

27-01-2022Meeting-2

The department meeting was held in the principal's chamber on 27-01-2022. After discussing with the principal in-charge, faculty of sciences and the students of III B.Sc, it is resolved to enrich the existing curriculum by introducing a certificate course in "Financial Literacy" which is essential for all irrespective of program student studying - for the benefit of students in this academic year 2021-22. A proposal seeking permission to start the course should be submitted to the principal within two days.

Course Duration : 30 to 40 days

Student Intake : 20 to 30

Formative Assessment : 15 marks (Objective)

Summative Assessment : 25 marks (Objective)

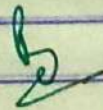
K. Suresh
27/01/22

Course Co-ordinator

Principal In-charge
PRINCIPAL

S.CH.V.P.M.R. Govt. Degree College
GANAPAVARAM-534198. (W.G. Dist)

1. Sri. P. Madhu Raju
Lec. in physics



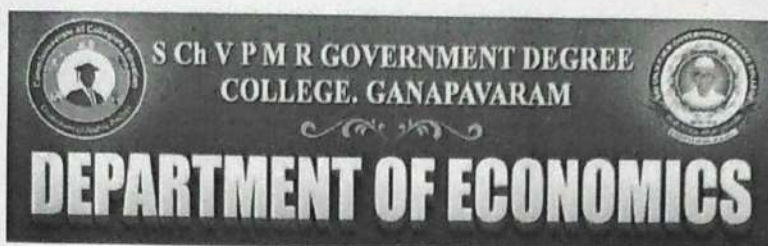
2. Sri. N.V.N.B. Srinivasa Rao
Lec. in chemistry



Student Representatives

1. T. Yesu Madhusu — T. Yesu Madhusu

2. E. Raghavi Prashanti — E. Raghavi Prashanti



Date. 27.01.2022

From

Dr K. Swarupa rani
In-charge, Dept. of Economics
SCHVPMR Govt. Degree College
Ganapavaram

To

The Principal
SCHVPMR Govt. Degree College
Ganapavaram

Sub: Curriculum Enrichment for 2021-22 - Dept. of Economics - proposal for starting a Certificate Course in Financial Literacy - Request for permission - Reg.

This is to submit that the Dept. of Economics is proposing to start a Certificate Course in "Financial Literacy" during the academic year 2021-22 so as to enrich the existing curriculum for the benefit of the students. Hence, this proposal is submitted seeking your permission.

Course duration:	30 to 40 days
Student intake:	20 to 30
Name of Faculty:	Dr K. Swarupa rani
Formative Assessment	15 marks (objective type)
Summative Assessment	25 marks (objective type)
Qualifying mark	15

Objectives:

- ❖ To educate students on basic concepts of finance
- ❖ To empower students through financial literacy
- ❖ To develop students' skills in money management

K. Swarupa rani
27/01/22
In-charge, Dept. of Economics



SRI CHINTALAPATI VARA PRASADA MURTHY RAJU
GOVERNMENT DEGREE COLLEGE

GANAPAVARAM-534 198

ESTD. 1972 • AFFILIATED TO ADIKAVI NANNAYA UNIVERSITY • ACCREDITED NAAC 'B'



Proceedings of the Principal (FAC), SCHVPMR Govt. Degree College, Ganapavaram

Present: Dr M. Syambab, M.Sc., Ph. D.,

Rc.No.23/5/CC-21-22

Dated 28.01.2022

Sub: Dept. of Economics - Proposal for Certificate Course in Financial Literacy for the academic year 2021- 22- Permission granted - Orders issued - Reg.

The Principal, SCHVPMR Govt. Degree College, Ganapavaram is pleased to grant permission to launch a Certificate Course in “**Financial Literacy**” by the Department of Economics during the academic year 2021-22. The In-charge, Department of Economics is requested to follow the due procedure for conducting the said course and submit a report thereof.

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GANAPAVARAM-534198. (W.G.Dist)
28/1/22

28-01-2022

Circular - 4

Greetings from the Department of Economics

SCHVPMR Govt. Degree College, Ganapavaram

All the students of III B.Sc informed that the department of economics of our college is going to start a certificate course in "Financial Literacy" from 1-02-2022 to enrich you with financial knowledge - which is essential in your regular life and your career too.

Hence, you are requested to enroll for the course and make use of it.

- Enrollment forms will be shared with you soon.
- A copy of course syllabus is enclosed herewith.

Course Design

- Title of the course - "Financial Literacy"
- Course Duration - 30 to 40 days
- Student Intake - 20 to 30 (First come - First serve)
- Course Commencement Date - 1-02-2022
- Time of instruction - 4:30 to 5:30 pm
- Formative Assessment - 15 marks (Objective)
(In the middle of the course)
- Summative Assessment - 25 marks (Objective)
- 75% of attendance is mandatory to give the final test.
- Qualifying mark is 15 out of 25 (Summative Assessment)
- Students who scores 15 or above will be given "Course Completion Certificate"

K. Suresh Babu
28/01/22

Course - Coordinator

III B.Sc - ~~1/1~~III - MPC - ~~1/1~~III - MPCs - ~~1/1~~

Principal 28/01/22
S.CH.V.P.M.R. Govt. Degree College
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Certificate Course on “Financial Literacy”

Academic Year 2021-22

Total Instructional Hours: 30

Syllabus

Unit 1

Basic financial concepts, evolution of money (Barter to Digital), Financial literacy- meaning and importance. **(5 hours)**

Unit 2

Circular flow of income, Indian financial system- its components. **(5 hours)**

Unit 3

Banking - RBI - primary functions, Commercial banks- primary functions, Types of accounts and deposits, Digital banking, UPI payments, Digital currency, PMDJY. **(8 hours)**

Unit 4

Capital market: Primary and secondary market, functions of stock market, BSE, NSE, SEBI, Types of shares and debentures, DEMAT account. **(8 hours)**

Unit 5

Money market: Organized and unorganized, Sub markets in Indian money market. **(4 hours)**

Dr K. Swarupa rani

Course Coordinator



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Department of Economics

Certificate Course on "Financial Literacy"

Course Outline

Course Duration	30 to 40 days
Course Fee	Nil
Target Group	BSC
Student intake	20 to 30 (First Come-First Serve)
Start Date	01.02.2022
No. of Modules	5
Formative Assessment	15 marks (objective type)
Summative Assessment	25 marks (objective type)
Qualifying Mark	15
Name of the Course Coordinator	Dr K. Swarupa rani

Student Registration Form

Date: 01.02.2022

Name of the Student : A. Sai Vinay
Admission Number : 6705
Batch : 2019-22
Year and Program studying : III Mpc
Semester : V

A. Sai Vinay
Signature of the Student

K. Swarupa rani
Signature of the Course Coordinator



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Department of Economics

Certificate Course on "Financial Literacy"

Course Outline

Course Duration	30 to 40 days
Course Fee	Nil
Target Group	BSC
Student intake	20 to 30 (First Come-First Serve)
Start Date	01.02.2022
No. of Modules	5
Formative Assessment	15 marks (objective type)
Summative Assessment	25 marks (objective type)
Qualifying Mark	15
Name of the Course Coordinator	Dr K. Swarupa rani

Student Registration Form

Date: 01.02.2022

Name of the Student : B. Mahima Jyothi
Admission Number : 6706
Batch : 2019-22
Year and Program studying : III MPC
Semester : V

B. Mahima Jyothi
Signature of the Student

K Swarupa rani, 1/2/22
Signature of the Course Coordinator



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(Affiliated to Adikavi Nannaya University, Rajamahendravaram, A.P.)

Department of Economics

Certificate course on "Financial Literacy"

Academic Year: 2021-22

List of Students Enrolled

Sl.No.	Admn. No.	Class	Name of the Student	Signature of the Student
1	6705	III MPC	Akula. Sai Vinay	A. Sai Vinay
2	6706	III MPC	B. Mahima Jyothi	B. Mahima Jyothi
3	6708	III MPC	D. Naga Sandhya Devi	D. N. S. Devi
4	6710	III MPC	E. Raghavi Prasanthi	E. Raghavi Prasanthi
5	6711	III MPC	G. Ganga Bhavani	G. Ganga Bhavani
6	6712	III MPC	G. Geetha	G. Geetha
7	6713	III MPC	K. Lalitha Devi	K. Lalitha Devi
8	6714	III MPC	K. Joshi	K. Joshi
9	6721	III MPC	R. Satya Sri Devika	R. S. Sri Devika
10	6723	III MPC	T. Ramyasri	T. Ramyasri
11	6724	III MPC	Y. Sri Sai Sirisha	Y. Sri Sai Sirisha
12	6732	III MPCS	G. Lakshmi Mounika	G. Lakshmi Mounika
13	6740	III MPCS	R. Esteru Rani	R. Esteru Rani
14	6742	III MPCS	T. Yesu Madhu Sri	T. Yesu Madhu Sri
15	6743	III MPCS	S. Yamini	S. Yamini
16	6746	III MPCS	K. Sai Supriya	K. Sai Supriya
17	6768	III MPCS	Ch. Deepika	Ch. Deepika
18	6753	III BZC	B. Satya Mohini	B. Satya Mohini
19	6754	III BZC	B. Priyanka	B. Priyanka
20	6756	III BZC	G. Kameswari	G. Kameswari
21	6757	III BZC	J. Anusha	J. Anusha

PRINCIPAL
3/2/22

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K. Sai Supriya
3/2/22
Course Coordinator

Circular-618-02-2022

Dear students




We will conduct a formative assessment test in "Financial Literacy" - certificate course on 22-02-2022.

Attendance is mandatory.

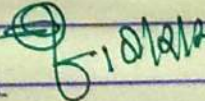
* Prepare well for the test.

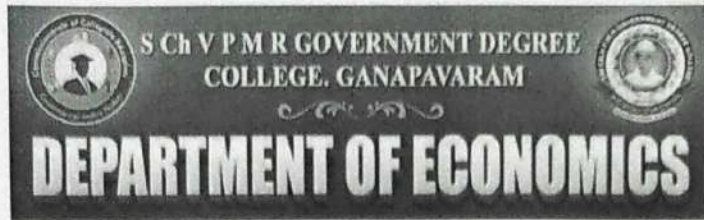
And the syllabus is

- Basic concepts in finance
- Evolution of Money
- Circular flow of Income
- Indian financial system - overview
- Functions of RBI
- Functions of commercial banks

III MPC — 
 III MPCS — 
 III B2C — 

K. Swadani
 18/02/22
 Course Coordinator


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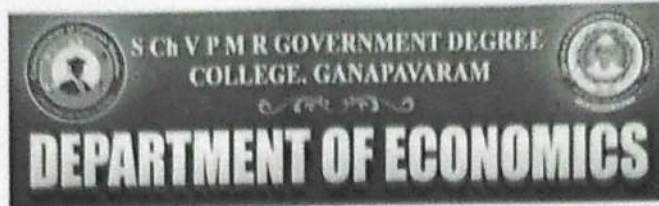
Certificate Course in "Financial Literacy"
Formative Assessment Test - 22.02.2022

Max. Marks: 15 Time: 30 minutes

Name of the Student: A. Sai Vinay Group: III Mpc Admn. No.: 6705

Answer all the following (15 X 1 = 15)

1. ATM stands for
A) Automatic Telling Machine B) Automated Teller Machine C) Any Time Money
2. Efficient allocation of economic resources is achieved by financial system.
A) True B) false
3. Demonetisation of Rs 500 & Rs 1000 notes announced on 8th November 2017.
A) True B) False
4. Which of the following is not an example of transfer payments?
A) Old age pension B) Govt. employee salary C) Unemployment allowance
5. Nationalization of banks announced in the year...
A) 1947 B) 1969 C) 1991 D) None
6. The central bank of India – RBI founded on 1st April 1935.
A) True B) false
7. The interest rate on savings deposits is higher than the interest on fixed deposits.
A) True B) false
8. Over Draft facility is meant for
A) Savings account holder B) Current account holder C) Recurring account holder
9. The motif of Konark Temple is on which currency note?
A) 10 B) 20 C) 100 D) 200
10. Who is the current governor of RBI?
A) Shaktikanta Das B) C. Rangarajan C) Raghuram Rajan D) D. Subbarao
11. No Frills Account (Basic Savings Bank Deposit Account-BSBDA) is a type of bank account that requires an individual to maintain no minimum balance.
A) True B) False
12. KYC (Know Your Customer) helps prevent banks from using criminal networks intentionally or involuntarily for money laundering activities.
A) True B) False
13. The three-sector economy comprises the foreign sector.
A) True B) False
14. Insurance comes under which sector?
A) Agriculture B) Industrial C) Service
15. Financial year starts in India on ...
A) 1st January B) 1st April C) 1st June



10
15

Certificate Course in "Financial Literacy"
Formative Assessment Test - 22.02.2022

Max. Marks: 15 Time: 30 minutes

Name of the Student: B. mahsma Jyothi Group: III MPC Admn. No.: 6706

Answer all the following (15 X 1 = 15)

- ATM stands for
A) Automatic Telling Machine B) Automated Teller Machine C) Any Time Money
- Efficient allocation of economic resources is achieved by financial system.
A) True B) false
- Demonetisation of Rs 500 & Rs 1000 notes announced on 8th November 2017.
A) True B) False
- Which of the following is not an example of transfer payments?
A) Old age pension B) Govt. employee salary C) Unemployment allowance
- Nationalization of banks announced in the year...
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- The three-sector economy comprises the foreign sector.
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- Insurance comes under which sector?
A) Agriculture B) Industrial C) Service
- Financial year starts in India on ...
A) 1st January B) 1st April C) 1st June

16-03-2022

Circular - 7

Dear students

Instructional classes are concluded on 19th March for the certificate course "Financial Literacy". A summative test will be conducted on 21-03-2022 covering the entire syllabus.

Please remember that

- The qualifying mark is 15 out of 25 for course completion.
- Students with the less than 75% of attendance are not eligible to give the test.

* ALL THE BEST *

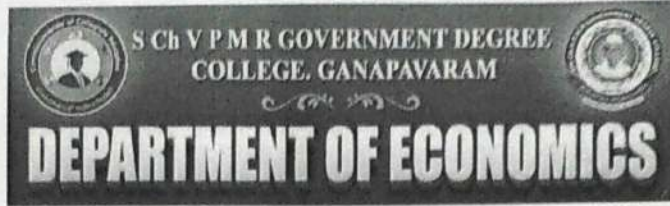
III HPC — 15

III HPCS — 15

III B2C — 15

K. Siva Kumar 16/03/22
Course coordinator.

PRINCIPAL 16/3/22
S.CH.V.P.M.R. Govt. Degree College
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Certificate Course in "Financial Literacy"

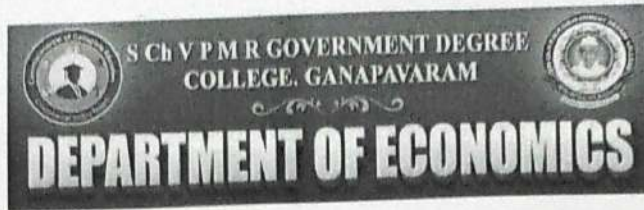
Summative Assessment Test at the End of the Course - 21.03.2022

Max. Marks: 25 Time: 50 minutes

Name of the Student: Gi. Kameshwari
Group: 3rd B2C
Admn. No.: 6756
Answer all the following (25 X 1 = 25)

1. What is the minimum limit of RTGS transactions?
A) 1 lakh B) 2 lakhs C) 3 lakhs D) 5 lakhs
2. Which digital payment system in India is highly used for high valued transactions?
A) RTGS B) NEFT C) UPI D) IMPS
3. Small Industries Development Bank of India is established in the year
A) 1982 B) 1990 C) 1999 D) 2006
4. Who is the only prime minister to have served as the governor of RBI?
A) Narendra Modi B) Manmohan Singh C) P. V. Narasimha Rao D) Rajiv Gandhi
5. Who is the current governor of RBI?
A) Shaktikanta Das B) C. Rangarajan C) Raghuram Rajan D) D. Subbarao
6. Banking comes under which sector?
A) Agriculture B) Industries C) Services D) None
7. Which of the following banks focuses on small and medium enterprises?
A) IDBI B) IFCI C) ICICI D) SIDBI
8. A DEMAT account is maintained in order to hold all the shares in an electronic format.
A) True B) False
9. The interest rate at which the RBI absorbs liquidity from banks on an overnight basis, against the collateral of eligible govt. securities is called...
A) Bank rate B) Repo rate C) Reverse Repo Rate D) SLR
10. The Bank Rate is the rate charged by the central bank for lending funds to commercial banks.
A) True B) False

11. Indian financial system comprises of
A) Commercial Banks B) Cooperative Banks ~~C) Development Banks~~ D) All
12. The motif of Konark Temple is on which currency note?
A) 10 B) 20 C) 100 ~~D) 200~~
13. Which of the following stock exchanges has its index named as SENSEX?
A) NSE ~~B) BSE~~ C) HSC
14. Devaluation of money means
A) Decreasing internal value of money ~~B) Decreasing external value of money~~
15. Capital market is meant for long term financial assets.
~~A) True~~ B) false
16. The basic purpose of financial markets is to
~~A) Allocate savings efficiently~~ B) Control inflation C) Increase the profits of businessmen
17. Financial markets that deal in short term securities
~~A) Money Market~~ B) capital market
18. Increasing interest rates
A) Encourages investments ~~B) Discourages investments~~
19. Which of the following is a component of the capital market?
A) Debt market B) Equity Market C) Derivatives market ~~D) all~~
20. Which organization regulates the capital market in India?
~~A) SEBI~~ B) PFRDA C) RBI ~~D) SIDBI~~
21. The capital market consists of
A) Commercial banks B) development banks C) Stock exchanges ~~D) All~~
22. It is a method by which banks borrow from each other to be able to maintain the cash reserve ratio.
A) Commercial bill B) Commercial papers ~~C) Call money~~ D) None
23. Which of the following are the instruments of money market?
A) Commercial bill B) Treasury bill C) Certificate of deposits ~~D) All~~
24. Instruments traded in the money market are highly liquid.
~~A) True~~ B) false
25. IPO stands for
A) Industrial public offer ~~B) Initial public offer~~ C) Inclusive public offer



23
25

Certificate Course in "Financial Literacy"

Summative Assessment Test at the End of the Course - 21.03.2022

Max. Marks: 25 Time: 50 minutes

Name of the Student: J. Anusha

Group: III BZC

Admn. No.: 6157

Answer all the following (25 X 1 = 25)

1. What is the minimum limit of RTGS transactions?
A) 1 lakh B) 2 lakhs C) 3 lakhs D) 5 lakhs
2. Which digital payment system in India is highly used for high valued transactions?
A) RTGS B) NEFT C) UPI D) IMPS
3. Small Industries Development Bank of India is established in the year
A) 1982 B) 1990 C) 1999 D) 2006
4. Who is the only prime minister to have served as the governor of RBI?
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8. A DEMAT account is maintained in order to hold all the shares in an electronic format.
A) True B) False
9. The interest rate at which the RBI absorbs liquidity from banks on an overnight basis, against the collateral of eligible govt. securities is called...
A) Bank rate B) Repo rate C) Reverse Repo Rate D) SLR
10. The Bank Rate is the rate charged by the central bank for lending funds to commercial banks.
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A) NSE B) BSE C) HSC ✓
14. Devaluation of money means
A) Decreasing internal value of money B) Decreasing external value of money ✓
15. Capital market is meant for long term financial assets.
A) True B) false ✓
16. The basic purpose of financial markets is to
A) Allocate savings efficiently B) Control inflation C) Increase the profits of businessmen ✓
17. Financial markets that deal in short term securities
A) Money Market B) capital market ✓
18. Increasing interest rates
A) Encourages investments B) Discourages investments ✓
19. Which of the following is a component of the capital market?
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Department of Economics

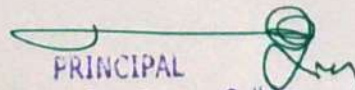
Certificate course on "Financial Literacy"

Academic Year: 2021-22

RESULT SHEET

Sl. No.	Admn. No.	Class	Name of the Student	FA Marks	SA Marks	Total	Grade	Signature of the Student
				15	25	40		
1	6705	III MPC	Akula. Sai Vinay	13	20	33	A	A. Sai Vinay
2	6706	III MPC	B. Mahima Jyothi	10	18	28	B	B. Mahima Jyothi
3	6708	III MPC	D. Naga Sandhya Devi	13	22	35	A	D.N.S. Devi
4	6710	III MPC	E. Raghavi Prasanthi	13	22	35	A	E. Raghavi Prasanthi
5	6711	III MPC	G. Ganga Bhavani	12	16	28	B	G. Ganga Bhavani
6	6712	III MPC	G. Geetha	10	23	33	A	G. Geetha
7	6713	III MPC	K. Lalitha Devi	11	22	33	A	K. Lalitha Devi
8	6714	III MPC	K. Joshi	12	23	35	A	K. Joshi
9	6721	III MPC	R. Satya Sri Devika	10	21	31	A	R.S.S. Devika
10	6723	III MPC	T. Ramyasri	10	16	26	B	T. Ramyasri
11	6724	III MPC	Y. Sri Sai Sirisha	08	14	22	C	Y. Saicisirisha
12	6732	III MPCS	G. Lakshmi Mounika	12	17	29	B	G. Lakshmi Mounika
13	6740	III MPCS	R. Esteru Rani	10	21	31	A	R. Esteru Rani
14	6742	III MPCS	T. Yesu Madhu Sri	13	22	35	A	T. Yesu Madhusri
15	6743	III MPCS	S. Yamini	11	15	26	B	S. Yamini
16	6746	III MPCS	K. Sai Supriya	11	16	27	B	K. Sai Supriya
17	6768	III MPCS	Ch. Deepika	14	24	38	A	Ch. Deepika
18	6753	III BZC	B. Satya Mohini	13	24	37	A	B. Satya Mohini
19	6754	III BZC	B. Priyanka	11	15	26	B	B. Priyanka
20	6756	III BZC	G. Kameswari	12	22	34	A	G. Kameswari
21	6757	III BZC	J. Anusha	12	23	35	A	J. Anusha

Grade: > 30 – A, 26 to 30 – B, 21 to 25 – C, 15 to 20 – D, < 15 Fail


PRINCIPAL

S.CH.V.P.M.R.Govt.Degree College
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Dr K. Swarupa Rani
Course Coordinator



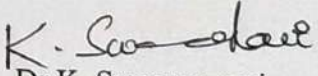
Certificate Course on “Financial Literacy”

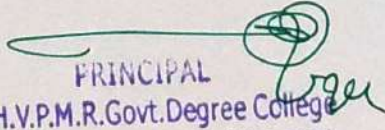
Report

Course started on 1st February 2022 with a target to give basic financial knowledge to non-economics students. Twenty-one students from III B. Sc. joined and completed the course successfully. The course covered basic financial concepts like the evolution of money, circular flow of income overview of the Indian financial system, types of accounts, digital banking, UPI payments, shares, debentures, DEMAT account, SENSEX, NIFTY etc. during instruction, students showed interest in discussing digital banking, less cash society, cybercrime, second- and third-party authentications in which they were involved in their daily life. They are all planning to open a DEMAT account and do stock trading. Finally, the course succeeds in making students financially literates.

Learning Outcomes

- ❖ Students understand the basic concepts such as importance of saving money and the various types of saving and investment options available to them.
- ❖ Students were able to communicate finance related matters
- ❖ Students gained knowledge about the role and functions of financial institutions, such as banks, investment firms etc.
- ❖ Students learned about different types of accounts, services, and products offered by different financial institutions in India.
- ❖ Students can choose the right financial institution for their needs.
- ❖ Students understand the importance of RBI's theme “Less Cash Society”.


Dr K. Swarupa rani
Course Coordinator


PRINCIPAL
S.CH.V.P.M.R.Govt.Degree College
GANAPAVARAM-534198. (W.G.Dist)



SRI CHINTALAPATI VARA PRASADA MURTHY RAJU
GOVERNMENT DEGREE COLLEGE

GANAPAVARAM-534 198

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CERTIFICATE

This is to certify that

AKULA SAI VINAY, III MPC (Admission No. 6705)

of

SCHVPMR GOVERNMENT DEGREE COLLEGE, WEST GODAVARI, ANDHRA PRADESH

has successfully completed the certificate course in “**FINANCIAL LITERACY**” held from 01 February to 20 March, 2022 offered by the Department of Economics with grade “**A**”.

Dr K. Swarupa Rani
Course Coordinator

Dr T. Akki Raju
IQAC Coordinator

Dr M. Syambabu
Principal



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CERTIFICATE

This is to certify that

THOTA YESHU MADHU SRI, III MPCS (Admission No. 6742)

of

SCHVPMR GOVERNMENT DEGREE COLLEGE, WEST GODAVARI, ANDHRA PRADESH

has successfully completed the certificate course in “**FINANCIAL LITERACY**” held from 01 February to 20 March, 2022 offered by the Department of Economics with grade “**A**”.

Dr K. Swarupa Rani

Course Coordinator

Dr T. Akki Raju

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