



# **FINANCIAL LITERACY CLUB**

## **GOVERNMENT COLLEGE CHITTUR**

**(NAAC accredited with A Grade)**

**Chittur College PO, Palakkad. Pin. 678104**

### **VISION**

- Wealth creation by financial education

### **MISSION**

- To build an elite club on the ground of effective guidance and training to people on wealth creation

### **OBJECTIVES**

- To provide a platform for financial education
- To acts as an extension center of the institute in the area of financial education

### **ACTIVITIES**

- To bring quality and renowned speaker, trainers and coaches to make the learning process easier with best experience.
- To organise awareness programmes in the institute to make the students well aware of the financial matters.
- To acts as a consultancy cell on financial education for students and staff of the institute.

## MEMBERS 2019-2020 & 2020-2021

**Patron:**

**Dr Veeramanikandan N (Principal)**

**Convenor:**

<b>S. No</b>	<b>Name</b>	<b>Post</b>	<b>Department</b>
1	Dr. Lakshmanan. M. P	Assistant Professor	Commerce

**Members:**

<b>S. No</b>	<b>Name</b>	<b>Post</b>	<b>Department</b>
1	Mr. Pradeesh. K	Assistant Professor	Commerce
2	Mr. Nagaraj. S	Assistant Professor	Economics
3	Mr. Ramabadran. C. D	Assistant Professor	Physics
4	Mrs. Nazrin Beegum.S	Assistant Professor	Geography

ചിറ്റൂർ ഗവൺമെന്റ് കോളേജ് പ്രിൻസിപ്പാളുടെ നടപടിക്രമം

ഹാജർ : ഡോ.വിരമണികണ്ഠൻ.എൻ (സ്പെഷ്യൽ ഗ്രേഡ് പ്രിൻസിപ്പാൾ)

സർക്കാർ കോളേജ്, ചിറ്റൂർ - Financial Literacy Club 2019-2020 രൂപീകരിച്ച് - ഉത്തരവാകുന്നു.

നം:എ4/340/2019

തീയതി :04/02/2020

പരാമർശം : 03/02/2020 തീയതിയിലെ കോമേഴ്സ് വിഭാഗം മേധാവിയുടെ സമർപ്പണം

**ഉത്തരവ്**

പരാമർശ പ്രകാരം താഴെപ്പറയുന്ന അംഗങ്ങളെ ഉൾപ്പെടുത്തി Financial Literacy Club 2019-2020 രൂപീകരിച്ച് ഉത്തരവാകുന്നു.

കൺവീനർ:

ക്രമ നം	പേര്	തസ്തിക	വകുപ്പ്
1	ഡോ.ലക്ഷ്മണൻ.എം.പി	അസിസ്റ്റന്റ് പ്രൊഫസർ	കോമേഴ്സ് വിഭാഗം

അംഗങ്ങൾ ;

ക്രമ നം	പേര്	തസ്തിക	വകുപ്പ്
1	ശ്രീ.പ്രദീപ്.കെ	അസിസ്റ്റന്റ് പ്രൊഫസർ	കോമേഴ്സ് വിഭാഗം
2	ശ്രീ.നാഗരാജ്.എസ്	അസിസ്റ്റന്റ് പ്രൊഫസർ	എക്കണോമിക്സ് വിഭാഗം
3	ശ്രീ.രാമഭദ്രൻ.സി.ഡി	അസിസ്റ്റന്റ് പ്രൊഫസർ	ഫിസിക്സ് വിഭാഗം
4	ശ്രീമതി.നസ്രീൻ ബീഗം.എസ്	അസിസ്റ്റന്റ് പ്രൊഫസർ	ജ്യോഗ്രഫി വിഭാഗം

  
**PRINCIPAL**  
 പ്രിൻസിപ്പാൾ  
**GOVT. COLLEGE**  
**CHITTUR.**

പകർപ്പ് : 1) ബന്ധപ്പെട്ട അധ്യാപകർക്ക്  
 2) ഓഫീസ് ഫയൽ

**EXPERT TALK ON UNION BUDGET**

**IMPLICATION ON DIRECT TAX**

**BY CA. AJITH. S**

**14-02-2020 (10.00AM TO 01.00 PM)**

## **SUMMARY**

Direct tax always contribute significantly large amount to State exchequer. Direct tax is charged on income of individual in excess of exemption limit, that is why called Income Tax. Every earning member especially salaried class eagerly wait for budget outcomes on income tax as they are interested in various exemptions, deductions as per income tax act and tax slabs and rates revised from time to time. Business world including Corporate entities are also keenly looking forward for budget presentations for tax soaps and benefits granted year to year. Every Person ( as defined in Income tax Act) looks into their concerns with respect to Income Tax.

The presentation by CA Ajith S covered vital areas in income tax with respect to residential status , New Tax slabs 115BAC, Tax rates for individuals and corporates, exemptions u/s 10 and deductions available u/s 80C to 80 U along with tips for tax planning with respect to five Heads of income. The session was thought provoking and the members actively involved in the discussion session that made the session fruitful

**Dr. Lakshmanan. M. P**

**Coordinator FLC**

**Govt College Chittur**

**WEBINAR ON**

**HOUSING LOAN AND TAX IMPLICATION**

**DATED 29-03-2021**

**LEAD BY Sri. C. NARAYANAN**

## **SUMMARY**

Webinar on Housing Loan & Tax Implications are inaugurated by the Principal Dr. SuvarnaKumar. G on 29-03-2021. There had 52 participants as faculty members of Government & Aided Arts and Science colleges in Palakkad district and 27 participants all around Kerala. There had 3 participants outside Kerala. The session was led by Sri. C. Narayanan on Nature of housing loan, Policy documents, Mechanism of pricing housing loan, Interest rate and Tax implications in housing loan among tax payers. There had 5 paper presentations at the end of the session. The participant actively engaged in the discussion session. The session was concluded with Vote of thanks by Convener Dr. Lakshmanan. M. P.

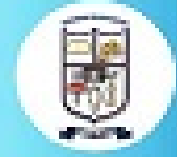
**Dr. Lakshmanan. M. P**

**Coordinator FLC**

**Govt College Chittur**



# WEBINAR



*On*

## HOUSING LOAN & TAX IMPLICATIONS



*Organized By*

**Financial Literacy Club  
Govt. College Chittur, Palakkad  
in association with  
Federal Bank Ltd., Regional Office,  
Palakkad.**

**Dated On : 29/3/2021**



*Dear all,*

*The programme intends to discuss the structure of interest rate mechanism, methods and procedures, factors taken into account, RBI directives and tax implications of Housing Loan. Researchers in the field, PG students, faculty members and aspirants are welcome to participate in the programme*

**Principal**

***Dr. G. Suvarnakaumar***

**Co-Ordinator**

***Dr. Lakshamanan M.P***

### **Programme Schedule:**

Inauguration : **Dr. G. Suvarnakaumar**  
Principal

Technical Session : **Sri. C.Narayanan**  
(Resource Person)  
Relationship Manager,  
Palakkad Region,  
Federal BankLtd.

Discussion : **3.30 p.m**

Vote of Thanks : **4 pm**

**<https://meet.google.com/myw-yqqd-vmy>**

**WEBINAR ON**

**DECODING E-FILING 2.0**

**11-07-2021**

**By CMA. SIVAKUMAR.A**

**(Assistant Professor SNGS PATTAMBI)**

## **SUMMARY**

The Central Board of Direct Taxes (CBDT) has launched the new income tax e-filing portal on 7th June 2021. The new portal 'www.incometax.gov.in' has replaced the existing e-filing portal 'www.incometaxindiaefiling.gov.in'. The taxpayers will now have to file their income tax returns (ITRs) and do all other tax-related tasks through the new portal. The portal is being redesigned for the convenience of the taxpayers that will provide the facility of income tax return filing and other tax-related services in a modern and seamless manner.

E-filing Income tax return via improvised website even looking simpler in many respects needs a relook into structure and procedural flow to file Income Tax Return easily without error. The steps of filing has been outlined in such a way that is understandable to the beginners in e filing. The difference in the structure and methods may create doubt in the minds of first hand e-filers. It is in this context a webinar is organised useful to academic community including students, faculty, research scholars & employees.

The webinar was attended by 57 faculty members in the college and 18 faculty members all over Kerala and 3 faculties outside Kerala along with M.Com senior students (22) .

Five faculty members presented selected papers at the end of session. The meeting concluded at 5.00 PM.

**Dr. Lakshmanan. M. P**

**Coordinator FLC**

**Govt College Chittur**



# Government College CHITTUR

## Decoding e-filing 2.0



11  
July  
2021



3.00 pm  
4.30 pm



Google Meet

*Organized by*

### Financial Literacy Club Government College Chittur

Dear Sir/ Madam,

We are happy to inform you that the Financial Literacy Club, Govt. College Chittur is organizing a National Webinar on Decoding e-filing 2.0 on 11/7/2021 through the Google Meet platform in associate with PG Dept. of commerce GCC.

The e-filing of income tax return has been totally revamped from AY 2021 - 22 onwards. Even if the system and procedure are simplified, first-hand e - filing may be cumbersome for beginners. It is in this light a Webinar is organized on this topic.



#### **Sivakumar. A, ACMA**

Assistant Professor of Commerce  
PG Department of Commerce and  
Management Studies  
Sree Neelakanta Government  
Sanskrit College, Pattambi.

**Dr. G. Suvarnakumar**  
Principal

**Dr. Lakshmanan M.P**  
HOD & Coordinator FLC

Webinar link will be provided through WhatsApp for more details,

**Phone No. 9249214143**