



S.A.S. GOVERNMENT DEGREE COLLEGE

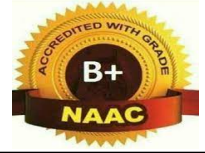
(AFFILIATED TO ADIKAVINANNAYA UNIVERSITY, RAJAMAHENDRAVARAM)

Present: Dr K VASUDHA, M.Sc, Ph.D.

Phone: **08818252189**,

E-mail: narayanapuram.jkc@gmail.com

NARAYANAPURAM, ELURU DISTRICT-534406



**SAS GOVERNMENT DEGREE COLLEGE
NARAYANAPURAM, ELURU DIST**

DEPARTMENT OF COMMERCE

VALUE ADDED COURSES OFFERED AND COMPLETED

**CERTIFICATE COURSE
ON
MUTUAL FUNDS**



COURSE INSTRUCTOR

SRI GUNDA RAMA MOHAN RAO

M.COM. P.G.D.C.A

HEAD, DEPARTMENT OF THE COMMERCE

ACADEMIC YEAR

2025-26

**SAS GOVERNMENT DEGREE COLLEGE, NRPM
DEPARTMENT OF COMMERCE**

MINUTES OF THE DEPARTMENTAL MEETING

Date: _____

Time: _____

Venue: Department of Commerce

Members Present:

1. Head of the Department (HOD)
2. Faculty Member 1
3. Faculty Member 2

AGENDA:

To discuss and resolve the conduct of a **Certificate Course on Mutual Funds** for B.Com students.

PROCEEDINGS:

The meeting was convened under the chairmanship of the Head of the Department. The HOD welcomed all the members and highlighted the importance of financial literacy and investment awareness among commerce students.

The members discussed the relevance of introducing a **Mutual Fund Certificate Course** to enhance students' practical knowledge in investment and financial planning. It was emphasized that such a course would bridge the gap between academic learning and industry requirements.

After detailed discussion, the following points were considered:

- Growing importance of mutual funds as an investment avenue
- Need for skill-oriented and value-added courses for B.Com students
- Enhancement of employability opportunities in financial services
- Alignment with NAAC quality initiatives and skill development

RESOLUTION:

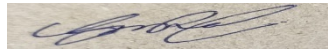
After thorough deliberation, it was **unanimously resolved** that:

- The Department of Commerce will organize a **Certificate Course on Mutual Funds** for B.Com students.
- The course will be conducted under the guidance of the Principal.
- The duration, syllabus, and schedule will be prepared by the department.
- Faculty members will coordinate the course and invite resource persons if required.
- Certificates will be issued to students upon successful completion of the course.

CONCLUSION:

The meeting concluded with a vote of thanks by one of the faculty members, expressing gratitude to the Chair and all participants for their valuable suggestions.

SIGNATURES:



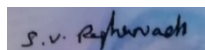
GUNDA RAMA MOHAN RAO

Head of the Department:

Faculty Member 1:



Faculty Member 2:



REQUEST LETTER FOR PRINCIPALS PERMISSION

Respected Madam,

We, the Department of Commerce, respectfully submit this request seeking your kind permission to conduct a **Certificate Course on Mutual Funds** for the benefit of B.Com students.

In the present dynamic financial environment, it is essential for commerce students to acquire practical knowledge about investment avenues such as mutual funds. The proposed course aims to enhance students' understanding of financial markets, investment strategies, and wealth management practices, thereby improving their employability and financial literacy.

The Department has resolved in its meeting to organize this certificate course as a value-added program. The course will cover key areas such as types of mutual funds, risk and return analysis, NAV, SIP, and regulatory framework. The duration, syllabus, and schedule will be planned and executed by the department.

We assure you that the course will be conducted efficiently under the guidance of the Department, and necessary academic standards will be maintained. We kindly request your approval to proceed with the same.

We shall be grateful for your kind permission.

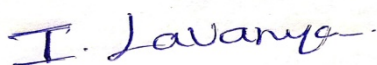
Thanking you.

Yours faithfully,

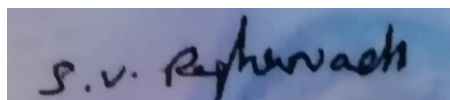


GUNDA RAMA MOHAN RAO
Head of the Department
Department of Commerce

Faculty Member 1



Faculty Member 2



SAS Government Degree College, NRPM

APPROVAL FOR CONDUCTING MUTUAL FUND CERTIFICATE COURSE

From
The Principal
SAS Government Degree College, NRPM

To
The Head,
Department of Commerce
SAS Government Degree College, NRPM

Date: _____

Subject: Approval for Conducting Mutual Fund Certificate Course

Madam/Sir,

With reference to your request submitted regarding the conduct of a **Certificate Course on Mutual Funds** for B.Com students, I am pleased to accord permission to organize the same.

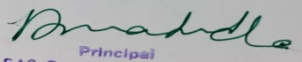
The initiative taken by the Department of Commerce is highly appreciable as it enhances students' knowledge in financial markets, investment planning, and practical aspects of mutual funds. Such value-added courses contribute significantly to skill development and employability.

You are hereby permitted to conduct the course as per the proposed plan. The Department is advised to ensure proper planning, execution, and maintenance of records related to the course, including attendance, syllabus, and assessment.

You may also invite qualified resource persons, if required, to ensure the effective delivery of the course content.

I wish you all success in conducting the program.

Yours sincerely,



Principal
SAS Govt. Degree Collage
NARAYANAPURAM

DR.K.VASUDHA GARU
Principal
SAS Government Degree College, NRPM

**SAS GOVERNMENT DEGREE COLLEGE, NRPM
DEPARTMENT OF COMMERCE
CIRCULAR**

Date: _____

Subject: Conduct of Mutual Fund Certificate Course

All the B.Com students are hereby informed that the Department of Commerce is organizing a **Certificate Course on Mutual Funds** with the approval of the Principal.

The course is designed to enhance students' knowledge in financial markets and investment practices, with special focus on mutual funds as an important investment avenue.

Course Details:

- **Course Title:** Certificate Course on Mutual Funds
-
- **Duration:** 45 DAYS
-
- **Commencement Date:** _____
-
- **Venue:** _____
-
- **Eligibility:** B.Com Students

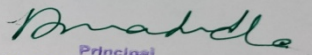
The course will cover important topics such as types of mutual funds, risk and return analysis, NAV, SIP, and regulatory framework. The program will be handled by faculty members and resource persons with expertise in the field.

All interested students are encouraged to enroll in the course and make the best use of this opportunity to enhance their financial knowledge and career prospects.

Students are instructed to register their names with the Department of Commerce on or before 1/11/2025 _____.

For further details, contact the Department of Commerce.

Head of the Department
Department of Commerce



Principal
SAS Govt. Degree College
NARAYANAPURAM

Principal

SAS Government Degree College, NRPM

BRIEF NOTE ON MUTUAL FUND CERTIFICATE COURSE

1. ACTIVITY:

The Department of Commerce, SAS Government Degree College, NRPM, organized a **Certificate Course on Mutual Funds** for B.Com students with the approval of the Principal. The program was conducted as a value-added course to enhance students' practical knowledge in financial markets and investment avenues.

2. AIMS:

- To promote financial literacy among students
- To create awareness about mutual funds as an investment option
- To bridge the gap between theoretical knowledge and practical application
- To enhance employability skills in the financial sector

3. OBJECTIVES:

- To provide fundamental knowledge of mutual funds and their structure
- To familiarize students with different types of mutual fund schemes
- To develop understanding of risk and return analysis
- To enable students to understand concepts like NAV and SIP
- To introduce the regulatory framework governing mutual funds in India
- To equip students with basic investment and portfolio management skills

4. PROCEDURE:

- Departmental meeting was conducted and resolution was passed to organize the course
- Permission was obtained from the Principal
- Circular was issued to invite student participation
- Registration was done through a WILLING SIGNATURE
- Course schedule and syllabus were prepared by HOD & FACULTY MEMBERS
- Classes were conducted by faculty and resource persons
- Periodic assessments/assignments were given
- Attendance was maintained throughout the course
- Certificates were issued upon successful completion

5. OUTCOMES:

- Students gained practical knowledge of mutual fund investments
 - Improved understanding of financial planning and wealth creation
 - Enhanced analytical skills in evaluating investment options
 - Increased awareness of career opportunities in financial services
 - Development of decision-making skills related to investments
 - Strengthened industry-oriented learning among B.Com students
-

CERTIFICATE COURSE AT GLANCE

SL NO	ELEMENT	PARTICULARS
1	TITLE OF THE COURSE	MUTUAL FUNDS
2	LEVEL OF THE COURSE	UG
3	NAME OF THE INSTRUCTOR	SRI GUNDA RAMA MOHAN RAO
4	DURATION OF THE COURSE	45 HOURS
5	DATE OF COMMENCEMENT	1-11-2025
6	DATE OF CLOSURE	15-02-2026
7	TIME OF CONDUCT OF THE CLASSES	9.30AM TO 10.30PM
8	NUMBER OF STUDENTS ENROLLED FOR THE COURSE	30
9	NUMBER OF STUDENTS COMPLETED THE COURSE	30
10	ASSESSMENT CRITERIAN	EVALUATION TEST OFFLINE OR ONLINE

SAS GDC NARAYANAPURAM

COURSE INSTRUCTOR

SRI GUNDA RAMA MOHAN RAO

HEAD, DEPARTMENT OF COMMERCE

CERTIFICATE COURSE

MUTUAL FUNDS

SYLLABUS

Here's a suggested syllabus for a Certificate Course in Mutual Funds, divided into three units

UNIT 1: Introduction to Mutual Funds

- Overview of Financial Markets
- Role of mutual funds in financial markets
- Comparison with other investment options (stocks, bonds, etc.)
- Understanding Mutual Funds
- Definition and concept
- Advantages and disadvantages of mutual funds
- History and growth of the mutual fund industry
- Types of Mutual Funds
- Equity funds
- Debt funds
- Hybrid funds
- Index funds
- Exchange-Traded Funds (ETFs)
- Key Stakeholders in Mutual Funds
- Asset Management Companies (AMCs)
- Fund managers
- Investors
- Legal and Regulatory Framework
- Role of SEBI (Securities and Exchange Board of India) or equivalent regulators

UNIT 2: Operations and Analysis of Mutual Funds

- Mutual Fund Structure and NAV Calculation
- Structure of a mutual fund scheme
- Net Asset Value (NAV) and its importance
- Mutual Fund Costs and Charges
- Expense ratio
- Entry and exit loads
- Transaction charges
- Performance Measurement and Evaluation
- Risk-adjusted returns (Sharpe ratio, Treynor ratio, etc.)
- Alpha and beta in mutual funds
- Benchmarking and peer comparison
- Investment Strategies in Mutual Funds
- Systematic Investment Plan (SIP)
- Lump sum investments
- Asset allocation and diversification
- Risk in Mutual Funds
- Types of risks (market, credit, liquidity, etc.)
- Risk mitigation strategies

Key regulations governing mutual funds

UNIT 3: Practical Applications and Investor Considerations

- Mutual Fund Selection Process
- Identifying investment goals
- Analyzing fund performance and suitability
- Understanding fund fact sheets and offer documents
- Taxation of Mutual Funds
- Tax treatment of dividends and capital gains
- Tax-saving schemes (e.g., ELSS in India)
- Mutual Funds Distribution Channels
- Direct vs. regular plans
- Role of distributors and advisors
- Online platforms for mutual fund investments
- Mutual Fund Trends and Innovations
- Growth of passive funds and ETFs
- Impact of technology on mutual fund investments
- Case Studies and Practical Exercises
- Real-world analysis of mutual fund schemes
- Portfolio creation and management using mutual funds

This syllabus provides a comprehensive foundation in mutual funds, blending theoretical knowledge with practical insights. Let me know if you'd like me to refine it further!

TIME TABLE –DAY WISE TOPICS

SL.NO	DAY	TOPIC	CONDUCTED Y/N
1	DAY-1	Introduction to Mutual Funds Overview of Financial Markets Role of mutual funds in financial markets	yes
2	DAY-2	Comparison with other investment options (stocks, bonds, etc.) Understanding Mutual Funds, Definition and concept Advantages and disadvantages of mutual funds	yes
3	DAY-3	History and growth of the mutual fund industry Types of Mutual Funds Equity fund Debt funds Hybrid funds Index funds Exchange-Traded Funds (ETFs)	yes
4	DAY-4	Key Stakeholders in Mutual Funds Asset Management Companies (AMCs) Fund managers Investors	yes
5	DAY-5	Legal and Regulatory Framework Role of SEBI (Securities and Exchange Board of India) or equivalent regulators Key regulations governing mutual funds	yes
6	DAY-6	Operations and Analysis of Mutual Funds Mutual Fund Structure and NAV Calculation	yes
7	DAY-7	Structure of a mutual fund scheme	yes
8	DAY-8	Net Asset Value (NAV) and its importance	yes
9	DAY-9	Mutual Fund Costs and Charges	yes
10	DAY-10	Expense ratio, Entry and exit loads	yes
11	DAY-11	Transaction charges, Performance Measurement and Evaluation	yes
12	DAY-12	Risk-adjusted returns (Sharpe ratio, Treynor ratio, etc.)	yes
13	DAY-13	Alpha and beta in mutual funds ,Benchmarking and peer comparison	yes
14	DAY-14	Investment Strategies in Mutual Funds	yes
15	DAY-15	Systematic Investment Plan (SIP)	yes
16	DAY-16	Lump sum investments	yes
17	DAY-17	Asset allocation and diversification	yes
18	DAY-18	Risk in Mutual Funds	yes
19	DAY-19	Types of risks (market, credit, liquidity, etc.)	yes
20	DAY-20	Risk mitigation strategies	yes
21	DAY-21	Practical Applications and Investor Considerations	yes
22	DAY-22	Mutual Fund Selection Process	yes
23	DAY-23	Identifying investment goals	yes
24	DAY-24	Analyzing fund performance and suitability	yes
25	DAY-25	Understanding fund fact sheets and offer documents	yes
26	DAY-26	Taxation of Mutual Funds	yes
27	DAY-27	Tax treatment of dividends and capital gains	yes
28	DAY-28	Tax-saving schemes (e.g., ELSS in India)	yes
27	DAY-27	Mutual Funds Distribution Channels	yes
30	DAY-30	Direct vs. regular plans	yes
31	DAY-31	Role of distributors and advisors	yes
32	DAY-32	Online platforms for mutual fund investments	yes
33	DAY-33	Mutual Fund Trends and Innovations	yes
34	DAY-34	Mutual Fund Trends and Innovations	yes
35	DAY-35	Growth of passive funds and ETFs	yes
36	DAY-36	Growth of passive funds and ETFs	yes
37	DAY-37	Impact of technology on mutual fund investments	yes
38	DAY-38	Impact of technology on mutual fund investments	yes
39	DAY-39	Case Studies and Practical Exercises	yes
40	DAY-40	Case Studies and Practical Exercises	yes
41	DAY-41	Real-world analysis of mutual fund schemes	yes

42	DAY-42	Real-world analysis of mutual fund schemes	yes
43	DAY-43	Real-world analysis of mutual fund schemes	yes
44	DAY-44	Portfolio creation and management using mutual funds	yes
45	DAY-45	Portfolio creation and management using mutual funds	yes

REGISTERED STUDENTS LIST

III B.COM			II B.COM		
S.NO	H.T.NO	NAME	S.NO	243558102001	A.KARTHIK
1	233558101001	A.RENUKA SWATHI	1	243558102002	A.PUSHPA LATHA
2	233558101002	B.RAMYA	2	243558102003	B.SANTHOSH
3	233558101003	B.GOPI	3	243558102004	CH.DURGA PRASAD
4	233558101004	B.SUMANTH	4	243558102005	D.RAJESH
5	233558101005	CH.SURESH	5	243558102006	G.SAI DURGA PRASAD
6	233558101006	CH.GEETHIKA	6	243558102009	I. HEMA PAVAN KUMAR
7	233558101007	CH.MAHESH	7	243558102010	I.SYAM KUMAR
8	233558101008	D.SUSMITHA	8	243558102012	K.AVINASH
9	233558101009	G.PRASANTHI	9	243558102013	K.NEELIMA
10	233558101011	K.MANOJ KUMAR	10	243558102015	M.ESTERU JYOTHI
11	233558101015	M.YASWANATH	11	243558102016	N.SRI LAKSHMI
12	233558101016	M.SINDHU	12	243558102017	P.SUBRAHMANYAM
13	233558101017	P.KRANTHI KUMAR	13	243558102019	P.SRAVANI
14	233558101018	S.DIVYA	14	243558102020	S.SWAPNA
15	233558101019	S.BALA SIROMANI	15	243558102021	T.LAVANYA
16	233558101020	S.MOUNIKA	16	243558102022	T.SANTHOSH
17	233558101021	S.GANESH			
18	233558101022	S.NAVEEN KUMAR			
19	233558101023	S.HARI BABU			
20	233558101025	UV KANAKA RAJU			
21	233558101026	VJP GOPIKA			
22	233558101027	VSS VINAY			

**SAS GDC, NARAYANAPURAM ,DEPARTMENT OF COMMERCE
CERTIFICATE COURSE ON MUTUAL FUNDS
MODEL QUESTION PAPER**

TIME: 1HRS

MAXMARKS:50

1. Which factor is **least important** when setting investment goals for mutual fund selection? **ANSWER ALL THE QUESTIONS** [25X2=50M]

a) Expected return b) Personal financial goal c) Fund manager's salary d) Investment horizon

Answer:

2. A mutual fund with a **high Sharpe ratio** indicates:

a) High returns per unit of risk b) Poor risk-adjusted returns c) High expense ratio d) Low fund volatility

Answer:

3. The **riskometer** in a mutual fund fact sheet helps investors understand:

a) The investment cost b) The fund's liquidity c) The risk level of the fund d) The number of investors in the fund

Answer:

4. Mutual fund fact sheets are usually updated:

a) Daily b) Weekly c) Monthly d) Annually

Answer:

5. What is the main purpose of a mutual fund?

a) To provide a guaranteed return b) To pool money from investors and invest in various securities c) To offer fixed income to all investors d) To provide insurance coverage

Answer:

6. One major advantage of investing in mutual funds is:

a) High risk and volatility b) Professional fund management c) Guaranteed high returns d) No fees or charges

Answer:

7. The first modern mutual fund was introduced in:

a) 1776 in the United States b) 1924 in the United States c) 1950 in Japan d) 2000 in India

Answer:

8. The first mutual fund in India was launched by:

a) Reliance Mutual Fund b) SBI Mutual Fund c) Unit Trust of India (UTI) d) HDFC Mutual Fund

Answer:

9. The mutual fund industry in India is regulated by:

a) The Reserve Bank of India (RBI) b) The Securities and Exchange Board of India (SEBI) c) The Indian Government d) The Ministry of Finance

Answer:

10. Equity mutual funds primarily invest in:

a) Fixed deposits b) Stocks and shares of companies c) Government bonds d) Real estate

Answer:

11. Which of the following is NOT a type of equity fund?

a) Large-cap fund b) Small-cap fund c) Balanced fund d) Sectoral fund

Answer:

12. SEBI was established in which year?

a) 1988 b) 1992 c) 2000 d) 2010

Answer:

13. The mutual fund industry in India operates under:

a) SEBI (Mutual Funds) Regulations, 1996 b) RBI Banking Regulations, 2001 c) The Companies Act, 2013 d) The Insurance Act, 1938

Answer:

14. What is the minimum net worth required for an Asset Management Company (AMC) as per SEBI regulations?

a) ₹10 crore b) ₹50 crore c) ₹5 crore d) ₹100 crore

Answer:

15. SEBI regulations require mutual funds to be managed by:

a) Asset Management Companies (AMCs) b) Individual fund managers c) Stock exchanges d) Banks only

Answer:

16. Mutual funds must adhere to which of the following compliance requirements?

a) Regular disclosure of portfolio holdings and NAV b) Restricting investments to only one industry c) Guaranteeing fixed returns to all investors d) Allowing fund managers to make personal investments in the fund

Answer:

17. The **Net Asset Value (NAV)** of a mutual fund must be calculated:

a) Daily for open-ended funds b) Once a year c) Only when investors request it d) Randomly at the fund manager's discretion

Answer:

18. What is the purpose of SEBI's rule on **Expense Ratio** for mutual funds?

a) To limit the fees charged to investors b) To ensure mutual funds make higher profits c) To increase fund managers' salaries d) To allow mutual funds to charge unlimited fees

Answer:

19. What is the impact of a lower expense ratio on mutual fund returns?

a) Higher returns for investors b) More taxes for investors c) No impact on investor returns d) Decreases the NAV of the fund

Answer:

20. In which type of mutual fund is the expense ratio typically lower?

a) Index funds b) Actively managed equity funds c) Sectoral funds d) Thematic funds

Answer:

21. What does a **higher beta value** indicate about a mutual fund?

a) Lower volatility compared to the market b) Higher risk and higher potential returns c) The fund has zero risk d) The fund is a debt fund

Answer:

22. Which of the following is NOT a factor to consider when analyzing a mutual fund's suitability?

a) Investment objective b) Historical performance c) Personal risk appetite d) The fund manager's popularity

Answer:

23. If a fund consistently outperforms its benchmark, it is said to have a positive:

a) Beta b) Alpha c) Expense ratio d) Exit load

Answer:

24. How are long-term capital gains from debt mutual funds taxed in India?

a) 10% without indexation b) 20% with indexation c) 30% flat tax d) Exempt from tax

Answer:

25 How are short-term capital gains (STCG) from debt mutual funds taxed?
a) 10% flat b) 20% with indexation c) As per the investor's income tax slab d) Completely tax-free
Answer:

STUDENTS MARKS REGISTER
EVALUATION TEST REPORT [TEST ANALYSIS REPORT]
III BCOM

S.NO	H.T.NO.	NAME OF THE STUDENT	ASSIGNMENT 25MARKS	ATTENDANCE 25MARKS	EVALUATION TEST 50MARKS [OR] ONLINE TEST 50 MARKS	MARKS OBTAINED 100 MARKS
1	233558101001	A.RENUKA SWATHI				
2	233558101002	B.RAMYA				
3	233558101003	B.GOPI				
4	233558101004	B.SUMANTH				
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STUDENTS MARKS REGISTER
EVALUATION TEST REPORT [TEST ANALYSIS REPORT]
II BCOM

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13	243558102019	P.SRAVANI				
14	243558102020	S.SWAPNA				
15	243558102021	T.LAVANYA				

16	243558102022	T.SANTHOSH				
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STUDENT FEEDBACK REPORT (MUTUAL FUND CERTIFICATE COURSE)

FEEDBACK QUESTIONS:

1. How do you rate the overall course content?
2. How effective was the teaching methodology?
3. Did the course improve your understanding of mutual funds?
4. How useful is this course for your career and financial knowledge?
5. Overall satisfaction with the course?

FEEDBACK ANALYSIS (30 STUDENTS RESPONSES):

S. No	Feedback Parameter	Excellent	Good	Average	Poor	TOT
1	Course Content	18	9	3	0	30
2	Teaching Methodology	16	10	4	0	30
3	Understanding of Mutual Funds	17	9	4	0	30
4	Usefulness for Career	15	11	4	0	30
5	Overall Satisfaction	19	8	3	0	30

A feedback survey was conducted among 30 students of B.Com who participated in the **Certificate Course on Mutual Funds** organized by the Department of Commerce, SAS Government Degree College, NRPM. The objective of the feedback was to evaluate the effectiveness of the course and understand students' learning experience.

The overall response from students was highly positive. Around 90% of the participants expressed that the course content was relevant, informative, and well-structured. Students appreciated the practical orientation of the sessions, especially topics like SIP, NAV, and risk-return analysis, which enhanced their understanding of real-world investment practices.

Approximately 85% of the students found the teaching methodology effective, stating that the faculty members and resource persons explained the concepts clearly with suitable examples. The interactive sessions and doubt clarification segments were particularly helpful in improving comprehension.

Nearly 88% of the students felt that the course has improved their financial literacy and confidence in making investment decisions. Many students also mentioned that the course created awareness about career opportunities in the financial services sector.

However, a few students suggested increasing the duration of the course and including more practical demonstrations or live market examples for better exposure.

In conclusion, the feedback indicates that the Mutual Fund Certificate Course was successful in achieving its objectives. It significantly contributed to enhancing students' knowledge, skills, and interest in financial markets and investment planning.



MODEL CERTIFICATE



PICS



THANK YOU MADAM/SIR