



# Dayanand College of Commerce, Latur

**Name of the Programme:** Financial Literacy Course

**Programme Code:** FinLit Course

**Curriculum of the Programme w.e.f. 2016-17**

**Collaborative Institutes:** Association of International Wealth Management of India (AIWMI), National Institute of Securities Market (NISM) and Govindlal Kanhaiyyalal Joshi (Night) Commerce College, Latur

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## **Objective of the course:**

To encourage the college students to obtain basic financial skills, essential for their full participation in society and life time of well-being

**Total Marks-100;**

**Total study hours-40;**

**Frequency-Course and exam Conducted once in a year**

**Criterion for certification-** This is a unique value added course developed by the college. There are no minimum marks for passing. Considering the objective of the course, the Participation certificates are awarded to the candidates who complete the evaluation criterions. The marks obtained by them are displayed on the notice board and communicated to the candidates but they are not printed on the certificates as per the NCFE policy. Based on the score in the Test, the students are guided regarding their financial well being and life decisions.

## **Contents of the course:**

### **1. Money Matters: Smart Goals and Financial Analysis:**

Understand the concept of money, Money as medium of exchange and as medium of storage; Net-worth- difference between money and wealth, Know the difference between money and wealth, difference between Assets and Liabilities, Understand the relation between assets and income; liabilities and expenses and calculation of net worth, understand importance of financial goals in personal financial planning, understand the meaning of each term in S.M.A.R.T. goals

### **2. Budgeting: Balancing the mean and Ends:**

Know the difference between different Sources of income, professional income and investment income - active income and passive income; understand regular and lump sum expenses, discretionary and non-discretionary expenses; Deficit and Surplus, saving and investing, What is Cash-flow Statement?-the structure, items, purpose, the different heads, the essence of Budget-Meaning, purpose and different heads, Opportunity Cost? Instant gratification and delayed gratification

### **3. Understanding insurance and risk management:**

“pure risk” and “investment risks”, Ways to manage risk: Avoid, Reduce, Retain, Share & Transfer, spreading the risks and sharing of losses, insurance premium an expense, insurance products and terminology, Term plan -the pure insurance, Hybrids- combination of insurance and investment, Critical illness, General insurance: Vehicle insurance, Medical insurance, Disability insurance and Property insurance, differences in the features of various products, Know about functions and powers of IRDA, the insurance regulator in India

**4. Understanding Investments:**

The importance of Investment, diversification as a risk mitigation tool, Liquidity: definition, need and concept of Impact Cost, growth of money / concept of “returns”, Inflation- short term and long term impact of inflation on personal finances, real rate of returns, CPI, WPI, Time Value of Money, Interest- Simple Interest, Compound Interest, Annualized Interest and its calculations, Understanding the impact of different compounding frequencies, nominal interest and effective interest rate, the Rule of 72 and Rule of 144

**5. Basics of Banking:**

Know what are the banks and the transaction related facilities offered by banks , Know about the types of bank accounts- saving account, current account, fixed deposit account or term deposit account, recurring deposit account special bank term deposit scheme, compare different types of accounts, know the eligibility criteria for opening a bank account , understand the features of cheques

**6. Introduction to Stocks and bonds:**

Equity Stocks -face value, shares at a premium and at a discount, dividend, the market value of each share and how is it determined, Earnings per share (EPS), Price to Earnings Ratio (P/E ratio), Bonds and debentures-types of bonds / debentures: Issuers, Term to maturity, Interest rate -fixed or floating, Secured / unsecured, Convertible / non-convertible, Understand credit risk and credit rating,; functions and powers of Securities and Exchange Board of India- the securities market regulator in India; stock exchanges- their main functions and stock exchanges in India

**7. Investments and Retirement planning:**

Different products for investment, Mutual Funds, , Public Provident Fund (PPF), National Savings Certificate (NSC), Post Office Monthly Income Scheme (POIMIS), Compare the different fixed income investment options; Real Estate, Ponzi schemes and unregulated products; Two phases of retirement: accumulation and distribution; Importance of retirement goal- revisiting the impact of inflation, Defined benefit Vs. Defined Contribution; Difference between other goals and retirement- Option of loan is not available to fund retirement goal, features of NPS and NPS Swavalamban; Functions and powers of PFRDA, the pension sector regulator in India

**8. Beyond saving: Borrowing**

Know when to borrow, credit cards: Advantages, disadvantages and precautions to be taken with respect to it, understand what are loans- different types of loans, know various features of loans, term, rate of interest, processing charges, understand difference between good loans and bad loans, CIBIL score

**References:**

1. <http://www.ncfeindia.org/NFLAT>
2. NCFE-National Financial Literacy Assessment Test-Marathi book by Vidyabhartee Prakashan
3. NCFE-National Financial Literacy Assessment Test-English book by Vidyabhartee Prakashan

## Report of the FinLit Course

The first batch of the Financial Literacy Course was started in 2016-17. The Collaborative Institutes were- Association of International Wealth Management of India (AIWMI), National Institute of Securities Market (NISM) and Govindlal Kanhaiyyalal Joshi (Night) Commerce College, Latur. A Financial Literacy Course was designed by the FinLit Cell; the study material was developed in Marathi and English medium. Based on the curriculum of the course, a Financial Literacy test was conducted for senior college students in which **255 students** participated. **(211 from Dayanand College of Commerce, Latur and 44 from Govindlal Kanhaiyalal Joshi (Night) commerce College, Latur).**

Year 2016-17						
Name of the value added courses (with 30 or more contact hours) offered	Course Code	Year of offering	No. of times offered during the same year	Year of discontinuation	Number of students enrolled in the year	Number of Students completing the course in the year
Financial Literacy Course	FinLit Course	2016-2017	1 (DCCL)	2018-19	211	201
			1 (GKJNCC)		044	039
					255	240

The first 3 winners from each college were awarded with a prize. The participation certificates were distributed to the course students.

**Dr.Sarika Dayma**  
Course Coordinator

**Dr.Brijmohan Dayma**  
IQAC Coordinator

**Dr.Jogendrasingh Bisen**  
Principal, DCCL

**Dr.Sujata Chavan**  
Principal. GKJCCCL

Dayanand College of Commerce, Latur  
Students registrations for Financial Literacy (FinLit) Test 2017

Sr.No.	Exam sea	Name of participants (Surname first)	Class	Mobile number	Email	Test Marks	Certificate sign	Remarks
1	DCC001	Jadhav Sushama Prahlad	B.com II	8805197092	-	40	<i>[Signature]</i>	<i>[Signature]</i>
2	DCC002	Jadhav Nakshatra Harman	B.com II	7507608110	nakshatradadhav.su@gmail	35	<i>Nakshatra</i>	<i>Nakshatra</i>
3	DCC003	Kaldate sandip Sunil	B.com II	9860104852	kaldate.sandeeep@22@	23	<i>Kaldate</i>	<i>Kaldate</i>
4	DCC004	Sreyananshi Ragini Bhate	B.com II	9689269353	-	13	<i>Ragini</i>	<i>Ragini</i>
5	DCC005	Prad Sandhya balasateb	B.com II	9503210430	-	20	<i>Sandhya</i>	<i>Sandhya</i>
6	DCC006	Sarai Sandesh Shirdes	B.com II	9922368930	Sarai.sandesh98@gmail	38	<i>Sarai</i>	<i>Sarai</i>
7	DCC007	Chame Kanan Balaji	B.com II	7558509158	chamekanan1998@gmail	27	<i>Kishan</i>	<i>Kishan</i>
8	DCC008	Kamble Abhijeet Vishnu	B.com II	9923806988	kambleabhijeet.h@gmail	33	<i>Kamble</i>	<i>Kamble</i>
9	DCC009	Tat Avishkar Manikrao	B.com II	9765543406	-	39	<i>Avishkar</i>	<i>Avishkar</i>
10	DCC010	Burke Yogesh Dhanraj	B.com II	9423716091	burkey.yogesh123@gmail	51	<i>Burke</i>	<i>Burke</i>
11	DCC011	Bhutade Chetak Rajesh	B.com II	7588386834	chbhutade@gmail.com	31	<i>Chet</i>	<i>Chet</i>
12	DCC012	Sudke Sushil Ankush	B.com II	8308031418	-	42	<i>Sushil</i>	<i>Sushil</i>
13	DCC013	Waghmare Poonam Somnath	B.com II	9890442988	PW712336@gmail	20	<i>Poonam</i>	<i>Poonam</i>
14	DCC014	Raut Priyanka Dnyanesh	B.com II	9890918831	priyankaraut705@gmail.com	32	<i>Priyanka</i>	<i>Priyanka</i>
15	DCC015	Sirsat Baban Rajendra	B.com II	850942808	Babansirsat	39	<i>Sirsat</i>	<i>Sirsat</i>
16	DCC016	Patil Sneha R.	B.com II	7758914435	PatilSR4896@gmail.com	31	<i>S.R. Patil</i>	<i>S.R. Patil</i>
17	DCC017	Dhakde Kajal S.	B.com II	9146415768	kajaldhakde.oo@gmail.com	32	<i>Kajal</i>	<i>Kajal</i>
18	DCC018	Somvanshi Amruta.	B.com II	9915758912	-	30	<i>Amruta</i>	<i>Amruta</i>
19	DCC019	Kale Hansraj	B.com II	992251009	hansraj.kale1@gmail	24	<i>Hansraj</i>	<i>Hansraj</i>
20	DCC020	Supnil Thoramate	B.com II	8983786284	-	41	<i>Supnil</i>	<i>Supnil</i>

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Sr.No.	Exam sea	Name of participants (Surname first)	Class	Mobile number	Email	Test Marks	Certificate sign	Remarks
21	DCC021	Khandagale Shital P.	B.com I	7875065416		36		Shital
22	DCC022	Kulkarni Ashwarya A	B.com I	9970396159		41	Ashu	Kullee
23	DCC023	Tompe Pooja madhav	B.com I	7263994388		59	Pooja	Pooja
24	DCC024	Sable Manisha T.	B.com II	7918218437	-	28	Sable	Sable
25	DCC025	Gaikwad Gargadhar piraj	B.com II	9673619988	-	36		Piraj
26	DCC026	Halkar Pooja shivshankar	B.com II	9673851834	halkar.pooja@gmail.com	36		Pooja
27	DCC027	Jyoti Mahadev Bhujanga	B.com II	8830172936	jyotibhujanga@gmail.com	54	Jyoti	Jyoti
28	DCC028	Savate Dnyaneshwari	B.com II	8605765012		51		Dnyaneshwari
29	DCC029	Barade Kajal panditran	B.com II	7387150127		Absent		
30	DCC030	shevante Rajashree Prakash	B.com II	9890423149	-	46	Rajashree	Rajashree
31	DCC031	Shenolge Balika Hanmant	B.com II	9545686771	-	40	Balika	Balika
32	DCC032	Patil Swapnaja Kamal	B.com I	9604775629	-	34	Swapnaja	Swapnaja
33	DCC033	Suryawanshi mahini R	B.com II	9822579694	-	47	Surhini	Surhini
34	DCC034	Patel Madhu G.	B.com II	9730147368	-	29	Madhu	Madhu
35	DCC035	Patel Seemakumari Y.	B.com II	9730147368	-	35	Seemay	Seemay
36	DCC036	Kadam Harshada D.	B.com II	9423764064	-	38	Harshada	Harshada
37	DCC037	Ratna Pankhe Gaurind S.	B.com II	8975162480		Absent		
38	DCC038	Tadhar Projakta Pradip	B.com I	8180911070		36	Projakta	Projakta
39	DCC039	Yadav Ankita Rajabhai	B.com I	8975261771	Ankitayadav -	29	Ankita	Ankita
40	DCC040	Kandekar Tushi Vijay	B.com II	7088952196	tbisikandekar@gmail.com	24	Tushi	Tushi

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Sr.No.	Exam seat	Name of participants (Surname first)	Class	Mobile number	Email	Test Marks	Certificate sign	Remarks
41	DCC041	Kopmare Abhila Laxman	B.com II	9923487519	-	33	<del>Kopmare</del>	<del>Kopmare</del>
42	DCC042	Timke Pragati Baswaraj	B.com II	7249457171	-	45	Pragati	Pragati
43	DCC043	Podda Megha Satish	B.com III	9146974297	-	32	Megha	Megha
44	DCC044	Ubale Komal Khanda	B.com III	7249597473	Ubalekomaluk@gmail.com	46	Komal	Komal
45	DCC045	Chenure Poonam Vijay	B.com III	9404719233	-	33	Poonam	Poonam
46	DCC046	Zinje Anagha Pradip	B.com II	9657160427	zinjeanagha@gmail.com	40	Anagha	Anagha
47	DCC047	Kawale Rekha Dattatraya	B.com III	9420216535	-	25	Rekha	Rekha
48	DCC048	Kondalwade Sneha V.	M.com IV	7507414667	-	35	Sneha	Sneha
49	DCC049	Patil Supriya S.	M.com IV	8446406672	-	43	Supriya	Supriya
50	DCC050	Sumar Anil M.	B.com IV	8180085903	anilsumar@gmail.com	46	Anil	Anil
51	DCC051	Gore Rushikesh A.	B.com IV	7276759918	rushikeshgore@gmail.com	38	Rushikesh	Rushikesh
52	DCC052	Patil Vitay. V.	B.com IV	9963905876	VVPatil315@gmail.com	50	Vitay	Vitay
53	DCC053	Yechawal Jyoti D.	B.com IV	9665338877	-	Absent	-	-
54	DCC054	Pampatwar Pooja D.	B.com IV	9890241629	-	24	Pooja	Pooja
55	DCC055	Hake Tulsa Ankush	B.com IV	7028152633	-	26	Tulsa	Tulsa
56	DCC056	Morse Dnyanoba S	M.com IV	8623888740	dnyanobamorse73@gmail.com	24	Morse	Morse
57	DCC057	Ugale Balaji	M.com IV	8698197459	-	Absent	-	-
58	DCC058	Ghogare Sonali S	B.com IV	9583362273	Ghogaresonalig65@gmail.com	39	Sonali	Sonali
59	DCC059	Chandane Supriya D.	B.com IV	9604963062	-	35	Supriya	Supriya
60	DCC060	Shinde Reshma B.	B.com IV	9623868602	-	35	Shinde	Shinde

DCC061 Dhote Swati U. B.com IV 7350695479 Swatidhote@gmail.com 34 Swati

Present Nos. - DCC029, DCC032  
Total - 50  
Absent - 02

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Sr.No.	Exam sea	Name of participants (Surname first)	Class	Mobile number	Email	Test Marks	Certificate sign	Remarks
61	DCC061	Hajare Shila B.	B.com IV	7028570668	-	34	<u>Shila</u>	<del>Hajare</del>
62	DCC062	Rautroo Pratiksha P.	B.comsy	8007793973	-	31	<u>Pratiksha</u>	<del>Pratiksha</del>
63	DCC063	Manthale Ashwini S.	B.comsy	8983428863	-	34	<u>Ashwini</u>	<del>Ashwini</del>
64	DCC064	Waghadoleshubhangi	B.comsy	8485036650	-	22	<u>Shubhangi</u>	<del>Shubhangi</del>
65	DCC065	Modse Ranjana Narsing	B.comsy	8625002677	Ranjureddy@gmail.com	63	<u>Ranjana</u>	<del>Ranjana</del> Third
66	DCC066	Dute Jayshri S	B.comsy	9158708694	-	28	<u>Jayshri</u>	<del>Jayshri</del>
67	DCC067	Wagmode Vaishnavi V	B.comsy	9822782914	-	40	<u>Vaishnavi</u>	<del>Vaishnavi</del>
68	DCC068	Kalunke Anjali B.	B.comfy	94218005	-	51	<u>Kalunke</u>	<del>Kalunke</del>
69	DCC069	Tadhava Priyanka	B.comfy	9326408530	-	37	<u>Priyanka</u>	<del>Priyanka</del>
70	DCC070	Kandke Kamal	B.comfy	779879985	-	33	<u>Kamal</u>	<del>Kamal</del>
71	DCC071	Kale Sneha	B.comfy	9404681820	-	27	<u>Sneha</u>	<del>Sneha</del>
72	DCC072	Kandke Usha	B.comfy	7798799385	-	31	<u>Usha</u>	<del>Usha</del>
73	DCC073	Kamble samirvani	B.comsy	8308701244	-	Absent	-	-
74	DCC074	Crandle Pooja	B.comsy	9156210957	-	32	<u>Pooja</u>	<del>Pooja</del>
75	DCC075	Deshmukh Pooja V.	B.comsy	9403933359	-	32	<u>Pooja</u>	<del>Pooja</del>
76	DCC076	Waghmare Ankita M	B.comsy	7774990560	-	33	<u>Ankita</u>	<del>Ankita</del>
77	DCC077	HADAM TEJASHREE A.	B.comsy	8803850224	-	23	<u>Tejashree</u>	<del>Tejashree</del>
78	DCC078	Sharma Babita L.	B.comsy	8484984144	-	43	<u>Babita</u>	<del>Babita</del>
79	DCC079	Kailwad Shital G.	B.comsy	9960650301	-	35	<u>Shital</u>	<del>Shital</del>
80	DCC080	Vasna Priyanka J	B.comsy	8412857588	lovelypryanka916@gmail.com	77	<u>Priyanka</u>	<del>Priyanka</del> First

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81	DCC081	Khyati Gandhi	B.corts.y	9673920717	khyatig@gmail.com	29	Khyati	Khyati
82	DCC082	Shaikh Nafis Ibrahim	B.comTy	9604170322		44	Shaikh	Shaikh
83	DCC083	shelge Rainandni . P.	B.comsy	7218887952		40	Shelger	Shelger
84	DCC084	Shaikh Mayuri yaseen	B.comsy	9096717396		24	Mayuri	Mayuri
85	DCC085	Kamble leieth Balaji	B.comsy	7263994782	leiethkamble@gmail.com	47	leieth	leieth
86	DCC086	kamble Raja Baliram	B.comsy	9423346307		30	Raja	Raja
87	DCC087	sawant Reshma R.	B.comsy	838897555	—	28	Reshma	Reshma
88	DCC088	Khatal Ashwini Dalta	B.comsy	962362885	—	39	Ashwini	Ashwini
89	DCC089	Tadhav shivshankar	B.comII	9145083902		45		Tadav
90	DCC090	Bhosale Balaji	B.comI	9767733094	—	47	Balaji	Balaji
91	DCC091	KIRAN Zunje	B.comI	9096016602		30	KIR	KIR
92	DCC092	Shinde Govardhan . G	M.ComII	9623367329		34	Govard	Govard
93	DCC093	KADAM Ganesh	B.comI	7841036017		29	Ganesh	Ganesh
94	DCC094	Dalve Vaishnavi	B.comI	9112404753		30	Vaishnavi	Vaishnavi
95	DCC095	Bhatnagar Dileepa	B.comI	8408943986		26	Dileepa	Dileepa
96	DCC096	Jangid Seema J.	B.ComII	7020626291		39	Seema	Seema
97	DCC097	Dhage Gulab B.	M.comII	8554842461	gulabdhage@gmail.com	58	Gulab	Gulab
98	DCC098	Bhosale Hemra S.	B.comII	9145084142	hemrabhosale@gmail.com	28	Hemra	Hemra
99	DCC099	Balegave varsha B.	B.comII	8600977919	varshabalegave1@gmail.com	33	Varsha	Varsha
100	DCC100	Naik Ashwini A.	B.comII	9423596338	ashwininike@gmail	40	Ashwini	Ashwini

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Sr.No.	Exam sea	Name of participants (Surname first)	Class	Mobile number	Email	Test Marks	Certificate sign	Remarks
101	DCC101	Sharma Amruta sunil	B.com	9881210101	amrutassharma@gmail.com	44	Shi	Shi
102	DCC102	Rajurshit Unnati S.S	B.com	9491375732	_____	33	Unnati	Unnati
103	DCC103	Waghmare Ganfa B	B.com	9763142180	_____	32	Ganfa	Ganfa
104	DCC104	Bhagwat Nisha S	BGM	7743899806	_____	35	Bhagwat	Bhagwat
105	DCC105	Amndate Priyanka K.	B.com III	7028152693	_____	44	Amndate	Amndate
106	DCC106	sutur Rakini Bhaukar	B.com III	7798459458	_____	39	Rakini	Rakini
107	DCC107	Chavan Sonali Ramkisan	B.com IV	7057041709	_____	40	Chavan	Chavan
108	DCC108	Mule Monika Balaji	B.com IV	7756997155 7066660195	_____	39	Mule	Mule
109	DCC109	Patil Tejaswini chandrur	B.com IV	7218511727	_____	44	Patil	Patil
110	DCC110	Kothari Arati Mahendra	B.com IV	7219086465	_____	45	Arati	Arati
111	DCC111	Kothari Pooja Mahendra	B.com IV	7219086465	_____	54	Arati	Arati
112	DCC112	Zakka Sneha Ramesh	B.com IV	9421096775	_____	54	Sneha	Sneha
113	DCC113	Suryawanshi pallavi D.	B.com IV	7385876505	_____	44	Pallavi	Pallavi
114	DCC114	Nagrale Rutuja Nagresh	B.com IV	9527916894	_____	41	Rutuja	Rutuja
115	DCC115	Pachange Vishakha Vijay	B.com IV	9421371530	_____	50	Pachange	Pachange
116	DCC116	mendke Gaganan P.	B.com IV	7385295414	_____	43	Gaganan	Gaganan
117	DCC117	Mane Gorobaikekar B	B.com IV	7757880185	Gorobaikekarmane@gmail.com	41	Mane	Mane
118	DCC118	Bhuse Bandu Numder	B.com IV	702818696	_____	18	Bhuse	Bhuse
119	DCC119	Chavan Babasaheb Hanman	m.com IV	9637876323	_____	35	Chavan	Chavan
120	DCC120	Kamble Siddharth Pradip	m.com IV	8975007503	_____	44	Kamble	Kamble

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Sr.No.	Exam sea	Name of participants (Surname first)	Class	Mobile number	Email	Test Marks	Certificate sign	Remarks
121	DCC121	Bansode Siddharth Vinayak	M.Com.F.Y.	8483991030		26	Bansode	Bansode
122	DCC122	Shaikh Turab Shadul	M.Com.F.Y.	8805338831		50	Shaikh	Shaikh
123	DCC123	Wasnikar Rekha Kishan	B.Com.Sy	9561215796		37	Rekha	Rekha
124	DCC124	Tote Suvidha Anil	B.Com.Sy	7387029102	SuvidhaTote@gmail.com	29	Tote	Tote
125	DCC125	Phone Trishala Shivaji	B.Com.Sy	9921760716	Trishalphone11@gmail.com	32	Phone	Phone
126	DCC126	Patel Aishwarya Bhushan	B.Com.Sy	8308524206		52	Patel	Patel
127	DCC127	Rajguru Mayuri Shivaji	B.Com.Sy	9730387545		37	Rajguru	Rajguru
128	DCC128	Muke Dipali Parnesh	B.Com.Sy	9960483435		43	Muke	Muke
129	DCC129	Lakhadive Nikita Kashinath	B.Com.Sy	9175900238		48	NKL	NKL
130	DCC130	Maske Vilaykumar C	M.Com	8180809692	Vijaykumare883@gmail.com	47		Maske
131	DCC131	Raut Rupali Raju	M.Com	8421657736		46		Raut
132	DCC132	Tachode Shital Namdev	B.Com.Sy	7585720468	Shitaltachode@gmail.com	37	Tachode	Tachode
133	DCC133	Gumme Vidhya Dnyanoba	B.Com.Ty	9423920231		38	Gumme	Gumme
134	DCC134	Jadhav Manoj Anil	B.Com.Sy	9975469164	jadhavmanoj888@gmail.com	45	Manoj	Manoj
135	DCC135	RATHOD DEEPAK S	B.Com.Sy	8983379198	deethodupak62@gmail.com	43		Rathod
136	DCC136	Chavan Anirush Deepak	M.Com.F.Y.	9657387082	anirush4567@gmail.com	39	Chavan	Chavan
137	DCC137	Hamwate Pragati Bharat	B.Com.Sy	9096166221		51	Pragati	Pragati
138	DCC138	Shinde Komal Kakanheb	B.Com.Sy	9158209880		57	Shinde	Shinde
139	DCC139	Akangire Ajit O	B.Com.Sy	9503384745		36	Ajit	Ajit
140	DCC140	Panchal Sunaj Pandit	B.Com.Sy	9090824031	Panchalsunajsh@gmail.com	35	Sunaj	Sunaj

Dayanand College of Commerce, Latur  
Students registrations for Financial Literacy (FinLit) Test 2017

Sr.No.	Exam sea	Name of participants (Surname first)	Class	Mobile number	Email	Test Marks	Certificate sign	Remarks
141	DCC141	Solunke Amal Achyut	B.comsy	7028184460		43	<u>Amal</u>	<u>Amal</u>
142	DCC142	Borade snehal Bhagvant.	B.comTV	9421377644		60	<u>Borade</u>	<u>Borade</u>
143	DCC143	Parlod Parmm sahyamrao	B.com T.Y.	8805036583		Absent		
144	DCC144	Swarnkar mahima V.	B.comsy	9552780626		46	<u>Swarnkar</u>	<u>Swarnkar</u>
145	DCC145	Swarnkar Aishwarya V.	M.comsy	9552056472		38	<u>Swarnkar</u>	<u>Swarnkar</u>
146	DCC146	Kamble Nilesh B.	B.comsy	7558258988		65		<u>Kamble</u>
147	DCC147	Bhayate Mayuri V.	B.comsy	9256390400		38		<u>Mayuri</u>
148	DCC148	Kastur Vedika Ajay.	B.comsy	8446633561		27		<u>Kastur</u>
149	DCC149	Rode swati suryakant	B.comsy	9421083878		40		<u>Rode</u>
150	DCC150	Kapare Hema madhukar	B.comsy	8605065941		54	<u>Kapare</u>	<u>Kapare</u>
151	DCC151	Subyawanshi Sneha V.	B.comII	7028777210		25	<u>Sneha</u>	<u>Sneha</u>
152	DCC152	KADAM ABHA Sridharshiv	B.comII	9960055542		41	<u>ABHA</u>	<u>ABHA</u>
153	DCC153	Kasale Rushikesh R.	M.comI	8554823713		52		<u>Rushikesh</u>
154	DCC154	Patil shridevi Rajendra	ss	9172011854		62		<u>Patil</u>
155	DCC155	Kane Maya Jagannath	ss	9172011854		41		<u>Kane</u>
156	DCC156	Londhe Vishal sanjay	M.comI	9561780982		39	<u>Londhe</u>	<u>Londhe</u>
157	DCC157	Bombilwad Govind Shivdas	M.comI	9561010432		45	<u>Govind</u>	<u>Govind</u>
158	DCC158	Puri Abhijit Diliprao	M.comI	9561168641		21	<u>Abhijit</u>	<u>Abhijit</u>
159	DCC159	Denkule Dipali Sambhar	B.comI	9665150265		42	<u>Dipali</u>	<u>Dipali</u>
160	DCC160	Katke Mayulee P.	B.comI	9850230537		35	<u>Mayulee</u>	<u>Mayulee</u>

discount - 12.5%

Fifth

Second

S

Fourth

Dayanand College of Commerce, Latur  
Students registrations for Financial Literacy (FinLit) Test 2017

Sr.No.	Exam sea	Name of participants (Surname first)	Class	Mobile number	Email	Test Marks	Certificate sign	Remarks
161	DCC161	Mathapati Prangali Pradeep	B.comTY	9403539102		19		Prangali
162	DCC162	Mule pooja Dayanand	B.comTY	9503304707		47		Mule
163	DCC163	Pawar supriya Dileep.	B.comTY	9921255745		41		Pawar
164	DCC164	shubhangi Anjun Dixit	B.comTY	8983141698		39		B
165	DCC165	Bisajdae Neha Mahadev	B.comTY	9420291043		42	Bisajdae	Bisajdae
166	DCC166	shaikh Heena Ayub	B.comTY	7276315725		Absent		
167	DCC167	Rathod Nishin Ganu	M.comTY	8975591368		35		Rathod
168	DCC168	Bhosale Sachin A	B.comTY	8550900786		49		Bhosale
169	DCC169	Rankhambe Tejaswini M	B.comTY	9881600346		37		Rankhambe
170	DCC170	Sharyu Sarage	B.comTY	9881600346		Absent		
171	DCC171	Sayyad Saif N.	M.comTY	7720860768		46	Sayyad	Sayyad
172	DCC172	Sayyad Amin J	B.comTY	7350590211		29		Sayyad
173	DCC173	Kamble vikas N	B.comTY	7798590704		50		Kamble
174	DCC174	Lokhande Shubhangi N	B.comTY	7709367838		26		Lokhande
175	DCC175	Ingle Yogita S	B.comTY	9764421110		30	Ingle	Ingle
176	DCC176	Gaekwad Ajodhya M	B.comTY	9850640482		43	Ajodhya	Ajodhya
177	DCC177	Shinde shital Ram	M.comTY	7385642281		42		Shinde
178	DCC178	Mote Mohini P	B.comTY	8806196766		51	Mote	Mote
179	DCC179	Kamble Anuja A	M.comTY	9890918895		42		Anuja
180	DCC180	mane pratiksh mahaveer	B.comTY	8698304843		49		Mane

Dayanand College of Commerce, Latur  
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Sr.No.	Exam sea	Name of participants (Surname first)	Class	Mobile number	Email	Test Marks	Certificate sign	Remarks
181	DCC181	Saxande Pentibha B.	B.ComTY	7218432810		38	<u>Pentibha</u>	<u>Pentibha</u>
182	DCC182	Salunke shivani B.	B.Com Fy	8554947022		27	<u>Salunke</u>	<u>Salunke</u>
183	DCC183	Jaiswal kaetik. N	B.ComSY	9422982647		19	<u>JSF</u>	<u>JSF</u>
184	DCC184	Jadhav Maroti Madhav	B.ComSY	7776997513		44	<u>Murli</u>	<u>Murli</u>
185	DCC185	Sathe Nikita sahebrao	B.B.ASY	9158496765		49		<u>Sathe</u>
186	DCC186	Waghe Vatsa Dattu	B.B.ASY	7028769061		Absent		
187	DCC187	Karkule Anjali Ramar	B.B.ASY	8908580094	Ka.Kulkarni@emul.com	38		<u>Anjali</u>
188	DCC188	PAWAR Shrikrashnavishwa	B.ComSY	9765660627		43	<u>BRUSHMA</u>	<u>BRUSHMA</u>
189	DCC189	Sutar suraj Nagnath	B.ComSY	8554855810		45	<u>Suraj</u>	<u>Suraj</u>
190	DCC190	Jadhav Pavin J.	B.B.A.FY	9960979693		43		<u>Jadhav</u>
191	DCC191	Kage Avinash N.	B.B.A.FY	9156594349		23		<u>Kage</u>
192	DCC192	Sunil Ashok Pawar	B.Com	9175760071		20	<u>Sunil</u>	<u>Sunil</u>
193	DCC193	Babae Abhijeet Dnyaneshwar	B.ComSY	9960583612		40	<u>Babae</u>	<u>Babae</u>
194	DCC194	Toshi Maheshwari Bhaskar	B.ComTY	8605307289		49	<u>Murli</u>	<u>Murli</u>
195	DCC195	Sonwane Punam vijay	B.ComTY	9764641569		35	<u>Punam</u>	<u>Punam</u>
196	DCC196	Chavde Balkrushna A.	B.ComSY	9881883925		45	<u>Chavde</u>	<u>Chavde</u>
197	DCC197	Suryawanshi Vaibhav	B.ComFY	7770084737		46	<u>Suryawanshi</u>	<u>Suryawanshi</u>
198	DCC198	Kiran V. Rode	B.ComFY	9665747671	Kiranrode2255@small.com	55		<u>Kiran</u>
199	DCC199	Pulkutte Jyoti Rangnath	B.ComFY	8915610491		23	<u>Pulkutte</u>	<u>Pulkutte</u>
200	DCC200	Mangar Supriya Anant	B.ComFY	9822849806		16	<u>Supriya</u>	<u>Supriya</u>

Dayanand College of Commerce, Latur  
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Sr.No.	Exam sea	Name of participants (Surname first)	Class	Mobile number	Email	Test Marks	Certificate sign	Remarks
201	DCC201	Dharmgutte Sangameshwar	B.II.CD	8007646216	Srdharmgutte @	37	<i>[Signature]</i>	<i>[Signature]</i>
202	DCC202	chewle Balkrushna A.	B. ITA.	9881883925		Absent		
203	DCC203	Pote Mahesh Raghunath	B.Com.II	7020030762		26	<i>[Signature]</i>	<i>[Signature]</i>
204	DCC204	Solanke Sapna Dhondiram	M.Com.II	7385417962	Sapnasolanke13@gmail.com	25	<i>[Signature]</i>	<i>[Signature]</i>
205	DCC205	Kulkarni Suleabh Ashutosh	B.Com.IT	7843022730	Suleabhkulkarni@	32	<i>[Signature]</i>	<i>[Signature]</i>
206	DCC206	Kakde Suresh Abgaheb	B.Com.IT	7038770191	sureshkakde2016@	30	<i>[Signature]</i>	<i>[Signature]</i>
207	DCC207	BABAR Ashubham Dayanand	M.Com.F.Y	9767785592	Babar Shubham.D	27	<i>[Signature]</i>	<i>[Signature]</i>
208	DCC208	Mame vikram Manohar	B.Com.II	9145400646		22	<i>[Signature]</i>	<i>[Signature]</i>
209	DCC209	Karde Suraj Kashinath	B.Com.F.Y	7038296739		23	<i>[Signature]</i>	<i>[Signature]</i>
210	DCC210	Joshi Ajay Raghavendra	B.Com.F.Y	9850485388		30	<i>[Signature]</i>	<i>[Signature]</i>
211	DCC211	Kamble Sujata Rajabhan	B.Com.F.Y	7038025559		24	<i>[Signature]</i>	<i>[Signature]</i>
212	DCC212							
213	DCC213	Present	201					
214	DCC214	Absent	010					
215	DCC215	Total	211					
216	DCC216							
217	DCC217	<i>[Signature]</i>						
218	DCC218	Dr. S. R. Jayma						
219	DCC219							
220	DCC220							

Repeat

*[Signature]*  
08/02/2017

*[Signature]*  
Head  
Dept. of Commerce  
Dayanand College of Commerce,  
LATUR.

Govindlal Kanhaiyyal Joshi (Night) Commerce College, Latur  
Students registrations for Financial Literacy (FinLit) Test 2017

Sr.No.	Exam seat	Name of participants (Surname first)	Class	Mobile number	Email	Test Marks	Certificate sign	Remarks
1	GKJ001	Shinde Mohini Ramdas	B.com III	7028347405	—	41		<del>Deliver</del>
2	GKJ002	Gaikwad Vitthal Baburao	B.com III	9765201478	—	46		<del>Deliver</del>
3	GKJ003	Patil Pranjana Jivan	B.F.Y.	8805062988	—	32		<del>Pranjana</del>
4	GKJ004	Shelke Swati Arakash	B.F.Y.	9112440510	—	30		<del>Swati</del>
5	GKJ005	Mane Gundabai Kambkar	B.F.Y.	9422968952	—	39		<del>Pundar</del>
6	GKJ006	Pamchal Ramdas Manoj	B.F.Y.	8237143212	samchal.pamchal32@gmail.com	43		<del>Pamchal</del>
7	GKJ007	Khadkikar Aditya Anand	B.F.Y.	3774870566	akhadkikar4@gmail.com	49		<del>Aditya</del>
8	GKJ008	Kulkarni Punam Rajkumar	B.F.Y.	8888612230	—	31		<del>Punam</del>
9	GKJ009	Sanjivani Ranjendra yenge	B.F.Y.	9657591730	—	15		<del>Sanjivani</del>
10	GKJ010	Sontakke Archana Anil	B.F.Y.	8665509470	—	26		<del>Archana</del>
11	GKJ011	Gudade Anusudha.pande	F.Y.	7770033635	—	14		<del>Anusudha</del>
12	GKJ012	JADHAV AKSHAYKUMAR R.	F.Y.	7741984679	—	32		<del>Amy</del>
13	GKJ013	YERTE Sudhir Santosh	F.Y.	7773985921	—	35		<del>Sudhir</del>
14	GKJ014	CHAFKANADE NARESH BALBHAI	F.Y.	9021494935	—	Absent		—
15	GKJ015	NIDANE VAIBHAV SHIVAJI	F.Y.	8698302394	vaibhawnidane56@gmail.com	39		<del>Vaibhav</del>
16	GKJ016	Vhasale Shashank Hukun	F.Y.	9552651753	shashankvhasale@gmail.com	42		<del>Shashank</del>
17	GKJ017	Navale Akash Prakash	B.F.Y.	9693440951	—	58		<del>Navale</del>
18	GKJ018	Lalchande Krushnath Jagde	B.com F.Y.	9130328245	krushnathlalchande40@gmail.com	47		<del>Krushna</del>
19	GKJ019	Puri Abhijit Pandurang	B.com F.Y.	9689368662	abhijit.puri.1998@gmail.com	39		<del>Abhijit</del>
20	GKJ020	Halkatti Nikhil Nitin	B.com F.Y.	8149180295	Nikhil.Halkatti@gmail.com	41		<del>Nikhil</del>

IV<sup>th</sup> rank

I<sup>st</sup>

Govindlal Kanhaiyyalal Joshi (Night) Commerce College, Latur  
Students registrations for Financial Literacy (FinLit) Test 2017

Sr.No.	Exam sea	Name of participants (Surname first)	Class	Mobile number	Email	Test Marks	Certificate sign	Remarks
21	GKJ021	Pandharp Santosh Bhagwat	B.com.F.Y.	7447107480	—	43	<i>[Signature]</i>	<i>[Signature]</i>
22	GKJ022	Chavikh Ajmer Sattar	B. F.Y.	7030143258	—	46	<i>[Signature]</i>	<i>[Signature]</i>
23	GKJ023	Jatal Ganesh Shekhare	B.com.F.Y.	7219378232	—	41	<i>[Signature]</i>	<i>[Signature]</i>
24	GKJ024	Sagme Rama Dilip	B.com.F.Y.	9657310424	—	44	—	Rama
25	GKJ025	Panchal Ravi Navanath	B.com.F.Y.	9720271321	Panch Ravi 24s@ghmail	35	—	Ravi
26	GKJ026	PRASHANT BHIMA SURWASE	B.com.F.Y.	9158301210	—	Absent	—	—
27	GKJ027	Taje Nagesh Dharmraj	B.com.F.Y.	9595551632	Taje Nagesh@ghmail	43	—	Taje
28	GKJ028	Suryawanshi S. Somnath P.	B.com.F.Y.	9137746002	Somsuryawanshi1998@ghmail	57	—	<i>[Signature]</i>
29	GKJ029	Kamble Vikas Laxman	B.com.F.Y.	7719037697	Kambl Vikas5566@ghmail	42	—	<i>[Signature]</i>
30	GKJ030	Kawade Vaishali panduraj	B.com.F.Y.	7218686296	—	30	—	Vaishali
31	GKJ031	Bagal Anandesh Rajendra	B.com.F.Y.	8237432194	Anandesh Bagal 21@ghmail	Absent	—	—
32	GKJ032	Tadhav Balaji Laxman	B.com.F.Y.	9765687955	Jadhav Balaji 9765687955	36	—	<i>[Signature]</i>
33	GKJ033	Jogle Pradeep Bibhuti	B.com.F.Y.	7249624925	—	55	—	Pradeep
34	GKJ034	Bandgaon Parmeshwar Shambhaji	B.com.F.Y.	9892083480	Parmeshwar Bandgaon 9892083480	30	—	<i>[Signature]</i>
35	GKJ035	Adawale Krishna C.	F.Y.	9156811090	Krishna Adawale@ghmail	30	—	<i>[Signature]</i>
36	GKJ036	Alure Dhandubai B	S.Y.	705761289	—	37	<i>[Signature]</i>	Dhandubai
37	GKJ037	Kore Shradha M.	F.Y.	9420214448	Kore 9420214448@ghmail	39	—	Shradha
38	GKJ038	Kamble Priti A.	F.Y.	9767935149	—	33	—	Priti
39	GKJ039	Mankurkar Vaishnavi V	S.Y.	8635953646	—	35	—	<i>[Signature]</i>
40	GKJ040	Kadam Dipti Baban	F.Y.	9970380036	—	51	—	<i>[Signature]</i>

II<sup>nd</sup> rank

III<sup>rd</sup> rank

IV<sup>th</sup> rank

Govindlal Kanhaiyyalal Joshi (Night) Commerce College, Latur  
Students registrations for Financial Literacy (FinLit) Test 2017

Sr.No.	Exam seat	Name of participants (Surname first)	Class	Mobile number	Email	Test Marks	Certificate sign	Remarks
41	GKJ041	Shrigire Sureshwarli R	B.com	9011780976	-	34		Sureshwarli
42	GKJ042	JADHAV AMIT G.	B.CO-I	9403199970		Absent		-
43	GKJ043	USKE VISHNU A	B.CO-I	8975402978	-	Absent		-
44	GKJ044	Vibhute A.R.	B.CO-II	7798277377		23		Vaishnavi
45	GKJ045							
46	GKJ046	Present 39						
47	GKJ047	Absent 05						
48	GKJ048	Total 44						
49	GKJ049							
50	GKJ050	<del>Dr. S. R. Dayma</del>	<del>Dr. S. R. Dayma</del>	<del>08/02/2017</del>				
51	GKJ051	(Dr. S. R. Dayma)	(Dr. S. R. Dayma)					
52	GKJ052							
53	GKJ053							
54	GKJ054							
55	GKJ055							
56	GKJ056							
57	GKJ057							
58	GKJ058							
59	GKJ059							
60	GKJ060							

(Principal)  
I/c. Principal  
Govindlal Kanhaiyyalal Joshi  
(Night) Commerce College, Latur

Sample Certificate copy of the FinLit Course and Test 2017



## DAYANAND COLLEGE OF COMMERCE, LATUR

### FinLit Test 2017

#### Certificate of Participation

This is to certify that Mr./Miss. Kavale Rekha Pattateya  
class B.Com.T.Y......has participated in Financial Literacy Test conducted on 5th February 2017 in the  
Financial Education Week (FEW) jointly set up by AIWMI and NISM.

Dr. Sarika Dayma  
Project Co-ordinator

Dr. Brijmohan Dayma  
City Co-ordinator

Dr. Jogendra Singh Bisen  
Principal



Financial  
Education  
Week

30<sup>th</sup> January - 4<sup>th</sup> February 2017

A Financial Literacy Initiative by  
AIWMI & NISM



Association of International  
Wealth Management of India



NATIONAL INSTITUTE OF  
SECURITIES MARKETS  
An Educational Initiative by SEBI