

Symbiosis International (Deemed University) (Established under section 3 of the UGC Act 1956)

Re-accredited by NAAC with "A++" Awarded Category - I by UGC

7.3_SSBF_Institutional Distinctiveness 2023-24

Fostering financial inclusion through financial literacy drives

The students of Symbiosis School of Banking and Finance (SSBF) have devised a financial literacy curriculum for young minds at different levels studying in schools and colleges.

The goal of this programme was to raise financial awareness by using the student body as a catalyst and holding a variety of trainings and sessions for the underprivileged as well as other groups of the society.

Objective:

- 1. To engage students in community development initiatives with respect to financial education in: Schools, Colleges, Agriculturist, Entrepreneurs, SHGs and employees.
- 2. To develop various tools, techniques and activities for imparting financial education to the different segments of society.
- 3. To integrate ICT tools with financial education for building financial capability across various segments.
- 4. To improve awareness of the students and to hone their skills in financial education through creative and technology based tools.
- 5. To integrate financial education program with the curriculum and extracurricular activities for the development of students and society.

The course covers various areas from the concept of money to money management, including financial planning and investments. The course aims to lay the foundation for students to build strong money management habits from their early age. These could be helpful lifelong to avoid financial struggles. The course embeds several pedagogies for honing the foundational skills and to actively use these skills throughout their personal and professional careers. Inculcating righteous money habits in children from a young age will allow them to become financially responsible adults.

The effort began from January 2022 by holding a number of seminars, training sessions, and workshops for various social groups, including SHGs, farmers, Junior College students, and members of the Gram Panchayats of adjacent villages. The target audience was taken into account when creating the training programme and how it was presented. The initiatives through which the content was delivered are listed below:

Initiatives at SSBF for Promotion Financial Literacy

- Lectures and Games on financial themes
- One to one counselling for creating financial awareness
- Audio visual contents
- Digital Posters and Flyers
- Financial literacy need assessment surveys for various target groups

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This drive still continues and as scheduled the students visit a village nearby university campus to different SHGs, schools, colleges, etc. They are provided with a questionnaire to identify persons without bank account and also, for assessing the level of financial literacy of the rural people so as to customize the training programs.

This project will enable the students to connect classroom inputs with field situation and to understand the problems of rural India, especially pertaining to financial inclusion and financial literacy. This activity is being done under supervision of the faculty in-charge, which improves its effectiveness and also facilitates research in the area of financial inclusion.

This was an evaluation also for students and they were evaluated on their content, flow, creativity and query handling skills. The students got firsthand experience on handling queries, they realized their weaknesses and as a takeaway of the assignment they knew what areas they need to work on.

The students appreciated the learning from this assignment. They accepted that it reinforced their already learnt concepts and at the same time this exercise helped them identify the gaps in their learning. This clearly indicates that till the time we do not put our learning to practice, it is not complete.

Future Action Plan

- The student community at SSBF will develop more relevant content and deliver training programs
 and conduct surveys every year in the villages adopted by SIU for identifying the subsequently the
 committee will connect these people to the bank for account opening, creating awareness about
 various government schemes and many more areas into financial sector.
- It will also undertake the survey regarding Digitization of Banking Services in the adopted villages.
- Conduct camps for promoting Financial Literacy

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Dr. Trupti Bhosale

QIC Coordinator

Dr. Neha Parashar

Director

SSBF

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Name of the Committee: Corporate Interface Team

Name of the Event: Symposium 2023

> Date, and duration of the event: 26 August 2023

Concept Note of the event:

The Corporate Interface Team, Symbiosis School of Banking and Finance organised a flagship event 'Symposium 2023' with our knowledge partner- Edufund. There were four panellist who covered the topic leveraging AI for sustainable growth in BFSI sector. The first panellists were Dr. Vikas Raj, Mr. Madhusudan C Warrier, Mr. Pankaj Mishra, Mr. Mayur Pakeria. The session began with an opening speech by Mr. Naveen Chandani who is the president of issuing business of Pine Labs. There were different panels speakers which delivered a session on the topic "Navigating the Digital Lending Frontier." The session began with keynote speech which was delivered by Mr. Mahesh Ramamoorthy, who is the Chief Information Officer of Yes Bank.

>Email invite: Guests and Batch

- > Keynote Speakr:
- 1. Mr. Mahesh Ramamoorthy

Designation - Chief Information Officer

Organization - Yes Bank

- Guests Information:
- 1. Dr. Vikash Raj

Designation - Business Analytics & New Initiatives

Organization - Bandhan AMC Ltd.

2. Mr. Madhusudan C warrier

Designation - Chief Technological Officer

Organization - Mirae Asset Capital markets

3. Mr. Sirshendu Basu

Designation - Head - Products,

Organization - Bandhan AMC ltd.

4. Mr. Pankaj Mishra

Designation - Executive Vice President - Digital

Organization - UTI mutual funds

5. Mr. Mayur Parkeria

Designation - Head - PMS & Fund manager

Organization - Wealth Managers (India) Pvt. Ltd

6. Mr. Akshay Mehrotra

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Designation - Co-founder & CEO

Organization - Fibe

7. Mr. Rohit Kilam

Designation - CTO & Angel Investor/advisor

Organization - CMS Info systems Ltd.

8. Mr. Arjun Upadhyay

Designation - Business Head-Digital lending

Organization - ICICI Securities

9. Mr. Rishiraj Sisodiya

Designation - Senior Solution Consultant

Organization - Lentra AI Pvt ltd

10.Mr. Vamsi Krishna Maramganti

Designation - Founder & CEO

Organization - QRC Assurance and solutions Pvt Ltd.

Valedictorian

Mr. Sachin Ramchandani

Designation - Founder

Organization - World of Wealth

Writeup on the event:

Symposium Guest lecture on Leveraging AI for sustainable growth in BFSI sector By Panel 1

On 26 August 2023, The Corporate Interface Team of Symbiosis School of Banking and Finance organised a flagship event 'Symposium 2023' with our knowledge partner- Edufund. There were four panellist who covered the topic leveraging AI for sustainable growth in BFSI sector. The panellists were Dr. Vikas Raj, Mr. Madhusudan C Warrier, Mr. Pankaj Mishra, Mr. Mayur Pakeria. The session began with an opening speech by Mr. Naveen Chandani who is the president of issuing business of Pine Labs.

Mr. Naveen Chandani introduced the session with the beginning of AI, cloud computing. Mr. Chandani further stated the importance of financial inclusion, financial literacy. Mr. Chandani explained the importance of credit bureaus and how the credit history plays a vital role in the managing the loans. Alternate Data is also crucial while looking for loans. Mr. Chandani then emphasized on the two most important questions during the covid times which impacted the banking segment, how will the loans be recovered and secondly, can more top up loans be granted. Mr. Naveen the covered the digital payments part and how India has been a huge contributor globally with 46% of total digital payments. He then concluded with the topic of digital lending.

After the conclusion of the speech by Mr. Naveen Chandani the panellist started the discussion on the Leveraging AI for sustainable growth in BFSI sector. The panellists were Dr. Vikas Raj, Head of Business Analytics and new initiatives, Bandhan AMC Ltd, Mr. Madhusudan C Warrier, Chief Technology Officer of Mirae Asset Capital Markets, Mr. Pankaj Mishra, Executive Vice President and Head-Digital UTI Mutual funds, Mr. Mayur Pakeria Head- PMS and Fund manager, Wealth Managers India Pvt Ltd and the Moderator Mr. Sirshendu Basu, Head of Produts, Bandhan AMC Ltd. The discussion started with increase

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in use of AI in Hedge funds with top managers with 50% increase in AI use. They covered the topics such as live data, difference between computer program and AI, importance of learning AI. Importance of Idea generation, analysis and allocation, also behavioural finance, arbitrage strategy were also taken into consideration by them. The panellists concluded the discussion by stating that human touch is also crucial in the operations of AI. It was an enlightening session for everyone present at the auditorium.

Symposium Guest lecture on Navigating the Digital Lending Frontier: Opportunities and Challenges

By Panel 2

On 26 August 2023, The Corporate Interface Team of Symbiosis School of Banking and Finance organised a flagship event 'Symposium 2023' with our knowledge partner- Edufund. There were different panels speakers which delivered a session on the topic "Navigating the Digital Lending Frontier." The session began with keynote speech which was delivered by Mr. Mahesh Ramamoorthy, who is the Chief Information Officer of Yes Bank.

He emphasized the transition from traditional banking to digital banking at the beginning of the discussion. Mr. Mahesh Ramamoorthy discusses how data is easily accessible to the telecom industry's transition to mobile phones. He claimed that this information that was created in front of user's hands. He stressed during the discussion that the ecosystem and technical accessibility are suffocating the market possibility for digital lending and that technological data is enabling it. Mr. Mahesh Ramamoorthy discussed that entrepreneurship should be given opportunity and should be pushed forward in India. According to him, Artificial Intelligence plays an important role in analysing the behavioural and GST data of digital lending in India.

After the speech by Mr. Mahesh Ramamoorthy, the panel speakers started the session on Digital Lending: Opportunities and Challenges. The panels speakers were Mr. Rishiraj Sisodiya, Senior Solution Consultant of Lentra AI Private Limited, Mr. Vamsi Krishna Maramganti, Founder and Chief Executive Officer of QRC Assurance and Solutions Private Limited, Mr. Akshay Mehrotra, Co- founder, and Chief Executive Officer of FIBE (Formerly Early Salary) and Mr. Arjun Upadhyay, Business Head- Digital Lending, ICICI Securities. The panel speakers started the session on digital lending. They emphasized that digital lending allows you to provide loans with the help of digital technologies and online platforms. The panel speakers discussed that the digital industry has increased through volume of 130% transactions. There are still 20 crore Indians that push to grow digital lending of data.

The session talked about the innovations in digital lending in India. They emphasized on protecting the individual data access and many lending bank services are providing to use the app. They also discussed the account aggregator where consent framework of data is provided to the customers in a specific time period. They stressed on the usage of UPI where many new players and consent has been introduced to joint account holders.

The guest speaker emphasized that the Reserve Bank of India is creating an innovation hub for democratizing the data in Medium and Small Enterprises sector (MSME) which will create a new marketplace in BFSI Sector. Lastly many students asked the various questions related to the risk mitigation strategies of digital lending banks, recent issues while creating an ecosystem for the banks and how to verify the data frauds in the digital era period. For all students it was a fruitful and productive session to learn the growth of digital lending banks in India.

Mr. Sachin Ramchandani, the valedictorian, gave the crowd some amazing insights in the world of modern-day finance as the closing notes.

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>List of activities conducted:

Main Event – Leveraging AI for sustainable growth in BFSI sector & Digital Lending Frontier: Opportunities and Challenges

Date: 26 August 2023.

➤ Names of SSBF students' volunteers:

Sr No	Name of the Team Members	
1	ABHAY SHAWNEY	
2	JOSEPH KURIEN	
3	VAISHNAVI DHUDALE	
4	AARYA JHADHAV	
5	STEPHEN REJI	
6	HARSHIL CHOWKSHI	
7	ARNAV KASHIVA	
8	SIMONA SANJEEBITA	
9	ROBIN MATHEWS CHERIAN	
10	AISHWARYA VAIDYANATHAN	
11	SAMRUDDHI HEMANT KASAR	
12	SIMRIT SINGH SIDHU	
13	ASHWIN SAJEEV MENON	
14	KRITIKA KUMAR	
15	SRAJAN AUGUSTAYA	

> Number of participants from SSBF: 161

111 (Batch 2023-25) 50 (Batch 2022-24)



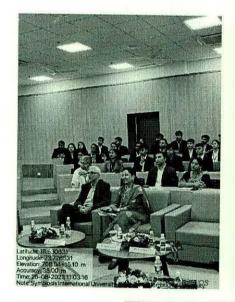
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Posters/Banner of the event:





Geotagged Photos of the Event:













Sujata Chorge <coordinator_1@ssbf.edu.in>

Fri, Aug 25, 2023 at 12:31 PM

SYMPOSIUM'23_26th August 2023

Trupti Bhosale <dydirector@ssbf.edu.in>

To: batch22-24@ssbf.edu.in, batch23-25@ssbf.edu.in

Cc: "Dr. Neha Parashar" <director@ssbf.edu.in>, faculty@ssbf.edu.in, staff@ssbf.edu.in

Dear Students.

As you are aware of the SYMPOSIUM 2023 scheduled for tomorrow, 26th August 2023. The details of the event have been already shared with you by Dr. Jyoti Ma'am.

We would like to reiterate a few points here:

Batch:2023-25

Reporting time: 9.00 am

Venue: Sandipani

Batch:2022-24

Reporting time: 1.30 pm

Venue: Sandipani

Attendance is mandatory.

All the students who attend will get an e-certificate of participation.

Note that In case you miss the sessions allotted to you as above, 5 hours of attendance will be deducted.

Please ensure you are formally dressed and are wearing your ld Card.

We look forward to an enriching event.

Thanks & Regards

Dr. Trupti Bhosale

Asst. Professor & Deputy Director

Symbiosis School of Banking & Finance



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Celebrating 50 Years of Excellence

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	Topic Nam	e: "Leveraging AI for Sustainable Gro	wth in the BFSI Sector"	
Date: 26t	h Aug, 2023		Time- 1:30pm to 5:30pm	
Day:- Saturday			Inne- 1.50pm to 5.50pm	
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LITERACY DAY REPORT

PROMOTING LITERACY FOR A WORLD IN TRANSITION: BUILDING THE FOUNDATION FOR SUSTAINABLE AND PEACEFUL SOCIETY.





NAME OF THE COMMITTEE- INSTITUTE SOCIAL RESPONSIBILITY NAME OF THE EVENT- LITERACY DAY DATE- 30TH SEPTEMBER, 2023

On the 30th of September, a Literacy Day (Financial and Digital literacy) event was conducted for women in Khamboli Village,Pune. The event was organized by the Institute Social Responsibility Committee (ISR) of Symbiosis School of Banking and Finance along with SCOPE. The event was attended by almost 10-12 women of the village and 4 members of the ISR team conducted it.

The purpose of conducting this literacy event was to equip women with the knowledge and skills which they need or require to make informed financial decisions and to use digital tools safely and effectively.

ACTIVITIES-

The event was divided into two parts. The first one was Financial literacy and the second was Digital literacy. To break the ice, we started off with a small introduction and asked a few questions so that the session could be interactive.

Financial Literacy

- Benefits of saving through Post Offices and Banks: Participants were taught about the
 various schemes, initiatives and loans provided by Post offices and Banks, so that they can
 utilize this information in their financial decisions and betterment of others. For Eg:
 Interest Rates on both FD and RD, about PPF Account, Senior Citizens Savings Scheme,
 Postal Life Insurances, etc.
- 2. Various Loans being Offered by Banks: Govt.or Private Banks offers a various types of loans for people living in rural areas such as Crop Loans, Farm Equipment Loans, Dairy Loans, Rural Housing Loans, Kisan Credit Card (KCC) Loans, Women Entrepreneurship Loans, many more. All the requirements regarding the loan process and benefits related to these loans were explained in detail to the people who attended our event.
- 3. Frauds: Fraudster generally target people residing in rural areas because they sometimes lack the knowledge about various things which leads them to become the victim of various frauds. So our team taught them about how frauds are being done today so that they can keep them aware from the same. Types of frauds which were taught are: Loan Fraud, Land and Property Fraud, Credit Card and Banking Fraud, Contract Farming Fraud, Various Subsidy Schemes Fraud, Ponzi Schemes and Investment Frauds and many more.
- 4. Sukanya Samriddhi Yojna: This yojna is linked with the initiative of Beti Bachao Beti Padhao by the Govt. Of India. It aims in promoting the welfare of the girl child. Parents



or Guardians can open a account for a girl child who is up to a age of 10 yrs. After a lock-in-period the amount deposited in the account can be used for the girl's education or marriage. The minimum amount which can be invested is Rs.250 and maximum amount is Rs.1.5 lakhs in a financial year and it gives a return of 8% annually.

- 5. ATM cards: how to use an atm card was explained, what's the process to get an atm card once you have a bank accounts, how to deposit and withdraw money and what are the frauds that can happen and how to be cautious.
- 6. UPI: A transaction was made to show how UPI works then how to get a UPI id and what information is required to link bank account to UPI. Benefits of using UPI like the ease of use, no need to carry cash,instant money transfer. There are many frauds happening these days through UPI ids and what to do in case of a un-identified transaction is being made through ones account or the money not being received were explained.

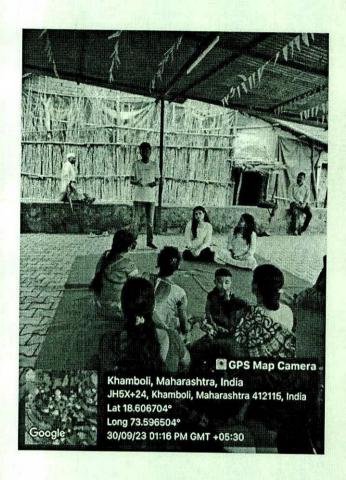
Digital Literacy

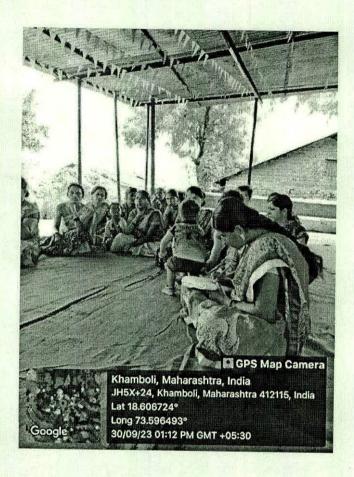
The next part of the event was teaching them basic digital skills that are used in today's world. The following topics were included-

- 1. **Digilocker-** We explained what it is, what documents/ information is required to open their account, and how to upload their respective documents.
- Shopping apps- How to shop and make online payments on sites like Amazon and Meesho. These two sites were chosen due to the wide variety of product availability and economical options.
- 3. **Transport apps-** For this, the team demonstrated it on the mobile phone of one of the ladies. From putting the destination to making payments and showing the safety button option, everything was well-informed.
- 4. Email- Lastly we told them the importance of mail and showed them how to open an account.

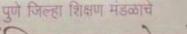
Overall, the event was a success because of the help of Kishor sir and Ramdas sir. The event had a positive impact on the participants. They gained a better understanding of financial literacy and they were motivated to pursue their own financial goals. By going to the village we understood the requirements of the localites and as a team, we are committed and enthusiastic to conduct more events in the future.













न्यू इंग्लिश स्कूल, घोटवडे

ता_मुळशी, जि.पुणे-४१२ ०४२. ई-मेल : nes_ghotawade@pdeapune.org शाळा नोंदणी क्रमांक : 5-48 (O.H.) Poona. Date : 25/10/1968

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साक्षरता ते संगणक, निती ते इंटरनेट

• संस्था पदाधिकारी •

जावक क्रमांक ज्यामा 23-24

दिगांक: 30/11/2023

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मुख्याध्यापक

सौ. सावंत एस. एस.

प्रति, सिंबायोसिस विद्यापीठ (अभिमत) SSBF AND SCOPE विभाग लवळे,पूणे

विषय ३ आमार पत्र ...

उपरोक्त विषयानुसार तुम्ही विद्यालयात येऊन आमच्या विद्यार्थ्याचा फाईनान्सियल लिट्रसी चा क्लास घेतला त्यामुळे मुलांना नविन माहिती मिळाली ह्या वर्गातील मुलांना नविन दृष्टीकोण मिळाला आम्ही आमच्या न्यू इंग्लिश स्कूल,घोटवडे विद्यालयातर्फे सिंबायोसिस स्कूल ऑफ बँकींग ऑण्ड फायनांन्स व स्कोप विभागाचे आभार मानतो तसेच विद्यालय आपले अत्यंत ऋणी आहे यापुढेही आपणाकडून विद्यालयास असेच सहकार्य मिळावे ही विनंती

वसेच विद्यालयावर्फे आपले हार्दीक आभार !

कृपया स्वीकार व्हावा ही विनंती.

आ. विश्वासू मुख्याध्यापक न्यू इंग्लिश स्कूल, घोटवडे ता. मुळशी जि. पुणे स्थापना १९९१

।। नहि ज्ञानेन् सदृशं पवित्रमिह विद्यते ।।

नामदेवराव मोहोळ विद्या व क्रीडा प्रतिष्ठान पुणे, संचलित

नामदेवराव मोहोळ विद्यालय खांबोली

ता. मुळशी, जि. पुणे

शाळा मान्यता क्र.: माध्य./३/(१४) नमाशा मान्यता पुवि. /९१-९२ दि,६ सप्टेंबर १९९१ शालार्थ ID - 04220900013 - AST S.S.N. INDEX NO. 11.10.014 Pay Unit Code No. - 293

U-DISE No. 27251003721

मा. श्री. सदानद मोहोळ

(कार्याध्यक्ष)

मा. श्री. बाळासाहेब गांजवे (सचिव) मा. श्री. दिलीप बराटे (खजिनदार)

П. Б.: NMVK/4481/2022-23

मा. खा. श्री. अशोकराव मोहोळ

(संस्थापक / अध्यक्ष)

दिनांक: 01 / 12 /2023

AA SSBF, & SCOPE

विद्याद्यां कडे येजन आमच्या विद्याद्यां 'Financial - literacy' ना Class होतला.

त्यामूठे मूलांना नवीन माहिती मिनाली ह्या वर्गात मूलांना नवीन दूपरीकीन मिनाल आम्ही 'मामदेवराव मोहोन श्वां बोली 'ह्या शाकेतफी 54mbiosis school of banking & finance आनि Scope नो आभार मानतों, आनि भविष्यात आम्ही आणरवी sessions नी अवैश्व करती.

HEDMASTER
NAMDEORAO MOHAL VIDYALAYA
Khamboli, Tal. Mulshi,
Dist. Pune - 412 115.

स्थापनाः जून १९९३

वामदे

।। नहिं ज्ञानेन् सदृशं पवित्रमिहं विद्यते ।। **नामदेवराव मोहोळ विद्या व क्रीडा प्रतिष्ठान पुणे, संचलित**

स्व. बाबुराव रायरीकर विद्यालय, उरवडे

ता. मुळशी, जि. पुणे - ४११ ०५८.

शाळा मान्यता क्र.: एस एस एस १०३३/३४५०/ मा.शि.-१, दि. ०२/०७/१९९३ माध्य ३(१४)नमाशा / मान्यता/पुवि/९३ शिक्षण उपसंचालक दि. ०९/०७/१९९३

अनदानः शिक्षण/माध्य/ह-४/अनु/०२/०३/पुणे दिनांक ०९/१२/२००२ माध्यम - मराठी

U-DISE No. 27251010421

S.S.C. INDEX NO. 11.10.018 Pay Unit Code No. - 299

मा. खा. श्री. अशोकराव मोहोळ संस्थापक / अध्यक्ष

श्री. संग्राम अ. मोहोळ कार्याध्यक्ष

श्री. बाळासाहेब शं. गांजवे सचिव श्री, दिलीप प्र. बराटे

खजिनदार

जा. क्र. :/sBRV/समस् | 2023 | 24

दिनांक : 29 /11 /2 3

प्रति, सिंबायोसिस विद्यापिठ (अभिमत), SSBF & SCOPE विभाग, लवळे, पुणे.

विषय : आभार पत्र.....

महोदय,

उपरोक्त विषयानुसार तुम्ही विद्यालयात येऊन आमच्या विद्यार्थ्यांचा फाईनान्सियल लिट्रसी चा क्लास घेतला त्यामुळे मुलांना नविन माहिती मिळाली ह्या वर्गातील मुलाना नविन दृष्टीक्षेण मिळला आम्ही आमच्या या शाळेतर्फे सिंबायोसिस स्कुल ऑफ बँकींग ॲण्ड फायनांन्स ,व स्कोप विभागाचे आभार मानतो आणि भविष्यात आम्ही आणखी सेशनची अपेक्षा करतो.

कळावे,

आपला विश्वासू

मुख्याध्यापक स्व. बाबुराव रायरीकर विद्यालय उरवडे ता. मुळशी, जि. पुणे