



SHRI HARIHAR PRATISHTHAN'S
**GOVINDLAL KANHAIYALAL JOSHI
(NIGHT) COMMERCE COLLEGE, LATUR**



स्व. गोविंदलालजी जोशी

**Report on “Workshop Organized on Financial Education for Middle Income Group”
by N.S.S. Unit
[Academic Year 2022 - 2023]**

Between January 13, 2023, and January 19, 2023, the National Service Scheme unit of Govindlal Kanhaiyalal Joshi (Night) Commerce College, Latur, organized a week-long Special Annual Camp in the picturesque village of Borvati, situated just 6 km away from Latur. This camp served as a platform for various activities aimed at raising public awareness.

One of the standout events during this camp was a one-day workshop on Financial Awareness, held on January 18, 2023. The primary goal of this workshop was to instill a sense of financial literacy and understanding among the middle-income group of Borvati village, with a special emphasis on empowering women in the community. To ensure that the workshop had a significant impact, the NSS cell invited a distinguished resource person from the Securities and Exchange Board of India (SEBI), Dr. Sarika Dyama, to facilitate direct interactions with the villagers.

The workshop witnessed active participation from both NSS volunteers and the local community, with a total of 65 participants taking full advantage of the valuable insights shared during the session. What was particularly heartening to see was the enthusiastic response from the women of Borvati Village, who recognized the importance of financial literacy and eagerly participated in the workshop. This event was a shining example of how education and awareness can bring about positive change in even the remotest corners of our society.

Some Moments Captured During the SEBI Workshop









Letter for Conducting the SEBI Workshop

स्थापना वर्ष : २०१२

श्री हरिहर प्रतिष्ठान संचलित

कॉलेज कोड : ९५६

GOVINDLAL KANHAIYALAL JOSHI (NIGHT) COMMERCE COLLEGE, LATUR
गोविंदलाल कन्हैयालाल जोशी (रात्रीचे) वाणिज्य महाविद्यालय, लातूर



(NAAC Accreditation Grade "C")

(U.G.C. recognized-2f)

Govt. approved and Affiliated by SRTMU, Nanded
(Address : Shri Marwadi Rajasthan Vidyalaya Campus Latur)



डॉ. गोविंदलाल जोशी

श्रीमती बसंतीबाई जोशी

अध्यक्ष

धनराज जोशी

सचिव

डॉ. सुजाता चव्हाण

प्र. प्राचार्य

Ref.No. 32/2022-23/308

Date:18/01/2023

Proforma C

Certificate from the leader / head of the target group/investor association

(On the letter head of the institute)

To,
The General Manager
Investor Awareness Division
SEBI Bhavan, plot no. C4-A,
"G" Block, Bandra Kurla Complex,
Bandra (E), Mumbai-400051

Dear Sir,

This is to certify that *Dr.Sarika Brijmohan Dayma* with RP No. SEBI/RP/W/MAH/22 has acted as speaker / faculty at the workshop organized for *Financial Education for Middle Income Group(target group)* on 18th January 2023, 4.00 pm to 6.00 pm(date and time) at National Service Scheme Special Camp, Borwati, Near MIT Medical College, Ambajogai Road, Latur-413527 [Renapur] organised by Govindlal Kanhaiyyalal Joshi (Night) Commerce College, Latur (Maharashtra) (venue and place) which was attended by (Nos.) of participants for free of cost. In the said workshop e-booklet of Financial Education was distributed, procedure to download "Saa' thi" Application was explained and information of SEBI's investor website was given.

Yours faithfully,

Signature

Name: *Dr. Sujata N. Chavan*

Designation

Contact no.



02382-251717, 219800

E-mail : principalgkj@gmail.com

Web : www.gkjoshinightcollegelatur.org

Attendance of the Workshop

Proforma E- Feedback form FINANCIAL EDUCATION WORKSHOP REPORT FROM PARTICIPANTS

Name of the RP	Dr.Sarika Brijmohar, Dayina
Topic of the program/webinar	Financial Education for Middle Income Group
Date and time	18 th January 2023, 4.00pm to 6.00 pm
Venue	National Service Scheme Special Camp, Borwati, Near MIT Medical College, Ambajogai Road, Latur-413527 [Renapur] organised by Govindlal Kanhaiyyalal Joshi (Night) Commerce College, Latur (Maharashtra)
Number of participants	
Target Audience (Type)	Middle Income Group-Rural citizens
Language of program	Marathi

Particulars of the participants

S. no	Name of the participant	M/F	Mobile number	E-mail id	Age	Feedback/Suggestion	Signature
1.	सौ पुजा सचिन धोगे	F	8600062094		24		Pudga
2.	सौ सुमित्रा धोगे	F	8600062094		38		Smitra
3.	सौ ज्ञानेश्वरी धोगे	F	8600062094		26		Jyashree
4.	सौ सुनंदा धोगे	F	8600062094		35		Sundha
5.	सौ अमनाबाई धोगे	F	8600062094		60		Amnabai
6.	सौ सौजलबाई धोगे	F	8600062094				Soujal
7.	सौ प्रगती पाटील	F	9499065602		24		Pragati
8.	सौ कल्पना पारितोष	F	9923844002		28		Kalpna
9.	सौ. मीरा हमाळे	F	8010029752		34		Mira
10.	सौ. मीना खंडेकर	F	-		52		Meena
11.	सौ. मनीषा धार	F	-		45		Manisha
12.	सौ. इमल लंडे	F	-				Imal
13.	सौ. राहुळ मजफरी	F	8605546622		47		Rahul
14.	सौ उग्वि किरण	F	8554835311		38		Ugvi
15.	सौ. कांवळे अनिता	F	9579501717		40		Anita

S. no	Name of the participant	M/F	Mobile number	E-mail id	Age	Feedback/Suggestion	Signature
16.	शितल बेशिराव धोगरे		8551951958		30		शितल
17.	सौ. सरस्वती राम धुंगरे		7020408829		42		सरस्वती
18.	सौ. सुरेश्वर मान		8915274949		38		S. G. mans
19.	सौ. रेशम गोपाळ मुन		9860523755		39		Rashma
20.	सौ. मनाबाई केडे		-		60		मनाबाई
21.	सौ. ऋतूजा विष्णू नाथजोगी		7083244239		20		ऋतूजा
22.	सौ. अनूजा गणेश नाथजोगी		942323720573		27		अनूजा
23.	सौ. अरुभांगी नागरसोणे		7977660739		25		Arubhange
24.	सौ. सुनंदा सुभ्रिव धोगरे		7977660739		40		सुनंदा
25.	सौ. मनिषी अ. सु. राव या रेंकर		7218146618		42		Manishi
26.	श्रावरी उल्पा		9404275743		38		Shrawari
27.	प्राची प्रिती		7745805424		22		Praachi
28.	डॉ. सुजाता चव्हाळ		9834411035		43		Sujata
29.	डॉ. अर्चिता विधासे		7038999457		40		Archita
30.	प्रा. नयन भाडुले		8805426071		49		Nayan
31.	डॉ. जौरी प्रगती भालयंत्र		7249670147		20		Pragati
32.	कु. मासुगे पायल सिधेश्वर		8788973146		19		Payal

Signature:.....

Dr. Sarika Brijmohan Dayma
Dayanand College of Commerce, Latur
SEBI Certified Resource Person for Financial Education
RP No.-SEBI/RP/W/MAH/22



Signature:.....

Name: Dr. Jayalaxmi Chauhan
Stamp: P.C. Principal
Govindal Kanhaiyalal Joshi
(Night) Commerce College, Latur

S. no	Name of the participant	M/F	Mobile number	E-mail id	Age	Feedback/Suggestion	Signature
33	Jadhav Abhay	M	8483831116	abhayjadhav3197@gmail	21	Good	Abhay
34	Kure omkar	m	9021307579	omkarkure062@gmail	21	Good	<u>Kure</u>
35	Deshmukh Arjun	M	8459552368	arjunndeshmukh@gmail	21	Good	Arjun
36	Deshmukh Sanket	M	7620336435	dsanket02@gmail.com	20	Good	Sanket
37	Deshmukh Sambhaji	M	9579603275	sambhajirdeshmukh@gmail.com	21	Good	Sambhaji
38	Saundare Kanteshwar	M	9423486339	omsaundare@gmail.com	21	Good.	Saundare
39	More Shridatta	M	9766484586	morestri358@gmail.com	21	Good	Shridatta
40	Randive Ramkrushna	M	7219436257	krushner@gmail.com	19	Good	Krishna
41	Pavan Randad	M	9421271121	randadpavan@gmail.com	18	Good	Randad
42	सौ. लता व्यंकट दौगडे	F	-	-	50	छात्र	लता
43	सौ. रुक्मीनी व्यंकट शिंदे	-	-	-	-	छात्र	रुक्मीनी
44	सौ. प्रचीती लकडे	-	9637969735	-	23	उपयोगी	Lakade
45	सौ. शनिशेखरी संतोष रनकाम	-	-	-	40	उपयुक्त माहिती	शनिशेखरी
46	सौ. सुनीता श्रीमंत लकडे	-	9322705857	-	46	उपयोगी	Sunilakade
47	सौ. पमळ मोसले	-	9850209487	-	39	उपयोगी	Pamale
48	सौ. आशा रनकाम	-	7447509925	-	30	छात्र	आशा
49	सौ. पुजा लकडे	-	8317252628	-	21	छात्र	Plakade

Satika

Signature:.....
 Dr. Brijmohan Dayma
 Dayanand College of Commerce, Latur
 SEBI Certified Resource Person for Financial Education
 RP No.-SEBI/RP/W/MAH/22

Signature:.....
 Name:.....
 Stamp:.....
 I/c. Principal
 Govindlal Kanhaiyalal Joshi
 (Night) Commerce College, Latur



S. no	Name of the participant	M/F	Mobile number	E-mail id	Age	Feedback/Suggestion	Signature
50)	Dr. Sachin Prayag	M	9881717228	sachinprayag1@gmail.com	44	Good	
51)	Shinde. D. N.	M		Shinde.n.d@nashikshapeahor@gmail.com	18	Very good.	
52)	shinde V.A	M	7499859519	vishwak1880@gmail.com	24	Good	
53)	Samudra	M	8180932657	ShirajSamudra229@gmail.com	20	Good	
54)	Bansode Manoj	M	8459539929	Bansodemanoj@1095mail.co	18	Good	
55)	Rushikesh Thokde	M	9503664638	Rthokde18@gmail.com	18	Good.	
56)	Randhve Ramkrushna	M	7219436257	krushna@gmail.com	18	Good	
57)	Patil Sudharm Santoshrao	M	8600209538	Patilsudharm@gmail.com	20	Good	
58)	Venkatesh Dindoyal Kurokhit	M	7666861135	VenkateshKurokhit25@gmail.com	20	Good	
59)	Attal Rushikesh Chandan	M	7796466901	RushikeshChandanAttal@gmail.com	19	Excellent	
60)	Akshaj Sudatta Dange	M	8482350055	akshajdange.555@gmail.com	24	good	
61)	Patil Shashank Shivkumar	M	7817640528	Patilshashank15@gmail.com	20	good	
62)	Kulkarni Umakant Ravi	M	7666245054	Ukbrand434@gmail.com	21	good	
63)	Havate Kapil Ram	M	9370623952	Kapilhavate143@gmail.com	27	very Good	
64)	Kshirsagar Xilobha Laxman	M	9503680792	KshirsagarXilobha12@gmail.com	28	Very Good	
65)	Todkar Sakshi Vajinath	F	9403519578	sakshitodkar@gmail.com	19	Good	

Signature:.....

Dr. Brijmohan Dayma
Dayanand College of Commerce, Latur
SEBI Certified Resource Person for Financial Education
RP No.-SEBI/RP/W/MAH/2

Signature:.....

Name:.....
Stamp:

I/c. Principal
Govindlal Kanhaiyalal Joshi
(Night) Commerce College, Latur



Feedback of the Workshop Conducted

SEBI -FINANCIAL EDUCATION WORKSHOP

Feedback from the organizer

Name of the workshop	Financial Education for Middle Income Group
Date and time	18 th January 2023, 4.00 pm to 6.00 pm
Place	Latur (Maharashtra)
Venue	National Service Scheme Special Camp, Borwati, Near MIT Medical College, Ambajogai Road, Latur-413527 [Renapur] organised by Govindlal Kanhaiyyalal Joshi (Night) Commerce College, Latur (Maharashtra)


Feedback

Please give your valuable feedback regarding the workshop conducted by
Dr. Sarika / Brijmohan Dayma (SEBI Certified Resource Person)
Dayanand College of Commerce, Latur

Subject knowledge (Out of 10)	Language of communication (Out of 10)	Utility/Usefulness (Out of 10)	Participants involvement (Out of 10)	Overall impression (Out of 10)	Total (Out of 50)

Give your valuable comments and suggestions for further improvement of this activity.
(In Marathi / Hindi / English)

Very knowledgeable session. Resource Person gave detail information about need of savings and investment. The importance of financial planning and its implementation was the core element in her workshop speech. The entire session was informative and interactive with effective examples. During her session resource person differentiate between educated and uneducated person. She explained that even a well educated person can choose wrong financial decision and under educated person can have accurate financial planning if the person is well embroiled and focused.

Sign: 
Name: Dr. Sujata Chavan
Designation: Principal
Mobile no: 9836611035



I/c. Principal
Govindlal Kanhaiyyalal Joshi
(Night) Commerce College, Latur

The entire session was incredibly enlightening, thanks to the expertise of Dr. Sarika Dayma, the SEBI Resource Person. Her comprehensive presentation shed light on the imperative concept of saving and investment. The core focus of her workshop was to underscore the significance of financial planning and how to effectively put it into action.

Dr. Dayma's delivery was not just informative but also highly engaging, as she illustrated her points with real-life examples of everyday financial transactions. Her interactive approach allowed the audience to connect with the subject matter on a personal level, making it relatable and practical.

One of the standout moments of the session was when Dr. Dayma made a clear distinction between being educated and being well-informed. She emphasized that even individuals with a strong educational background can make erroneous financial decisions if they lack the right information and focus. On the flip side, an individual who may not have formal education can excel in financial planning if they are well-informed and have a keen sense of purpose.

This insight was a thought-provoking revelation that encouraged the attendees to prioritize not just formal education but also self-education and staying informed. Dr. Dayma's session left a lasting impact, emphasizing the importance of financial literacy and the role it plays in securing a stable and prosperous financial future.


NSS Programme Officer
कार्यक्रमाधिकारी
राष्ट्रीय सेवा योजना
गोविंदलाल कन्हैयालाल जोशी
(रात्रीचे) वाणिज्य महाविद्यालय, लातूर




I/c Principal
I/c.Principal
Govindlal Kanhaiyalal JOSHI
(Night)Commerce College, Latur