



National University Students' Skill  
Development Programme

**FINANCIAL LITERACY**  
RESOURCE MATERIAL FOR TRAINERS



**Tata Institute of Social Sciences**



# National University Students' Skill Development Programme

Financial Literacy  
Resource Material For Trainers



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TATA INSTITUTE OF SOCIAL SCIENCES  
Bombay Stock Exchange



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## **Unit 1**

### **Accounting Concepts**

## **Faculty Guideline – Accounting Concepts**

Unit Objective: To explain the concept of accounts and accounting conventions and help students master the basics of writing accounts and accounting principles and preparation of final accounts.

The flow of concepts should be as follows:

- a. Explain the concept of accounts, what is accounts, why it is necessary, how it is kept, how to maintain it on an ongoing basis. Can give small examples of household accounts to explain this.
- b. Explain the various accounting concepts, how they are useful and give examples from PPT and the study material. Explain the examples given in the study material. Give more sums and explain the same for better understanding.
- c. Explain about accounting conventions, why and how they evolved over time, how they help, and the benefits of using accounting conventions. Explain each convention with examples and ask the class to give examples so that it is clear that they understand the same. Again work the solved examples in class and give them more sums to solve.
- d. Have a discussion on how accounts should be written and how are they to be presented. Then explain the accounting cycle of first entry, posting, trial balance and final statements. A discussion on how all this is now computerised will help.
- e. Explain and emphasise on the golden rules of accounting. Spend time on this. Explain examples, give more examples, etc. Then explain ledger posting with examples. Discuss about different types of accounts that can appear in ledger and the different headings thereon.
- f. Now explain in detail the preparation of a trial balance. How the balances are taken from the ledger and then the trial balance prepared. How a trial balance must balance. Show which balances normally come in the debt side and which in the credit side.
- g. Explain about closing entries and rectification entries. Why are they necessary? How all nominal accounts are closed? Which account balances are carried forward to the next year?
- h. From here, move on to explain final accounts and their preparation. How they are written. Also use a real annual report to explain the same to the students. Individually explain income statement, balance sheet, cash flow and funds flow statements.

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## **Unit 2**

### **Time Value of Money**



## **Faculty Guideline – Time Value of Money**

Unit Objective: To explain the concept of Personal Financial Planning and help students master the basic tools and concepts of planning their own individual finances

The flow of concepts should be as follows:

- a. Explain the concept of financial planning and how it applies to them. Stress that it is not something meant for only working adults / wealthy individuals and that it applies to everyone, right from a small child to a retired adult.
- b. Explain what the process involves – setting goals, identifying ways that'll help them achieve those goals, assessing current financials, choosing the right investments based on their goals and reviewing and monitoring from time to time.
- c. Explain what personal finances mean. At the students' level ask them to assess their incomes and expenditures and current financial position. Their major incomes may comprise of pocket money, any scholarship amounts that they have won or income from a part-time job. Expenses may include their course fees, mobile bill payments, travel expenses and other miscellaneous expenses. Help them identify their assets (may include their mobile phone, a bike / car if any, any investments, bank balances etc.) and liabilities (bank loans, money owed to friends etc.) and prepare their net wealth position.
- d. Conduct an exercise on setting goals.
- e. Now explain in detail the concept of Time Value of Money. For this, begin with Simple Interest and Compound Interest differences and problems in both.
- f. Explain the avalanche effect of compounding and show them practical examples of how a small investment escalates to a very large amount given a sufficient period of time. From this, explain that even a small amount invested extremely early is better than waiting to accumulate a large amount before one begins investing. Use EXCEL to demonstrate both these scenarios to the students, so that they can look at what the actual difference will be.
- g. Explain intra-year compounding and its effects. Conduct exercises on different modes of compounding such as quarterly, monthly, annual etc.
- h. Explain how to compute Present Value and Future Value of investments. Use this to help students calculate real-life implications, such as cost of a house after 10 years, or value of an investment in FD after 5 years or present value of the sum assured of an insurance policy etc.
- i. Ask students if they can reasonably achieve their goals once they start earning. Ask them what issue they may face?
- j. Explain the concept of cashflow and the mismatches in amount and timing of cash flow. Then proceed to explain the whole process of cash flow management and budgeting.
- k. Explain budgeting and its relevance. Based on c and d, ask students to prepare their own personal budgets for the next 3 years. Help them build in concepts of inflation and returns on assets while preparing these budgets.

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## **Unit 3**

### **Introduction to Financial Markets**

## **Faculty Guideline – Introduction to Financial Markets**

Unit Objective: To explain the concept of financial markets and help students understand the various types of financial markets and their components.

The flow of concepts should be as follows:

- a. Explain the concept of financial system of a country and how financial markets is an essential part of the financial system.
- b. Explain the classification of financial markets into its various components. Explain the participants in financial markets.
- c. Explain about securities, types of securities and the types of trading.
- d. Explain in detail about the different types of financial markets – what the securities are and how they are traded.
- e. Explain how market information is important and the various sources from which this information can be obtained. Also some annual reports, etc., can be shown to the students to explain in detail. Annual reports and research reports are available online from the companies' websites or brokers' websites. These can be downloaded and shown to the students.
- f. Explain about insider trading and how such practice is not legal.
- g. Explain about market volatility – the up and down movements of prices and why it happens. This can be explained with live readings of the BSE Sensex or the Nifty.
- h. Explain who the market participants are – various types of investors and how they operate in the markets. Names of important individual investors and institutional investors like FIIs can be given. Also explain the objectives of the different investors.
- i. Talk about market capitalisation.
- j. Explain listing in detail – how listing helps in share trading, improving the liquidity, etc. Some listed stock prices can be read out from the economic times or any financial newspaper. Explain the advantages of listing both to the investor and the issuer company.
- k. Explain the listing agreement and its advantages.
- l. Explain behavioural economics – its 3 principles and how they affect the markets.
- m. Explain what are securities and their different types. This can be explained with examples by showing equity and debt segments securities listed in the economic times.
- n. Explain various components of securities markets.
- o. Explain equity and debt markets. For more details on debt markets, RBI website can be accessed and so also the websites of companies that have issued debentures. The handout has a detailed explanation on the debt markets and this can be explained to the students.
- p. Explain about participants who are the Government and the non-Government sectors. Explain the various types of borrowers in this segment.
- q. List the various debt securities and explain the same. The important criteria is that debt does not constitute ownership in the issuer. It is a borrowed sum and fetches income in the form of interest at steady intervals.
- r. Current details of Indian debt markets can be taken from RBI website.
- s. Explain primary markets and its features and benefits to investors and issuers.

- t. Explain what secondary markets are and its features.
- u. Then explain trading and the different types of trading accounts. Any brokers website can be accessed and the accounts explained thereon along with handouts.
- v. Explain the trading process consisting of trading, clearing and settlement. The BSE website has explained all this in greater detail. This can be accessed to explain the same.
- w. Explain the different types of trading – again this can be explained with reference to BSE website. So also clearing and settlement.
- x. Explain what stock exchanges are and their role.
- y. List the regulators in Indian capital markets. The Govt. of India Financial Ministry website gives details on this. Also explain the reforms in Indian capital markets.
- z. The next segment is money markets and explain the same, its benefit and functions and the various instruments.
  - aa. The RBI regulates supply of money through certain measures like policy rates and reserve ratios. Explain the same. The RBI website can give details on the latest policy changes.
  - bb. Explain inflation and money supply and their relationship.
  - cc. Mutual funds is an important segment of capital markets. Explain the same and their benefits and risks.
  - dd. Explain the different types of mutual funds. The various funds can be seen in the AMFI website.
  - ee. Explain the structure of mutual funds. Take any one mutual fund and explain through the details obtained from its website.

Give a brief history of mutual funds in India.



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## **Unit 4**

### **Investments**

## **Faculty Guideline – Investments**

Unit Objective: To explain the concepts of savings and investments, to understand the various investment options available, to learn the basics of financial planning, to understand risk and return and to work towards investing wisely.

The flow of concepts should be as follows:

- a. Explain how earnings minus expenses are savings with simple examples and introduce the concept of investing.
- b. Explain why investment is necessary with the example given in the hand-out and then about what is investing.
- c. The list the various investment instruments available but before that explain what are the goals for which investments are made.
- d. The main features of various investments are given. These can be explained and then the students asked to go to various websites of banks/PPF/NSC, etc. and make a chart on 5 investments each. The investor awareness website of SEBI has information on investments in the investor awareness material. These can be downloaded and referred to.
- e. Explain debentures. Certain debentures are traded and details can be got from Economic times. These can be shown to the students and the company websites accessed to get details of the debentures.
- f. Mutual fund details can be obtained from website of AMFI and also the newspaper clipping with NAVs of the various schemes can be shown to the students, after explaining about mutual funds.
- g. Equity shares are the most traded. Again the various share prices can be seen from the newspaper and new issues details can be obtained from website of SEBI or BSE.
- h. Explain the importance of insurance. Then explain the various types of insurance – life and general. And the various types of life insurance and general insurance. The details can be taken from website of any insurance company for practical knowledge.
- i. Give an overview of other investments like gold and real estate.
- j. The move on to investment planning. The first step is to understand a life cycle as given in the hand-out. Then the various types of planning in the various stages. The risk associated can be explained here.
- k. Then explain various types of planning by adding examples or have a class discussion by asking the students for examples. This will be an interactive session. Explain about current costs, projecting future costs, etc. This can also be done by way of a fictitious example. Explain annualised return, future value of a certain sum of money, etc. Then move on to explaining what could be alternative funding sources.
- l. Once amount of investment is decided, the next logical step is allocation of assets – putting money in various assets. Explain this concept and explain the various asset allocation strategies. Speak about principles of asset allocation, debt vs equity, etc.
- m. Then explain the investment planning process, its aspects and its objectives.
- n. Talk about choice of investment options and what they depend on, and the advantages of investment planning.

- o. Explain tax planning in detail, the various schemes, etc. Then explain retirement planning, the steps involved and the various instruments thereon. Explain special circumstances planning and when it is required and what special circumstances can arise.
- p. Examples can be used to explain all these and further details can be got from the websites of the instruments and Govt. of India, Ministry of Finance website.
- q. Explain what is risk and types of risk. Then explain risk-return trade-off and also the ways to measure return.





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## **Unit 5**

### **Mutual Funds**

## **Faculty Guideline – Mutual Funds**

Unit Objective: To explain the concept and structure of mutual funds, to understand the various types of mutual funds, to learn how to invest in mutual funds, to explain the concept of asset management/portfolio management, to understand the regulations governing mutual funds, to understand the price and cut off for purchase and sale of mutual fund units and to understand the intermediaries in mutual funds.

The flow of concepts should be as follows:

- a. Explain what mutual funds are after giving a brief introduction on how they can be investment vehicles. A simple example of students pooling in their money at a hotel to buy more food can be used here.
- b. Explain how investing in mutual funds is advantageous, especially over direct investment in markets.
- c. Explain the various classification of mutual funds – functional, portfolio and ownership. Examples of mutual fund schemes can be taken from the newspapers and this concept explained.
- d. Explain how a mutual fund is classified. A mutual fund can be taken as an example and its website can be accessed to find out the sponsor, the trustees and the AMC. The students can be asked to find this out for 5 other mutual funds as an exercise.
- e. Talk about custodians and their role. So also RTAs. SEBI website gives a list of RTAs and custodians. Explanation about their role can be taken from their websites and given.
- f. Give an overall view about the international mutual fund industry. Also some details of the mutual funds industry in other countries.
- g. The history of the mutual funds industry starts from UTI. This can be explained with the handbook and show how the growth has happened in leaps and bounds since 1993.
- h. Explain about investing in mutual funds by beginning with the requirements. A mutual fund application form can be downloaded and the details explained from that itself.
- i. A KIM, KYC, etc. are available on the mutual fund websites. Students can be asked to download and bring 5 such application forms with KYC and the interactive session can help in learning this topic.
- j. Then the other details to be given can be explained to the students like bank account, demat account, other documents like address proof, ID proof, etc., can be explained.
- k. Explain how the form can be submitted. Cut off time can be introduced here and elaborated later when it appears in the handbook.
- l. Important considerations like exit load, lock-in period, tax implications and cut-off period can be explained.
- m. Cut-off timings can be explained from the chart given in the handbook.
- n. Next is the most important concept which is the NAV. This needs to be explained in detail. Here the students can be asked to study the NAVs of various schemes over a period of time and present their findings.
- o. Next comes the new fund offer details – the documents, etc., can be explained through any new fund that is coming out in the market. Details will be on website of AMFI, etc.

- p. Explain in brief about the regulatory process in brief.
- q. Explain the main documents like SID and SAI with examples from actual documents. The students can be asked to draft SID and SAI for a scheme.
- r. Explain then the process of purchase and redemptions and systematic withdrawals and transfers.
- s. The main provisions of the mutual fund regulations including the registration, formation of trust, constitution of trustees, the AMC formation, etc. can be explained from the handbook.
- t. Next comes asset management/portfolio management – discuss various strategies. The students can be asked to identify portfolio management services from various websites and give a report by comparing five of them.
- u. Explain about fund management. Then the concept of SIPs can be explained by giving examples of SIPs from the mutual funds themselves. This is an important concept in small and regular savings and better than recurring deposits.
- v. Continue about investing in MFs – earlier the better. Then give the advantages of SIPs and disadvantages.
- w. Then explain an overview of RTA and their role to investors and with depository.



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## **Unit 6**

### **Insurance**

## **Faculty Guideline – Insurance**

Unit Objective: To explain the concept insurance, to trace the origin and history of insurance, to understand the classification of insurance, to understand life insurance and its various types, to understand general insurance and various types like motor, health, marine and fire insurance.

The flow of concepts should be as follows:

- a. Explain what risk is and how insurance helps mitigate the loss that is incurred when the risk occurs.
- b. Explain with the example in the handout how insurance can help minimise loss in case of occurring of event which leads to financial loss.
- c. Explain how insurance began in India and trace its origins from Rome. Give the example of LIC and its logo and motto and how it is derived from the vedas and the Bhagavad Gita.
- d. Explain the classification of insurance between life and general insurance.
- e. Explain what is life insurance and what it means. Explain how there are traditional plans and ULIPs. These can be explained by showing various types in the website of LIC.
- f. Give an overall view about the international mutual fund industry. Also some details of the mutual funds industry in other countries.
- g. Explain about term life policy and its benefits. The students can be asked to go to websites of various insurers and find out what term life policies are available.
- h. Explain about whole life policy and its features.
- i. Next, move on to endowment policy, and explain how it is both an insurance and investment product and hence is very popular in India.
- j. Move on to explaining money back policies and Annuities and pension and how they help after retirement.
- k. Take time out to explain about ULIPs, how they are insurance and investments products and how they can help save tax. Also explain the benefits of ULIPs.
- l. Explain the steps to buy a life insurance policy.
- m. Explain about the various methods of calculation of life insurance premium including human life value approach and need based approach.
- n. Next explain the points to keep in mind while buying life insurance and the points to note for existing insurance holders, as they are important for all investors. LIC itself gives these details on its website. This can be referred to.
- o. An important part of insurance is the claim for life insurance. These can be death claims or maturity claims. Explain the process and the documentation required towards the same. The students can be asked to check website of IRDA and LIC for this and bring out their own checklist.
- p. Explain in brief about the grievance focussing on IRDA. Students can be asked to visit IRDA website and find out its process. This can be made into a class discussion.
- q. Conduct the quiz on life insurance.
- r. Explain that general insurance is everything other than life insurance and includes motor insurance, Health Insurance, Fire Insurance, Travel Insurance, Home Insurance and Critical Illness cover.

- s. Explain the features and types of motor insurance, third party insurance being mandatory under Motor Vehicles Act. Explain the do's and don'ts for the same.
- t. Health Insurance can be explained through mediclaim. Details can be obtained from the internet on what is health insurance, what it covers, what the important considerations, what are the additional benefits and what are the exclusions under health insurance. Explain the various types of health insurance including comprehensive health insurance coverage, critical illness plans, specific conditions coverage and the points to note while buying health insurance.
- u. Explain fire insurance and its coverage.
- v. Explain about travel insurance, the do's and don'ts and what it covers.
- w. Explain about home insurance and how it covers structure, personal belongings, and loss of use or additional expenses. Give the do's and don'ts for the same.
- x. Explain burglary insurance and marine cargo insurance and the coverage thereon in brief.
- y. Complete with a quiz on general insurance.
- z. Complete the class activity using the game given in the handout.





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## **Unit 7**

### **Banking**

## **Faculty Guideline – Banking**

Unit Objective: To explain the concept of Banking, its evolution and help students understand the various types of products and services offered by banks, and their functioning within the regulatory framework of the RBI in India

The flow of concepts should be as follows:

- a. Explain the concept of a bank and how it acts as an intermediary between those with surplus funds and those who need those funds for various productive purposes
- b. Explain the evolution of the banking system in India, right from the times of moneylenders to public sector and government-owned banks and then to the private competitive banking system in India today.
- c. To explain the importance of banks in India, ask the students to identify what all issues would come up if there were no banks. How would they save money? Whom would they borrow from? What are the challenges in each of these scenarios? After this, explain the importance of banks to individuals. Then explain the importance of banks to economy as a whole.
- d. Explain various trends that have emerged in the banking business in India in recent times.
- e. Explain what RBI is and what its functions are. Draw up recent articles from newspapers that demonstrate the various roles RBI performs, like enforcing monetary policy, issuing currency, lending to the Government and so on.
- f. Explain the regulatory roles of RBI with real-life examples from news reports online or the newspapers.
- g. Explain RBI's role in forex matters and how it would impact the value of currency in the country, and the development of various payment systems in India
- h. Explain what steps RBI has taken to exercise its developmental role in India. Open the RBI website and show the students some of the activities undertaken by RBI for investor education.
- i. Explain the structure of banking in India, the various types of banks and the difference between these types. Give examples of each type of bank. Open the websites of those banks and show the range of services / products offered by those banks.
- j. Explain retail, wholesale and international banking in detail. Use examples of each type of banking and explain the differences in nature of products and services in each scenario.
- k. Explain the various types of products and services offered by banks. In products, show that there are two types – Deposit products and Credit Products. Explain the difference between the two. Ask students to themselves name deposit and credit products that they know of. Then explain each product in detail along with its features.
- l. In banking services, explain all services mentioned in the handout. Ask students to suggest situations wherein they may use those services.
- m. Explain the various relationships that a bank shares with a customer under different situations. Suggest 3-4 different situations and ask the students as to what sort of relationship applies in those situations.

- n. Explain what are negotiable instruments and how they are used. Ask the students to name common negotiable instruments that they have come across on a daily basis. Explain various types of negotiable instruments
- o. Explain what the BC and BF models are.



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## **Unit 8**

### **LENDING & KYC**

## **Faculty Guideline – LENDING & KYC**

Unit Objective: To explain the concept of Lending, the Principles of lending, Lending types, Credit products as also the process of lending money from origination of the loan to funding and managing it through its tenure. The Know Your Customer procedures and requirements are also to be explained to students to give them a good grasp of the overall lending procedures in any Bank.

The flow of concepts should be as follows:

- a. Explain what is Lending and when does one need to borrow money. Ask students to cite various examples of when an individual or a company will want to borrow money and whom they can borrow from.
- b. Explain how the concept of lending evolved, how it originated, and what forms did it take over a period of time.
- c. Explain each principle of lending and give examples for stressing the need for the principles. For example, in case of safety, cite that an individual may have taken a Rs. 10,00,000 loan for personal purposes. That same individual may have taken many such loans from other banks as well, and not repaid it. So will the bank get the money back? How will they track this? Here explain the meaning and importance of CIBIL. On similar lines explain the other principles as well.
- d. Explain the various types of lending. Differentiate between the types (Secured v/s Unsecured, Fixed interest v/s Floating interest).
- e. Conduct a class exercise where each student gives an example for each type of lending.
- f. Explain the difference between retail and corporate Lending. Explain the characteristics of Retail banking in India
- g. Describe personal loans. Show on the internet the personal loans offering of any one bank. You can use the example of ICICI Bank and show them the features and rates at the following link: <http://www.icicibank.com/Personal-Banking/loans/personal-loan/index.page?>. Students can check eligibility, interest rates, Documents required and so on for first-hand understanding of the product.
- h. Explain the fact that using credit cards is also a type of lending, which is grossly ignored by a majority. Infact, that it is also one of the most expensive kinds of loans, more than personal loans as well! Show the website of any credit card operator. You may use the example of HDFC bank cards at the following link: [http://www.hdfcbank.com/personal/credit\\_card/credit\\_card\\_already\\_have\\_cc](http://www.hdfcbank.com/personal/credit_card/credit_card_already_have_cc). Students can see the various types of credit card offerings, credit limits, requirements for application, interest rates and penalties and so on.
- i. Explain Auto loans. Describe how one can avail of auto loans from either banks or from financing subsidiaries of the vehicle manufacturers themselves. Show them examples of both:
  - a. For bank loan: [http://carloan.kotak.com/car-finance/car\\_finance.htm](http://carloan.kotak.com/car-finance/car_finance.htm)
  - b. For manufacturers' loan: [https://www.tmf.co.in/tmfuniverse/tatamotorfinance/car\\_finance.jsp?Flag=CAR](https://www.tmf.co.in/tmfuniverse/tatamotorfinance/car_finance.jsp?Flag=CAR)
- j. Explain home loans and their tax benefits. Show an example of home loan offering by a bank. You may use the example of SBI home loan at the following link: <https://www.sbi.co.in/portal/web/personal-banking/home-loans>
- k. Explain education loans and how students can avail of them. Also explain practical aspects such as long moratorium period and repayment after completion of education and so on that students can really take advantage of in the product. Show an example of education loan like

Central

Bank:

[https://www.centralbankofindia.co.in/site/MainSite.aspx?status=2&menu\\_id=120](https://www.centralbankofindia.co.in/site/MainSite.aspx?status=2&menu_id=120)

- l. Explain the concept of availing loans against existing assets like shares, insurance policies gold and others listed in the handout.
- m. Explain corporate lending and its procedure, right from origination to funding and managing the loan. Explain how corporate lending is different from retail lending.
- n. Explain corporate lending forms as given in the handout.
- o. Explain corporate lending products. Use an Example like SBI to show the various corporate banking products offered by banks: <https://www.sbi.co.in/portal/web/corporate-banking/corporate-banking>
- p. Explain what is KYC and why it is needed. Ask students to think of other circumstances where procedures like KYC are used – you can use the following scenarios:
  - a. Applying for a telephone line – ID proof, address proof are required.
  - b. Admission to a college – marksheets, ID proof, application with guardian’s consent, security deposit are required
  - c. Renting a house – security deposit, documentation, ID proof, address proof and so on are required.
- q. Explain how KYC procedures emerged in banking and the KYC guidelines for banks
- r. From the handout, explain the requirements for KYC for various types of customers.
- s. Explain why monitoring is a mandatory part of KYC and what sort of transactions banks must keep an eye out for and why.
- t. Summarize the session and ask the students to perform the project activity given in the handout.





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## **Unit 9**

### **Electronic Payment Systems**

## **Faculty Guideline – Electronic Payment Systems**

Unit Objective: To explain the concept of payment systems and the various types of instruments of payment and electronic payment systems.

The flow of concepts should be as follows:

- a. Explain what are payment systems and how they facilitate transfer of funds.
- b. Explain the various instruments of payment. Explain each of them one by one.
- c. Explain about cash – notes and coins. Explain how only RBI can issue the same. Show the various coins and notes in class. Explain advantages and disadvantages of using cash.
- d. Explain what cheques are and this can be shown with an example of a cheque leaf. Show the different items to be filled in on a cheque. Explain the advantages and disadvantages.
- e. Explain about demand drafts and how they are safer than cheques. Explain Bankers cheques and how they are similar to demand drafts.
- f. Explain how travellers cheques are important, especially while traveling. Explain how they are issued, and how they can be used.
- g. Explain how interest warrants are issued by Government and companies for payment of interest at periodic intervals.
- h. Explain about money order and postal order service offered by the Postal Department and how they are not a part of the banking system.
- i. Show the payment system pyramid and explain the process. Explain about clearing house, clearing structure and the cheque clearing process through the diagram.
- j. Explain that there are wholesale payments systems for large amounts and retail payment systems for smaller amounts. Wholesale payment systems are further divided into net period settlement and real time gross settlement. Explain the same.
- k. Explain about NEFT and its nationwide reach. Explain the various features from the handout and its benefits. Explain the entire process of NEFT from the handout.
- l. Move on to explaining IFSC as it is an important part of NEFT. Show on the cheque where the IFSC code is written. Give the various charges of NEFT from the handout.
- m. Explain what ECS is and how it has facilitated payments of utility bills, etc. Explain the process of ECS with examples. Explain about ECS credit and ECS debit from the handout. Also explain about local, regional and national ECS from the handout.
- n. Explain the process of ECS credit and debit and the various benefits associated with it.
- o. MICR is a very important part of payment instruments. Show the code on the cheque and explain the same.
- p. Explain RTGS, its features and its differences from NEFT. List the details to be given to the bank for RTGS.
- q. Explain about retail payment systems and how we use them in our daily life.
- r. Explain what ATMs are and what transactions can be done in them.
- s. Explain about debit and credit cards and how they are different. Also explain that there are prepaid credit and debit cards available. Also explain how they can be used in the ATMs themselves. Cards can be shown to the students and explained.
- t. List and explain the different types of debit and credit cards.

- u. Explain how sms and mobile banking are an integral part of payment systems. Explain how mobiles can be used to make payments.
- v. Explain how National Payment Corporation of India facilitates payments.



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## **Unit 10**

### **MICROFINANCE AND SELF HELP GROUPS**

## **Faculty Guideline – MICROFINANCE AND SELF HELP GROUPS**

Unit Objective: To explain the concept of Microfinance, the necessity in the Indian context and the role of SHGs in the microfinance activities of banks.

The flow of concepts should be as follows:

- a. Explain the terms Micro credit and Micro finance and how they are different.
- b. Explain the relevance and necessity of microfinance in India and how it benefits the large populace of the country.
- c. Explain the three main Microfinance delivery models – Group, Individual and Intermediary. Ask students to cite examples where they may have come across any of these delivery models for normal finance. For eg: Group delivery may be in case of corporate accounts, where all employees of a particular company may avail of car loans or home loans from a particular bank at a negotiated interest rate. Individual delivery is the regular case of lending where an individual goes to a bank and avails of loans. Intermediaries may be various agents who assist in educating individuals and helping them avail of loans for a small fee. Now draw parallels between these and micro-credit delivery models.
- d. Explain the factors that contribute to formation of SHGs with the help of the diagram given.
- e. With the help of the discussion so far, ask students to now cite clear differences between microfinance and commercial finance. Then explain the features given in the presentation / handout.
- f. Explain what are SHGs and the need for SHGs. You can show the following video that shows how women in the state of UP feel empowered and benefited by SHGs: <https://www.youtube.com/watch?v=mLT9dzSkZ3c>
- g. Describe the main guidelines for formation of the groups and the working of SHGs.
- h. Explain various conditions of lending to SHGs by NGOs, under PMRY and under SGSY.
- i. Explain various initiatives to carry out capacity building of SHGs and to foster microfinance that is being carried out by the government. Ask students to research the same and discuss in class.
- j. Summarize the session and ask students to answer the Check Your Progress questions given.







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# NUSSD TISS



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**VISAKHA GOVT.DEGREE COLLEGE FOR WOMEN**  
**LIST OF STUDENTS ENROLLED FOR TISS-III Year**

S.NO	NAME OF THE STUDENT	GROUP	CONTACT NUMBER	CASTE CATEGORY	JKC BATCH	DEGREE PASSOUT
1	SK SAGUFA	B.Sc	9290577440	BC	TISS	2017
2	S SANTHI PRABHA	B.Sc	9848403441	SC	TISS	2017
3	B SANTOSHI	B.Sc	9642122541	BC	TISS	2017
4	B SUMA	B.Sc	9959427293	BC	TISS	2017
5	V ANUSHA	B.Sc	9100676054	BC	TISS	2017
6	N LAKSHMI	B.Sc	7288801465	BC	TISS	2017
7	SHAIK BASHEERA	B.Sc	9030995070	BC	TISS	2017
8	V RAMYA	B.Sc	9573580590	BC	TISS	2017
9	ROOTHU	B.Sc	9492973537	BC	TISS	2017
10	K ROJA	B.Sc	9849986152	BC	TISS	2017
11	I SASI PRIYA	B.Sc	9494138644	BC	TISS	2017
12	LATHA	B.Sc	8008272463	BC	TISS	2017
13	V RAJYA LAXMI	B.Sc	8977936693	OC	TISS	2017
14	K CHINNARI	B.Sc	7702163857	OC	TISS	2017
15	B LEELAVATHI	B.Sc	9963583621	BC	TISS	2017
16	SUNANDHA	B.Sc	9010547287	BC	TISS	2017
17	LAKSHMI	B.Sc	7386517950	OC	TISS	2017
18	G NAVYA	B.Sc	9533228242	SC	TISS	2017
19	G NAGA LAXMI	B.Sc	9246040409	BC	TISS	2017
20	D TULASI	B.Sc	8522902993	OC	TISS	2017
21	D GOWTHAMI	B.Sc	9966216043	SC	TISS	2017
22	S SUNITHA	B.Sc	9515144067	BC	TISS	2017
23	B JAYA SREE	B.Sc	8019231150	BC	TISS	2017
24	D SOWJANYA	B.Sc	7893385803	SC	TISS	2017
25	J NEERAJA	B.Sc	9618804496	BC	TISS	2017
26	T NAMRATHA	B.Sc	7288801465	BC	TISS	2017
27	B.Hema Priya	B.Com	9246065910	SC	TISS	2017
28	K RAMYA	B.Com	8008250129	BC	TISS	2017
29	Sasi Kala	B.sc	8374078953	BC	TISS	2017
30	Md Rabiya Begum	B.sc	7702062362	BC	TISS	2017
31	V PRIYANKA	B.Sc	9177747900	BC	TISS	2018
32	K NIIKARATNAM	B.Sc	9542971377	SC	TISS	2018
33	N SANDHYA RANI	B.Sc	7095933242	SC	TISS	2018
34	K LAVANYA	B.Sc	9885216597	BC	TISS	2018
35	P SARALA KUMARI	B.Sc	9705769801	SC	TISS	2018
36	V NAGA LAKSHMI	B.Sc	9440218307	SC	TISS	2018
37	N REVATHI	B.Sc	7893459073	BC	TISS	2018
38	M SANDHYA	B.Sc	9491469263	SC	TISS	2018
39	P SARANYA	B.Sc	9949141493	BC	TISS	2018
40	P LALITHA RANI	B.Sc	9010185527	SC	TISS	2018
41	P PRIYANKA	B.Sc	9652450950	OC	TISS	2018
42	Y LAKSHMI	B.Sc	9885095370	BC	TISS	2018
43	M KALYANI	B.Sc	9652080920	BC	TISS	2018
44	D RENUKA	B.Sc	9676647757	OC	TISS	2018
45	K KRISHNAVENI	B.Sc	7893851252	OC	TISS	2018
46	T SHARMILA	B.Sc	8125603442	OC	TISS	2018
47	P NANDINI	B.Sc	9959947579	BC	TISS	2018

48	M NAGA LAKSHMI	B.Sc	9989010315	SC	TISS	2018
49	E SOUJANYA	B.Sc	9848726214	OC	TISS	2018
50	CH SATYA SAI	B.Sc	9393806551	OC	TISS	2018
51	M SAI LAKSHMI	B.Sc	9989847441	BC	TISS	2018
52	K RAMANAMMA	B.Sc	9652662418	BC	TISS	2018
53	P HARITHA	B.Sc	9704778592	BC	TISS	2018
54	G LAKSHMI PRIYA	B.Sc	9704199579	BC	TISS	2018
55	V NEELIMA	B.Sc	7386660032	BC	TISS	2018
56	SK KATIJA BEGUM	B.Sc	9989591633	BC	TISS	2018
57	D ADILAKSHMI	B.Sc	9154144458	BC	TISS	2018
58	J JHANSI RANI	B.Sc	9640784188	BC	TISS	2018
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60	P USHA RANI	B.Com	7730979206	SC	TISS	2018
61	K SUDHA RANI	B.Com	8185848063	SC	TISS	2018
62	A UMA	B.Com	9494196755	BC	TISS	2018
63	B MADHURANI	B.Com	9676443882	BC	TISS	2018
64	K VIJAYA LAKSHMI	B.Com	8886782697	BC	TISS	2018
65	R DEVI	B.Com	9989307270	BC	TISS	2018
66	A ARUNA	B.Com	8096969491	BC	TISS	2018
67	E SATYA KARUNA	B.Com	9912299789	BC	TISS	2018
68	K GANGA BHAVANI	B.Com	9581391124	BC	TISS	2018
69	K RAMYA	B.Com	8008250129	BC	TISS	2018
70	CH HEERA KUMARI	B.Com	9581778092	BC	TISS	2018
71	B LAKSHMI	B.Com	9989553817	BC	TISS	2018
72	S NOOKARATNAM	B.Com	9030670897	BC	TISS	2018
73	K PRIYANKA	B.Com	7893814051	OC	TISS	2018
74	CH PALLAVI	B.Com	9951389800	SC	TISS	2018
75	D ANNAPURNA	B.Com	9581584193	BC	TISS	2018
76	P SAI GAYATRI	B.Com	9014251896	OC	TISS	2018
77	P TRILOCHANA	B.Com	8160652676	SC	TISS	2018
78	P BAHARATHI	B.Com	8688118939	BC	TISS	2018
79	K SRIDEVI	B.Com	8341235269	BC	TISS	2018
80	G VARA LAKSHMI	B.Com	9573967068	BC	TISS	2018
81	T VIJAYA LAKSHMI	B.Com	97044711326	BC	TISS	2018
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84	G SONY	B.Com	9581778092	SC	TISS	2018
85	A LILLY	B.Com	8096077704	BC	TISS	2018
86	O ALEKHYA	B.Com	9959366029	SC	TISS	2018
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88	M RADHA	B.Com	8106028888	BC	TISS	2018
89	Y DEMUDAMMA	B.Com	8499924287	BC	TISS	2018
90	D VASANTHA	B.Com	9297055456	BC	TISS	2018
91	Y KRISHADEVI	B.Com	9000432508	BC	TISS	2018
92	B INDUMADHAVI	B.Com	9948599829	OC	TISS	2018
93	E KANAKA MAHALAKSHMI	B.SC	9701827402	BC	TISS	2018
94	K TABU	B.SC	9052573475	BC	TISS	2018
95	V BHANU	B.SC	9676920732	bc	TISS	2018
96	N TULASI	B.SC	7286049158	BC	TISS	2018
97	G GAYATRI	B.SC	9177542035	BC	TISS	2018
98	K NAGA JASWANTHI	B.SC	7886845256	BC	TISS	2018
99	T Hemapriya	B.SC	9030160102	bc	TISS	2018



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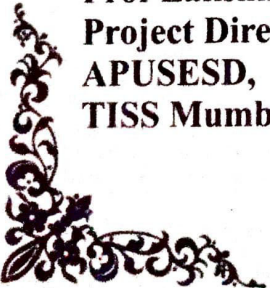
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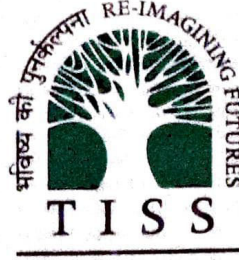
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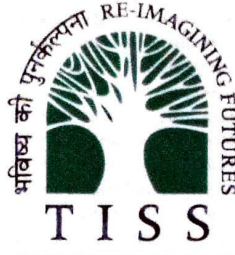
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**Ms. S. GRACE**

student of

**Visakha Government Degree College- Visakhapatnam (Women's)**

has attended and participated in the  
Certificate in Management & Soft skills programme  
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**Prof Lakshmi Lingam  
Project Director  
APUSESD,  
TISS Mumbai**

**1<sup>st</sup> August 2019**



**TATA INSTITUTE OF SOCIAL SCIENCES  
MUMBAI**

**ANDHRA PRADESH UNIVERSITY STUDENT'S EMPLOYABILITY &  
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**Participation Certificate**

This is to certify that

**Ms. B. SWAPNA**

student of

**Visakha Government Degree College- Visakhapatnam (Women's)**

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This is to certify that

**Ms. M.YAMINI**

student of

**Visakha Government Degree College- Visakhapatnam (Women's)**

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This is to certify that

**M. K. BHARATHI**

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**Visakha Government Degree College- Visakhapatnam (Women's)**

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This is to certify that

**Ms. A. RENUKA**

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**Visakha Government Degree College- Visakhapatnam (Women's)**

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This is to certify that

**Ms. N. NAGA JASWANTHI**

student of

**Visakha Government Degree College- Visakhapatnam (Women's)**

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This is to certify that

**Ms.G.GAYATRI**

student of

**Visakha Government Degree College- Visakhapatnam (Women's)**

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**ANDHRA PRADESH UNIVERSITY STUDENT'S EMPLOYABILITY &  
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**Participation Certificate**

This is to certify that

**Ms. N. TULASI**

student of

**Visakha Government Degree College- Visakhapatnam (Women's)**

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MUMBAI**

**ANDHRA PRADESH UNIVERSITY STUDENT'S EMPLOYABILITY &  
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This is to certify that

**Ms. E. KANAKA MAHA LAKSHMI**

student of

**Visakha Government Degree College- Visakhapatnam (Women's)**

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This is to certify that

**Ms. K. TABU**

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**Visakha Government Degree College- Visakhapatnam (Women's)**

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**Visakha Government Degree College- Visakhapatnam (Women's)**

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This is to certify that

**Ms. V .RAJA MANI**

student of

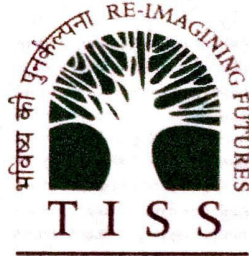
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student of

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student of

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TISS Mumbai**

**1<sup>st</sup> August 2019**



# Tata Institute of Social Sciences

## Andhra Pradesh University Students' Employability Skill Development Programme

### Certificate

This is to certify that

**MS. P. LALITHA RANI**

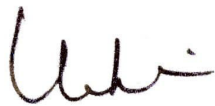
from Visakha Government College for Women, Visakhapatnam

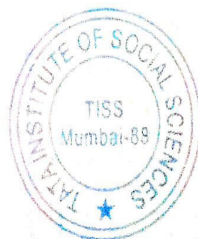
Andhra University, Visakhapatnam


has successfully completed

**Certificate in Management and Soft Skills**

Academic Year 2017-18

  
Project Director  
APUSESD



  
Director  
TISS





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## Andhra Pradesh University Students' Employability Skill Development Programme

### Certificate

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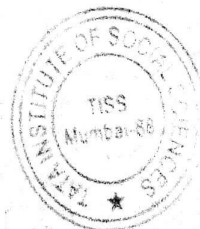
Andhra University, Visakhapatnam

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Academic Year 2017-18

  
Project Director  
APUSESD



  
Director  
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# Tata Institute of Social Sciences

## Andhra Pradesh University Students' Employability Skill Development Programme

### Certificate

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Andhra University, Visakhapatnam


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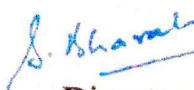
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Academic Year 2017-18



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## Andhra Pradesh University Students' Employability Skill Development Programme

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Academic Year 2017-18



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## Andhra Pradesh University Students' Employability Skill Development Programme

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Academic Year 2017-18



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APUSESD



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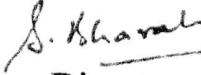
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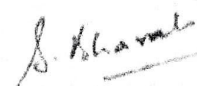
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