



The South Indian Association's
The S.I.A. College of Higher Education

Affiliated to University of Mumbai

Accredited B+ by NAAC

P-88, MIDC Residential Area Dombivli Gymkhana Road,
Near Balaji Mandir, Dombivli (East), 421203.

Notice

Date: 18/01/2022

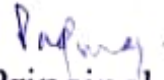
This is to inform all students of **Second Year and Third Year BCOM/BBI/BMS/BAF** courses that Calibre Commerce Club is organizing an online session regarding '**Awareness on Financial Literacy**' on Saturday, 29th January 2022 at 11:00 am.

Platform: Microsoft Teams

We look forward to a positive response.


Convenor




Principal
PRINCIPAL
The S.I.A. College of Higher Education
DOMBIVLI (E)



The South Indian Association's
THE S.I.A. COLLEGE OF HIGHER EDUCATION
Affiliated to University of Mumbai
ACCREDITED B+ by NAAC

Calibre Commerce Club
ORGANISES

Financial Literacy Awareness Program



Speaker

Miss. Aditi Chipkar

(Financial Education Counselor ICICI Foundation)

Date : 29th January, 2022

Time : 11.00 AM

Platform : Microsoft Teams

Regards

Dr. Padmaja Arvind
(Principal)

Mrs. Hema Iyengar
Convener
(Department of Commerce)

Dr. Shilpa Malani
(Teacher incharge)

Hema



Dr. Padmaja Arvind
PRINCIPAL
The S.I.A. College of Higher Education
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(Affiliated to University of Mumbai)

P-88, MIDC Residential Area, Dombivli Gymkhana Road, Near Balaji Mandir, Dombivli (East), 421 203.
Email : office@thesiacollege.com Website : www.thesiacollege.com

Ref. No : SIAC/327/21-22

Date : 25/01/22

To,
Ms. Aditi Chipkar
Financial Education Consultant (FEC)
ICICI Foundation

Dear Madam,

The Calibre Commerce Club of The SIA College of Higher Education is organising a session on 'Awareness on Financial Literacy' on Saturday 29th January, 2022 from 11.00 am to 12.00pm.

We would like to invite you as a keynote speaker for the session.

Please accept the invitation and grace the session with your valuable inputs.

Thanking you,

Heena
Convenor



Padmaj
Principal

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The S.I.A. College of Higher Education
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The South Indian Association's

Tel. 0251 2449891 / 92

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Email : office@thesiacollege.com Website : www.thesiacollege.com

Ref. No : SIAC/330/21-22

Date : 28/01/2022

To,
Ms. Aditi Chipkar
Financial Education Consultant (FEC)
ICICI Foundation

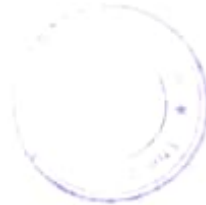
Dear Madam,

On behalf of Calibre Commerce Club of THE SIA COLLEGE OF HIGHER EDUCATION, we are thankful to you for accepting our invitation and conducting the session on 'Awareness on Financial Literacy' on Saturday 29th January 2022 from 11.00 am to 12.00pm.

We look forward to more associations with you in future.

Thanking you,


Convenor




Principal

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Near Balaji Mandir, Dombivli (East), 421203.

Date: 29/01/2022

Committee/ Dept/ Club Name: Callbre Commerce Club

Date and Time of the Event: 29/01/2022 (11 am to 12.30 pm)

Event Name: Online Financial Literacy Session Webinar

Venue: Microsoft Teams

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Near Balaji Mandir, Dombivli (East), 421203.

Date: 29/01/2022

Committee/ Dep/ Club Name: Calibre Commerce Club
Event Name: Online Financial Literacy Session Webinar

Date and Time of the Event: 29/01/2022 (11 am to 12.30 pm)
Venue: Microsoft Teams

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Report of Financial Literacy Webinar

Date : 31-1-2022

Calibre Commerce Club of The Sia College of Higher Education Dombivli East organised Financial Literacy session with the objective to create financial awareness among students of SYBCOM/SYBMS/SYBBI/SYBAF and TYBCOM/TYBMS/TYBBI/TYBAF on Saturday, 29th January 2022 at 11 am on Microsoft Teams app. The programme started at 11:05 a.m.

The resource person for the webinar was Ms. Aditi Chipkar Financial Education Counsellor working with ICICI foundation.

The programme started with welcome address from Dr. Shilpa Malani teacher incharge of this webinar.

Speaker in her presentation highlighted on the following topics:

1. Income, Expense & Budgeting
2. Savings,
3. Remittance
4. Investments
5. Loans
6. Insurance
7. Government Schemes
8. Awareness on frauds.

The session ended with a round of discussion and vote of thanks by Dr. Shilpa Malani.

Outcome:

The participants came to know about basic money management skills and the proper use of consumer credit, helping them stay financially healthy

79 Female beneficiaries and 31 Male beneficiaries i.e 110 students attended the session.

Henia

Convener




Papnaji
Principal

PRINCIPAL


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Microsoft Teams

Request control


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Calibre Commerce Club
 ORGANISES

Financial Literacy Awareness Program


Speaker
Miss. Aditi Chipkar
 (Financial Education Counselor ICICI Foundation)

Date : 29th January, 2022
 Time : 11.00 AM
 Platform : Microsoft Teams

Regards
Dr. Padmaja Arvind
 (Principal)

Mrs. Hema Iyengar
 Convenor
 (Department of Commerce)

Dr. Shilpa Malani
 (Teacher Incharge)

Dr. Shilpa Malani

Dr. Shilpa Malani

Aditi Chipkar (Guest)


Hema Iyeng...

+81

C

Microsoft Teams

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Financial Literacy

Importance of Savings

January 29, 2022

Aditi Chipkar (Guest)

Aditi Chipkar (Guest)

Hema Iyeng...

Mf20160

Dr. Shilpa M...


+87

C

Microsoft Teams

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Components of Financial Literacy



Savings Remittance Credit Investment Insurance

Aditi Chpkar (Guest)

Hema Iyeng... Dr Shilpa M...

C +93

CF20141

C


Aditi Chpkar (Guest)





4

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Financial Inclusion - Background In India



 <p>Only about 45% of adults had access to a formal bank account</p>	 <p>Only about 10% people had life insurance</p>	 <p>Only about 0.6% people had non-life insurance</p>	 <p>A large population couldn't contribute to the economy</p>
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Aditi Chpkar (Guest)

Hema Iyeng... MF20160

Dr Shilpa M... +87

C

Aditi Chpkar (Guest)

3

Beware of Frauds!

Don't share your account details with anyone

- Do not share your following Bank account details with anyone:
 - Card number,
 - CVV number,
 - PIN OTP,
 - Password
- Beware of fraudulent calls since Bank will never ask for your account info
- Sharing your details can lead to fraudulent transfer of money from your account

Meeting chat

How to open this account

How to claim when needed?

Mahalakshmy 12:07
Yes mam

FF20026 12:07
Mam does bank charge for upi payments?

Sivabalachandru Nadar 12:13
Mam call center may frauds kaise?

Prathamesh Patil 12:15
Mam mere sath hu hai

Arjun Jadhav 12:16
Madam insurance mai age 24 ke pala liya to premium kam lagta hai?

Type a new message

Microsoft Teams

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Health Insurance

a) Health insurance is an insurance product which covers medical and surgical expenses of an insured individual. It reimburses the expenses incurred due to illness or injury or pays the care provider of the insured individual directly.

b) Need for Health Insurance

c) Medical costs are rising year on year. As a matter of fact, inflation in medical cost is higher than inflation in food and other articles. While inflation in food and clothing is in single digits, medical costs usually escalate in double digits.

d) The insurance plan disburses the payment towards surgery/illness regardless of actual medical expenses. <https://www.youtube.com/watch?v=OUWH11fGqDQ>

Aditi Chipkar (Guest)

FF20041

12:10
29-01-2022

Microsoft Teams

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Social Security Schemes of Government of India

Scheme Name	Coverage and Premium
Pradhan Mantri Suraksha Bima Yojana	Accidental insurance coverage of Rs 2 lacs at a premium of Rs 12/- per annum/ per member (Age 18 - 70)
Pradhan Mantri Jeevan Jyoti Bima Yojana	Life insurance coverage of Rs 2 lacs at a premium of Rs 330 /- per annum/ per member (Age 18-50)

Aditi Chipkar (Guest)

FF20041

12:08
29-01-2022

Microsoft Teams

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Insurance

Insurance is an arrangement by which a company or the state undertakes to provide a guarantee of compensation for specified loss, damage, illness, or death in return for payment of a specified premium.

Types of Insurance :

- a) Life Insurance
 - Term Insurance, Endowment Insurance, Money-back Insurance, ULIP, Whole Life Insurance, Annuity Insurance
- b) Non-Life Insurance (General Insurance)
 - Motor Insurance, Health Insurance, Fire & Burglary Insurance, Liability Insurance, Shop Insurance, etc.

Aditi Chipkar (Guest)

Dr Shilpa M... +94

C

Type here to search

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Request control

What are Mutual Funds?

- A mutual fund is a mechanism that pools the savings of a number of investors who share a common financial goal.
- The money thus collected is then invested by the fund manager in different types of securities.
- It gives the market returns and not assured returns.
- In the long term market returns have the potential to perform better than other assured return products

```

    graph TD
      Investors -- "pool their money with" --> FundManager[Fund Manager]
      FundManager -- "Invest in" --> Securities
      Securities -- "Generates" --> Returns
      Returns -- "passed back to" --> Investors
  
```

Aditi Chipkar (Guest)

Participants

Share invite

Presenters (6)

- Aditi Chipkar (Guest) Meeting guest
- Aditi Chipkar (Guest) Meeting guest
- Babita Nagdev
- Dr Shilpa Malani Organizer
- Hema Iyengar
- Salochna Nagdev

Attendees (98)

- CF20232
- CF20083
- Akanisha Yewale
- Anika Caldeira

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Aditi Chipkar (Guest)

Atal Pension Yojana - Illustration

		Monthly Pension of Rs. 1,000	Monthly Pension of Rs. 2,000	Monthly Pension of Rs. 3,000	Monthly Pension of Rs. 4,000	Monthly Pension of Rs. 5,000
Return of Corpus Amt. to Nominee		Rs. 1.70 Lakh	Rs. 3.40 Lakh	Rs. 5.10 Lakh	Rs. 6.80 Lakh	Rs. 8.50 Lakh
Age at Entry	Vesting Period	Monthly Contribution				
20	40	42	84	126	168	210
25	35	76	151	226	301	376
30	30	116	231	347	462	577
35	25	181	362	543	722	902
40	20	291	582	873	1164	1454

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Investment Products

Banks offer attractive investment options such as:

Recurring Account

Monthly savings. Interest paid higher than savings bank account

Fixed Deposit

Fixed deposit for 7 days to 10 years, higher interest

Pension

A plan for setting aside money to be spent after retirement

ICICI Bank provides APY-related services

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Bank Remittance Channels - II

Inter-Bank Transfer of any amount

National Electronic Fund Transfer (NEFT)

Real Time Gross Settlement (RTGS)

Inter-Bank Transfer of Rs 2 lac / above

Mobile Banking

Internet Banking

Mobile Wallets

Online Banking Services

Fund Transfer, IMPS Bill payment

Fund Transfer, Bill payment, online shopping, ticket booking

Mobile based virtual wallet, preloaded with certain amount for online and offline spends

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Bank Remittance Channels - I

ATM

- Cash Withdrawal through ATM / RuPay Debit Card

Branch

- All banking services

Bank Mitr with Micro ATM

- Account Opening, Cash Withdrawal / Deposit, Fund Transfer, Insurance

Point of Sale (POS)

- Purchasing
- Limited cash withdrawal

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Pradhan Mantri Jan-Dhan Yojana (PMJDY)

- Launched by Hon'ble Prime Minister on 28th August 2014
- The scheme focuses on coverage of households in rural and urban areas
- RuPay Debit Card provides in-built Accidental Insurance of Rs.2 lac
- An overdraft facility up to Rs.10000/- will be permitted (after 6 months)

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Need For Savings




Emergencies

- Unexpected expenses like a sudden illness, accident or even death



Future Needs

- With savings, in future you can buy what you cannot buy today



Large Expenses

- To meet larger needs; like purchasing a car, house, marriage etc.

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Meeting chat

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Dr Shilpa M... Hema Iyeng... Ankita Pal CF20003 Ramprasad ...

Tips for Savings

- Budgeting is an important tool for saving.
- First, you need to segregate all your income and expenses.
- Now, categorize your expenses as least important, important and very important to prioritize them while settling them through your income, which is limited.
- Try to figure out ways in which you can curtail expenses.
- Ensure that your income exceeds the expenses with as wider a margin as possible.
- The surplus fund after meeting all the expenses would be your saving.
- It is only after you have assured savings that you can thinking about investment.



CF20202 11:16 Yes mam

CF20203 11:16 Yes mam

CF20058 11:16 Yes ma'am

FF20019 11:16 Yess

CF20115 11:17 2000 at least

CF20003 11:17 At least 2000

CF20034 11:17 3,000 atleast

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Aditi Chipkar (Guest)

Hema Iyeng... MIF20160 Dr Shilpa Malani CF20141

Dhanashree... Ankita Pal CF20003 On hold

CF16230 Aditi Chipk... Salochna N... Suraj Yadav

CF20060 Samruddhi... FF20046 On hold

Pradnya Pa... FF20018 Mahalakshmy

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