



S.P.V.V.S'S

**G.P.PORWAL ARTS, COMMERCE AND V.V.SALIMATH SCIENCE
COLLEGE, SINDAGI – 586 128 (Dist : Vijayapur. Karnataka State)**

Affiliated to Rani Channamma University, Belagavi

Accredited at 'B' Grade (2.42 CGPA) by NAAC

E-mail: gppprincipal@gmail.com Web: www.gppvvs.ac.in Ph: 08488-221244



DEPARTMENT OF COMMERCE

CERTIFICATE COURSE 2018-19

BROCHURE

TITLE: ON TAXATION

DATE: FROM 18/06/2018 TO 17/07/2018

G.P.Porwal Arts Commerce & V.V.Salimath
Science and Bhaskaracharya-II P.G.Center
Sindagi 586128

TE
Coordinator IOAC

Principal,
G.P.Porwal Arts Commerce &
V.V.Salimath Science and
Bhaskaracharya-II P.G.Center
Sindagi 586128



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DEPARTMENT OF COMMERCE

CERTIFICATE COURSE DETAILS

NAME OF THE COURSE: ON TAXATION

COURSE DURATION: 30 HOURS

COURSE CODE: CCCOMTXN2018-19

COURSE COORDINATOR: DR.R.M.PATIL (HOD, OF COMMERCE)

ELIGIBILITY: ALL B.COM VI SEMESTER STUDENTS ARE ELIGIBLE TO ENROLL.

About Institution: -

Sri Padmaraj Vidya Vardhaka -Samstha, Sarangamath, SindagiDist:Vijayapura, Karnataka State, is a prestigious institution of this area, which was established with the blessings of H.H. late Shri Channaveer Swamiji of Sarangamath, Sindagi in the year 1969 with the support of many anthropists. The institution has a vision of serving the rural students and now runs various schools and colleges from KG to PG. Under the guidance of the present chairman H.H. Dr. Prabhu SarangadevShivacharyaji, the institution has grown to greater heights with modern outlook. The college was established in the year 1972 with the mission of making higher education more accessible and affordable for rural youths. Now, it imparts education in three faculties like, Arts, Commerce and Science at both undergraduate and postgraduate levels to more than 1200 students. The Arts and Commerce faculty is named after its donor Sangavi Porwal and Science is named after its donor Salimath family. The college has an imposing building built in 26 acres of land with well-furnished laboratories and well-equipped Library with rare books located at Sindagi town and has set high benchmark in academic standards. The college has conducted several seminars, workshops, conferences at state, National and International level.

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e-mail:gppprincipal@gmail.com Web: www.gppcollegesindgi.in Ph: 08488-221244

To,

The Principal
G. P. Porwal Arts, Commerce &
V. V. Salimath Science College
Sindgi –586 128 Dist: Vijayapur

Respected Sir,

Subject: Seeking Permission for introduction of Certificate Course.

With reference to the subject cited above, Department of Commerce is planning to introduce Certificate Course to the students of B.Com final year for the academic year 2018-19. I request you to provide an opportunity to introduce the course.

Thanking You.



Head
Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science
College, SINDAGI-586128

Yours faithfully



Coordinator IQAC
G. P. PORWAL ARTS, COM &
V. V. SALIMATH Sc. College,
SINDGI-586128.



Principal,
G. P. Porwal Arts, Comm &
V. V. Salimath Sc. College
SINDGI-586128. College Code: 5234

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OFFICE ORDER

To,


The HOD
Department of Commerce,
G. P. Porwal College, Sindgi

Subject: Permitting to introduce Certificate Course.

With reference to the subject cited above, I permit you to introduce Certificate Course to the students of B.Com final Year for the academic year 2018-19 and make necessary arrangements for the same.



Head
Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science
College, SINDAGI-586128


Coordinator IQAC
G. P. PORWAL ARTS, COM &
V. V. SALIMATH Sc. College,
SINDGI-586128.



Principal
Principal,
G. P. Porwal Arts, Comm &
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DEPARTMENT OF COMMERCE
Certificate Course: - "On Taxation"


2018-19

Sl.No	NAME OF THE STUDENTS	SIGNATURE
01	HANAMANTRAY KASHIRAY	H.K
02	MALLAMMA YARAGAL	Mallamma
03	SAVITRI PATIL	Savitri
04	BHAGYASHREE	Bhagya
05	SHANKREMMA BIRADAR	SB
06	SAGAR RACHAYYA HIREMATH	Sagar
07	AMBIKA NATIKAR	Ambika
08	VANISHREE JAGADISH ASKI	Vanishree
09	MAHADEVI KAREPPA PUJARI	Maha
10	KANTA ARALIKATTI	K.T
11	ASHWINI MANSING CHAVAN	Ashwini
12	ASMEET SIRESH HOSAMANI	Asmeeta
13	VIDYASHREE POOJARI	Vidya
14	LAXMI KADLAGOND	Laxmi
15	KALLAPPA	Kallappa
16	MALAKANNA SUMBAD	m.s
17	MALLESHI BABU INAMADAR	MT
18	JYOTI KUMBAR	Jyoti
19	TRIVENI KALLUR	Triveni

20	SHIVALINGAPPA POOJARI	<u>Shivalingappa</u>
21	ASHA BASAVARAJ DODDAMANI	<u>A</u>
22	MANJUNATH KANNOLLI	<u>ND</u>
23	NINGAMMA DODAMANI	<u>N.D</u>
24	AKASH KESHAV KOLLUR	<u>A.K</u>
25	CHANDRAKANT KORALLI	<u>C.K</u>
26	PAVITRAVATI MADIWALAR	<u>P.M</u>
27	RANI SHANTGOUD PATIL	<u>Rani</u>
28	SUREKHA NAGARAJ	<u>S.N</u>
29	SUNITA NATEKAR	<u>S</u>
30	SHRUSHTI SHIVAKUMAR NAGAVI	<u>S.S</u>
31	AMBIKA BABU DIKSANGI	<u>A</u>
32	BASAVARAJ RAMESH NAYKODI	<u>B</u>
33	SHANTAMMA MALLABADIMAT	<u>Shantamma</u>
34	SHARANAPPA HIREKURUBAR	<u>S</u>
35	PUSHPA GURANNA HANGARAGI	<u>P.P.K</u>
36	MAHESH HADAPAD	<u>M.H</u>
37	SIDDALINGAPPA GI	<u>S.G</u>
38	SAGAR BASAVARAJ BAD	<u>S.B</u>
39	MANTESH	<u>M</u>
40	MEGHA SATISH BIRAJADAR	<u>Megha</u>
41	POOJA BASAVARAJ KALBURGI	<u>P.B.K</u>
42	MALLAMMA PATIL	<u>M</u>
43	POORNIMA HIREMATH	<u>P.H</u>
44	MANJUNATH SHIVANAGI	<u>M.S</u>
45	SOMANINGA BAMMANAHALLI	<u>S</u>

46	FARHANMARTUR ABDULGAPUR	<u>FA</u>
47	UDAY PATIL	<u>U.P</u>
48	SHRUTI NAGARAJ MADAN	<u>SNM</u>
49	MAHMADMUSTAF	<u>M</u>
50	PRANJALI NAKETTINAVAR	<u>P</u>
51	HANAMANTRAY	<u>HA</u>
52	MALLAPPA N	<u>MN</u>
53	SAVITRI	<u>S</u>
54	BHAGYASHREE	<u>B</u>
55	SHANKREMMMA B BIRADAR	<u>SB</u>
56	HANAMANTRAY HOSAMANI	<u>HH</u>
57	AVINASH SEENU NAYAK	<u>AN</u>
58	SAVITRI PATIL	<u>SP</u>
59	BHAGYASHREE VIJAYKUMAR PATIL	<u>BVP</u>
60	SHANKREMMMA BIRADAR	<u>SB</u>


Coordinator IQAC
G. P. PORWAL ARTS, COM &
V. V. SALIMATH Sc. College,
SINDGI-586128.


Principal,
G. P. Porwal Arts, Comm &
V. V. Salimath Sc. College
SINDGI-586128. College Code: 5234

SCOPE OF THE COURSE

- The course paves way for entrepreneurship and career opportunity in various Govet &Private sector.

OBJECTIVES

- Understand current tax laws and concept and apply them to actual situated effecting individual.
- Calculate taxable income and tax liability for individual taxpayers with and without the actual internal revenue service forms.
- Identify sources of current information on tax matters.
- Keep the necessary financial date to prepare tax returns and do tax planning.

BENEFITS

- If the goods and services provides by a government are rival in consumption.
- In this case, those who benefits from the service/good must pay taxes according to the benefits derived.
- The benefits principal can be applied where the tax is not in direct exchange for service but payment is made indirectly the same group who receive the benefits.

COURSE OUTCOMES

- At the end of the program, the learner should have acquired the below listed Knowledge and skill. So explore the knowledge using the KAB concept (Knowledge ,Action, Behaviour)
- Understand concept and importance of direct tax
- Understanding the status of persons and industries.
- Classification of allowances and calculation of income from salary
- Computation of annual value.

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e-mail:gppprincipal@gmail.com Web: www.gppcollegesindgi.in Ph: 08488-221244

To,

The Principal
G. P. Porwal Arts, Commerce &
V. V. Salimath Science College
Sindgi –586128 Dist: Vijayapur


Respected Sir,


Subject: Approval of BOS rgd..

With reference to the subject cited above Department of Commerce has framed the BOS for Certificate Course. The below mentioned members participate in the future related activities of the course.

Chairman : Dr. R.M PATIL
Course Coordinator : Prof.Ramesh Jadhav
Members : Prof. Malliarjun Hugar
Prof. Prasann Jogur


Head
Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science
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Coordinator IQAC
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Principal,
G. P. Porwal Arts, Comm &
V. V. Salimath Sc. College
SINDGI-586128. College Code: 57

COURSE CONTENT

Syllabus

Module-1: INTRODUCTION TO INCOME TAX

Brief History of Indian Income Tax - Legal Frame Work - Types of Taxes - Canons of Taxation - Important Definitions: Assessment, Assessment Year, Previous Year (including Exceptions), Assessee, Person, Income, Casual Income, Gross Total Income - Scheme of taxation: Meaning and classification of Capital & Revenue - Income tax authorities: Powers & functions of CBDT - CIT & A.O.

Module-2: EXEMPTED INCOMES

Introduction - Exempted Incomes u/s 10 applicable to Individual Assesses - Agricultural Income: Definition - Scheme of Partial Integration (Theory only).

Module-3: RESIDENTIAL STATUS AND INCIDENCE OF TAX

Determination of Residential Status of Individual assesses - Incidence of Tax.Problems.

BOARD OF STUDIES

- | | | |
|-----------------------|---|-----------------------------|
| 1. DR. R.M.Patil | : | Chairman & HOD, of commerce |
| 2 .prof. Prakash Teju | : | Member |
| 3. prof.S.L.Patil | : | Member |
| 4. Prof. Pooja Masali | : | Member |

THANK YOU

te
Coordinator IQAC
G. P. PORWAL ARTS, COM &
V. V. SALIMATH Sc. College,
SINDGI-586128.

Q
Principal
G. P. Porwal Arts, Com &
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To,

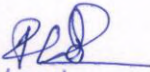
DrY C Kalageri
Assistant Professor
Department of Commerce,
Govt First Grade College
sindagi –586 214 Dist: Vijayapur

Dear Sir,

Subject: Appointment as BOS Member regarding.

With reference to the subject cited above, I feel happy to inform you that you have been appointed as BOS Member for Certificate Courses introduced by Department of commerce for the Academic Year 2018-19. Kindly accept the same and do the needful.

Thanking You,


Head

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DEPARTMENT OF COMMERCE

Certificate Course: - “Taxation”

Time Table

Days	Time	Name of Faculty
Monday	2 PM to 3 PM	Prof.Prasanna Jogur
Thursday	2 PM to 3 PM	Dr.R M Patil
Friday	2 PM to 3 PM	Prof.Prasanna Jogur
Saturday	2 PM to 3 PM	Dr.R M Patil



Head

Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science
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Principal,

G. P. Porwal Arts, Com &
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SINDGI-586128. College Code: 523

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DEPARTMENT OF COMMERCE

Certificate Course: - “Taxation”

Syllabus	Hrs
Module-1: INTRODUCTION TO INCOME TAX	
Brief History of Indian Income Tax - Legal Frame Work - Types of Taxes - Cannons of Taxation - Important Definitions: Assessment, Assessment Year, Previous Year (including Exceptions), Assessee, Person, Income, Casual Income, Gross Total Income - Scheme of taxation: Meaning and classification of Capital & Revenue - Income tax authorities: Powers & functions of CBDT - CIT & A.O.	12
Module-2: EXEMPTED INCOMES	
Introduction - Exempted Incomes u/s 10 applicable to Individual Assesseees - Agricultural Income: Definition - Scheme of Partial Integration (Theory only).	10
Module-3: RESIDENTIAL STATUS AND INCIDENCE OF TAX	
Determination of Residential Status of Individual assesseees - Incidence of Tax. Problems.	12


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Principal,
G. P. Porwal Arts, Comm.
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SINDGI-586128. College Code: 0

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DEPARTMENT OF COMMERCE

Certificate Course: - "Taxation"

Time : 1: 30 Minute Question Paper Max Marks: 50

Section – A

I) Answer the following any 2 questions. 2 * 15 = 30


1. explain Brief History of Indian Income Tax?
2. explain Exempted Incomes u/s 10 applicable to Individual Assesseees?
3. Briefly Determine of Residential Status of Individual?

Section – B

II) Answer the following any 2 questions. 2 * 10 = 20


- 1) Explain Powers & functions of CBDT?
- 2) explain classification of Capital & Revenue?
- 3) Explain about GST Process?


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SINDGI-586128.


Principal,
G. P. Porwal Arts, Comm &
V. V. Salimath Sc. College

51	HANAMANTRAY	
52	MALLAPPA N	
53	SAVITRI	
54	BHAGYASHREE	
55	SHANKREMMMA B BIRADAR	
56	HANAMANTRAY HOSAMANI	
57	AVINASH SEENU NAYAK	
58	SAVITRI PATIL	
59	BHAGYASHREE VUJAYKUMAR PATIL	
60	SHANKREMMMA BIRADAR	


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**DEPARTMENT OF COMMERCE
ENROLLMENT FORM**

1. Name of the Course: "Taxation"
2. Year of the Course: 2018-19
3. Semester: B.Com VI Sem

General Information of the Candidate

Name of the student: anil kumar

Sex: Male :

Female :

Date of Birth: 31/01/1998

Category: 2A

Annual Income: 11000

Permanent Address: AJ Post Basagi Tq.Sindgi
Dist. vijayapur

Declaration

I hereby certify that above information furnished by me is true to the best of my knowledge and belief. I shall regularly attend all theory classes in the college, in case shortage of attendance I may not be permitted to appear for the examination. Further I declare that I shall abide by the rules and regulation of the college and adhere to the discipline.

Head
Dept. of Commerce
G.P.P Arts, Commerce & V.V.S. Science
College, SINDAGI-586128

Coordinator IQAC
G. P. PORWAL ARTS, COM

Signature of the Student

anil kumar
Principa

G. P. Porwal Arts, Com

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DEPARTMENT OF COMMERCE
ENROLLMENT FORM

1. Name of the Course: "Taxation"

2. Year of the Course: 2018-19

3. Semester: B.Com VI Sem

General Information of the Candidate

Name of the student: Satish Patter

Sex: Male:

Female:

Date of Birth: 11/9/1998

Category: BCA

Annual Income: 12000

Permanent Address: At : Sindagi

Tq : Sindagi

Dist : Vijayapur

Declaration

I hereby certify that above information furnished by me is true to the best of my knowledge and belief. I shall regularly attend all theory classes in the college, in case shortage of attendance I may not be permitted to appear for the examination. Further I declare that I shall abide by the rules and regulation of the college and adhere to the discipline.

Head

Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science
College, SINDAGI-586128

Coordinator IQAC
G. P. PORWAL ARTS, COM &

Signature of the Student

Principal

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**DEPARTMENT OF COMMERCE
ENROLLMENT FORM**

1. Name of the Course: "Taxation"
2. Year of the Course: 2018-19
3. Semester: B.Com VI Sem

General Information of the Candidate

Name of the student: ಸಂಜಿವ್ ಕುಮಾರ್

Sex: Male :

Female :

Date of Birth: 18/08/1998

Category: ITB

Annual Income: 9000

Permanent Address: At: Sindagi

Tq: Vij Sindagi

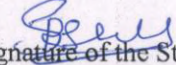
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
Declaration

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Head

Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science


Signature of the Student


Coordinator IQAC
P. PORWAL ARTS


Principal,

SPVSS

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**DEPARTMENT OF COMMERCE
ENROLLMENT FORM**

1. Name of the Course: "Taxation"
2. Year of the Course: 2018-19
3. Semester: B.Com VI Sem

General Information of the Candidate

Name of the student: Santosh Hadimani

Sex: Male : Female :

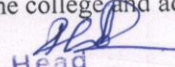
Date of Birth: 20/07/1998 Category: TNR



Annual Income: 15000

Permanent Address: Santosh Hadimani
A/P Yankanchi
Tq: Sindagi
Dist: Vijayapur.

Declaration

I hereby certify that above information furnished by me is true to the best of my knowledge and belief. I shall regularly attend all theory classes in the college, in case shortage of attendance I may not be permitted to appear for the examination. Further I declare that I shall abide by the rules and regulation of the college and adhere to the discipline.


Head
Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science
College, SINDAGI-586128


Signature of the Student

Coordinator IQAC
G.P. PORWAL ARTS, COM & G. P. Porwal Arts, Comm &

Principal,

SPVSS

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DEPARTMENT OF COMMERCE
ENROLLMENT FORM

1. Name of the Course: "Taxation"
2. Year of the Course: 2018-19
3. Semester: B.Com VI Sem

General Information of the Candidate

Name of the student: ಶ್ರೀ ಎ.ಎ. ವಾಣಿಜ್ಯ

Sex: Male : Female :

Date of Birth: 04/07/1998 Category: _____

Annual Income: 13000

Permanent Address: AT:- BANNETTE
TQ:- SINDAGI
DIST: VIJAYAPUR

Declaration

I hereby certify that above information furnished by me is true to the best of my knowledge and belief. I shall regularly attend all theory classes in the college, in case shortage of attendance I may not be permitted to appear for the examination. Further I declare that I shall abide by the rules and regulation of the college and adhere to the discipline.

[Signature]
Head
Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science
College, SINDAGI-586128

[Signature]
Coordinator IQAC
G. P. PORWAL ARTS, COM

[Signature]
Signature of the Student

[Signature]
Principal,
G. P. Porwal Arts, Com

SPVVSS

G.P.PORWAL ARTS, COMMERCE AND V.V.SALIMATH SCIENCE COLLEGE,
SINDGI - 586 128 DIST: VIJAYAPUR
Dist: Vijayapur) Affiliated to Rani Channamma University-Belagavi (Karnataka State
e-mail:gppprincipal@gmail.com Web: www.gppcollegesindgi.in Ph: 08488-221244

DEPARTMENT OF COMMERCE
ENROLLMENT FORM

1. Name of the Course: "Taxation"
2. Year of the Course: 2018-19
3. Semester: B.Com VI Sem

General Information of the Candidate

Name of the student: ದೇವಕಿ ಕುಮಾರ್

Sex: Male :

Female :

Date of Birth: 18/4/1998

Category: 2A

Annual Income: 11,000

Permanent Address: ಎನ್ ಎನ್ ಸಿಂಧರಿ
ವಿಜಯಪುರ

Declaration

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Signature of the Student

Coordinator IQAC
G. P. PORWAL ARTS, COM

Principal,
G. P. Porwal Arts, Comr
V. V. Salimath Sc. Coll

SPVVSS

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e-mail:gppprincipal@gmail.com Web: www.gppcollegesindgi.in Ph: 08488-221244

**DEPARTMENT OF COMMERCE
ENROLLMENT FORM**

1. Name of the Course: "Taxation"
2. Year of the Course: 2018-19
3. Semester: B.Com VI Sem

General Information of the Candidate

Name of the student: ಶ್ರೀಮತಿ ರವಿಶಾ

Sex: Male :

Female :

Date of Birth: 13/08/1998

Category: IA

Annual Income: 10,000

Permanent Address: A/P Bennetti

PO: Sindgi

Dist: Vijayapura

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G.P.P. Arts, Commerce & V.V.S. Science
SINDGI-586128

Signature of the Student

Coordinator IQAC

P. PORWAL ARTS, COM

Principal,

SPVVSS

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DEPARTMENT OF COMMERCE
ENROLLMENT FORM

1. Name of the Course: "Taxation"
2. Year of the Course: 2018-19
3. Semester: B.Com VI Sem

General Information of the Candidate

Name of the student: ಬಾಬ್ಜೇ ಫತೇಶಿರಿ

Sex: Male :

Female :

Date of Birth: 09/07/1998

Category: STB

Annual Income: 12,000

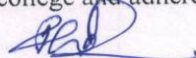
Permanent Address: AIP Sindgi

M: Sindgi

Dist: Vijayapura


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Head

Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science


Coordinator IQAC
G.P.P. ARTS, COMMERCE & V.V.S. SCIENCE COLLEGE, SINDGI


Signature of the Student



SPVVSS

**G.P.PORWAL ARTS, COMMERCE AND V.V.SALIMATH SCIENCE COLLEGE,
SINDGI – 586 128 DIST: VIJAYAPUR**

Dist: Vijayapur) Affiliated to Rani Channamma University-Belagavi (Karnataka State
e-mail:gppprincipal@gmail.com Web: www.gppcollegesindgi.in Ph: 08488-221244

**DEPARTMENT OF COMMERCE
ENROLLMENT FORM**

1. Name of the Course: "Taxation"
2. Year of the Course: 2018-19
3. Semester: B.Com VI Sem

General Information of the Candidate

Name of the student: Basamma Hadimani

Sex: Male :

Female :

Date of Birth: 17/6/1998

Category: III B

Annual Income: 11000

Permanent Address: AT- Boragi

Tq. Sindagi

DTS- Vijayapur


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Head

Dept. of Commerce
G.P.P. Arts, Commerce & V.V.S. Science
College. SINDAGI-586128


Coordinator IQAC
G. P. PORWAL ARTS, COM &


Signature of the Student


Principal

STUDENT'S NAME	3at1,gh	Patlar
CLASS		ROLL NO: 19
SUBJECT	certificate	DATE 24/11/2019

COURSE: taxation

11

1) explain the various ways of e-banking
 Ans- E-banking is a broad term that includes everything from internet and mobile banking to net and IMPS transfers.

when did you last visit your Bank to change your ATM PIN or update number? It has been a while for many customers thanks to the internet E-Banking comes naturally to customers when they need to resolve an issue with their bank or make a financial / non-financial transaction. Given its convenience the types of E-Banking and the problems that it has solved merits an assessment

E-Banking is an arrangement between a bank or a financial institution and its customers that enables encrypted transactions over the internet short for electronic banking. E-Banking has various types that cater to customers different requirements which can be resolved online.

E-Banking is also helpful for non-financial transactions such as changing your ATM PIN getting a mini statement updating your personal details balance inquiry or printing an account

STUDENT'S NAME :	
CLASS :	ROLL NO. :
SUBJECT :	DATE :

3) Explain types of mutual fund plans?

A:- Different types of mutual funds - mutual funds types Based on asset class, structure Risk & Benefits

If you are thinking of diversifying your investments, there are various types of mutual fund options that you can opt for. They can be categorised based on various characteristics like asset class, investment goals and risk.

In the world considering investing in mutual funds, then it is of utmost importance to understand the various mutual fund types and the benefits they offer. Mutual fund types can be classified based on various characteristics. Learn more about different mutual fund types below.

- * Equity funds
- * Debt funds
- * Money market funds
- * Hybrid funds
- * Growth funds
- * Income funds
- * Liquid funds
- * Tax-saving funds
- * Aggressive growth funds
- * Capital Protection funds
- * Fixed maturity funds
- * Pension funds



STUDENT'S NAME :	
CLASS :	ROLL NO. :
SUBJECT :	DATE :

T

1) Briefly explain Basic investment objectives?

Investing in government-issued securities in stable economic systems is one. U.S.-issued securities the collapse of the U.S. government to worry about losing your investment in them

Next in safety are AAA-rated corporate bonds issued by large, stable companies. Such securities are arguably the best means of preserving your principal while receiving a pre-set rate of interest.

the risks are similar to those of government bonds. You'd have to imagine IBM or Costco going bankrupt in order to worry about losing money investing in their bonds.

Extremely safe investments also are found in the money market in order of increasing risk. These securities include treasury bills, certificates of deposit, commercial paper, or bankers' acceptance slips.

the dividend stars are established companies that many grow in leaps and bounds but pay steady dividends year after year.

STUDENT'S NAME :	
CLASS :	ROLL NO. :
SUBJECT :	DATE :

3) Explain features of mutual funds?

A:- mutual funds offers professional investment management and potential diversification they also offers there way to earn money Dividend payments a fund may earn income from dividends on stock or interest on bonds

You can invest through an authorised distributor of the mutual fund of your choice you can also visit the fund house's office and purchase directly from them

8 features of Investing mutual funds

1) Liquidity :- you can easily redeem the units your mutual funds to meet any kind of financial emergency

2) professional management :- mutual funds are managed by professional fund managers who closely watch the markets and make constant investment decisions based on the funds stated objective.

3) portfolio diversification :- one of the key feature of investing in mutual funds is that you get a diversified and other options

4) Income tax Benefits :- Both equity and debt funds carry their own unique tax benefits

5) Investment flexibility :- one of the key features of mutual funds is the flexibility

6) low cost :- mutual funds charges a small amount known as the expense ratio from investors

7) Properly Regulated :- the Securities and Exchange Board of India regulated mutual fund market

8) Head of Purposes



**G. P. Porwal Arts, Commerce & V. V. Salimath Science
College, Sindgi- 586 128**

Dist: Vijayapur

State: Karnataka



(Accredited 'B' Grade by NAAC)



(Affiliated to Rani Channamma University, Belagavi)

IQAC Initiative
DEPARTMENT OF COMMERCE

CERTIFICATE COURSE

This is to certify that Kumar/ Kumari.....*Praveen Sodamani*.....
of B.Com has successfully completed one month from 25-12-2018 to 24-01-2019. Certificate
Course on "TAXATION" during the year 2018-2019.


Co-ordinator


Principal