

Darshan S. Gaonkar
Vidya Prabodhini College of Commerce,
Education, Computer and Management
Parvari-Goa

18th January 2021

To
The Principal
Vidya Prabodhini College of Commerce,
Education, Computer and Management
Parvari-Goa

Sub: Conduct of Certificate Course in e-Financial Services

Sir,

I the undersigned Darshan S. Gaonkar, Assistant Professor in Commerce, Department of Commerce at this college will conduct a certificate course in e-financial services.

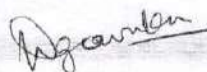
The certificate course will of 40 hours duration and a batch of 30 students will be participating during the first batch of the course. The course will tentatively start from 01st March 2021. The course will be held through online mode and on completion of course the students will be awarded course completion certificate.

I am sure you will support conduct of first batch of this certificate course.

Shri. Sunny Pandhre, Assistant Professor in Commerce, Department of Commerce at this college will assist in smooth conduct of certificate course.


Thanking you

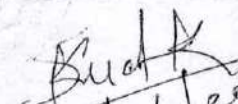
Yours faithfully



(Darshan S. Gaonkar)

- May be conducted


P. A. E. Coordinator


18/1/2021



Prabodhan Education Society's
Vidya Prabodhini College of Commerce, Education, Computer and Management
Vidyanagar, Alto-Porvorim-Goa
Department of Commerce
Certificate Course on "E-financial Services"

Duration: 40 Hours

Objective: To acquaint the participant with the basics of e-financial 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 e-financial services and Paytm application			
Sr. No.	Name of the Topic	Learning Outcome	Duration
1	Introduction to e-financial service and types of e-financial services	Conceptual clarity about the e-financial services and its types	1 Hour
2	Payment Bank- Concept and features of payment bank applications (Paytm Payment Bank)	Understand about the Payment Bank features and registration procedure of Paytm app	1 Hour
3	Payment, Security, Language, Notifications and Reminders on Paytm application	Clarity about the rules and regulations and basic services available on the application	1 Hour
4	Opening of Bank Account on Paytm Payment Bank and also sync existing bank account bank account for payments	Able to open bank account using the e-documents and able to sync existing bank account to the Paytm Payment Bank	1 Hour
5	Fund Transfer using UPI ID, Bar-code, request money option, payment request, UPI automatic payments	Able to make payments to third party using all the options available on Paytm app	1 Hour
6	Saved accounts & Beneficiary Details for repeated payments. Use of UPI ID and also bank Account and IFSC Code	Able to make regular transactions using bank details and also UPI code and Contact number	1 Hour
7	Recharge and Bill payment services available on the Paytm application along with various payment options including e-wallet	Able to recharge and pay utility bills using the Paytm application and also save money in the e-wallet	1 Hour
8	Paytm Gold services - concept and advantages and services available to the Customer. Details of Commission and Charges	Purchase gold, sell gold and take delivery of gold using the Paytm services	1 Hour
9	Cashback and Offers on availing the Paytm financial services (Stickers, Reward Points, Cashback and Vouchers and Discounts)	Able to avail all the cashback and offers. Also use vouchers and discounts offered to the maximum possible limit and redeem points	1 Hour
10	Paytm 24*7 Help and Support options, Security issues, raising tickets, frequently asked questions. Paytm security shield	Understand about what is to be done in case of transaction failure, security issues and will be able to ensure safety	1 Hour





Module- 2: Paytm Money Application (Mutual Funds and National Pension System)			
Sr. No.	Name of the topic	Learning Outcome	Duration
11	How to apply for PAN Card and how to sync the Aadhar Card and PAN card with the Bank Account and also register the cell phone number for Bank Account	Application for PAN card will be submitted and also mobile number and Aadhar Card number will be synced with the Bank Account	1 Hour
12	Account opening procedure on Paytm Money, e-documents verification and also e-KYC by uploading self-introduction video	Able to open a account for mutual fund purchase and also complete the procedure electronically	1 Hour
13	Syncing of the Bank Account with Paytm Money and Auto Pay option and procedure for registering for Auto Pay option and formalities to be completed	Able to link the bank account with Paytm money and complete online One Time Bank Mandate (OTBM) process	1 Hour
14	Types of Mutual Fund schemes and specially designed packs based on the Investment needs of an individual	Able to understand how to select a right type of mutual fund scheme or pack having number of schemes	1 Hour
15	Systematic Investment Plan and its advantages with time horizon concept and meaning and importance of Portfolio	Understand the importance of investing in systematic investment plan and construction of Portfolio	1 Hour
16	Watchlist and Bookmark option in order to review the performance of the mutual fund schemes which one can invest in future	Able to have a complete track of the different schemes among the categories of mutual funds and track performance and take investment decisions	1 Hour
17	What is meant by National Pension System and how can one invest in it	Understand the concept of National Pension System and advantages of investment in NPS	1 Hour
18	Procedure to be completed before investing in NPS and also e-KYC and Nomination Facility	Able to complete the procedure online and start investment in NPS	1 Hour
19	Tax Saving Funds, Funds with best returns and liquid mutual funds with instant redemption facility	Understand the concepts of all the three type of mutual fund and also invest according to the need and able to take investment decision	1 Hour
20	Customer Support System, Security and Settings and Feedback mechanism along with procedure of redemption of funds in case of emergency/maturity	Able to understand what should be done in case of difficulty and also the procedure to redeem the funds from the Paytm Money	1 Hour



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Module- 3: Stock Trading Application			
Sr. No.	Name of the topic	Learning Outcome	Duration
21	Application form and Demat Account opening procedure for share trading	Able to understand about the procedure to open a demat account and e-documents required for opening the documents	1 Hour
22	Linking the bank account to the trading app and also generation of Personal Identification Number (PIN) and information about brokerage charges for trading	Able to transfer funds from the bank account to trading app portal and know about the brokerage and commission	1 Hour
23	Market Snapshots: Gainers, Losers, 52 Week High, Low, NSE, BSE and other indices	Able to understand concepts, which an individual has to regularly keep track in capital market	1 Hour
24	Tools and Calculators: Brokerage and Margin Calculators	Able to understand about concepts which one has to know before placing an order in the capital market	1 Hour
25	Short- and Long-term calls and screeners, news, market buzz and introduction to options	Able to track the performance of the shares, market news and also the concept of options	1 Hour
26	How to place orders on the trading platform (Buy and Sell): Intraday and Delivery. Procedure to withdraw money from the trading account (Transfer to Bank Account)	Able to trade on the trading app and also book profit. The process of transferring money from the trading app to bank account.	1 Hour
27	Meaning of Portfolio, ledger, bills, contract note, Booked P&L	To understand about accounting procedure about trading of shares.	1 Hour
28	Initial Public Offering (IPO): Advantages and Procedure to apply	To apply for IPO and also get the benefit of investing in IPO	1 Hour
29	Exchange Traded Funds (ETF) Concept and benefits of investing in ETF's	To know about concept of ETF and to understand why one should invest in ETF	1 Hour
30	Raising Questions Difficulties (if any) and customer service and grievance redressal	Able to raise queries with regard to any transaction of an individual	1 Hour
Module- 4: Life and General Insurance using Online Applications			
Sr. No.	Name of the topic	Learning Outcome	Duration
31	Concept of life and general insurance and procedure to apply for insurance (through online mode)	Able to understand the importance of insurance and create a account on insurance application	1 Hour
32	Life insurance (Term, Money Back, Endowment and Money Back Policies and their variants	Able to differentiate between various types of policies and also make a decision to buy the right policy according to the need of an individual	1 Hour

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33	Tax Saving plans, guaranteed return plans, family health insurance, retirement plan, group health insurance & family health insurance	To know about the types of insurance one can opt for according to the needs and convenience	1 Hour
34	Car and Bike insurance, travel insurance, home insurance, income insurance, loss of Job insurance and renewal of insurance concept	To understand about the various types of general insurance policies and also select the appropriate one according to the need of an individual	1 Hour
35	Documentation and terms and conditions, registration, uploading of the documents, selection of payment procedure, selection of duration of premium payment and downloading of the policy document	Able to register on the insurance application, submit documents, apply for payment method and pay premiums and also take decision about selection of frequency of premium payment and also download the policy document	1 Hour
36	Procedure about claim settlement and the documents which one has to submit	Able to understand the step wise procedure of claim settlement	1 Hour
37	the facility of nomination and also the procedure to get back sum assured in the account of the policy holder or the nominee	to know the method of registration of nomination and also the process of getting back the sum assured.	1 Hour
38	Enhancement of life cover to family members or also increasing the amount of the sum assured and the procedure	Able to know, how the life cover can be increased and how more members can be added to the same insurance policy	1 Hour
39	Follow-up of questions, service helpline, viewing the policy details, Sharing feedback and knowing about changes in terms and conditions	Able to solve the difficulties and get to know latest information about the insurance policies	1 Hour
40	Online MCQ Test of 60 Questions and 60 Marks	50% passing marks (Min 30 marks) for award of certificate of the Course	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: 01st April 2022 to 30th April, 2022.



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**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 "E-financial Services"

OBJECTIVE:

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

TOPICS COVERED

Module- 1: Introduction to e-financial services

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/dTi6kiK2L6i29RMP9>

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
(2021-22)
(STUDENTS)


This is to inform all the students that a Certificate Course in 'E-Financial Services' will be organised by the Vidya Prabodhini College. The inaugural function is scheduled on 4th May, 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: 25th April, 2022


(Mr. Darshan Gaonkar)
Co-ordinator




(Dr. Bhushan Bhawe)
Principal
26-04-2022

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	
S.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.	

List of students for certificate course on e-Financial Services

Sr. No.	Name of the student	Class	Email ID	Contact No	Sign
1	Geetanjali Rathod	F.Y.B.Com A	geetanjalarathod28@gmail.com	8793872996	
2	MUSKAN MUZAWAR	F.Y.B.Com A	muskanmuzawar59@gmail.com	8080417347	
* 3	Gaurav Arondekar	F.Y.B.Com A	gauravarondekar123@gmail.com	7499299040	Paid
4	Leela Audhut Sinai Navelkar	S.Y.B.Com A	Leelanavelkar@gmail.com	9527232124	Arondekar
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19	Krutik K. Kalangutkar	T.Y.B.Com A	Krutikkalangutkar21@gmail.com	9822346659	
20	Tawar Vishnu Singh	T.Y.B.Com A	www.vishnu108singh@gmail.com	9175475796	
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26	Aafreen Allabax Julai	S.Y.B.Com A	aafreenjulai@gmail.com	9322615484	Mahesh
27	Prerana Prakash Sawant	S.Y.B.Com A	preranasawant@gmail.com	7262998822	Sawant
28	Garima Chand	S.Y.B.Com A	garimachand583@gmail.com	9325349400	Garima
29	Mayuri Santosh Andurlekar	S.Y.B.Com A	mayuriandurlekar7@gmail.com	9607424426	Andurlekar
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42	Shreyash Sawant	T.Y.B.Com A	shreyashsawant0094@gmail.com	8698806271	Shreyash
43	Niraj Bane	T.Y.B.Com A	nirajbane3@gmail.com	8975741405	Niraj
44	Roopram Choudhary	T.Y.B.Com A	rc775803@gmail.com	9850430687	
45	Geetanjali Rathod	F.Y.B.Com A	geetanjalarathod28@gmail.com	8793872996	
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49	Viraj Raul	T.Y.B.Com A	raulviraj42@gmail.com	9834655091	
50	Deepa chawadi	F.Y.B.Com A	deepachawadi759@gmail.com	8080245541	
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54 Vinyanuj Kashwala
55 Tanmai Fadte

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9850430687
7020725782

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(Signature)





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

TJSB SAHAKARI
BANK LTD. MULTI-STATE
SCHEDULED BANK

in collaboration with
TJSB Sahakari Bank Ltd (TJSB)

CERTIFICATE

This is to certify that _____ from
_____ has successfully completed a Certificate Course of 40 hours
duration on “**e-Financial Services**” organised by the Department of Commerce in
collaboration with TJSB Sahakari Bank Ltd. (TJSB) held from 4th May to 31st May 2022.

Shri. Arun Bhat
Assistant General Manager & Regional Head,
Goa Region, TJSB Bank

Dr. Ujvala M. Hanjunker
HoD, Commerce



Dr. Bhushan V. Bhavé
Principal



॥ विद्या ददाति धनम् ॥
PRABODHAN EDUCATION SOCIETY'S
VIDYA PRABODHINI COLLEGE OF COMMERCE, EDUCATION, COMPUTER & MANAGEMENT
(Recognized by Govt. of Goa & Affiliated to Goa University)
Vidyanagar, Alto - Parvati, Goa - 403 521

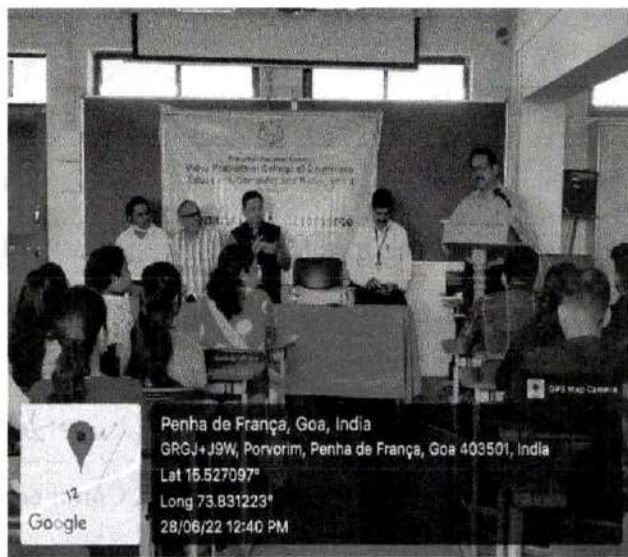
ACTIVITY REPORT

Submission Date: 30th June, 2022

Course Name	:	B.Com.
Department Name	:	Commerce
Nature of the Activity	:	Certificate Award Function
Name of the Activity	:	Course Completion Function of e-financial services
Activity In-Charge	:	Darshan S. Gaonkar
Activity Venue	:	F.Y.B.Com. A Classroom
Event Date	:	28 th June 2022.

Resource Person Details

Name	:	Shri. Arun Bhat, Regional Head,
Organization	:	TJSB Sahakari Bank, Regional Office-Goa



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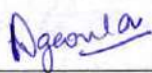
Report

The Department of Commerce of Vidya Prabodhini College of Commerce, Education, Computer and Management, Vidyanagar, Alto-Porvorim, Goa in association with TJSB Sahakari Bank Ltd organized a Certificate Award Function at Vidya Prabodhini College. The Function was held from 28th June, 2022. A batch of 50 students from first, second and final year students of Bachelors of Commerce were awarded certificates by the Shri. Arun Bhat, Regional Head of TJSB Sahakari Bank, Goa Region and Chief Guest of the function, Prof. Bhushan V. Bhawe, Principal, Vidya Prabodhini College, Ms. Kshama Naik, Branch Manager, TJSB-Mapusa, Dr. Ujvala Hanjunker HOD, Commerce, Shri. Darshan Gaonkar, Course Coordinator and Shri. Sunny Pandhre, Joint Course Coordinator were present for the function.

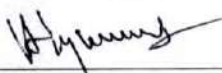
Dr. Bhushan Bhawe, welcomed the guest and participants, Mr. Darshan Gaonkar introduced the chief guest and also compared the award function. Mr. Shriram Pujar shared their feedback about the course.

Shri. Arun Bhat, Chief Guest informed the students that the Bank will organize a campus placement drive at the College Campus and recruit the students. He told that the students will have to prepare for challenges of professional life and also be updated on the latest economic development in the country and worldwide. He said that today, banking is not only about debit and credit, but its about the various financial services offered to the bank. He thanked the Management of Prabodhan Education Society for the association with the Bank.

The certificates were presented to the participants at the hands of Chief Guest and Principal. Ms. Dhanashree Balo, Assistant Professor in Commerce extended thanks.



Activity In-charge



HOD, Commerce





Principal

30/06/2022

