

Financial Literacy Workshop

PDEA's

Annasaheb Magar Mahavidyalay, Hadapsar, Pune 28

Organized by Department of Commerce and Economics

By

Dr. Gangadhar Satav

Dr. Ashok Sasane

(Coordinators of the workshop)



Venue :- Annasaheb Magar Mahavidyalay, Hadapsar, Pune

Date and Time :- 25 & 26 September 2023 at 9:00 Am to 12:00 Pm

Coordinators :- Dr. Gangadhar Satav and Dr. Ashok Sasane

Introduction :- Two Day Financial Literacy workshop was conducted at PDEA's Annasaheb Magar Mahavidyalay, Hadapsar, Pune on 25th and 26th September 2023 at 9.00am to 1`2.00 pm. Dr. Gangadhar Satav and Dr. Ashok Sasane worked as the coordinators for the workshop.

Financial literacy refers to the knowledge and understanding of various financial products. It helps individuals to manage their money, personal finances, investment, and tax planning.

Objective:

The objective of this workshop is to impart financial education among students. Financial literacy is the capacity to manage your finances. Budgeting, investing, managing credit, and financial management are all basic financial abilities that everyone should have. The accomplishment of many life goals, including, study, travel, better standard of living, retirement can become easier with well-managed financial planning.

Need for students:

Financial literacy imparts the ability to save money, distinguish between wants and needs, manage a budget, pay bills, make profitable investment, purchase a home, pay for college, and plan for retirement. Financial Literacy enables students to develop a realistic perspective that will guide them through their daily lives while making sound financial decisions. financial literacy teaches the students how to earn, spend, save, borrow, and protect their money.

Financial literate students are better prepared for emergencies. Students can prepare for the unforeseen emergencies by learning about financial literacy issues like saving, emergency planning, balance budget etc.

Day 1 :- 25/09/2023 : The workshop began with an inaugural ceremony graced by the presence of our Honorable Principal, Dr. Nitin Ghorpade who inaugurated the event. Dr. Shubhangi Auti, Vice Principal of the college, Dr.Neha Patil, Dr. Neeta Kamble were present at this ceremony. Principal Dr. Nitin Ghorpade expressed the need and objectives of organizing the workshop for students. Students were guided by all the speakers.

Day 2 :- 26/09/2023 : Second day started with the training sessions of the speakers.

Conclusion :- The Financial Literacy Workshop at PDEA's Annasaheb Magar Mahavidyalay was a comprehensive and educational experience for the students. Students understood that if they are financially literate, they will become self-sufficient, which enables them to achieve financial stability.

Training/ Orientation session schedule

Time Table

Sr. No.	Name of the class	Hall No.	Division	Name of the Speaker
1	F.Y.B. Com	CT 12	A	Dr. Neeta Kamble
2	F.Y.B. Com	CT 13	B	Dr. Vivekanand Taklikar
3	F.Y.B. Com	CT 14	C	Prof. Vishal Zende
4	F.Y.B. Com	CT 15	D	Dr. Sunil Waghmode
5	S.Y.B. Com	CT 16	A	Prof. Pratik Kamthe
6	S.Y.B. Com		B	Prof. Gaurav Shelar
7	S.Y.B. Com		C	Prof. Preeti Patil
8	S.Y.B. Com		D	Prof. Prajakta Bankar
9	T.Y.B. Com		A	Prof. Neha Salunkhe
10	T.Y.B. Com		B	Prof. Akshay Ugile
11	T.Y.B. Com		C	Dr. Ajinath Doke
12	M.Com-1		A	Prof. Madhumanjiri Oak
13	M.Com-2		A	Prof. Vishal Zende
14	F.Y.B.A		A	Dr. Pravin Potdar
15	F.Y.B.A		B	Dr. Ashok Sasane
16	F.Y.B.A		C	Dr. Ashwini Ghogare
17	F.Y.B.A		D	Prof. Sameer Nachan
18	S.Y.B.A		A	Prof. Aarti Pawar
19	T.Y.B.A		A	Prof. Maheshwari Jadhav
20	M.A.		A	Prof. Nitin Lagad

Sessionwise Contents/Topics

Date :- 25/09/2023

Session I	9.00 to 9.50	Basics of personal Finance	Meaning, Working, Savings, Budgets, Financial products and service providers
Session II	10.00 to 10.50	Banking fundamentals and components of financial markets	Role of Banks, Digital Banking, New technology in Banking and Mode of Payments, Capital market and money market
Session III	11.00 to 12.00	Financial Instruments	Mutual funds, Bonds, Shares, Stock Exchange, working of SEBI

Date:- 26/09/2023

Session I	9.00 to 9.50	Art of Investing- Investment fundamentals	Trading Vs Investing, Understanding risks and reward (ROI), Portfolio Mgt.
Session II	10.00 to 10.50	Debt Management	Debt Equity Mgt, Types of loans, Loan providers, Credit score
Session III	11.00 to 12.00	Risk Management for uncertain times Career and Employment	Managing financial risk, Career and Employment opportunities in financial sectors