

**Name of the Course: CERTIFICATE COURSE IN FINANCIAL AWARENESS  
SYLLABUS**

| Sr. No  | Section                                   | Topic  | Duration          |
|---|---|--|-------------------|
| 1   | A<br>Basic concepts of financial system   | Inauguration, Introduction to the course   | 4                 |
|   |   | Basic concepts and constituents of financial system.                                       | 5                 |
| 2   | B<br>Barter system and Money              | Barter system and its types and limitations  | 3                 |
|   |   | Evolution and definition of Money and its types  | 2                 |
|   |   | Features and functions of money, role of money in modern economy                           | 3                 |
|   |   | Demand and supply of money   | 3                 |
| 3   | C<br>Commercial Bank                      | Definition and types of Commercial Banks.  | 2                 |
|   |   | Nationalization of commercial banks.   | 1                 |
|   |   | Assets and liabilities of commercial Banks.  | 1                 |
|   |   | Functions of Commercial Banks. Role Of commercial banks in an economy.                     | 1                 |
|   |   | Agency functions of commercial banks.  | 1                 |
|   |   | Types of deposits and loans. Rate of Interest.   | 1                 |
|   |   | ATM, NET banking, Credit Cards and Various apps used in banking.                           | 1                 |
|   |   | Role of Private Bank in an economy.  | 1                 |
|   |   | 4  | D<br>Central bank |
| Relation between central bank and Commercial bank.  | 3   |  |                   |
| Quantitative and qualitative credit control measures-cash reserve ratio, statutory liquidity ratio, bank rate policy, Rationing, moral suasion. | 3   |  |                   |
| 5   | E<br>Key concepts of Personal Finance and | Savings, investments, Borrowing, income and expenses ,inflation. active and passive income | 5                 |





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|-------------|--|---|
| Management. |  |   |
|             | Time value of money, financial planning and Budgeting. | 2 |
|             | Credit and debit cards, NEFT, RTGS, IMFS, UPI          | 2 |

*Bhishma*

Member

(Representative)

*[Signature]*

Member

(Representative)

*[Signature]*

Subject Expert

(Nirmalatai Kakade College, Shevgaon)

*Baldara*

Subject Expert

(Chartered Accountant)

*[Signature]*

Coordinator

**COORDINATOR**  
(Certificate Course)

*[Signature]*  
HOD/Chairperson

**HEAD**

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