi- 586 128**

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.....FATIMA MULLA.....
of B.Com has successfully completed one month from 20-05-2021 to 19-06-2021. Certificate
Course on "FINANCIAL EDUCATION AWARENESS " during the year 2020-2021


Co-ordinator


Principal