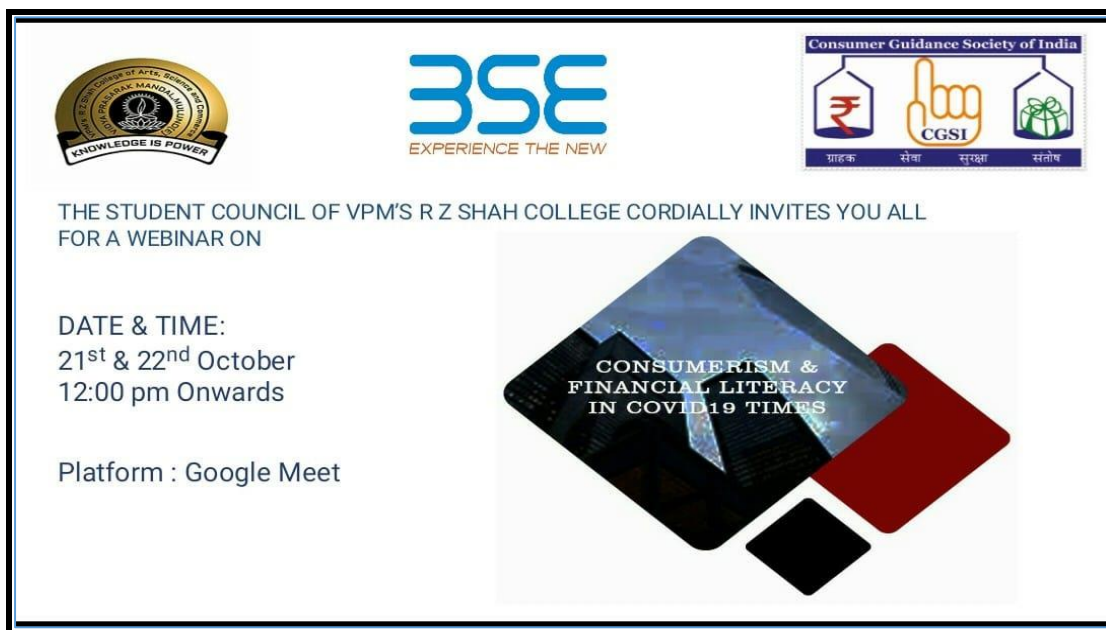


Webinar on Consumerism and Financial Literacy during Covid-19



The poster features three logos at the top: the VPM's R Z Shah College logo with the motto 'KNOWLEDGE IS POWER', the BSE logo with 'EXPERIENCE THE NEW', and the CGSI logo with 'Consumer Guidance Society of India' and icons for consumer rights. The text reads: 'THE STUDENT COUNCIL OF VPM'S R Z SHAH COLLEGE CORDIALLY INVITES YOU ALL FOR A WEBINAR ON'. Below this, the date and time are specified: 'DATE & TIME: 21st & 22nd October 12:00 pm Onwards'. The platform is listed as 'Platform : Google Meet'. A central graphic shows a smartphone displaying 'CONSUMERISM & FINANCIAL LITERACY IN COVID19 TIMES' with a red arrow pointing to it.

Student Council organised a two days Webinar on '*Consumerism and Financial Literacy during Covid-19*' on Wednesday, 21st October 20 at 12.00 pm and Thursday, 22nd October 20 at 12.30 pm. The Webinar was conducted on Google Meet platform. The webinar was sponsored by **the Consumer Guidance Society of India & Bombay Stock Exchange** and hosted by **VPM's R Z Shah College**. The webinar was held in two sessions on both the days and each session was of 90 to 120 minutes. Webinar started with welcome address by Ms. Simran Dsouza of TYBA. Mrs. Kavita Sharma Sr. Vice principal and coordinator of the workshop introduced the guest speakers Mr. Tirthraj Pandey (Project Manager CGSI) and Mr. Praful Pawar (Financial Advisor).



The screenshot shows a Google Meet interface. At the top, it says 'REC', 'Anand Sharma is presenting', and 'PARAB ADITI and 141 more'. The main content is the same invitation poster as above, but with additional details: 'Students Council of VPM'S R Z SHAH COLLEGE OF ARTS, SCIENCE & COMMERCE' and 'CONSUMER GUIDANCE SOCIETY OF INDIA, JOINTLY ORGANIZES A WEBINAR ON CONSUMERISM & FINANCIAL LITERACY IN COVID 19 TIMES ON 22nd October 2020, 12:30 PM onwards'. It also lists the speakers: 'Mr. T. R. Pandey Project Manager (CGSI)', 'Mrs. Kavita Sharma Sr. Vice Principal', and 'Mr. Praful Pawar Financial Advisor'. At the bottom, it says 'Stay Home | Stay Safe | Stay Healthy'.

The first session was on Consumer Rights Awareness. It was conducted by the Guest Speaker Shri T P Pandey, Chief Project Manager of Consumer Guidance Society of India. He elaborately covered various consumer rights and made it very interesting with examples from our daily life and by screening short films to spread awareness.

Information about Consumer Guidance Society of India. The Consumer Guidance Society of India (CGSI), a pioneer consumer organization which was founded in 1966 has been working for the protection of consumer interests ever since it has been founded. CGSI's activities included - Consumer Education, Consumer Complaints Redressal, Holding seminars and exhibitions to spread Consumer Rights Awareness among urban and rural areas, Testing of Consumer Products, Publication of Bi-Monthly magazine, "Keemat." CGSI is represented on several committees and councils of the Government like Food & Drug Administration, Bureau of India Standards, Dept. of Weights & Measures, L. I. C. Consumer Advisory Committee of Oil Industry etc.

The second session was on 'Financial Literacy' and was conducted by the Guest Speaker Mr. Praful Pawar, a renowned Financial advisor. In this BSE supported programme he explained the importance of savings, fundamentals of good investment & the basics of managing one's own finances. The speaker made the subject of his talk very interesting and kept the audience fully engrossed.

Name	Age	Monthly Savings	Save for	Savings Cost	Savings Value @15% p.a.
Sameer	30	Rs. 1,000	30 years	3,60,000	67,160.84
Mohan	40	Rs. 3,000	20 years	7,20,000	44,311.74
Ashish	50	Rs. 10,000	10 years	12,00,000	27,555.11

Important KYC Documents

- **PAN CARD ----- COMPULSORY**
- **AADHAR CARD - COMPULSORY**
- VOTER'S ID CARD - IDENTITY PROOF (Optional)
- PASSPORT ---- IDENTITY PROOF (Optional)
- DRIVING LICENSE - IDENTITY PROOF (Optional)
- **LATEST PHOTOGRAPHS**
- **ACTIVE BANK ACCOUNT**
- **BANK CHEQUES/ PASSBOOK**

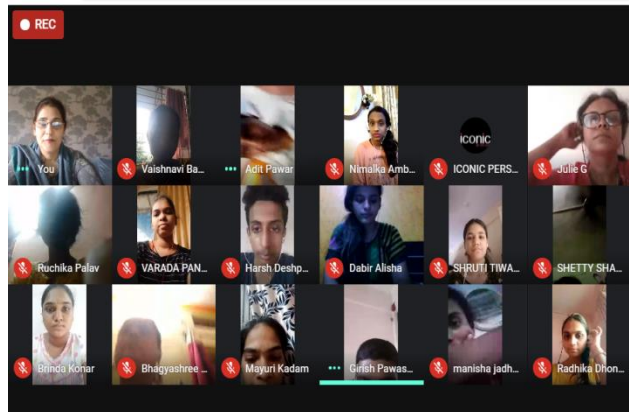
He started his talk by laying emphasis on the importance of financial literacy among the youth. As part of financial literacy, he explained the basic terms used in finance and then went on to explain how to manage one's money & be a Smart Investor. He talked about KYC and its importance in contemporary times. He also listed various documents which can be provided for KYC.

The speaker explained equity investment and recommended certain TV channels which provided detailed analysis of companies which can help in choosing right companies for investment. Subsequently he covered cashless economy and various modes of digital payment available today in the digital era.

Recommended TV Channels



A total of 300 students participated in the Webinar over two days. The aim of the webinar was to enhance consumer awareness among the young students and spread the positive aspects of investment. The program has the approval of the Department of Higher Education, Maharashtra government for imparting knowledge to the student community. Students really appreciated the event and actively participated and sought clarifications at the end by asking Questions to the Speakers. Webinar ended with a vote of thanks on behalf of the college.



All students were provided feedback forms and the student response was very encouraging. Most of the students said that the webinar was "Very informative and Enriching". All students who participated in the Webinar were provided with an E-certificate of participation by the Consumer Guidance Society Of India (CGSI) and Bombay Stock Exchange (BSE). Financial Awareness e-book published by RBI was also distributed to all participants.