

Certificate of Completion



Congratulations, Amit!

You have successfully completed the mandatory requirements prescribed by ZeroDha Varsity & passed the certification program in

Stock Market Basics

Points Scored: **220 / 250**

A handwritten signature in black ink, appearing to read 'Nithin Kamath', written over a horizontal line.

Nithin Kamath

A handwritten signature in black ink, appearing to read 'Karthik Rangappa', written over a horizontal line.

Karthik Rangappa



CERTIFICATE OF COMPLETION

Presented to

Anirudh Kuzhiyil

For successfully completing a free online course
4Ps of Marketing Mix

Provided by

Great Learning Academy

(On June 2022)



CERTIFICATE OF COMPLETION

Presented to

Anirudh Kuzhiyil

For successfully completing a free online course
Market Research

Provided by

Great Learning Academy

(On June 2022)



RICE UNIVERSITY

Jun 20, 2022

Ankita Gajanan Naik

has successfully completed

Global Financial Markets and Instruments

an online non-credit course authorized by Rice University and offered through Coursera

A handwritten signature in black ink that reads "Arzu Ozoguz".

Arzu Ozoguz
Finance Faculty
Jones Graduate School of Business

COURSE
CERTIFICATE



Verify at:
<https://coursera.org/verify/UL3DJGTBW8GM>

Coursera has confirmed the identity of this individual and their participation in the course.



May 15, 2022

BHASKARA PRABHU

has successfully completed

Applying Data Analytics in Finance

an online non-credit course authorized by University of Illinois at Urbana-Champaign and offered through Coursera

Director of Margolis Market Information Lab
Department of Finance - Gies College of Business

**COURSE
CERTIFICATE**



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University of Colorado

Boulder | Colorado Springs | Denver | Anschutz Medical Campus

Jun 9, 2022

PRAJWAL S N

has successfully completed

Everyday Excel, Part 1

an online non-credit course authorized by University of Colorado Boulder and offered through Coursera

A handwritten signature in black ink that reads 'Charlie Nuttelman'.

Charlie Nuttelman
Senior Instructor
Chemical and Biological Engineering
University of Colorado Boulder

**COURSE
CERTIFICATE**



Verify at:
<https://coursera.org/verify/NA5AC7DGD93H>

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CAFTA

Certificate of Participation

presented to

ANIRUDH K

for participating in CAFTA Skill up Challenge 2.0 and attending
the course on

Basics of Global Financial Markets



Hemal Shah

Partner, Financial Services Risk Management
Risk Advisory, EY India



Certificate of Achievement

Harshitha Srinivas

has completed the following course:

DIGITAL SKILLS: ARTIFICIAL INTELLIGENCE ACCENTURE

This online course helped discover the potential of Artificial Intelligence (AI) and how it can change the workplace. It enhanced understanding of AI with interesting facts, trends, and insights, and helped to explore the working relationship between humans and AI.

3 weeks, 2 hours per week



Camilla Drejer

Managing Director for UKI Responsible Business & Citizenship
Accenture



In association with



The person named on this certificate has completed the activities in the attached transcript. For more information about Certificates of Achievement and the effort required to become eligible, visit futurelearn.com/proof-of-learning/certificate-of-achievement.




This certificate represents proof of learning. It is not a formal qualification, degree, or part of a degree.



Harshitha Srinivas

has completed the following course:

DIGITAL SKILLS: ARTIFICIAL INTELLIGENCE ACCENTURE



90%
OVERALL
SCORE

This online course helped discover the potential of Artificial Intelligence (AI) and how it can change the workplace. It enhanced understanding of AI with interesting facts, trends, and insights, and helped to explore the working relationship between humans and AI.

STUDY REQUIREMENT

3 weeks, 2 hours per week

LEARNING OUTCOMES

- Describe the origins and advent of AI
- Explain the relationship between AI and Automation
- Reflect on the application of AI to your own context
- Identify key shifts in the workplace influenced by AI
- Assess the impact shifts in the workplace may have on roles and responsibilities
- Identify how the relationship has changed between AI and humans
- Identify future skills required to work and interact with AI
- Produce an action plan to adapt your skills for the future

SYLLABUS

Week 1: Introduction to Artificial Intelligence

- What is Artificial Intelligence and where did it come from?
- AI in Action
- What does this mean for me?

Week 2: Artificial Intelligence in Industry

- Impact of AI on Individuals
- What does this mean for me?

Week 3: Adapting your skills to work with Artificial Intelligence

- How has the relationship changed between AI and Humans?
- Imagining the Future



Certificate of Participation

This is to certify that

HARSHITHA SRINIVAS, RV INSTITUTE OF MANAGEMENT
has participated in "Vivechana 2022", National level case analysis
competition organized by the School of Business Studies, Sharda
University, Greater Noida on 15th March, 2022.

Dr. Jayanthi Ranjan
Dean
SBS, Sharda University

Dr. Raj K Kovid
Research Chair
SBS, Sharda University

Dr. Manisha
Convenors

Dr. Ajay
Convenors

Dr. Bhawna
Convenors



Certificate of Achievement

Harshitha Srinivas

has completed the following course:

DIGITAL SKILLS: DIGITAL SKILLS FOR WORK AND LIFE ACCENTURE

This course explored the meaning of digital and how it has changed the way we work, and provided advice on how to successfully grow or kickstart your career in the digital age.

2 weeks, 1 hour per week



Camilla Drejer

Managing Director for UKI Responsible Business & Citizenship
Accenture



In association with



The person named on this certificate has completed the activities in the attached transcript. For more information about Certificates of Achievement and the effort required to become eligible, visit futurelearn.com/proof-of-learning/certificate-of-achievement.




This certificate represents proof of learning. It is not a formal qualification, degree, or part of a degree.



Harshitha Srinivas

has completed the following course:

DIGITAL SKILLS: DIGITAL SKILLS FOR WORK AND LIFE ACCENTURE



89%
OVERALL
SCORE

Digital technology touches almost every aspect of our lives, including work. This course explored the meaning of digital, how it has changed the way we work and how to build or grow a career in the digital age. It provided an overview of the different career paths available, highlighting the key skills that are more important today than ever before, in order to thrive in this digital environment.

STUDY REQUIREMENT

2 weeks, 1 hour per week

LEARNING OUTCOMES

- Describe the meaning of the term "digital"
- Explain how digital is changing the way we live and work
- Demonstrate an understanding of the opportunities and challenges these digital changes bring
- Describe the meaning of a growth mindset
- Identify how you can develop your own growth mindset
- Explore how a growth mindset can enable you to learn new skills and thrive in the digital world of work

SYLLABUS

- The meaning of *digital*.
- How digital is integrated into our day-to-day lives.
- How digital is changing the world of work and the opportunities and challenges this brings.
- The meaning of a *growth mindset* and how it can help you reach your full potential and thrive in the digital workplace.
- Re-framing setbacks and challenges to view them as an opportunity to learn and improve.



Certificate of Achievement

Congratulations!

Harshitha Srinivas

for successfully completing
Managing Innovation
a course that covers

Fundamentals of Innovation and Innovation Management | Continuous and Discontinuous Innovation | Innovation Lifecycle | Innovation as a Core Business Process | How to Build an Innovative Organisation | High Involvement Innovation | Developing an Innovation Strategy | Searching for Sources of Innovation | Selecting the Next Innovation | New Product Development Process | Capturing the Value of Innovation

Start Date: 21 Jun 2022

End Date: 21 Jun 2022

Associate Dean
Technology Management



Cert ID: 144892-22352421-1016
Date: 21 Jun 2022



LinkedIn LEARNING

Certificate of Completion
Congratulations, Anirudh K

A Bold New Approach to Goal Setting with Michael Bungay Stanier

Course completed on Jun 17, 2022 at 06:48AM UTC • 43 min

By continuing to learn, you have expanded your perspective, sharpened your skills, and made yourself even more in demand.

A handwritten signature in black ink, appearing to read "David Roberts".

Head of Content Strategy, Learning

LinkedIn Learning
1000 W Maude Ave
Sunnyvale, CA 94085

Certificate Id: AbvWy-iMvxAzBW2xPFPDwscSEkBL



LinkedIn LEARNING

Certificate of Completion

Congratulations, Anirudh K

Be the Manager People Won't Leave

Course completed on Jun 16, 2022 at 06:10AM UTC • 28 min

By continuing to learn, you have expanded your perspective, sharpened your skills, and made yourself even more in demand.

A handwritten signature in black ink, reading "Dan Rodnitzky".

Head of Content Strategy, Learning

LinkedIn Learning
1000 W Maude Ave
Sunnyvale, CA 94085

Certificate Id: AXD9a7E-IMQefi2hA8t-V71VrL1G



LinkedIn LEARNING

Certificate of Completion

Congratulations, Anirudh K

Be the Manager Who Fights for Their Team

Course completed on Jun 16, 2022 at 05:35AM UTC • 32 min

By continuing to learn, you have expanded your perspective, sharpened your skills, and made yourself even more in demand.

A handwritten signature in black ink, reading "Dan Rodnitzky".

Head of Content Strategy, Learning

LinkedIn Learning
1000 W Maude Ave
Sunnyvale, CA 94085

Certificate Id: AbvFkBtLIDoB1X1I5ZEAKkxda0nD



LinkedIn LEARNING

Certificate of Completion
Congratulations, Anirudh K

Career Wellness Nano Tips with Shadé Zahrai

Course completed on Jun 16, 2022 at 02:19PM UTC • 3 min

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A handwritten signature in black ink, appearing to read "Dan Rodnitzky".

Head of Content Strategy, Learning

LinkedIn Learning
1000 W Maude Ave
Sunnyvale, CA 94085

Certificate Id: AVes_ry2vFVnn_Qiu5yyAedsW6xr




CERTIFICATE


THIS IS TO CERTIFY THAT
ANIRUDH K

*has attended a Training on Financial Literacy under “FLAP” He/She
has successfully Cleared the Online Examination*

NJ FLAP - Financial Literacy Awareness Program

on **18-03-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP





Neeraj Choksi
Jt. Managing Director



Jignesh Desai
Jt. Managing Director



Jun 21, 2022

Shashikumar R

has successfully completed

**Investments I: Fundamentals of Performance
Evaluation**

an online non-credit course authorized by University of Illinois at Urbana-Champaign and
offered through Coursera

Scott Weisbenner
Professor of Finance and James F. Towe Faculty Fellow
Department of Finance, College of Business

**COURSE
CERTIFICATE**



Verify at:
<https://coursera.org/verify/QOB9U5W8NANX>

Coursera has confirmed the identity of this individual and their
participation in the course.

Certificate of Completion



Congratulations, Harshitha!

You have successfully completed the mandatory requirements prescribed by ZeroDha Varsity & passed the certification program in

Stock Market Basics

Points Scored: **250 / 250**

A handwritten signature in black ink, appearing to read 'Nithin Kamath', with a horizontal line underneath.

Nithin Kamath

A handwritten signature in black ink, appearing to read 'Karthik Rangappa', with a horizontal line underneath.

Karthik Rangappa



भारतीय दिवाला और शोधन अक्षमता बोर्ड
Insolvency and Bankruptcy Board of India



Celebrates
'Azadi Ka Amrit Mahotsav'

CERTIFICATE OF PARTICIPATION

Presented to,

CHETAN SINGH . M

For participation in "Awareness Programme on Insolvency Profession
with special reference to Graduate Insolvency Programme ("GIP")."

on June 04th, 2022 at RVIM

(Authorized Signatory)

Insolvency and Bankruptcy Board of India

(Authorized Signatory)

IPA:-

Insolvency Professional
Regn. No. 11213



भारतीय दिवाला और शोधन अक्षमता बोर्ड
Insolvency and Bankruptcy Board of India



Celebrates
'Azadi Ka Amrit Mahotsav'

CERTIFICATE OF PARTICIPATION

Presented to,

Ms. Namratha. N

For participation in "Awareness Programme on Insolvency Profession
with special reference to Graduate Insolvency Programme ('GIP')."

on June 4th, 2022 at RVIM



S. Santosh

(Authorized Signatory)

Insolvency and Bankruptcy Board of India



[Signature]
CMA Bhawan
Lodhi Road
New Delhi
110003

(Authorized Signatory)

IPA:-

[Signature]

Insolvency Professional

Regn. No. 11213





भारतीय दिवाला और शोधन अक्षमता बोर्ड
Insolvency and Bankruptcy Board of India



Celebrates
'Azadi Ka Amrit Mahotsav'

CERTIFICATE OF PARTICIPATION

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Ms. Namratha. N

For participation in "Awareness Programme on Insolvency Profession
with special reference to Graduate Insolvency Programme ('GIP')."

on June 4th, 2022 at RVIM



S. Santosh

(Authorized Signatory)

Insolvency and Bankruptcy Board of India



[Signature]
CMA Bhawan
Lodhi Road
New Delhi
110003

(Authorized Signatory)

IPA:-

[Signature]

Insolvency Professional

Regn. No. 11213





Jun 9, 2022

SHREYAS G A

has successfully completed

Everyday Excel, Part 1

an online non-credit course authorized by University of Colorado Boulder and offered through Coursera

A handwritten signature in black ink that reads 'Charlie Nuttelman'.

Charlie Nuttelman
Senior Instructor
Chemical and Biological Engineering
University of Colorado Boulder

**COURSE
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Verify at:
<https://coursera.org/verify/DKZZKUTQTMJW>

Coursera has confirmed the identity of this individual and their participation in the course.



Building on belief

Certificate of Achievement

Congratulations!

Sutopa Deb

for successfully completing
TCS iON Career Edge - Young Professional
a course that covers

Communication Skills | Presentation Skills | Soft Skills | Career Guidance Framework | Resume Writing
| Group Discussion Skills | Interview Skills | Business Etiquette | Effective Email Writing | Telephone
Etiquette | Accounting Fundamentals | IT Foundational Skills | Overview of Artificial
Intelligence*(Source: NPTEL)

Start Date: 29 May 2022

End Date: 23 Jun 2022

Mehul Mehta

Mehul Mehta

Global Delivery Head - TCS iON,
Tata Consultancy Services

TCS iON
Career Edge



CERTIFIED

Cert ID: 119854-22272422-1016
Date: 23 Jun 2022



CERTIFICATE OF COMPLETION

Presented to

Harshitha Srinivas

For successfully completing a free online course
Leadership and Management

Provided by

Great Learning Academy

(On June 2022)



Certificate of Achievement

Congratulations!

Harshitha Srinivas

for successfully completing

Introduction to Soft Skills

a course that covers:

Objectives | Importance of Soft Skills | Acquiring Soft Skills |
Difference between Hard and Soft Skills

Start Date: 18 Jun 2022

End Date: 18 Jun 2022

Mehul Mehta

Mehul Mehta
Global Delivery Head - TCS iON,
Tata Consultancy Services





Certificate

OF PARTICIPATION

National Commission for Women & MyGov congratulate

Supriya Belsare

for successfully completing
**& showing overwhelming interest & enthusiasm
in the Capacity Building & Personality Development
Program Quiz.**

We acknowledge your efforts. Keep participating!

A. Asholi Chalai
Joint Secretary NCW



Certificate

OF PARTICIPATION

National Commission for Women & MyGov congratulate

Poornima L

for successfully completing
**& showing overwhelming interest & enthusiasm
in the Capacity Building & Personality Development
Program Quiz.**

We acknowledge your efforts. Keep participating!

A. Asholi Chalai
Joint Secretary NCW




CERTIFICATE


THIS IS TO CERTIFY THAT
POORNIMA L

*has attended an online Training on Financial Literacy under "FLAP".
He/She has successfully Cleared the Online Examination.*

NJ FLAP - Financial Literacy Awareness Program

on **07-04-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP





Neeraj Choksi
Jt. Managing Director



Jignesh Desai
Jt. Managing Director




CERTIFICATE


THIS IS TO CERTIFY THAT

PRAJWAL S N

*has attended a Training on Financial Literacy under "FLAP" He/She
has successfully Cleared the Online Examination*

NJ FLAP - Financial Literacy Awareness Program

on **13-03-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



A handwritten signature in blue ink, appearing to read 'Neeraj Choksi'.

Neeraj Choksi
Jt. Managing Director

A handwritten signature in blue ink, appearing to read 'Jignesh Desai'.

Jignesh Desai
Jt. Managing Director

A STUDY ON INVESTMENT LITERACY AMONG WORKING WOMEN IN INDIA (BANGALORE REGION)

INTRODUCTION

Indian tradition, which dates to prehistoric times, has always treated women with respect and honor. But from one period to the next, women are valued differently. India is recognizing the value of empowering women even 74 years after gaining its freedom. Our Gender Inequality Index (GII) score, which is 130, is quite low, according to the Human Development Report 2018. Women's engagement in the workforce is dramatically falling simultaneously from several angles. Financial literacy is one of the sources of empowerment for women in India after emphasizing literacy and giving education, and it could improve the current condition. Using financial knowledge, financial behavior, and financial attitude, this paper intends to investigate how women participate in financial decisions, their financial literacy, and numerous factors influencing their participation in investment decisions.

Despite being the most developed nation in the world, India has the lowest level of financial literacy. Indians were scored poorly for a few reasons, including a lack of household budgets, family discussions about money management, and a lack of financial education or a fundamental knowledge of money management. One study found that Indian families only discuss budgeting, saving, and ethical spending practices with their kids 10 times a year. Many people were unaware of the difference between financial literacy and financial inclusion. Giving advice on financial planning is easy, but understanding personal finance is difficult for both men and women. According to data, 20% of men and 43% of women claimed they did not comprehend person management well enough to talk about it with their kids. A person's ability and knowledge of how money is made, saved, and reinvested are referred to as their financial literacy. A person with sound financial judgement is aware of the importance of diversifying their investment portfolio and the impact of inflation. Lack of knowledge and methods for learning these things are considered signs of financial illiteracy. Financially uneducated people are more susceptible to fraud and scams. Indians do better than the global average, regardless of gender. In India, 80% of women lacked basic financial literacy, compared to only 65% of women worldwide. In a similar vein, 73 percent of Indian men were financially illiterate, compared to only 70% globally.

Since the nation's independence in 1947, India's economy has seen a significant transition. A wide range of contemporary businesses and support services are also present, and agriculture

currently only contributes one-third of the GDP, down from 59 percent in 1950. Despite these adjustments, two-thirds of all workers are still employed in agriculture, which still dominates employment. The Persian Gulf Crisis made India's economic issues worse in the late 1980s and early 1990s. India started to pursue trade liberalization measures in 1992. There has been significant success in easing governmental rules, particularly those that impede private firms. Over the time, the GDP growth rate varied between 5 and 7 percent annually. Different economic sectors have experienced the effects of the reforms in different ways. In a nation like India, achieving economic equality in society and reducing poverty depend heavily on productive employment. But in India, where some groups are likely to experience disadvantage because of globalization, the outcomes of the unrestrained functioning of market forces are not always egalitarian. One such vulnerable category includes women.

Working women in India, like in many other nations, experience different sorts of discrimination, including sexual harassment. In one survey, two-thirds of the women believed they had to work more to acquire the same rewards as comparable employed males. Even professional women perceive prejudice to be pervasive.

The elite and upper middle-class women in India have benefited from exposure to the global network. As a result of the global network, more women are involved in corporate ventures, on international forums like the Inter-Parliamentary Union, and they have more professional prospects. This section benefits from more open trade in commodities and capital. But because they typically work in a chain of jobs and are rarely given independent control over their employment, most women continue to be disadvantaged. They still have very little chance of sharing responsibility at work or making individual judgments. The ability of women to make decisions and exercise their freedom of choice and action is enhanced by their economic independence. Many working women who manage their own finances do contribute to the financial requirements of the family as and when necessary. They frequently take part in talks at work, and their opinions are taken into consideration before any decisions are made. Working women utilize and spend their money as they like, but occasionally getting their husbands' consent is required. But when it comes to investing, ladies frequently rely on their spouse or another male family member to do it on their behalf. Many of them delay making decisions even when it comes to crucial investments like life insurance, government savings programs, or other tax-saving options. Although working women care about the financial

requirements of the family, they lament not being included in such decisions, especially when they make financial contributions to the family's financial security.

In India, women's labour force participation rate is just 20.3% as of 2020, compared to 76.0% of men and rural women are leaving India's workforce at a faster rate than urban women. In 2020, women accounted for only 19.9% of the total labour force in India and 60% of women in India in the productive age bracket of 15 to 59 years were engaged in full-time housework.

LITERATURE REVIEW

Financial Literacy among University Students by Kaur, Mandeep & Vohra, Tina & Arora, Aditi. In 2015 - According to a 2015 study by Kaur, Vohra, and Arora, university students with a background in business and management have a respectable amount of financial literacy and it is unrelated to their demographic makeup. In actuality, it is the curriculum that aids in resolving the problem of pupils' lack of financial literacy.

Annamaria Lusardi (2006) conducted a study on Planning and Financial Literacy- How are women doing? The study's goals included looking at how women save money, how they plan for retirement, the tools and information they use to do so, and how financially literate they are. 1,264 people participated in the study, of whom 64% are married and 60% are women who are 50 years of age or older.

Mace (2014) claimed that According to a poll conducted by Women & Money Magazine, 50% of women find it challenging to discuss personal finances with others. Only one-third of all women have a thorough financial strategy, according to the report. This figure falls to 10% for females between the ages of 25 and 34. The survey found that 12 percent of women of all ages who make more than \$30,000 annually have not even started saving for retirement, which is an even more depressing finding.

RESEARCH METHODOLOGY

To collect information and data for decision-making, research methodology is applied. To obtain a fair and accurate outcome, a variety of research methodologies might be used. Depending on the context of the study, it may be a descriptive, exploratory, analytical, or sampling method. The study's research technique is descriptive in nature. Information and data are gathered using this research process to aid in commercial decision-making. It is a method of choosing a representative sample from the full population that the study is interested in. It

is fundamental to the research process. This study describes population-related statistics and traits. Additionally, it provides responses to who, what, where, when, why, and how queries. To collect information and data for decision-making, research methodology is applied. To obtain a fair and accurate outcome, a variety of research methodologies might be used. Depending on the context of the study, it may be a descriptive, exploratory, analytical, or sampling method. The study's research technique is descriptive in nature. Information and data are gathered using this research process in order to aid in commercial decision-making. It is a method of choosing a representative sample from the full population that the study is interested in. It is fundamental to the research process. This study describes population-related statistics and traits. Additionally, it provides responses to who, what, where, when, why, and how queries.

Sampling Unit- Working Women of Bangalore City

Sampling Size – Floating a questionnaire among working women in Bangalore and collecting 125 responses

OBJECTIVES OF THE STUDY

Following objectives give the impetus to conduct the present study:

- To study the factors influencing the financial literacy among women in Bangalore.
- To study the financial literacy interventions by government in Bangalore.
- To explore the measures for enhancing the financial literacy among women in Bangalore.
- To examine the level of working women in Bangalore in basic banking knowledge & fundamentals of financial concept.
- To analyze the awareness of women in financial products and services.
- To study the need of women in making a wise judgment in relation to their saving and Investment activities.
- To study the acquaintance of capital markets and government schemes with various budgeting habits.

TOOLS FOR DATA COLLECTION

Primary Data: Primary data is directly collected by using the data collection tool, here questionnaire technique used to collect the primary source of data using Google Forms. This is also the firsthand collection of the data. The source of data can be categorized and so collected by interviewing different personnel regarding the various policies and provisions can be classified as primary source.

ANALYSIS

Financial literacy suggests that women can make logical decisions among various financial options based on their thorough understanding of common financial issues.

The population of working women in Bangalore was considered between the age of 20 – 75.

Total of 125 responded to the survey conducted.

- Out of 125, 74 were single and 51 were married. Their highest qualification Graduated/ PG for 93 of the respondents, 29 of them are UG/ Bachelor and 3 of them are of Diploma/12th.
- 72 of the respondents are permanently full time employed, 33 of them are currently a student, 6 of them are permanently part time employed, 13 of them are self employed and 1 respondent is retired.
- Work experience of the respondents varies from 6 months to 30 years. 62 of the respondent's annual income is less than 5 lakhs, 39 of the respondent's income is between 5 – 10 lakhs, 17 of the respondent's income is between 10 - 20 lakhs, 3 of the respondent's income is more than 30 lakhs, 4 of the respondent's income in between 20 – 30 lakhs.
- 75 of the respondents invest, 20 of them do not invest and 30 of them invest sometimes. 44 of them invest in long term, 44 of them invest in medium term and 37 of them in short term.
- 88 of them are Passive investors and 37 of them are Active investors.
- Ranking of the preferred investment options according to the respondents are investment in FDs/RDs followed by investment in stocks, investment in real estate, investment in equity mutual funds, investment in bitcoins. 51 of them invest less than 5% of their income, 43 of them invest 5 – 10% of their income, 16 of them invest 10 – 15% of their income, 7 of them invest 15 – 20% of their income, 8 of them invest more than 20% of their income.
- Reason for investment ranking according to the respondents are growth of money, saving for retirement, earning higher returns, reaching financial goals, tax benefits, support others and build on pretax dollars, respondents keep a track on their investments on mostly on monthly basis followed by daily, weekly, quarterly, once in 15 days, annually and semiannually.
- 74 of them invest in stock market and 51 of them do not.

- Most of the respondents are highly aware of Bank deposits, postal savings, insurance, mutual funds, and gold/ornaments, partly aware of bonds/debentures, share market, chit funds, pension schemes, crypto and real estate, not aware of Forex and ETF.
- According to the respondent's bank deposits and postal savings are low risk. Insurance, bonds/debentures, mutual funds, gold/ornaments, chit funds, pension schemes and real estate are moderately risky. Share market, Forex and crypto are highly risky for investments.
- Most of the respondents have made investments in bank deposits, insurance, share market and gold/ ornaments and not made an investment in postal savings, bonds/debentures, mutual funds, chit funds, forex, pension scheme, crypto, ETF and real estate.
- 57 of the respondents have made an investment in gold in the form of jewelry, 18 of them in coins, 11 of them in gold mutual fund/ETF, 39 of them do not invest in gold.
- Respondents invest in a particular avenue based of the following options – Family/ friend recommendations, goodwill of the firm, minimizing risk, self-analysis, stock marketability, Broker recommendation, dividends paid, government holdings and social media/current affairs.

Independent variables

Five independent variables are used in this study namely name, age, area of residence education level, Martial status, Your present Income/Occupation.

Dependent Variables

Investment pattern of working women are the dependent variables of the study.

CONCLUSION

Working women have the independence to make their own investment decisions. The majority of them are probably going to invest in safe financial products like bank deposits, savings deposits, etc. The majority of them prefer to invest in banks over riskier assets like shares and mutual fund schemes. More than 70% of them know very little about different mutual fund strategies. According to the report, women who are employed are less likely to invest in mutual funds and stocks. They invest in banks using the conventional methods of saving deposits and fixed deposits. A small percentage of them invest based on recommendations from friends and family. When it comes to selecting different investing options, they take fewer risks than men do.

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- Ardel, M. (1997). Wisdom and satisfaction in old age. *Journal of Gerontology*, 52(1), 15-27.
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A Report and Relevant documents of MOOC on Diploma in Sales and Distribution Management

Duration: June-August 2021

Venue: Online

Semester & Section : IV, B section (Marketing students)

No. of Participant: 100

Anchored by: Dr. Noor Firdoos Jahan

Objectives

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

- Define the relationship between sales management and other functions of management.
- Explain the dominant influence of small and large scale manufacturers on the economy
- Discuss the supremacy of production or manufacturing
- Distinguishing between manufacturing and finance departments in sales management
- Describe the knowledge of selling and sales related marketing policies
- Explain the role of sales executives in determining sales related marketing policies
- Explain the relevance of sales related policies for sales personnel
- Explain some interdepartmental relationships and coordinations in sales organizations
- Describe the meaning and the need of a distribution channel Discuss the functions of distribution channels

About the Course

MOOC on 'Diploma in Sales and Distribution Management

This course was offered to students to make them understand the process of sales force management and management of distribution channels The online classes were held during June-August 2021 from Alison, Ireland. The course was divided into ten modules and one internal assessment test. Total thirty three students registered and successfully completed the course and have received certificate of completion and the same is attached here.

Course content:

MODULE 1_

Introduction To Sales
Management

MODULE 4_

Relationship Between Buyers And
Sellers

MODULE 7_

Sales Force Management II

MODULE 2_ Sales Policies And Relations	MODULE 5_ Diploma In Sales And Distribution Management - First Assessment	MODULE 8_ Management Of Sales Territory And Quotas
MODULE 3_Sales Organization	MODULE 6_ Sales Force Management I	MODULE 9_ Sales And Distribution Management
	MODULE 10_ Diploma In Sales Distribution Management - Second Assessment	

Outcome Achieved/ Attained:

The course was very well designed. It was very much beneficial for our students as course content was on the process of sales force management and management of distribution channels. All the topics were covered in ten modules. Upon completion, the students will find themselves with the knowledge of managing sales people and channel members successfully. Overall the learning of the students was very good and objective of anchoring this MOOC was very much achieved.

List of Participant:

Sl. No	University Registration Number	Name of the Student	Sl. No	University Registration Number	Name of the Student
1	MB197604	ABHISHEK JAGADISH JOSHI			
2	MB197609	AKSHATHA K M	19	MB197714	S PAVAN KUMAR
3	MB197612	ALOK KRISHNA HEGDE	20	MB197715	S RAJASHRI
4	MB197615	ANIRUDH YS	21	MB197725	Y.SATHISH KUMAR
8	MB197620	ATHRI D A	22	MB197726	SATISH REDDY Y
6	MB197623	BALACHANDRA ADIGA	23	MB197729	SHASHANK KHARVI
7	MB197629	BHUMIKA S J	24	MB197732	SHEELA HEGDE
8	MB197631	C RAVI KUMAR	25	MB197733	SHRAVYA SHETTY
9	MB197640	DEEKSHA. G	26	MB197734	SHIVAPRASAD DR
10	MB197647	DIVYASHREE R	27	MB197738	SHREYA SATISH DESHPANDE
6	MB197660	KEERTHAN KAMATH	28	MB197741	SHUBHAM BASAVARAJ BEESANAKOPPA
12	MB197671	LOKESH MG	29	MB197748	SRIVALLI N GUPTHA
13	MB197674	MALLIKARJUN J	30	MB197750	SUDHAKARA J V
14	MB197679	MOHAN R	31	MB197752	SUMANTH O R

15	MB197684	NAMRATA S KOTUR	32	MB197778	VIKRAM RATHOD
16	MB197688	NIKITA M	33	MB197779	VIVEKA R
17	MB197707	RAHUL NAIR H			
18	MB197711	RANJITH MN			

Feedback/ Coordinators Comment:

The course was very useful to the students as they got very good learning on how to manage sales people and channel of distribution from practitioner's perspective.


Event Coordinator




Director



REPORT on Certificate Course –E-Commerce

Certificate Course – on E-Commerce	
Date: 26 th and 27 th Nov'21 3 rd ,4 th and 12 th Dec'21	Venue: Online Zoom Meeting Room
Time: 3.30 to 5.30pm	Conducted for Second Year Students of RVIM
No. of Participant: 64	Event Coordinator: Prof. Uma Sharma and Prof. Payal Jindal
Objectives: <ul style="list-style-type: none">▪ Introduce students to E-Commerce technology▪ Provide hands –on lab driven session to apply the learnt models of E-Commerce..	
Agenda/Flow of the Event <ul style="list-style-type: none">- Introduction of the resource person Mr.Sameer Muthalik Desai from Pebble Connect.-	
• Brief Profile of the Resources Person: • Mr.Sameer Mutalikdesai, Qualification: B.E Mechanical Engineering from SDMCET 2008. Experience: Worked with IT Majors like Infosys, Siemens, Robert Bosch before deep diving into Internet Marketing.Founder and Digital Marketing Head of Popular Ecommerce “Hemmeya Kannadiga” Brand.	

Center for Career Development organised the Certification Course in E-Commerce . This is certification course conducted for second year MBA students. This course is given part of the Domain specific skills training. These doamin speciifc skills are organised with an objectvie of providing studnets with job –skills that ensure job readiness.

Objective of the Certificate Course –

- Introduce students to E-Commerce technology
- Provide hands –on lab driven session to apply the learnt models of E-Commerce..

Resource persons for the FDP:

Mr.Sameer Muthalik Desai from Pebble Connect

Take away from the session:

- Certification course gave the students an understanding on the E-Commerce Industry
- Certification course training gave hands on experience of managing the E-commerce business process, marketing and consumer retention for any E-commerce company.
- Students have earned 10 hours training certification.

Feedback of Students:

All participating students have given satisfactory feedback. All students have cleared the post course test and successfully earned a certificate of 10 Hours training.

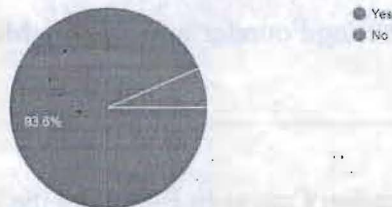
Students Feedback for the Session:

- Student feedback on the session is highly satisfactory.
- Relevance of the training certification was also ranked as satisfactory.

Feedback on Certificate Course Resource Person being Informative.

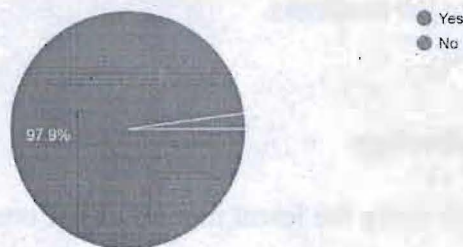
The content of the certificate course was covering all topic of the subject -E Commerce.

47 responses



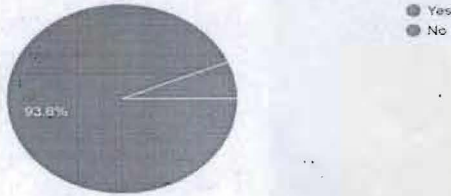
The Course Resource Person conducted hands -on session

47 responses

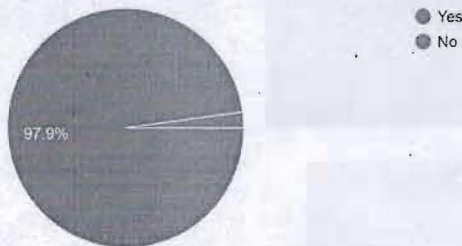


Feedback on Certificate Course

The content of the certificate course was covering all topic of the subject -E Commerce.
47 responses



The Resource Person of the certificate course delivered a well designed course
47 responses



Registered Student list

Sanjay Kumar Sharma, Registration Officer, Government College, Jammu, J.K. and G.O. No. 11444/E, Jammu.

Sl. No.	Name of Student	Section	1st	2nd	3rd	4th	5th
1	Adarsh						
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47	Adarsh						

Photo showing the Certificate Course sessions



Ra Shama
Certification Course -Coordinator





Rashtreeya Sikshana Samithi Trust

R.V. Institute of Management

CA-17, 26th Main, 36th Cross, 4th "T" Block, Jayanagar, Bangalore-560041

EY provides a range of business-specific training solutions to address the need of professionals

Train the Trainer Program was organized and conducted by Ernst and Young Company virtually for the benefit of our Faculty members and the 3rd Semester MBA Finance students.

With expanding the role of business globally, Faculty of RV Institute of Management provides a platform for the students and the companies by signing mutually beneficial MoUs with leading Multi-National Corporation (MNC's) across the globe. In the above context, RV Institute of Management has entered an MOU with Ernst and Young (EY) during April 2022, one of the Top four consulting firms in India on the following grounds.

No. of Participants: 67	Event Coordinator: Prof. Payal Placements Head.
Objectives: <ul style="list-style-type: none">▪ To train the students/faculty on the subject by the name "International Taxation and Technology".▪ To hire the students for Summer Internship.▪ To hire the students for permanent role in EY Global Delivery Services (GDS) Team on year on year basis.	
MOU: With expanding the role of business globally, Faculty of RV Institute of Management provides a platform for the students and the companies by signing mutually beneficial MoUs with leading Multi-National Corporation (MNC's) across the globe. In the above context, RV Institute of Management has entered an MOU with Ernst and Young (EY) during April 2022, one of the Top four consulting firms in India on the following grounds.	

Agenda/Flow of the Event : Based on the above Objectives, our faculty members namely Dr Purushottam Bung, Ms. Pooja Mr Dileep, CA Padmini V, Mr. Nagasubba Reddy got trained by the experts from the Senior Management team of EY in the areas of US Taxation for Individuals ,US Taxation for Partnership firms, US Taxation for Corporate and Transfer Pricing during the academic year 2020-21 for a period of One month virtually .This program is spread for 120 hours , each topic are covered for 30 hours each to our 3rd Semester MBA students as a value added certification course in US Taxation everyday

Start Date: 10th January 2022

End Date: 30th March 2022

Topics Covered under Power BI

- Introduction to Power BI
- Extraction and Loading of data
- Pie charts, Bar charts, Line charts, publishing to PBI
- Map chart, Geography chart, Labeling of Graphs
- Line chart, Gauge, Funnel, Area chart
- DAX Expressions & Filters
- Moving Avg. trend analysis of stock markets data
- Creation of Graphs; new measures relationships etc.,

Topics Covered under US corporate tax

- Introduction of corporate tax
- Business structure
- Sole Proprietorship
- Difference, Advantage and Disadvantage of C&S
- Business expenses
- Insurance, lease rent with problem
- Depreciation
- MACRS
- Basic problems of Depreciation. Introduction to capital gain
- Capital Assets

Topics covered under Individual Tax (Yet to be covered)

- US Residency and Tax rates
- Net Investment Income Tax
- Gift and Estate Taxes
- Foreign Bank Account Report Forms (FBAR) Form 90-22.1
- Specified Foreign Financial Assets Form 8983
- Investing in US real estate

Topics covered under Partnership Tax

- IRS Form 1065 is used to declare profits, losses, deductions, and credits of a business partnership for tax filing purposes.
- LLCs, foreign partnerships with income in the U.S., and nonprofit religious organizations.
- Schedule K-1. U.S. Internal Revenue Code ,

Take away key factors for students:

- ❖ **Power BI sessions** were handled by Prof. Priya Jain and Prof. Nagasubba Reddy from RVIM, Bengaluru. Power BI is a business analytics service by Microsoft. It aims to provide interactive visualizations and business intelligence capabilities with an interface simple enough for end users to create their own reports and dashboards.

As part of EY ITTC course out students have undergone the course on Power BI. During the course they learned how to make use of different charts and visuals to make the reports more attractive for example the use of KPI's, Heat Map, Line charts, Ribbon chart and many more. Several financial analyses were also done by students using Power BI like calculation of moving average of the stock price, evaluating the stock on the basis historical prices and also predicting the future price of the stock. Students have also learned how to make different tables and build relationship between each table.

At the end of the course students were asked to make interactive dashboards and submit as a part of evaluation process.

- ❖ **US Corporate Tax sessions** were handled by Prof. Dileep, Finance department from RV Institute of Management, Bengaluru for 3rd sem. MBA students (2019-21 batch)

C Corporations: C corps is separately taxable entities. They file corporate tax return (Form 1120) and pay taxes at corporate level. They also face the possibility of double taxation if corporate income is distributed to business owners as dividends which are considered personal taxable income. Corporate income tax is paid first at the corporate level and again at the individual level on dividends.

S Corporations: S Corps is pass-through taxation entities. They file an informal federal return (Form 1120S), but no income tax is paid at the corporate level. The profits/losses of the business are instead "Passed-through" to the business and reported on the owners' personal tax returns. Any tax due is paid at the individual level by the owners.

- ❖ **Partnership taxation:** students learnt the purposes of the U.S. Federal income tax are codified according to Subchapter K of Chapter 1 of the U.S. Internal Revenue Code (Title 26 of the United States Code). . Flow-through taxation means that the entity does not pay taxes on its income. Instead, the owners of the entity pay tax on their "distributive share" of the entity's taxable income, even if no funds are distributed by the partnership to the owners. Federal tax law permits the owners of the entity to agree how the

income of the entity will be allocated among them, but requires that this allocation reflect the economic reality of their business arrangement, as tested under complicated rules.

Feedback of Students: All participants enrolled and participated have appreciated certification course They wished to have more and more sessions like this to share experiences and knowledge pertaining to US Taxation and felt it as an informative course.

Payal Jindal

Ms. Payal Jindal

Centre for Career Development



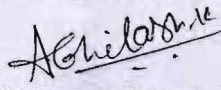

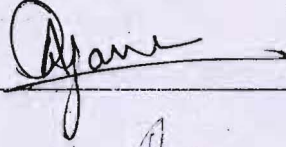

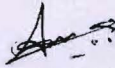
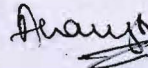
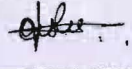

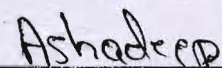
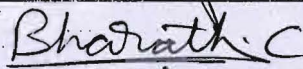
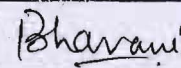
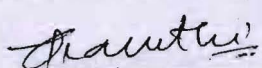
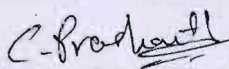
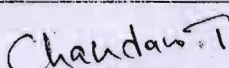
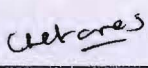
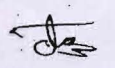
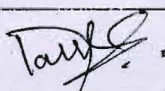

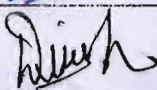
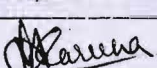
Dr. Purushottam Bung

Director-RVIM



RV Institute of Management

ITTC (2020-22) Batch

Sl. No	Name	Signature
1	Abhilash K	
2	ABHISHEK SHANTINATH UPADHYE	
3	Aijaz Mujawar	
4	Aishwarya KM	
5	Amulya HR	
6	Ananya	
7	Anusha R Hegde	
8	Apoorva Raghu Rao	
9	Ashadeep M Hegde	
10	Bharath.C	
11	Bhavani Vishwakarma	
12	C Pranathi	
13	C. Prasanth kumar	
14	Chandana T	
15	Chetana. S	
16	Chinmay Hegde	
17	Darshini	
18	Disha Naik	
9	Divesh	
	KARUNA DIVATE	

21	Kaushik C B	(B) (C) (D) (E) (F) (G) (H) (I) (J) (K) (L) (M) (N) (O) (P) (Q) (R) (S) (T) (U) (V) (W) (X) (Y) (Z)
22	Kavya Ganapati Hegde	Handwritten signature
23	MAHESH S	Mahesh S'
24	MAHIMA HARISH BHAT	Maha
25	Mohamadasadiq Mulla	M
26	Nikhil S Kotian	N
27	Niranjan M	Niranjan
28	Nisha T	Nisha T
29	Phalguni P	Phalguni P
30	PRAJNA SHETTY	Prajna
31	Prarthana Upadhyaya	Prarthana
32	Prashanth YG	Prashanth YG
33	Prinson Dlima	Prinson
34	Rachana	Rachana
35	Rachana D	Rachana D
36	Raghavendra J.P	Raghavendra
37	Rahul Mondal	Rahul
38	RAKESH	Rakesh
39	Rakshith Hegde	Rakshith
40	Rakshith TG	Rakshith
41	Sahana M S	M. S. Sahana
42	Santhosh Kiran S	Santhosh

Sujani Krishna. V

Sujani. V.

43	Sharan Bandrad	Sharan...
44	Sharvani M S	
45	Shashank Y	Shashank Y.
46	Shetty Lavanya Shekar	Shetty Lavanya
47	Shruthi R	Shruthi R.
48	Sindhu L Dabeer	Sindhu. L. Dabeer
49	Sirisha K J	Sirisha
50	Sneha Gowda R	Sneha Gowda
51	Srilaxmi	Srilaxmi
52	Sujani Krishna Velugu	
53	SUJAY SHAH	Sujay Shah
54	Sukannya Dalal Mandal	Sukannya Dalal
55	Suraj G S	Suraj G S
56	SURAJ H S	Suraj H S
57	Suraj SP	Suraj. S.P.
58	Tejas Bhandari	Tejas
59	Tejashree.R	Tejashree.R
60	Tejashwini Lokapuramath	Tejashwini
61	Tejasvi Angadi	Tejasvi
62	Ullas Shripad Shet	Ullas Shripad
63	Varsha biradar	Varsha
64	VARSHA V	Varsha