



REPORT ON CERTIFICATE COURSE – 2023-24 ODD SEMESTER

Title	Certificate course from Arivu Pro Skills • Personal Finance Planning
Date of Event(s)	October – December 2023
Department/Association/Cell/Committee	Department of Commerce
Venue (Mention the platform if it is online)	Offline - Classrooms
Number of Participants	380 students
Target Audience	3 rd Year Bcom Students

Resource Person(s) with qualification/ Course Facilitators (if applicable):	Arivu Pro skills

Personal finance is the management of an individual's financial resources. It involves budgeting, saving, investing, and managing debts to achieve financial goals.

Key Components of Personal Finance

1. Budgeting:

- Creating a budget helps allocate income towards expenses, savings, and investments.
- It provides a clear picture of where money is going and helps in identifying areas to cut back or save.

2. Saving:

- Saving involves setting aside a portion of income for future needs or emergencies.
- It's crucial to have both short-term savings (for immediate needs) and long-term savings (for goals like retirement or education).

3. Investing:

- Investing allows money to grow over time through various vehicles such as stocks, bonds, mutual funds, or real estate.
- It's important to understand risk tolerance and goals when choosing investment options.

4. Debt Management:

- Managing debt involves controlling borrowing and repayment to minimize interest costs.
- Strategies include prioritizing high-interest debt, consolidating loans, or negotiating lower interest rates.

5. Financial Goals:

- Setting financial goals provides direction and motivation.
- Goals may include saving for a home, paying off debt, funding education, or planning for retirement.

Tools and Strategies

1. Emergency Fund:

- An emergency fund (usually 3-6 months of living expenses) provides a financial cushion in case of unexpected events like job loss or medical emergencies.

2. Retirement Planning:

- Contributing to retirement accounts (e.g., 401(k), IRA) ensures financial security in old age.
- Starting early allows the benefit of compounding interest.

3. Insurance:

- Insurance (health, life, property) protects against financial loss due to unforeseen circumstances.
- Adequate coverage prevents financial setbacks from unexpected events.

Challenges in Personal Finance

1. Debt:

- High-interest debt can be a significant burden.
- Overborrowing or mismanagement can lead to financial instability.

2. Inflation and Economic Factors:

- Inflation reduces purchasing power over time.
- Economic downturns can affect income and investments.

3. Behavioral Factors:

- Emotional decisions or lack of financial discipline can hinder financial goals.
- It's important to develop good financial habits and seek professional advice if needed.

Conclusion

Personal finance is a lifelong journey of managing income, expenses, savings, and investments to achieve financial stability and meet future goals. By understanding financial principles, setting realistic goals, and adopting sound financial habits, individuals can navigate economic challenges and build a secure financial future.

This report provides a foundational overview of personal finance, highlighting key principles and strategies for effective financial management.



ST. FRANCIS DE SALES COLLEGE

A FRANSALIAN INSTITUTE OF HIGHER EDUCATION

NAAC ACCREDITED • PERMANENTLY AFFILIATED TO BANGALORE UNIVERSITY • AICTE APPROVED • REGISTERED UNDER SECTION 3(1) & 12(1) OF THE UGC ACT • 15th APRIL 2015, 2016 & 2017

EVENT NAME: Orientation on add-on course.

CLASS: III B.COM

DATE:

TOPIC: Aptitude & soft skill Training.

RESOURCE PERSON: Mouliswaran, B.E, MBA
Senior academic coordinator

Arivuppro
Academy

S.NO	NAME	UUCMS REG.NO	Signature
1	MEENAKSHI T	U03MB22C0001 K	Meenakshi T
2	KEERTHANA N (NARAYANA SWAMY)	U03MB22C0006 K	Keerthana N
3	RANJITHA V	U03MB22C0010 K	Ranjitha V
4	SHIVARAM VASISTA H D	U03MB22C0018 K	Shivaram V
5	H M SRILAKSHMI	U03MB22C0028 K	H M Srilakshmi
6	SWATHI S	U03MB22C0033 K	Swathi S
7	BRUNDA T J	U03MB22C0035 K	Brunda T J
8	MANOJ H J	U03MB22C0041 K	Manoj H J
9	KAVYASHREE M	U03MB22C0043 K	Kavyashree M
10	DEEPAK P	U03MB22C0047 K	Deepak P
11	MADAPPA N S	U03MB22C0048 K	Madappa N S
12	NIKITHA S	U03MB22C0050 K	Nikitha S
13	MUKUL M	U03MB22C0052 K	Mukul M
14	JAISHREE M	U03MB22C0057 K	Jaishree M
15	MOHAN KUMAR M	U03MB22C0060 K	Absent
16	VISHNUSHREE RS	U03MB22C0061 K	Vishnushree RS
17	GAGAN GANESH	U03MB22C0064 K	Gagan G
18	MEENAKSHI V	U03MB22C0067 K	Meenakshi V
19	CHANDANA S	U03MB22C0068 K	Absent
20	BANU PRIYA M	U03MB22C0069 K	Banu Priya M
21	KAVYA S	U03MB22C0076 K	Kavya S
22	DARSHAN M A	U03MB22C0082 K	Darshan M A
23	S P VARNAPRIYA	U03MB22C0084 K	S P Varna Priya
24	DEEPIKA K (KRISHNA.R)	U03MB22C0086 K	Deepika K
25	VIJAY BHATRACHAR P V	U03MB22C0093 K	Vijay B
26	YOGESH R	U03MB22C0099 K	Yogesh R
27	BINDHU V	U03MB22C0105 K	Bindhu V
28	PUNITH KUMAR A	U03MB22C0107 K	Punith Kumar A
29	HARSHITHA V (VENKATESH V)	U03MB22C0110 K	Harshitha V
30	NAVYA R	U03MB22C0112 K	Navya R
31	MADHUSHREE M	U03MB22C0119 K	Madhu M
32	SHILPA V	U03MB22C0131 K	-
33	SHILPASHREE M	U03MB22C0134 K	Absent
34	VINUTHA M	U03MB22C0144 K	Vinutha M

35	TEJASHWINI V	U03MB22C0145	K	Tejashwini.v
36	LAVANYA R	U03MB22C0150	K	Lavanya
37	CHANDANA R	U03MB22C0153	K	Chandana R.
38	NETHRA V	U03MB22C0167	K	Nethra V
39	UDAY A	U03MB22C0172	K	Uday A
40	CHAITANYA K	U03MB22C0178	K	Chaitanya
41	NAVYA SHREE S	U03MB22C0180	K	Navya S
42	ATHENA VARGHESE	U03MB22C0182	K	Absent
43	PRUTHVI KUMAR G K	U03MB22C0187	K	Pruthvi Kumar G K
44	KUSHALI P M	U03MB22C0190	K	Kushali P.M
45	VINUTHA S	U03MB22C0194	K	Vinutha S
46	VIJAYA LAKSHMI P	U03MB22C0196	K	Vijaya Lakshmi P
47	HEMANTH S L	U03MB22C0197	K	Absent
48	NETHRAVATHI B M	U03MB22C0204	K	Absent
49	KOUSALYA V	U03MB22C0209	K	Kousalya V
50	MANJUNATH J	U03MB22C0210	K	Absent
51	K ARUNKUMAR	U03MB22C0213	K	K Arun Kumar
52	NANDANKUMAR M	U03MB22C0214	K	Absent
53	ERIC ANTON BALASINGAM S	U03MB22C0221	K	Eric Anton
54	VAMSHI M	U03MB22C0223	K	Vamsi M.
55	VIDYASHREE V	U03MB22C0225	K	Absent
56	KARTHIK H V	U03MB22C0232	K	Karthik H V
57	MYTHRI N	U03MB22C0237	K	Mythri N
58	PRAVEEN ROYAL A	U03MB22C0240	K	Praveen Royal A
59	KALYAN B	U03MB22C0244	K	Kalyan B
60	JAISHAKTHI M	U03MB22C0246	K	Jaishakthi M
61	VARSHA C	U03MB22C0249	K	Varsha C
62	SAGAR ILY	U03MB22C0259	K	Sagar Ily
63	MAHALAKSHMI B	U03MB22C0263	K	Mahalakshmi B
64	AKSHAY R A	U03MB22C0264	K	Akshay R A
65	BHAVYA N	U03MB22C0270	K	Bhavya N
66	NAVEEN R	U03MB22C0274	K	Absent
67	BAJIO B	U03MB22C0276	K	Bajio B
68	DEEPIKA N	U03MB22C0278	K	Deepika N
69	VINUSHREE A	U03MB22C0285	K	Vinushree A
70	R KUSHAL REDDY	U03MB22C0294	K	R Kushal Reddy
71	JAIRAN V	U03MB22C0301	K	Jairan V
72	SHUBHA S Y	U03MB22C0305	K	Absent
73	YASHWANTH B	U03MB22C0320	K	Yashwanth B
74	ALIZA VARGHESE	U03MB22C0323	K	Aliza
75	KIRANA GADEKARA	U03MB22C0335	K	Kiran

S.NO	NAME	UUCMS REG.NO	Signature
1	SWATHI V	U03MB22C0002 K	Swathi.V.
2	CHEZHAN KUMAR K	U03MB22C0007 K	Chethan
3	SANGEETHA R	U03MB22C0012 K	Sangeetha.R
4	MONISHA V K	U03MB22C0014 K	Monisha
5	POOJA R	U03MB22C0017 K	Pooja
6	NAYANA L	U03MB22C0022 K	Nayana.L.
7	KEERTHANA N (NAGARAJ E)	U03MB22C0024 K	Keethana.N
8	VARUN R	U03MB22C0039 K	Varun
9	PRABHA R	U03MB22C0044 K	Prabha - R
10	RISHIKA S	U03MB22C0059 K	RISHIKA.S
11	BHARATH BHARADWAJ S P	U03MB22C0072 K	Bharath
12	HEMA S	U03MB22C0074 K	Hema
13	MANASA G S	U03MB22C0077 K	Manasa.G.S
14	MEGHASHREE H K	U03MB22C0079 K	Meghashree.H.K.
15	DHANUSHA M	U03MB22C0083 K	Dhanush.M
16	NANDINI R	U03MB22C0085 K	Nandini
17	VISHNU KUMAR	U03MB22C0091 K	VishnuKumar
18	KAVANA B G	U03MB22C0092 K	Kavani
19	CHANDRU M	U03MB22C0094 K	Chandru.M
20	CHANDANA B S	U03MB22C0095 K	Chandana.BS
21	SALMA M	U03MB22C0101 K	Salma.M.
22	KEERTHIKA P	U03MB22C0102 K	Keerthika.P
23	YUKESH A	U03MB22C0117 K	Yukesh.A
24	MANOJ J	U03MB22C0120 K	Manoj - J
25	RAJENDRA PRASAD A	U03MB22C0121 K	Rajendra Prasad.A
26	VISHMITHA M	U03MB22C0123 K	Vishmitha.M.
27	NITHYA H S	U03MB22C0129 K	Nithya
28	JEEVA JYOTHI R	U03MB22C0132 K	Jeeth
29	VIVEK R	U03MB22C0140 K	Vivek.R.
30	MITHUN G S	U03MB22C0146 K	Mithun
31	VASANTH MURALI U	U03MB22C0151 K	Vasanth.M.
32	RAKESH REDDY B L	U03MB22C0152 K	Rakesh
33	ULLAS K R	U03MB22C0158 K	Ullas.K.R.
34	DHANUSH T (THYAGARAJ N)	U03MB22C0163 K	Dhanush.T

35	NETHRA S	U03MB22C0169	K	Nethra.S
36	AROCKIYA HEMANTH S	U03MB22C0171	K	Anackiyehemant
37	DHANUSH K	U03MB22C0173	K	Dhanush.K
38	PUNITH KUMAR S	U03MB22C0175	K	Punith.kumar.S
39	AISHWARYA N	U03MB22C0176	K	Aishwarya.N
40	TEJAWANTH N	U03MB22C0179	K	Teja.N
41	NETHAJI D	U03MB22C0184	K	Nethaji.D
42	ADHARSH C	U03MB22C0185	K	Adharsh.C
43	BHARATHIRAJA S	U03MB22C0192	K	Bharath
44	MUZAMMIL B	U03MB22C0199	K	Muzamil.B
45	MADHAN J A	U03MB22C0200	K	Madhan.J.A
46	TEJASWINI G	U03MB22C0220	K	Tejaswini.G
47	SHAKUNTALA A	U03MB22C0222	K	Shakuntala.A
48	RAJA RAM N	U03MB22C0229	K	Rajaram.N
49	KRUTHIK KUMAR M	U03MB22C0230	K	Kruthik.kumar.M
50	SRI HARI N	U03MB22C0235	K	Srihari.N
51	NANDINI G V	U03MB22C0247	K	Nandini.G.V
52	KRUTHIKA S N	U03MB22C0251	K	Kruthika.S.N
53	NIRANJAN V	U03MB22C0269	K	Niranjana.V
54	MANOJ KUMAR N	U03MB22C0275	K	Manoj.kumar.N
55	BHOOMIKA G P	U03MB22C0277	K	Bhoomika.G.P
56	SINDHU M	U03MB22C0287	K	Sindhu.M
57	VARSHINI V	U03MB22C0288	K	Varshini.V
58	DHANUSH N	U03MB22C0300	K	Dhanush.N
59	SAHANA M	U03MB22C0302	K	Sahana.M
60	HARISH L N	U03MB22C0303	K	Harish.L.N
61	GAGAN SIDDU S	U03MB22C0306	K	Gagan.Siddu.S
62	LIKITH S	U03MB22C0307	K	Likith.S
63	JENCI SHALINI K	U03MB22C0313	K	Jenci.Shalini.K
64	NANDINI G	U03MB22C0315	K	Nandini.G
65	SAGAR M	U03MB22C0322	K	Sagar.M
66	MAHESH KUMAR S B	U03MB22C0324	K	Mahesh.kumar.S.B
67	NANDINI M S	U03MB22C0325	K	Nandini.M.S
68	PUNITH S	U03MB22C0336	K	Punith.S
69	DHANALAKSHMI H D	U03MB22C0337	K	Dhanalakshmi.H.D

70 RAKSHITHA . S

U03MB22C0021 K

Rakshitha.S

S.NO	NAME	UUCMS REG.NO	Signature
1	VEENA V	U03MB22C0013 K	Veena.V
2	SHARAN R	U03MB22C0015 K	Sharan
3	CHIRANJEEVI ARADHYA S	U03MB22C0032 K	Chiranjeevi
4	MOHAMMED SUFEEYAN	U03MB22C0045 K	Sufiyan.
5	YASHAS P S	U03MB22C0046 K	Yashas.PS
6	MITHUN S T	U03MB22C0053 K	
7	MANOJ O	U03MB22C0056 K	Manoj.O
8	SWAMY P	U03MB22C0058 K	Swamy
9	BHAVANKUMAR A	U03MB22C0066 K	
10	KESHAV MURTHY M	U03MB22C0078 K	Keshav murthy M
11	LIKITHA A H	U03MB22C0081 K	Likitha AH
12	PRASHANTH T P	U03MB22C0089 K	
13	PURUSHOTHAM V	U03MB22C0090 K	Purushotham.V
14	PRAVEEN KUMAR K	U03MB22C0097 K	Praveen
15	MANOJ R (RENUKAPPA)	U03MB22C0100 K	
16	INCHARA K R	U03MB22C0104 K	Inchara
17	DEEPIKA K (KRISHNAPPA)	U03MB22C0108 K	
18	DIVYASHREE S	U03MB22C0111 K	Divyashree.s
19	SRUJAN C	U03MB22C0114 K	
20	HEMALATHA B N	U03MB22C0115 K	Hemalatha BN
21	MADHAN S	U03MB22C0116 K	
22	GOPINATH P	U03MB22C0118 K	Gopinath.P
23	THANUJA B	U03MB22C0126 K	Thanuja B
24	KUSHI H R	U03MB22C0130 K	Kushi HR
25	SUMAN G	U03MB22C0136 K	Suman
26	VIVITHA M	U03MB22C0137 K	Vivitha M
27	THARUN M	U03MB22C0139 K	
28	BHASKAR V	U03MB22C0143 K	Bhaskar.V
29	MANJUNATH S	U03MB22C0148 K	
30	DIVAKAR K	U03MB22C0149 K	
31	JYOTHISHREE M	U03MB22C0154 K	Jyothishree.M
32	AARTHI K	U03MB22C0155 K	Aarthi.K
33	SHAMILI K	U03MB22C0159 K	Shamili.K
34	THRISHA U D	U03MB22C0161 K	Thrisha

35	STELLA P	U03MB22C0162	K	Stella P.
36	KIRAN A	U03MB22C0168	K	Kiran A
37	HARISH P K	U03MB22C0170	K	
38	RAKSHITHA R	U03MB22C0186	K	Rakshitha R
39	MANASA S	U03MB22C0203	K	Manasa
40	CHETHANA R	U03MB22C0206	K	Chethana R
41	VENKATESH M	U03MB22C0207	K	Venkatesh M
42	NAVEEN BHANDARI	U03MB22C0208	K	Naveen
43	DIVYA K	U03MB22C0218	K	Divya K
44	MONISHA K	U03MB22C0219	K	Monisha
45	RANJITHA J	U03MB22C0224	K	Ranjitha J
46	AISHWARYA V	U03MB22C0226	K	Aishwarya V
47	AISHWARYA S	U03MB22C0228	K	Aishwarya S
48	MADHU T	U03MB22C0241	K	
49	PRAJWAL L	U03MB22C0245	K	Prajwal L
50	HEPHZIBAH D	U03MB22C0248	K	Hephzibah D
51	NAVEEN KUMAR R	U03MB22C0266	K	Naveen
52	SHARMILA M	U03MB22C0271	K	Sharmila M
53	KUSUMA V	U03MB22C0281	K	Kusuma V
54	ROHITH M	U03MB22C0284	K	Rohith M
55	DHARSHAN B	U03MB22C0286	K	Dharshan B
56	CHIRANJEEVI M	U03MB22C0290	K	Chiranjeevi M
57	KIRAN V	U03MB22C0291	K	Kiran V
58	PUNITH G C	U03MB22C0292	K	Punith G C
59	NAVEEN RAO K	U03MB22C0293	K	Naveen
60	ARPITHA P	U03MB22C0299	K	Arpitha
61	RAKSHITH KUMAR B	U03MB22C0318	K	
62	VASU S	U03MB22C0319	K	
63	JHANSI V	U03MB22C0326	K	Jhansi V
64	DHARANI G	U03MB22C0329	K	
65	BHUVAN K	U03MB22C0338	K	
66	SHALINI S	U03MB22C0340	K	
67	SUBHASHINI S	U03MB22C0346	K	Subhashini S

68 Sunny peter S
69. Shashi Kumar

U03HY22C0080 K
U03JH22C0065 K
Sp:
Shashi Kumar V.

SNO	NAME	UUCMS REG.NO	Signature
1	VISHWA C	U03MB22C0005 TA	C.V.S.
2	GOWTHAM K	U03MB22C0016 TA	Gowtham
3	DHARINI R	U03MB22C0019 TA	Dharini.R.
4	HEMALATHA S	U03MB22C0021 TA	H.S.
5	THOWSEEF A	U03MB22C0027 TA	
6	BAVADHARANIM	U03MB22C0029 TA	M.Bavadhara
7	PRIYA C	U03MB22C0036 TA	Priya
8	CHETHAN N	U03MB22C0049 TA	
9	MANOJ KUMAR N J	U03MB22C0051 TA	Manoj.N.J.
10	ABHINAV GEORGE	U03MB22C0054 F	Abhinav
11	HEMALATHA V	U03MB22C0055 TA	
12	SARITHA N	U03MB22C0070 TA	Saritha N
13	MARY ALICE A	U03MB22C0071 TA	
14	ALEN P ANTYAN	U03MB22C0080 TA	Alen.P
15	POORNIMA S	U03MB22C0088 TA	
16	LIKITHA V	U03MB22C0103 TA	Likitha.V
17	AKASH M	U03MB22C0125 TA	
18	BINDU N	U03MB22C0133 S	Bindu
19	NAVANEETHAN G	U03MB22C0138 TA	Navaneethan
20	MANOJ R (RAVI)	U03MB22C0141 TA	Manoj.R
21	CHETHAN K	U03MB22C0147 TA	
22	DEEKSHITH	U03MB22C0160 TA	
23	YUGANTHIYAA G	U03MB22C0165 TA	yuganthiyaa.G
24	RAJKANTH P	U03MB22C0166 TA	
25	MUHAMMED HISHAM	U03MB22C0174 M	
26	KAKKOVALYA JYOTHI PRIYANKA	U03MB22C0188 TE	Priyanka
27	MUNIVEERAPPA B	U03MB22C0198 TA	
28	NISHEK M	U03MB22C0201 TA	
29	THANUSH KUMAR P M	U03MB22C0231 TA	P.M.Thanush
30	CHITTA SWAROOP C S	U03MB22C0234 TA	
31	M NAVEEN PRASAD	U03MB22C0239 TA	M.Naveen
32	DHANUSH T (THIRUPPATHI A)	U03MB22C0253 TA	T.Dhanush
33	SREE AKSAIYA E	U03MB22C0255 TA	Sree.Aksaiya
34	DHANUSH G V	U03MB22C0256 S	Dhanush

35	GREESHMA V	U03MB22C0267	TA	Greeshma.
36	SANTHOSH S	U03MB22C0273	TA	
37	RAKSHITH P	U03MB22C0296	TA	Rakshith Shetty P.
38	EDWIN V	U03MB22C0297	TA	Edw.
39	HARISH A	U03MB22C0298	TA	
40	MANOJ B	U03MB22C0304	TA	
41	VIGNESH S	U03MB22C0308	TA	
42	KAVITHA R	U03MB22C0310	TA	Kavitha R.
43	SARATH NANDHA A	U03MB22C0314	TA	
44	TEJESH S	U03MB22C0317	TA	
45	UDHAYA KUMAR M	U03MB22C0341	TA	
46	ULAGANATHAN P	U03MB22C0348	TA	Ulaganathan P.

S.NO	NAME	UUCMS REG.NO	Signature
1	RAJU BORUAH	U03MB22C0003 H	Raju Boruah
2	ADITYA P ARUN	U03MB22C0004 H	Aditya
3	SANGEETHA K	U03MB22C0008 H	Santhu
4	DHIRAEN M	U03MB22C0009 H	M Dhiran
5	ANJALI SHARMA A	U03MB22C0011 H	Anjalishan
6	PRIYA SINGH G	U03MB22C0020 H	Priya Singh
7	AFRIN BANU S	U03MB22C0023 H	Afrin
8	ZEB A SADAF	U03MB22C0025 H	Zeba Sadaf
9	MOHAMMED OSAMA A M	U03MB22C0026 H	Mohammed
10	KISHANKUMAR M	U03MB22C0062 H	Kishan
11	DINESH C	U03MB22C0063 H	D C
12	SHALINI R	U03MB22C0065 H	Shalini
13	MANJUNATH D	U03MB22C0073 H	Manjunath
14	GREESHMA SARA SANTHOSH	U03MB22C0075 H	Greeshma
15	SONAM KUMAR SIMBARWAL B	U03MB22C0087 H	Sonam
16	MUSKAN S	U03MB22C0096 H	Muskan
17	NARESH R	U03MB22C0098 H	Naresh
18	AADVIK V B	U03MB22C0106 H	
19	SNEHA.V	U03MB22C0113 H	Sneha
20	POOJA ROHILLA	U03MB22C0124 H	
21	OM PRAKASH	U03MB22C0127 H	
22	PRAGNYA MALLICK	U03MB22C0128 H	
23	CHANDAN M	U03MB22C0135 H	Chandan
24	JERRYSON JUDE UMESH	U03MB22C0142 H	Jerryson
25	ANAGHA SHAILESH M	U03MB22C0156 H	Anagha
26	HIRANOOR	U03MB22C0177 H	
27	SUJATHA B	U03MB22C0183 H	Sujatha
28	DHEERAJ GUPTA	U03MB22C0189 H	Dheeraj
29	MINARAT UL ISLAM	U03MB22C0193 H	
30	SUMAN KUMARI U	U03MB22C0195 H	Suman
31	LOKESWARI M	U03MB22C0211 H	
32	NEHA PANDEY	U03MB22C0212 H	Neha
33	SUBRAMANYAM V	U03MB22C0215 H	Subramanyam
34	MEHAK SULTANA	U03MB22C0216 H	Mehak

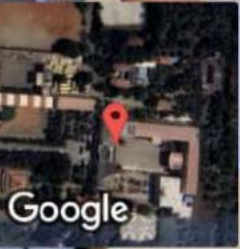
35	PUNYA PRASUN KHAKHA	U03MB22C0227	H	
36	SATHVEER	U03MB22C0233	H	Sathveer
37	AMIT KUMAR JHA	U03MB22C0238	H	Amit
38	DEEPTI	U03MB22C0242	H	
39	VISHWA S	U03MB22C0250	H	Vishwa S
40	BALA GOPAL B	U03MB22C0252	H	
41	SNEHA L	U03MB22C0258	H	Sneha L
42	NISHA S	U03MB22C0262	H	Nisha S
43	SACHIN KUMAR RAM	U03MB22C0265	H	Sachin
44	KARTHIK S	U03MB22C0268	H	Karthik S
45	SHERIEN SUJITHA Y	U03MB22C0272	H	Sherien
46	T JGIRISH	U03MB22C0279	H	T Jgirish
47	DARSHAN KUMAR M	U03MB22C0282	H	Darshan
48	YAMINI P	U03MB22C0283	H	
49	PUJA ROY	U03MB22C0289	H	
50	JAGADISH NAYAK	U03MB22C0295	H	
51	JUNAID KHAN	U03MB22C0331	H	
52	SUBHASHREE ROUT	U03MB22C0333	H	Subhashree
53	SUJITH S	U03MB22C0343	H	Sujith S

S.NO	NAME	UUCMS REG.NO	Signature
1	THARUN R	U03MB22C0109 K	<i>Tharun</i>
2	CHRISTINA P ROY	U03MB22C0191 M	
3	GAUTHAM D	U03MB22C0205 K	
4	SHESHAGIRI P	U03MB22C0257 K	<i>Giri</i>
5	ROHITH R	U03MB22C0260 TA	
6	DILIP O CHOUDHARY	U03MB22C0321 H	
7	KUSHI P M	U03MB22C0328 K	
8	RAKSHITH B	U03MB22C0330 K	<i>Rakshit</i>
9	SNEHA V	U03MB22C0332 K	
10	VISHWANATH M	U03MB22C0339 K	
11	PAVAN KUMAR A	U03MB22C0342 K	<i>PA</i>
12	VIVEKANANDHA N	U03MB22C0345 TA	<i>Vivek</i>
13	ABHISHEK V S	U03MB22C0347 K	<i>Abhishek</i>



 GPS Map Camera

Bengaluru, Karnataka, India
Unnamed Road, Kammasandra, Electronic City, Bengaluru, Karnataka 560100, India
Lat 12.83257°
Long 77.682494°
18/01/24 01:13 PM GMT +05:30

 Google



 GPS Map Camera

Bengaluru, Karnataka, India
Unnamed Road, Kammasandra, Electronic City, Bengaluru, Karnataka 560100, India
Lat 12.83257°
Long 77.682494°
18/01/24 01:13 PM GMT +05:30

 Google

CERTIFICATE OF PARTICIPATION



THIS IS TO CERTIFY THAT MR./MS.

Akhila N

HAS SUCCESSFULLY COMPLETED 30 HOURS OF TRAINING PROGRAM
ON **“PERSONAL FINANCE PLANNING”** CONDUCTED BY
ARIVUPROSKILLS

CERTIFICATE ID : 24SFAS372

ISSUED ON : 21/05/2024



ARIVUPROSKILLS

CERTIFICATE OF PARTICIPATION

THIS IS TO CERTIFY THAT MR./MS.

Anupriya M

HAS SUCCESSFULLY COMPLETED 30 HOURS OF TRAINING PROGRAM
ON “**PERSONAL FINANCE PLANNING**” CONDUCTED BY
ARIVUPROSKILLS

CERTIFICATE ID : 24SFAS371

ISSUED ON : 21/05/2024



ARIVUPROSKILLS

CERTIFICATE OF PARTICIPATION

THIS IS TO CERTIFY THAT MR./MS.

Aishwarya A

HAS SUCCESSFULLY COMPLETED 30 HOURS OF TRAINING PROGRAM
ON “**PERSONAL FINANCE PLANNING**” CONDUCTED BY
ARIVUPROSKILLS

CERTIFICATE ID : 24SFAS370

ISSUED ON : 21/05/2024



ARIVUPROSKILLS