

GOVERNMENT DEGREE COLLEGE, RAJAMPETA
(Affiliated to yogi vemana university, Kadapa)
(Re-accredited by NAAC with "B" Grade in cycle - II)
Rajampet-516115



### **DEPARTMENT OF Economics**

### ICT - TOOLS

V.MALATHI

LECTURER IN ECONOMICS

### REQUEST FOR DIGITAL ROOM USAGE

Rajampeta, Date:23-11-2023.

From
Department of History,
Government Degree College,
Rajampeta,
Annamayya District,
Andhra Pradesh.
To
The Principal,
Government Degree College,
Rajampeta,
Annamayya District,
Andhra Pradesh.
Sir.

Sub: Conduct of Digital Classes Request - Reg.

We the III Year B.A. students wish to start the Power Point Presentation on 24-11-2023 at digital classroom, So, we kindly permit us to utilize the opportunity.

Thanking You

7311.23

Yours faithfully,
Department of History and Economics

Signatures of the Department Incharge

Sri J. Ravindra Babu, 23/11/2023 Lecturer in History

Smt.V.Malathi,

234123

Lecturer in Economics:



### GOVERNMENT DEGREE COLLEGE RAJAMPETA



# DEPARTMENT OF ECONOMICS

NAME OF THE LECTURER: V. MALATHI

PAPER: 7C

TITLE OF THE PAPER: BANKING & FINANCIAL

SERVICES

**GROUP:** III – B.A. (H.E.P.)

## Meaning of Banking

- Business Activities.
- Banks.
- Deposits from customers, making loans.
- Various financial services.
- Concepts and rules that govern the functioning of banks.

## Principles of Banking

- Safety & Security
- Liquidity
- Profitability
- Risk Management
- Customer Consent

Confidentiality

- Compliance
- Customer Service

## Principles of Banking

- Compliance
- Laws, regulations, and ethical standards.
- Anti-money laundering regulations, consumer protection transparency
- Customer Service
- Efficient and reliable services
- Financial products and services
- Prompt and accurate transactions

# Basics of Financial Literacy

- Retirement Planning
- Employer-sponsored retirement plans
- Individual retirement accounts
- **Understanding Credit**
- Credit scores, credit reports
- Taxes
- Tax concepts
- How to file tax returns

### THANK YOU

