

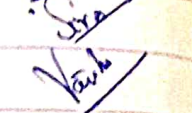
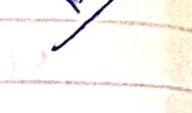
Student Enrollment List

List of Students for Financial Literacy.
2021-2022

Sl. No	Name	Department
1.	A. Hari Krishnan	Commerce. <i>Har</i>
2.	Abhinav. S	" <i>Abhin</i>
3.	Abhishek. A. J	" <i>Abh</i>
4.	Amsitha. S	" <i>Am</i>
5.	Bhavya. M. S	" <i>Bha</i>
6.	Tishnu Lal. O	" <i>Tishnu</i>
7.	Nandhana. V	" <i>Nan</i>
8.	Pillai Abhishek Rajendran	" <i>Abh</i>
9.	Saidali. S	" <i>Sa</i>
10.	Aazyan. R	" <i>Aaz</i>
11.	Akesh. A. K	" <i>Ak</i>
12.	Akhila Raj	" <i>AK</i>
13.	Akshay. P. Sekhar.	" <i>AKS</i>
14.	Aliya. S	" <i>Ali</i>
15.	Alok Johns	" <i>Alo</i>
16.	Amittha Prasad	" <i>Amit</i>
17.	Anjana. A. S	" <i>Anjan</i>
18.	Anurag. M. P	" <i>Anu</i>
19.	Aparna. M	" <i>Apar</i>
20.	Devika. S	" <i>Dev</i>
21.	Dhanush. S. Kumar	" <i>Dhan</i>
22.	Krishnapriya. S	" <i>Krish</i>
23.	Lekshmi. M	" <i>Lek</i>
24.	Muhammed. K. H	" <i>Muham</i>
25.	Mumithas. A	" <i>Mumith</i>
26.	Nianaraj	" <i>Nian</i>
27.	Prema. N	" <i>Pre</i>
28.	Ruksana. N	" <i>Ruk</i>

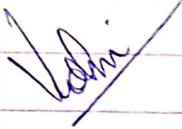
6

29.	Saeath.S
30.	Shibin.S
31.	Sivadathan.R
32.	Sivaprabhu.P
33.	Vaishna Santhosh

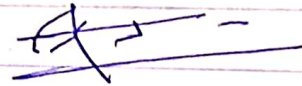
Commerce
" 
" 
" 
" 

Total Strength : 33

Vidhu V.L







Dr. KAVITHA L
Assistant Professor & Head
Department of Commerce
M.M.N.S.S. College, Kottiyam
Kollam-691571

MMNSS COLLEGE, KOTTIYAM

DEPARTMENT OF COMMERCE

Certificate Course on Financial Literacy

Course title	Course code	Instructional hours	No. of students enrolled
Certificate Course on Financial Literacy	CC CO.04	30	33

Course Objectives:

- Familiarity with different aspects of financial literacy such as savings, investment, taxation, and insurance
- Understand the relevance and process of financial planning
- Promote financial well-being

Learning Outcomes:

- Develop proficiency for personal and family financial planning
- Apply the concept of investment planning
- Ability to analyse banking and insurance products
- Personal tax planning

Syllabus of Financial Literacy

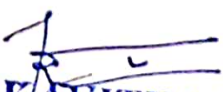
	No. of Lectures
Unit I: Financial Planning and Financial products	5
• Introduction to Saving • Time value of money • Management of spending and financial discipline	
Unit II: Banking and Digital Payment	10

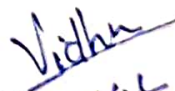
Dr. KAVITHA L
 Assistant Professor & Head
 Department of Commerce
 M.M.N.S.S. College, Kottiyam
 Kollam-691571

Vidhu V.L.

• Banking products and services • Digitisation of financial transactions: Debit Cards (ATM Cards) and Credit Cards. Net banking and UPI, digital wallets • Security and precautions against Ponzi schemes and online frauds	
---	--

Unit III: Investment Planning and Management	5
• Investment opportunity and financial products • Insurance Planning: Life and non-life including medical insurance schemes	
Unit IV: Personal Tax	10
• Introduction to basic Tax Structure in India for personal taxation • Aspects of Personal tax planning • Exemptions and deductions for individuals • e-filing	
References: • Introduction to Financial Planning (4th Edition 2017) — Indian Institute of Banking & Finance. • Sinha, Madhu. Financial Planning. A Ready Reckoner July 2017, McGraw Hill.	


Dr. KAVITHA L
 Assistant Professor & Head
 Department of Commerce
 M.M.N.S.S. College, Kottiyam
 Kollam-691571


 Vidhu

2021-22

MMNSS COLLEGE, KOTTIYAM
DEPARTMENT OF COMMERCE

Course Title: Certificate course on Financial Literacy

Course Code: CC CO-04

Course Duration : 30 Hours

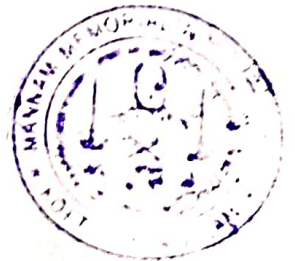
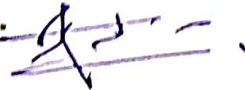
Course schedule

Date	Day	Time	Topic Discussed
5-2-2022	Saturday	10-4	Introduction to Savings-Time Value of money-Management of Spending and Financial discipline
19-2-2022	Saturday	10-4	Banking products and Services-Digitalisation of financial Services-Cards-Net Banking-UPI Digital Wallets
26-2-2022	Saturday	10-2	Security and precautions of Online Frauds
5-3-22	Saturday	10-4	Investment opportunity and Financial products-Insurance Planning –Life and Non life including medical insurance scheme
12-3-22	Saturday	10-2	Introduction to Basic Tax structure in India for Personal Taxation
9-4-22	Saturday	10-12	Aspect of Personal Tax planning
16-4-22	Saturday	10-4	Exemption and deduction for individuals- Various deductions

Name and Signature of Course Advisor:



Name and Signature of HOD:



Dr. KAVITHA L
Assistant Professor & Head
Department of Commerce
M.M.N.S.S. College, Kottiyam
Kollam-691571

MMNSS COLLEGE, KOTTIYAM

CERTIFICATE COURSE ON FINANCIAL LITERACY

QUESTION FOR ASSESSMENT (COURSE CODE: CC CO.04)

Time: 2 Hours

Max Marks: 50

Section A

Answer all questions. Each question carries 1 mark.

1. Define Time value of money.
2. What do you mean by savings?
3. What is Ponzi Scheme?
4. What is Tax planning?
5. What is Credit card?
6. Write a note on GST.
7. What is SSL?
8. Write a note on IRDA.
9. What is Portfolio investment?
10. What do you understand by Financial inclusion?

Section B

Answer any 5. Each question carries 2 marks.

11. What is Financial discipline?
12. What is e-filing?
13. What is Investment planning?
14. Write a note on medical insurance schemes.
15. What are the threats in Net banking transactions?
16. Write a note on E- wallet.
17. What is Speculation?

Section C

Answer any 2. Each question carries 15 marks

18. Discuss about digital payment system in India.
19. Explain about exemptions and deductions applicable for individuals as per Income Tax Act.
20. Describe different avenues of investment. Point out the relevance of each investment options in present scenario.

Vidhan
Vidhan

J. Ravitha
DEKAVITHA L
Assistant Professor & Head
Department of Commerce
M.M.N.S.S. College, Kottiyam
Kollam-691

MMNSS COLLEGE, KOTTIYAM
DEPARTMENT OF COMMERCE
CERTIFICATE COURSE ON FINANCIAL LITERACY
MARK LIST

Sl.No	Name of the student	Candidate code	Marks Secured
1	A HARIKRISHNAN	15922116001	25
2	ABHINAV S	15922116002	30
3	ABHISHEK A J	15922116003	25
4	AMRITHA.S	15922116004	25
5	BHAVYA M.S	15922116005	28
6	JISHNU LAL O	15922116006	30
7	NANDHANA.V	15922116007	30
8	PILLAI ABHISHEK RAJENDRAN	15922116008	30
9	SAIDALI S	15922116009	25
10	AARYAN. R	15922116010	30
11	AKESH AK	15922116011	30
12	AKHILA RAJ	15922116012	30
13	AKSHAY P SEKHAR	15922116013	26
14	ALIYA S	15922116014	28
15	ALOK JOHNS	15922116015	24
16	AMITHA PRASAD	15922116016	30
17	ANJANA AS	15922116017	30
18	ANURAG MP	15922116018	25
19	APARNA M	15922116019	30
20	DEVIKA. S	15922116020	30
21	DHANUSH S KUMAR	15922116021	30
22	KRISHNAPRIYA	15922116022	26
23	LEKSHMI M	15922116023	28
24	MUHAMMED K H	15922116024	24
25	MUMTHAS A	15922116025	30
26	NJANARAJ	15922116026	30
27	PREMA N	15922116027	30
28	RUKSANA N	15922116028	25

Vidhwanth
Debi

DE KAVITHA L
Assistant Professor & Head
Department of Commerce
M.M.N.S.S. College, Kottiyam
Kollam-691571

2021-22

Report of the Course

Certificate Course of Financial Literacy.

- 30 hrs Certificate Course on Financial Literacy was conducted by Department of Commerce from 4-12-21 to 30-11-22. 15 students from different disciplines were enrolled for the course. The classes were taken by Vidhya V.L Faculty, Department of Commerce. The course was designed to impart knowledge regarding financial literacy and relevance of it in day to day life. It was intended to equip the students to acquire theoretical knowledge on the concepts of financial literacy. An assessment test was conducted at the end of the course and all students attended the exam.

Assessment format - Theoretical Examination - duration - 2 hrs.

Vidhya V.L
V.L

~~AK~~

Sol
Principal
M.M.N.S.S. COLLEGE
KOTTIYAM

Dr. KAVITHA L
Assistant Professor & Head
Department of Commerce
M.M.N.S.S. College, Kottiyam
Kollam - 691324

