# DEPARTMENT OF COMMERCE CERTIFICATE COURSE ACADEMIC

## YEAR

2022 - 2023



# GOVERNMENT DEGREE COLLEGE PALAKONDA

## PARVATHIPURAM MANYAM DISTRICT

### **BROCHURE**



#### GOVERNMENT DEGREE COLLEGE PALAKONDA-532440

Affiliated to Dr.B.R.Ambedkar University Srikakulam Parvathipuram Manyam District, Andhra Pradesh Duration of the Course: 40 hrs. 1<sup>ST</sup> July 2023 To 15<sup>th</sup> August 2023

### CERTIFICATE COURSE ON BASIC FUNDAMENTALS OF BANKING& FINANCE



# Instructions to the Students:

- 75% course attendance compulsory to get the certificate.
- Student who will get 75% of marks in the examination and they will eligibility to get certificate.

Organized by Department of Commerce

**Faculty Information:** Smt.P.Rajyalakshmi Sri.T.Parvateeswararao Sri.V.Phalguna Rao

Further Information, Contact P.Rajyalakshmi Course coordinator, Department of Commerce

#### PERMISSION LETTER

#### PROPOSAL LETTER

To

The Principal,

Govt. Degree College- Palakonda. Parvathipuram Manyam District. palakonda

18-06-2023

Respected Sir,

We the Lectures in Commerce, Smt.PALLA RAJYALAKSHMI submits that we would like to conduct a 45 days duration certificate course on "BASIC FUNDAMENTALS OF BANKING AND FINANCE " for lind and IVth semester students.Hence we humbly request you to accord permission to initiate the certificate course in our Department of Commerce.

**Thanking you Sir** 

Gm

GOVT DEGREE COLLEC -

**Yours Faithful** ECTURE GOVT. DEGREE COLLEGE PALAKONDA PARVATHIPURAM MANYAM DIST

#### CIRCULAR

#### CIRCULAR

Date: 18/06/2023

The Department of Commerce is planning to organize Certifiate Course on "BASIC FUNDAMENTALS OF BANKING AND FINANCE". Hence, interested Candidates are advised to intimate the Head of the department, Smt.palla Rajyalakshmi or Other lecturer in Commerce Department. In this regard the registration fee is free. After completion of this course, they will be given a online certificate those are secured 75% in final assessment.

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Parvathipuram Manyam Dist.

### DEPARTMENT OF COMMERCE BASIC FUNDAMENTALS OF BANKING AND FINANCE

#### (Total hours of teaching - 40 Hrs.)

#### Starts from 1/07/2023 to 15/08/2023

#### **Learning Objectives:**

On successful completion of this course, the students will be able to:

- To Understand the Importance of Banking Services
- To Know the Financial Services, Provide by The Banks.
- To Analysis the Banking Services in India

#### **Outcomes of the course:**

- Now the process of loan services.
- Find out the needs of rural credit especially in agriculture and small-scale industries.

#### **Unit-1. Introduction to Banking and Finance:**

- > Overview of the financial system
- Role and functions of banks
- > Financial markets and institutions

#### **Unit- 2. Banking Operations:**

- > Deposit and loan functions
- Types of bank accounts
- Credit creation process
- > Money supply and its components

#### **Unit-3. Financial Markets:**

- Money market and capital market
- Primary and secondary markets
- Stock exchanges
- Financial instruments (bonds, stocks, derivatives)

#### Unit-4. Emerging Trends in Banking and Finance: -

- Fintech and digital finance
- Blockchain and cryptocurrencies
- Sustainable finance

## STUDENT REGISTRATION/ ENROLLMENT COPY

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SIN		student	Signature	
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### Assessment Procedure (Question Paper)

Following the course, an online evaluation will be conducted by

#### LINGAYA'S LALITHA DEVI INSTITUTE OF

### MANAGEMENT AND SCIENCE. For students who achieve a

minimum of 75% in the examination, the institute will award a

certificate of completion.

ASSESSMENT

20x2=40 marks

ATTENDANCE (75%)

10 marks

#### **QUESTION PAPER:**

Q:Which of the following is used for international monetary

transfer ?

Q:What is OTP in credit card transaction?

Q 3: One of the items is not related with e-banking

Q 4: which one among the following has not started commercial

banking ?

Q 5: Reserve Bank of India is .

Q 6: the number of approved stock exchange in India is ..

Q 7: NABARD has taken over the entire functions of...

Q 8: which of the following is not a function of a Bank...

Q 9: Reporate refers to the rate at which...

Q 10: A\_ card is basically a payment mechanisam which allows the holder of the card to make purchase without any immediate cash payment...

Q 11: Retail Banking means...

Q 12: In which type of business all owners share in gains and losses and all have unlimited liability for all business debts ?

Q 13: which one of the following is concerned with the Acquisition financing and management of assets with some over all goal in mind ?

Q 14:An individual authorised by another person, called principal to act on the latter 's on behalf is known as:

Q15. Quick ration is also known as

\*Q 16. Which of the following item provides the important function of shielding part of incom from taxes are ?

\*Q 17. The processes of determining the present value of a

payment or stream of payment that is to be received in the future is

\*Q.18. In which form of business owner have limited liability is ?

\*Q 19. All the constituencies with a stake in the fortunes of the

company are termed as ?

\*Q. 20. Corporate governance encompasses the relationship among

a company





Lingaya's Lalita Devi Institute of Management and Sciences

NAAC Re- Accredited "A" Grade Institute Affiliated to GGSIP University Recognized by UGC u/s 2(f), Govt. of NCT Delhi and NCTE ISO 9001:2015 Certified

# CERTIFICATE OF MERIT GORINTA VINITHA

The candidate has displayed excellent knowledge and is well versed in the basic fundamentals of **Banking and** Finance.

Certificate ID - 26991-169-304-8376

Awarded On - August 26, 2023, 4:42 pm

Dr.Pranav Mishra Additional Director and

**IQAC** Coordinator

Dr. KK.Garg Director,LLDIMS Amite

Ms.Amita Kumar Advisor,LLDIMS





#### Lingaya's Lalita Devi Institute of Management and Sciences

NAAC Re- Accredited "A" Grade Institute Affiliated to GGSIP University Recognized by UGC u/s 2(f), Govt. of NCT Delhi and NCTE ISO 9001:2015 Certified

## CERTIFICATE OF MERIT

## SAVIRIGANA NAGALAKSHMI

The candidate has displayed excellent knowledge and is well versed in the basic fundamentals of Banking and Finance.

Certificate ID - 26857-169-286-9505

Awarded On - August 24, 2023, 3:01 pm

Dr.Pranav Mishra Additional Director and IQAC Coordinator

Dr. KK.Garg Director,LLDIMS Amile

Ms.Amita Kumar Advisor,LLDIMS





#### Lingaya's Lalita Devi Institute of Management and Sciences

NAAC Re- Accredited "A" Grade Institute Affiliated to GCSIP University Recognized by UGC u/s 2(f), Govt. of NCT Delhi and NCTE ISO 9001:2015 Certified

## CERTIFICATE OF MERIT

# **POTNURU SWATHI**

The candidate has displayed excellent knowledge and is well versed in the basic fundamentals of Banking and Finance.

Certificate ID - 26866-169-287-0746

Awarded On - August 24, 2023, 3:22 pm

Amile

Ms.Amita Kumar Advisor,LLDIMS

Dr.Pranav Mishra Additional Director and IQAC Coordinator

Dr. KK.Garg Director,LLDIMS