

*II Shrama Evam Jayate II*  
**Shrmajivi Shikshan Prsark Mandal's**  
**ADARSH MAHAVIDYALAYA**  
**OMERGA, DIST. OSMANABAD**

**Department of Economics**  
**Bombay Stock Exchange**

**Jointly Organised By -**

**Career Katta**

**Financial Literacy Program**

**Sponsored By –**

**Wisdom-Extra**



**18<sup>th</sup> Dec 2021**

# **Topic: Financial Literacy Program & BSE Investors Awareness Programme**

## **Aim of the Workshop:**

The aim of the workshop is to educate learners on simple concepts of personal finance. The course covers in simple language topics such as income, taxation, expenditure, savings & investment avenues, borrowing, managing risk, budgeting.

Financial literacy is the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing. The meaning of financial literacy is the foundation of your relationship with money, and it is a lifelong journey of learning. The earlier you start, the better off you will be because education is the key to success when it comes to money.

## **Faculty & Contribution:**

<b>S.r. No</b>	<b>Faculty Name</b>	<b>Contribution</b>
<b>1</b>	<b>Dr. Garud D.P.</b>	<b>Principal</b>
<b>2</b>	<b>Dr. Solankar R R</b>	<b>Convenor</b>
<b>3</b>	<b>Dr. Mothe P.S..</b>	<b>Organizing Secretary</b>
<b>4.</b>	<b>Dr.Balaji More</b>	<b>Co Organizing Secretary</b>
<b>5.</b>	<b>Dr.Kharose B.S.</b>	<b>Co Organizing Secretary</b>

## Resource Person

# Rahul Ashok Panchal

To Curve out a special place in the field of Computer that help me to attain greater of my career.

## Key skills and knowledge

### Education

**Maharashtra State Board – Maharashtra**

- Passed SSC Examination– 2011

**Maharashtra State Board – Maharashtra.**

- Passed HSC Examination – 2013

**BAMU University, Aurangabad.**

- Passed Graduation - 2016

**BAMU University, Aurangabad.**

- Passed M.Com from BAMU University - Aurangabad – 2018

### Qualification

Skill Trainer, BSE Authorized Trainer

### Relevant skills

- Tally ERP 9.0 from MKCL
- MKCL Certified IT Hardware Support Technician
- MS-CIT
- MS Office
- Tally ERP 9.0
- Accountancy
- Computer Hardware
- MKCL Certified Marketing Executive

### Experience

**ZAC Technology, Ambajogai , Beed.**  
Nine year Computer Teacher Experience

### Certification

I, the undersigned, certify that to the best of knowledge and belief, the resume correctly describes my qualification and myself.

Date: Dec 24, 2022

Place: Ambajogai

*Rahul Panchal*

## Personal Info

### Father's Name:

Ashok V. Panchal

### Birthday:

27-10-1994

### Complexion:

-----

### Height:

5.5 ft.

### Qualification:

B. Com Graduate

### Profession:

Accountant / Student/ Tally and Business Trainer

## Summary of the Workshop:

The speakers started the session by providing an insight about some key topics discussed.

- The term financial literacy refers to a variety of important financial skills and concepts.
- People who are financially literate are generally less vulnerable to financial fraud.
- A strong foundation of financial literacy can help support various life goals, such as saving for education or retirement, using debt responsibly, and running a business.
- Key aspects to financial literacy include knowing how to create a budget, plan for retirement, manage debt, and track personal spending.
- Financial literacy can be obtained through reading books, listening to podcasts, subscribing to financial content, or talking to a financial professional.
- How many types of Digital Payment System
- How to handle Bhim API Transactions
- Need of new technology
- 8 Habits to Stay Cyber-Safe
- Keep your devices, browsers, and apps up to date.
- If it's suspicious, report it!
- How to Use the Digital Payment System
- 92% of the world's currency is digital while 44% of businesses are up for digital transformation.
- Number of IoT devices expected to reach 75 billion by 2025.
- Cyber Security- Challenges with digitalization.
- Career opportunities, skill set required and responsibilities associated with them.
- “What kinds of technology's needs?”
- “What are the truths and myths about digital transactions?”
- “What to do after an online fraud?”

Hence, it was a really knowledgeable and interesting session. All the students and teachers thanked for inspiring everyone Workshop by **Mr.Rahul Panchal**. The society looks forward to conducting more such Workshops in the future.

## **Why Is Financial Literacy Important?**

The lack of financial literacy can lead to a number of pitfalls, such as accumulating unsustainable debt burdens, either through poor spending decisions or a lack of long-term preparation. This, in turn, can lead to poor credit, bankruptcy, housing foreclosure, or other negative consequences.

## **GLIMPSES FROM THE WORKSHOP**

**Anchoring by Dr. Prashant Mothe, President of Carrer Katta**



**Felicitation of Mr. Rahul Panchal by Hon.Prin. D.P.Garud**





## **Felicitation of Hon.Prin. D.P.Garud by Prof Ram Solankar**






## Introducing Programme by Prof Ram Solankar Sir



## Resource Person's Talk



Microsoft PowerPoint interface showing Slide 1 of 61. The slide content is:




# BSE

EXPERIENCE THE NEW

Seminar on Investor Education – An Initiative of BSE Investors Service Fund



Slide 1 of 61 | English (India) | Accessibility: Unavailable | 62%

Microsoft PowerPoint interface showing Slide 3 of 61. The slide content is:



INVESTORS' PROTECTION FUND

1875 - 2020



*145 Glorious Years of  
Trust, Tradition & Transparency*

Slide 3 of 61 | English (India) | Accessibility: Unavailable | 62%

Microsoft PowerPoint ribbon showing tabs: Clipboard, Slides, Font, Paragraph, Drawing, and Editing. The Font tab is active, showing options for font face, size (32), bold, italic, underline, strikethrough, text color, and background color. The Paragraph tab shows options for bullet points, numbering, indentation, and alignment. The Drawing tab shows options for shapes, lines, and text boxes. The Editing tab shows options for find, replace, and select.

Slide 1: BSE INVESTORS' PROTECTION FUND logo. Title: Long Term Investment. Content: Long-term investments give higher returns. A monthly investment of Rs. 5000 at 8% p.a. Investment chart showing growth over 15, 20, and 30 years.

Duration	Amount invested	Value
In 15 years	Rs. 9 lakh	Rs. 17.60 lakh
In 20 years	Rs. 12 lakh	Rs. 30 lakh
In 30 years	Rs. 18 lakh	Rs. 75 lakh

Microsoft PowerPoint ribbon showing tabs: Clipboard, Slides, Font, Paragraph, Drawing, and Editing. The Font tab is active, showing options for font face, size (32), bold, italic, underline, strikethrough, text color, and background color. The Paragraph tab shows options for bullet points, numbering, indentation, and alignment. The Drawing tab shows options for shapes, lines, and text boxes. The Editing tab shows options for find, replace, and select.

Slide 12: BSE INVESTORS' PROTECTION FUND logo. Title: General Do's for Investors. List of guidelines for investors.

- Deal only with SEBI Registered Broker/Intermediaries.
- Read all mandatory documents viz. Rights and Obligations Risk Disclosure Document, Policy and Procedure document of the stock broker.
- Get clear about all brokerage, commissions, fees, other charges levied by broker.
- Read, understand and then sign the voluntary clauses.
- Make payments by banking channel/cheque in favour of stock broker.
- If in doubt, revoke any authorization given by you at any time.

Cont....

**BSE Initiatives:- BSE Website continued..**

The screenshot displays the BSE website with the following data and sections:

STOCKS TRADED	ADVANCES	DECLINES	UNCHANGED
3,381	2,146	1,110	125

NO OF STOCKS AT 52 WEEK HIGH: 161  
NO OF STOCKS AT 52 WEEK LOW: 6

No Of Stocks in Upper Circuit: 419  
No Of Stocks in Lower Circuit: 78

Market Capitalization of BSE Listed Co. (Rs Cr): 2,74,12,313.29  
Registered Investors: 10,79,09,319  
Median Response Time (µs): 0  
Equity - 2, Derivatives - 2, Currency - 4, Commodity - 3  
Colocation Network Latency(Two-way) - 99 percentile (µs): 7.00

**Attention Investors**  
Investors beware of unsolicited messages: Click here for the list of securities in which unsolicited Stock Tips/Recommendations were found to be circulated  
Advisory for KYC Updation

**Call for research proposals**  
SIB 390 Studies open twice a year with a June 30 and Dec 31 deadline

**Exchange has also provided a separate mobile number viz, 7506840578 for reporting of SMSes**

BSE - INTERNAL 59

**BSE INVESTORS' PROTECTION FUND**

## Mode of filing complaints

Any investor having grievance against their Trading Member and/or claim against a Defaulter Member, can register the complaint/claim with BSE in respect of transactions executed on BSE trading platform.

A standard Complaint Form has been specified to enable the Investors to lodge their complaints. The Investors may also lodge a complaint by providing detailing the facts and accompanied by relevant supporting documents.

Investor can file complaint by following modes:

- In person at the Investor Service Center of the Exchange
- By Post / Courier
- By email
- By facility provided on BSE website under e-Complaint
- By SCORES (SEBI Complaints Redress System)

47

Clipboard | Paste | New Slide | Layout | Reset | Section | Slides | Font | Paragraph | Drawing | Shape Fill | Shape Outline | Shape Effects | Find | Replace | Select | Editing

**BSE**  
INVESTORS' PROTECTION FUND

## Investors' Protection Fund

It was Set up in 1986


- Objectives:
  - Compensate the Investors of "Defaulter" Trading Member.
  - To Promote Investors' Education/Awareness.
- Investors are secured up to the Maximum Compensation of Rs. 15 Lakhs per investor.

IPF Charitable Trust Managed by Trustees, appointed by BSE, the same is registered with the Charities Commissioner.

25

Clipboard | Paste | New Slide | Layout | Reset | Section | Slides | Font | Paragraph | Drawing | Shape Fill | Shape Outline | Shape Effects | Find | Replace | Select | Editing

**BSE**  
INVESTORS' PROTECTION FUND

Position Monitoring & Surveillance	Circuit Filters										
 <p>Online Surveillance to the Investor Level</p> <p>Online Position Monitoring</p> <p>Robust Margining System</p>	<p>Market Wide</p> <p>20% : Markets closed for the day</p> <p>15% : Hit before 1 pm : Trading halted for 75 min</p> <p>Hit 1 pm – 2 pm : Trading halted for 45 min</p> <p>Hit after 2 pm : Markets closed for day</p> <p>10% : Hit before 1 pm : Trading halted for 45 min</p> <p>Hit 1 pm – 2 pm: Trading halted for 15 min</p> <p>Hit after 2 pm : No trading halt</p> <p>Period Price Bands</p> <table border="1"> <thead> <tr> <th>Daily Band</th> <th>Weekly (+/-)</th> <th>Monthl y (+/-)</th> <th>Qtrly (+/-)</th> <th>Yearly (+/-)</th> </tr> </thead> <tbody> <tr> <td>20%</td> <td>60%</td> <td>100%</td> <td>200%</td> <td>400%</td> </tr> </tbody> </table>	Daily Band	Weekly (+/-)	Monthl y (+/-)	Qtrly (+/-)	Yearly (+/-)	20%	60%	100%	200%	400%
Daily Band	Weekly (+/-)	Monthl y (+/-)	Qtrly (+/-)	Yearly (+/-)							
20%	60%	100%	200%	400%							

Click to add notes

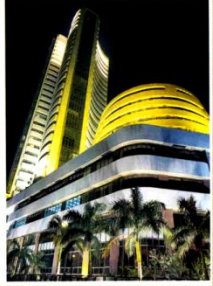
Clipboard | Paste | New Slide | Layout | Reset | Section | Slides | Font | Paragraph | Drawing | Shape Fill | Shape Outline | Shape Effects | Find | Replace | Select | Editing

**BSE**  
INVESTORS' PROTECTION FUND

## Thank You

In case of any queries  
wisdomxtra@gmail.com  
or write to :

**Investor Protection Fund**  
1<sup>st</sup> Floor, P. J. Tower,  
Dalal Street, Fort  
Mumbai -400 001  
Tel: (022) 2272 8150,  
[www.bseindia.com](http://www.bseindia.com)



61



## List of Participants:

BSE - Limited Sponsored  
INVESTOR AWARENESS PROGRAM

Date and Time	18.12.2021 11.00 am
Place	Adarsh Senior College, Omarga
Venue	Staff Room

Particulars of the participants

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Principal  
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