

From:

Mr. Darshan Gaonkar

Assistant Professor

Department of Commerce

Vidya Prabodhini College of Commerce, Education, Computer and Management

Parvari-Goa

20th September 2022

To

The Principal

Vidya Prabodhini College of Commerce,

Education, Computer and Management Parvari-Goa

Sub: Short term certificate course in "Certificate course in Basics of Banking services"

Respected Sir,

I the undersigned wish to organise a short term certificate course in "Certificate course in Basics of Banking services". The detail proposal for the course along with the list of suggested resource persons is attached herewith for your reference.

Kindly do the needful.

Thanking you,

Yours faithfully.


Mr. Darshan Gaonkar

(Assistant Professor)

IOAC for scrutiny & remarks



20.09.2022

- May be conducted



IOAC-co-ordinator

Prabodhan Education Society's

**Vidya Prabodhini College of Commerce, Education, Computer and Management,
Parvari Goa.**

EVENT PROPOSAL

Name of the Event: "Certificate course in Basics of Banking services"

Name of the Event Co-ordinator: Mr. Darshan Gaonkar

Academic Year: 2022-23

Type of the Event: Certificate Course

Mode of Event: Offline

Date of Event : 20/10/2022 to 09/12/2022

No of Day(s): 13 days (40 hours Course)

Details about the external Collaborating/Associating agencies

Name of the collaborating agency: TJSB Sahakari Bank Ltd

Address: Mapusa

Resource Persons' Details

Name of the Resource person: Branch Manager of TJSB Sahakari Bank

Institutional Affiliation: TJSB Sahakari Bank

Area of Expertise (in brief) : Banking and allied Services

Any other details:

Name of the Resource person: Faculty of Vidya Prabodhini College

Institutional Affiliation: Vidya Prabodhini College of Commerce, Education, Computer and Management, Parvari-Goa.

Area of Expertise (in brief) : Banking and allied Services

Any other details:



Budget

Proposed registration fee to be collected from delegates

Sr. No.	Delegates	Amt. (₹) per person
1	Student and Research Scholar	200
2	Local Delegate	0
3	National Delegate	0
4	International Delegate	0
5	Institutional Delegate	0

Proposed sources of Funds

Sr. No.	Particulars	Amount (₹)
1	Registration fee:	250
2	Sponsorship:	0
3	Support from funding agencies/ departments/ institutions:	30000
	TOTAL Funds in Rupees	30250

Proposed Expenditure

Sr. No.	Particulars	Amount (₹)
1	Hall/Venue Booking	0
2	Remuneration/Honorarium	15000
3	Accommodation	0
4	Local Conveyance	0
5	Food and Refreshments	7000
6	Travelling Expenses	5000
7	Printing, Stationary, Seminar Kit, Stage decoration etc.	5000
8	Miscellaneous (PARC – Advance)	2000
9	College Infrastructure Charges	0
	TOTAL Expenditure in Rupees	34000



Prabodhan Education Society's
Vidya Prabodhini College of Commerce, Education, Computer and Management
Vidyanagar, Alto-Porvorim-Goa
Department of Commerce

Certificate Course on "Basics of banking Services"

Duration: 40 Hours

Objective: To acquaint the participant with the basics of banking services and also to impart the skill of handling applications which helps in availing the services online.

Pre-requisite for the Course: 1. Knowledge of using Smart Phone with Internet Connection
 2. Active Bank Account with debit card facility.

Module- 1: Introduction to Basic Banking Services			
Sr. No.	Name of the Topic	Learning Outcome	Duration
1	Role and functions of Banks and RBI Ethics in Banking	Understand the role and functions of banks and RBI and also the ethics to be followed in banking	1 Hour
2	Banker-Customer relationship Customer Service in Banking	Clarity on meaning of banker-customer relationship.	1 Hour
3	AML and- Know Your Customer guidelines, opening of accounts of various types of customers	Understand the KYC guidelines and procedure to open the accounts	1 Hour
4	Cash management services and its importance Payment and collection of cheques Electronic clearing system	Learn the concept of cash management services, process of clearing of cheques	1 Hour
5	Different banking products (Fixed Deposits, Recurring deposits, Debit card and other services)	Learn various products offered by banks such as fixed deposits, recurring deposits and other products offered by bank.	1 Hour
6	Payment system, Electronic banking Digital banking – UPI/BBPS	Understand the electronic payment system.	1 Hour
7	Forex products (NRE/NRO/FCNR)	Clarity on various forex products such as NRE, NRO, FCNR.	1 Hour
8	Cyber-crime and fraud management	Learn the concept of cyber-crime and how to safeguard from the cyber crime	1 Hour
9	Marketing of banking services/products Social media marketing	Understand the marketing of banking services and products.	1 Hour
10	Mutual fund and its relevance	Learn the concept and mutual fund and its relevance to the individual investor.	1 Hour
Sr. No.	Name of the topic	Learning Outcome	
11	Insurance and its types	Understand the concept and importance of insurance and also the different types of insurance products.	1 Hour

[Handwritten Signature]



12	Difference between commercial and retail loans, priority sector lending	Clarity on difference between the commercial and retail loans. Learn meaning of priority sector lending.	1 Hour
13	Documents/ Financial requirements for different types of loans Appraising the loans proposal and checks during inspection Importance of guarantor for loan	Understand the documents required while applying for different types of loans.	1 Hour
14	Overview of basic ratios like DR, CR, DSCR, profit margin, YOY etc	Understand the basic concept of ratios and its interpretation	1 Hour
15	Execution of loan document, mortgages, pledges and hypothecations	Clarity on execution of loan document, mortgages, pledges and hypothecations	1 Hour
16	Recovery procedures followed by banks to recover loans and laws applicable	Know the Recovery procedures followed by banks to recover loans and laws applicable	1 Hour
17	Audit and compliance	Understand the concept of audit and its compliance.	1 Hour
18	Basics of GST	Learn the basic concept under GST	1 Hour
19	Visit to the bank	Practical exposure to the day-to-day working of bank.	1 Hour
20	Visit to the bank	Practical exposure to the day-to-day working of bank.	1 Hour

Sr. No.	Name of the topic	Learning Outcome	
21	Basic concept of stock market	Learn the basic concept of stock market.	1 Hour
22	Concept of stock broker and its importance	Understand the concept of stock broker and its importance in stock trading	1 Hour
23	Procedure to open a D-Mat account	Learn the procedure to open the D-mat account for individual trading in stocks	1 Hour
24	Concept of portfolio and construction of portfolio	Clarity on meaning of portfolio and how to construct the portfolio	1 Hour
25	Procedure to buy and sell securities through broker and modify the order	Learn the procedure for buying and selling the securities and also modification of the order placed by an individual investor	1 Hour
26	Technical analysis – concept and its relevance	Learn the concept of technical analysis and its importance for the individual trading in securities	1 Hour
27	Charts used in technical analysis	Learn to analyse the various types of charts like candle stick charts, bar charts etc.	1 Hour

[Handwritten signature]



28	Charts used in technical analysis	Learn to analyse the various types of charts like candle stick charts, bar charts etc.	1 Hour
29	Apps used to trade in stock market	Learn to analyse the various types of charts	1 Hour
30	Adding and withdrawal of funds to trading account	Learn to add and withdrawn funds from the trading account	1 Hour
Sr. No.	Name of the topic	Learning Outcome	
31	National Pension System	Learn about the working of the Pension system in India post 2003. It working and benefits to the employee	1 Hour
32	Atal Pension Yojana	Learn about a Social Security Scheme designed for the Unorganised Sector of India	1 Hour
33	Pradhan Mantri Jan Dhan Yojana: A step towards financial Inclusion	Learn about the central Government Schemes which can inculcate the habit of saving	1 Hour
34	Pradhan Mantri Bima Yojana and Bima Suraksha Yojana: Insurance for All	Learn about the two most popular and affordable insurance plans in India	1 Hour
35	Term Insurance: Security from Uncertainty of Life	Learn about when and who should take term insurance	1 Hour
36	Health Insurance Schemes: A tool for health expenses and tax planning	Learn all the benefits of health insurance and its benefits of Tax planning	1 Hour
37	Systematic Investment Plans	Introduction to SIP and benefits of investing at a early age	1 Hour
38	Benefits of Investment in Systematic Investment Plans	Learn about growth of the investment and also time value of money	1 Hour
39	Types of Systematic Investment Plan	Learn about debt, equity, hybrid, etc plans	1 Hour
40	Time Horizon in Investment	Learn about importance of a early start in life with Investor Education.	1 Hour

Course Coordinator: Shri. Darshan S. Gaonkar, Assistant Professor in Commerce, Department of Commerce, Vidya Prabodhini College, Porvorim-Goa

Joint Course Coordinator: Shri. Sunny S. Pandhre, Assistant Professor in Commerce, Department of Commerce, Vidya Prabodhini College, Porvorim-Goa

Number of Seats available for the course: 40 seats.

The 1st Batch for the Academic Year begins from: 15th November 2021 to 15th December, 2021.

[Handwritten Signature]



**Prabodhan Education Society's
Vidya Prabodhini College of Commerce, Education,
Computer and Management
Vidyanagar, Alto-Porvorim-Goa**

Department of Commerce
In association with
TJSB Sahakari Bank Ltd

Certificate Course on "Basics of Banking Services 2.0"



OBJECTIVE:

To acquaint the participant with the basics of banking services and also to impart the skill of handling applications which helps in availing the online banking services.

TOPICS COVERED

Module- 1: Introduction to basic banking services and services offered by TJSB Sahakari Bank

Module- 2: Mutual Funds and National Pension System

Module- 3: Stock Trading Application

Module- 4: Life and General Insurance using Online Applications

Duration of the course: 40 Hours

Link for registration

<https://forms.gle/WwRjQMuuZ97ZZLiBA>

Registration Fees

₹ 200

Pre-requisite for the Course:

1. Knowledge of using Smart Phone with Internet Connection
2. Active Bank Account with debit card facility.

Dr. Ujvala Hanjunker
HoD, Commerce

Darshan S. Gaonkar
Course Co-ordinator

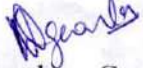
Sunny S. Pandhre
Joint Course Co-ordinator

NOTICE
(2022-23)
(STUDENTS)

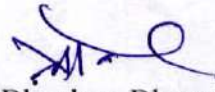
This is to inform all the students that a Certificate Course in 'Basics of Banking Services' will be organised by the Vidya Prabodhini College. The inaugural function is scheduled on 20th October, 2022 at 02:00 p.m. in the F.Y.B.Com. (A) classroom.

All interested students are requested to kindly take note of the same. On Brochure, a registration link will be provided.

Date: 10th October, 2022


(Mr. Darshan Gaonkar)
Co-ordinator




(Dr. Bhushan Bhawe)
Principal

Class	Sign	Class	Sign
F.Y.B.Com. A		F.Y.B.A. B.Ed. A	
F.Y.B.Com. B		F.Y.B.A. B.Ed. B	
S.Y.B.Com. A		S.Y.B.A. B.Ed. A	
F.Y.B.Com. B		S.Y.B.A. B.Ed. B	
T.Y.B.Com. A		T.Y.B.A. B.Ed. A	
T.Y.B.Com. B		T.Y.B.A. B.Ed. B	
Fourth Year B.A.B.Ed. A		Fourth Year B.A.B.Ed.	





The following students attended the certificate course on Basics of Banking Service 2.0 from 17th October to 09th December 2022.

Sr. No.	Name of the student	Class	20/10/22	28/10/22	29/10/22	07/11/22	08/11/22	09/11/22	10/11/22	01/12/22	02/12/22	03/12/22	06/12/22	08/12/22	09/12/22
1	Bhuwaneshwari Barigidad	F.Y.B.Com A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
2	Kajal Singh	F.Y.B.Com A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
3	Kashish Kandolkar	F.Y.B.Com A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
4	Pratiksha Naik	S.Y.B.Com A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
5	Diti Naik	F.Y.B.Com A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
6	Sonia Madhu	F.Y.B.Com A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
7	Sanjana Vasudev Yeragi	F.Y.B.Com A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
8	Om Manjrekar	T.Y.B.Com A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
9	Muskan Muzawar	S.Y.B.Com A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
10	Saloni Bhanudas Humraskar	F.Y.B.Com A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
11	Rucha Shet	F.Y.B.Com A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
12	Parikrama Anil Parab	S.Y.B.Com A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
13	Sambhavi Santosh Pednekar	F.Y.B.Com A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
14	Raksha Naik	F.Y.B.Com A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
15	Sudha Nilkant Savoji	S.Y.B.Com B	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
16	Aditi Wadkar Divadkar	S.Y.B.Com A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
17	Dashmi Damodar Pednekar	F.Y.B.Com A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
18	Puja Kumari Santosh Gupta	S.Y.B.Com B	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
19	Anita Narayan Rathod	T.Y.B.Com B	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
20	Khushi Shaikh	F.Y.B.Com A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
21	Jyoti Saroj	T.Y.B.Com B	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>

[Signature]



॥ विद्या सर्वस्य भूषणम् ॥

Department of Commerce

of

Prabodhan Education Society's

Vidya Prabodhini College

of Commerce, Education Computer and Management
Parvat-Goa

in collaboration with

TJSB Sahakari Bank Ltd (TJSB)

**TJSB SAHAKARI
BANK LTD.** MULTI-STATE
SCHEDULED BANK

CERTIFICATE

This is to certify that _____
from _____ has successfully completed a Certificate Course
of 40 hours duration on **“Basics of Banking Services 2.0”** organised by the
Department of Commerce in collaboration with TJSB Sahakari Bank Ltd. (TJSB)
held from 17th October to 9th December, 2022.

Shri. Arun Bhat

Assistant General Manager & Regional Head,
Goa Region, TJSB Bank

Dr. Ujvala M. Hanjunker

HoD, Commerce

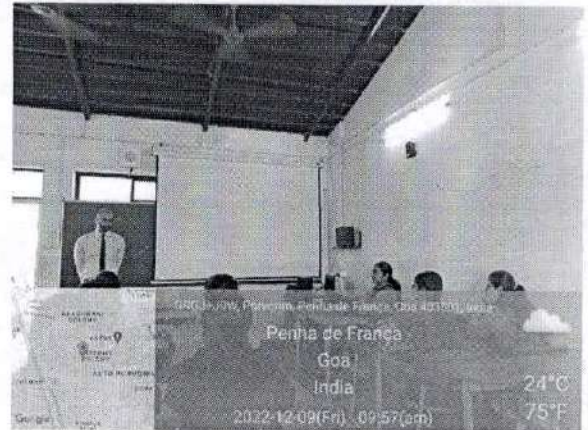


Dr. Bhushan V. Bhawe

Principal

ACTIVITY REPORT

Event Details



Name of the Event: Certificate Course on "Basics of Banking 2.0"

Academic Year: 2022-23

Type of the Event: Course

Reach of the Event: Local

Mode of Event: Offline

Date of Event: From 17-10-2022 To 09-12-2022

No of Day(s): 40 hours course

Venue: F.Y.B.Com A Classroom

Objectives of the Event: To acquaint the participant with the basics of banking services and also to impart the skill of handing applications which helps in availing the services online.

Outcomes of the Event: After completion of the course the participants will be able to avail majority of

the financial services offered by the banks and also will be able to make transactions using mobile applications of the bank and other financial institutions.

Another very important aspect of the course is that, it tries to help the participants with the grievance redressal mechanism.

[Handwritten Signature]



28

A brief write-up about the Event (in about 300 words):

Vidya Prabodhini College of Commerce, Education, Computer and Management, Vidyanagar, Alto-Porvorim, Goa in Collaboration with TJSB Sahakari Bank Ltd will start a Certificate Course on "Basics of Banking Services2.0". The Certificate Course will be 40 hours duration. Shri. Darshan S. Gaonkar, Assistant Professor in Commerce is the Course Coordinator and Shri. Sunny S. Pandhre, Assistant Professor in Commerce is the Joint Coordinator of the Certificate Course.

The Course will be held from 17th October to 09th December 2022 at Vidya Prabodhini College, Porvorim-Goa. The sessions will be held in blended mode. A batch of 21 students from first, second, and final year students of Bachelor of Commerce Program has enrolled course. On Completion of the 40 hours and minimum score on the MCQ test at end of the Course, the students will be awarded a Certificate by Vidya Prabodhini College and TJSB Sahakari Bank Limited.

The sessions will be conducted by Branch Managers and Bank Officials of the TJSB Sahakari Bank Limited, Faculty Members of Vidya Prabodhini College and also eminent and experienced resource persons from the field of Banking and Finance will address the participants of the Course.

Event Category: Academic

Details about the external Collaborating/Associating agencies

Name of the collaborating agency: TJSB Sahakari Bank Limited

Address: Panaji-Goa

Nature of the Collaboration: Association

Details of Collaboration: The bank will depute its officials to conduct the lectures for the course

Participants' Details

Expected number of Participants:

Local	State	National	International	Total Delegates
21	0	0	0	21



Resource Persons' Details

Name of the Resource person: Shri. Pankaj Raikar
Institutional Affiliation: TJSB Sahakari Bank Ltd
Area of expertise(in brief): Bank Marketing
Any other details:

Name of the Resource person: Ms Shama Naik
Institutional Affiliation: TJSB Sahakari Bank
Area of expertise(in brief): Financial Investments
Any other details:

Event Coordinator Details

Name of the Department/Committee: Commerce
Name of the Event Co-ordinator: Darshan S. Gaonkar
Event Co-ordinator email address: pandhresunny@gmail.com
Event Co-ordinator Mobile Number: 9860937211
Name of the Co-coordinator: Sunny S. Pandhre

Signature of the Coordinator:

Signature of the Co-coordinator:

Signature of the Head of the Department:

Signature of the Principal:

21/02/2023

Date: 16-02-2023

Place: Parvari, Goa.

