




"Dissemination of Education for Knowledge, Science & Culture"  
-Shikshanmaharshi Dr. Bapuji Salunkhe

Shri Swami Vivekanand Shikshan Sanstha's  
VIVEKANAND COLLEGE (AUTONOMOUS), KOLHAPUR


## DEPARTMENT OF ECONOMICS

### Report on Financial Literacy Survey

Objective of activity	1. To know banking habits of undergraduate students. 2. To check the knowledge of financial products.
Place	Vivekanand College(Autonomous), Kolhapur
Sample	275 Students from undergraduate programme (specifically B.A. and B.Com part I and II)
Time	August , Last Week
<u>Result</u>	<p>The key points of the analysis are as follows...</p> <ol style="list-style-type: none"><li>1..82.8 percent students are having their <i>saving account</i> in different banks</li><li>2. More than 50 percent students are using <i>debit/credit card</i></li><li>3. More than 54 percent students are having <i>experience of Internet / mobile banking.</i></li><li>4. Most of all respondents are aware about banking services</li><li>5. It is also analyzed that 45.6 percent students are using ATM only for withdrawal of cash and they are unknown about <u>multiple use of ATM.</u></li></ol>
Coordinator	Dr. Kailas S. Patil

  
(Dr. Kailas S. Patil)  
HEAD,  
DEPARTMENT OF ECONOMICS  
VIVEKANAND COLLEGE, KOLHAPUR



  
(Dr. S.Y. Hongekar)  
PRINCIPAL  
Vivekanand College  
Kolhapur.

Vivekanand College, Kolhapur Department  
of Economics, Financial Literacy Quiz (2018-19)

288 responses

Personal details

RName

230 responses

Neha Bhagwan Patil  
Komal chandrakant latane  
Rutuja  
Urvi shah  
Parshva  
shital farane  
Saurabh krushnat gadave  
mayuresh madhusudan shikhare  
Manasi Mandar Rashiwadekar  
Priyanka Hanmant Patil  
Valishnavi patole  
Pradyumn  
Shweta  
Richa Harshad Mirashi  
Devyani Nalavade  
Anjali chougule  
Ashvita Ingele

Rutuja shete  
Komal sanjay patil  
Shivani pbadtare  
Rohit shinde  
Sanjivani sanjay sutar  
Shubham  
AKSHAY DEEPAK KAMBLE  
Aniket chandrakant patil  
Bhagyashree Subhesh sargar  
prachi bapuso patil  
Suhail Sunil Kamble  
Runali mane  
Madhura Kulkarni  
Pratibha Baburao Ghotane  
arati kaware  
VipVipul Jasing Tasgonkar  
Niranjan Annasaheb Sawant  
Anjali Sanjay chougule  
Rohit patil  
Vishal jotiram varke  
Ajinkya  
Vikramsinh Patil  
Parth  
Bhargav Paranjape  
Smita Miraje  
Sanket Bhandare  
Sourabh Patil  
Satej Ganesh hajare  
dimpall ingle  
vrushali vasant kamble  
Nirali patel

Suraj shivaji pavaskar  
Dhananjay annaso patil  
Amisha Vijay Chavan  
Astiya Sameer Mulla  
Ishan Govardhan  
Heena mubarak mutwalli  
Muskan khali momin  
Pratiksha Sanjay mane  
Amruta Rajender jadhav  
priyanka ramesh rathod  
Rutuja Raghunath chsvan  
shraddha dilip jadhav  
Pooja nale  
Supriya kusale  
Anuja sachin Jagadhane  
Prashant Mail  
shivani balaso mharugade  
Pratiksha Sanjay kadam  
Namrata Vijay Powar  
Akshata sawant  
Powar Sakshi Tanaji  
afrin shaikh  
RUTURAJ SHIVAJI PATIL  
Ajay Tanaji bhakar  
Rushikesh Jog  
khushali shah( gadda)  
aman vahid momin  
Akshata Sawant  
Sayali sudarshan ghumai  
Pranav ghodake  
DIGVIJAY PATIL

Basantani Riya  
Kamble dipali tulshidas  
Shete supriya chandrakant  
Rutuja Ankush Shinde  
Navanath Waghmare  
Sheryl Anthony  
Rohan Vasave  
Sanjana Hadkar  
Janhavi kamble  
sarita prabhu  
Shweta Arunkumar more  
sakoni suryakant dangare  
Laxmi  
Shrushti Mule  
Manish Khandekar  
Taslim  
Kadam Vijay Krishnat  
Disha ravindra kamble  
Supriya Ashok Desai  
Shweta Krushnat Shinde  
trupti shankar sarje  
OTHER (117)

Roll No.

196 responses

6262  
6050  
6335  
6721



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6071  
6352  
6156  
6159  
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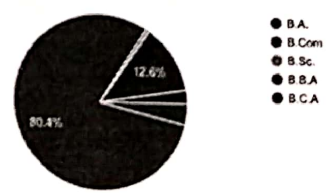


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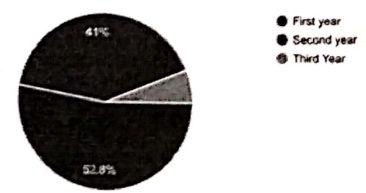
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6528  
OTHER (82)

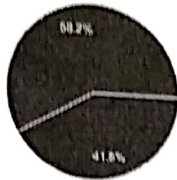
**Faculty**  
285 responses



**Year**  
229 responses



Gender  
285 responses



- Male
- Female

Age  
285 responses



- 18
- 19
- 20
- 21
- 22
- above22

Financial Literacy Quiz

Q.1 Have you have a savings account in any bank ?

285 responses

Q.4 We should keep our savings with banks because....

285 responses



- a) It is safe
- b) Earns Interest
- c) Can be withdrawn anytime
- d) All of above
- Aqua
- It is better than holding large amount in our hands all time.
- To keep track on money

Q.5 Loans from money lenders are

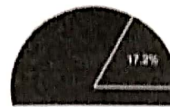
285 responses



- a) With High rate of Interest
- b) No proper accounting
- c) No transparency
- d) All of above
- no
- Business
- I don't no

Q.6 Life insurance means

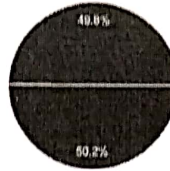
285 responses



- a) Yes
- b) No

Q.2 Are you using Debt or Credit card ?

285 responses



- a) Yes
- b) No

Q.3 Are you using Internet/ mobile banking ?

285 responses



- a) Yes
- b) No

Q.7 Bank provides loans for

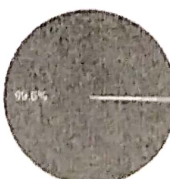
285 responses



- a) Home
- b) Car
- c) Education
- d) All of above

Q.8 The safest place for keeping money..

285 responses



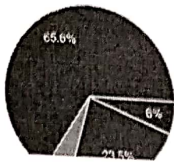
- a) A pit dug in the ground
- b) An iron box
- c) Bank
- d) Money lender

Q.9 Bank Pass Book is

285 responses



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**Q.10 ATM can be used for**

285 responses

- a) Issued by Bank
- b) Contains transaction details of Bank account
- c) Shows balance in account
- d) All of above

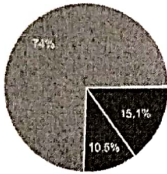


- a) Cash withdrawal
- b) Account enquiry
- c) Statement of account
- d) All of above

**Q.11 Aadhaar is**

285 responses

- a) 12 digit number card
- b) Identity proof issued by UIDAI
- c) Both (a) & (b)
- d) None of above



**Q.12 PAN means**

285 responses

- a) A kind of utensil
- b) Primary Account Number
- c) Permanent Account Number
- d) None of above

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