

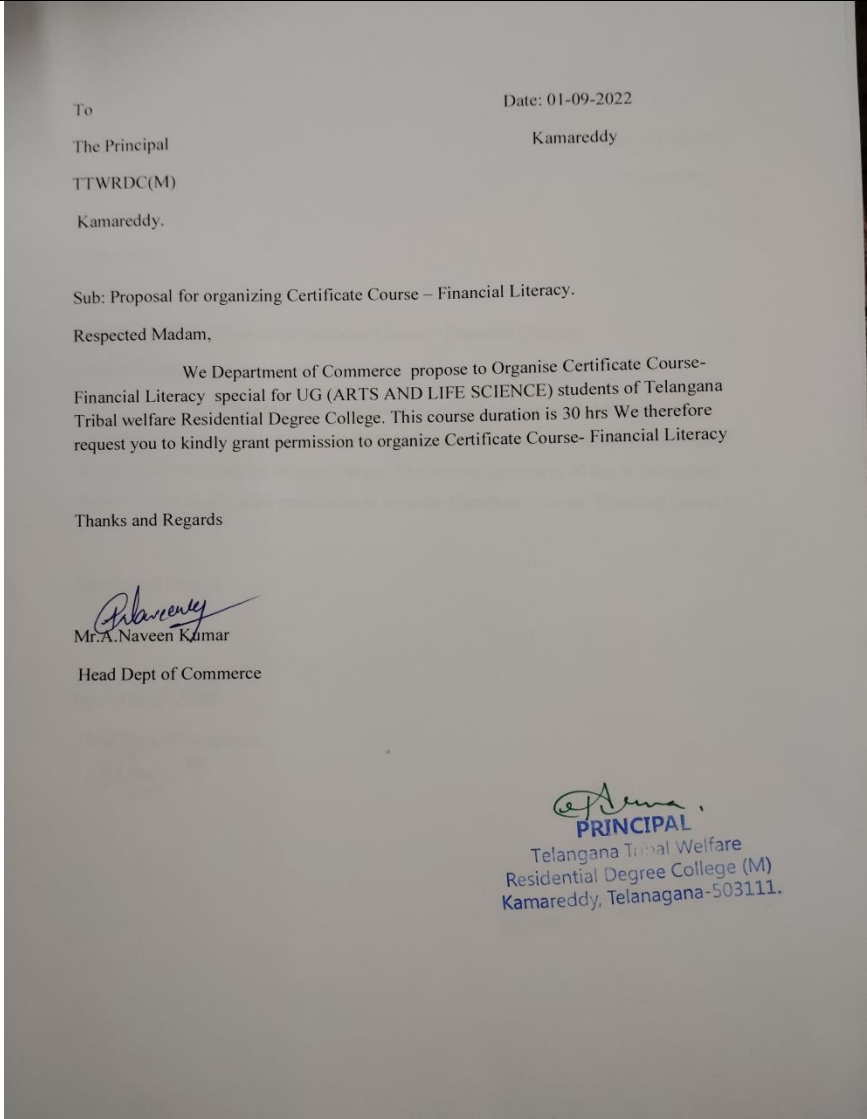


**GOVERNMENT OF TELANGANA**  
**TELANGANA TRIBAL WELFARE RESIDENTIAL**  
**DEGREE COLLEGE (GURUKULAM)**

**DEPARTMENT**  
**OF**  
**COMMERCE**

**CERTIFICATE COURSES**  
**(2022-2023)**

# 2022-23

<b>Certificate course/ Add-on course/ Value based course (Pls select one)</b>	Certificate course
<b>Organisation</b>	Telangana Tribal Welfare Residential Degree College (M), Kamareddy
<b>Title of the course</b>	AWARENESS ON FINANCIAL LITERACY
<b>Permission letter:</b>	 <p>To The Principal TTWRDC(M) Kamareddy.</p> <p>Date: 01-09-2022 Kamareddy</p> <p>Sub: Proposal for organizing Certificate Course – Financial Literacy.</p> <p>Respected Madam,</p> <p>We Department of Commerce propose to Organise Certificate Course- Financial Literacy special for UG (ARTS AND LIFE SCIENCE) students of Telangana Tribal welfare Residential Degree College. This course duration is 30 hrs We therefore request you to kindly grant permission to organize Certificate Course- Financial Literacy</p> <p>Thanks and Regards</p> <p><i>A. Naveen Kumar</i> Mr.A.Naveen Kumar Head Dept of Commerce</p> <p><i>Neelima</i> <b>PRINCIPAL</b> Telangana Tribal Welfare Residential Degree College (M) Kamareddy, Telangana-503111.</p>
<b>Date of commencement of course</b>	05-09-2022 TO 22-09-2022
<b>Course duration</b>	30 Hours
<b>Resource</b>	Ms.M.Neelima

person	
No. of students enrolled	20

**The Learning Objectives of this course are as follows:**

- 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 The Learning Outcomes of this course are as follows:
- Develop proficiency for personal and family financial planning
- Apply the concept of investment planning
- Ability to analyze banking and insurance products
- Personal tax planning

**SYLLABUS OF FINANCIAL LITERACY**

**UNIT- I**

- Financial Planning and Financial Products
- Introduction to Saving
- Time value of money
- Management of spending and financial discipline

**UNIT- II**

- Banking and Digital Payment
- 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
- Investment opportunity and financial products
- Insurance Planning: Life and non-life including medical insurance schemes

**UNIT- IV**

- Personal Tax
- Introduction to basic Tax Structure in India for personal taxation
- Aspects of Personal tax planning • Exemptions and deductions for individuals
- e-filing

Brochure



The brochure features a dark blue background with a white line graph showing an upward trend. At the top left is the Gurukulam logo with the motto 'Aptu Accite Inspire'. At the top right is the University of Telangana logo. The text in the center reads: 'Add-on Course Organised by the Department of Commerce FINANCIAL LITERACY'. At the bottom, it specifies 'Duration: 30 Hours From 05-09-2022 to 22-09-2022' and 'Resource person: Ms. M. Neelima'.

**GURUKULAM**  
Aptu Accite Inspire

Telangana Tribal Welfare Residential Degree College for Men, Kamareddy

UNIVERSITY OF TELANGANA

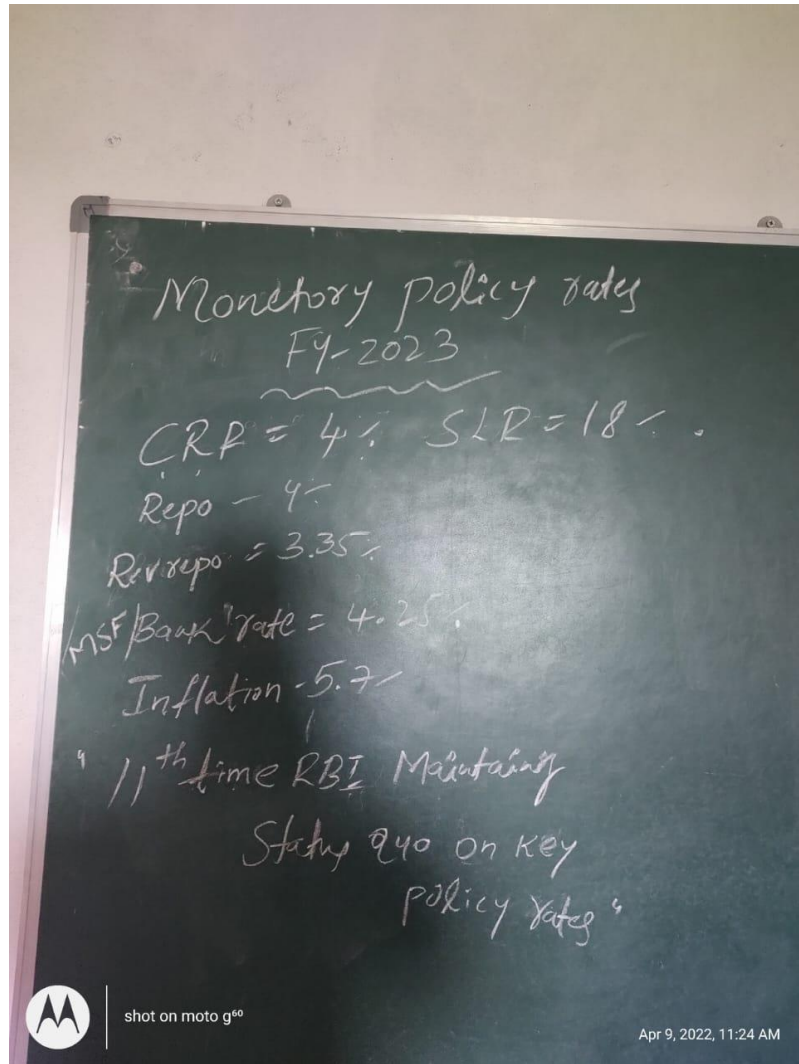
*Add-on Course*  
*Organised by the Department of Commerce*

**FINANCIAL LITERACY**

*Duration: 30 Hours*  
*From 05-09-2022 to 22-09-2022*

*Resource person: Ms. M. Neelima*

Picture





Telangana Tribal Welfare Residential  
Degree College for Men, Kamareddy



**Certificate of Participation**

This is to certify that Mr. N.DEVI VARA PRASAD of  
BSc (MPCS) has successfully completed a certificate course on

**FINANCIAL LITERACY** during the Academic Year

2022-23.

  
Course Coordinator

  
Vice-Principal

  
Principal

**List of students enrolled in FINACIAL LITERACY**

<b>S.No</b>	<b>Name of the student</b>	<b>Roll Number</b>
1	Barmavath Kamal	210550804451001
2	Chekka Prashanth	210550804451003
3	Debbati Raviteja	210550804451004
4	Dhanavath Pawan kalyan	210550804451005
5	Gone Naveen	210550804451007
6	Katroth Rakesh	210550804451011
7	Maldodi Manohar	210550804451014
8	Maloth Arun	210550804451015
9	Maloth Mohan	210550804451016
10	Bacchali Laxman	210550804051001
11	Chakali Naresh	210550804051004
12	Devasoth Harish Kumar	210550804051006
13	Doosgam Sai Kiran	210550804051008
14	Kethavath Arjun	210550804051012
15	Kethavath Preamsingh	210550804051013
16	Lavadya Laxman	210550804051014
17	Parlapely Vignesh	210550804051019
18	Pitla Nikhil	210550804051020
19	Vankdoth Prakash	210550804051023
20	Vislavath Nagesh	210550804051024

