



**P.E.SOCIETY'S
MODERN COLLEGE OF ARTS, SCIENCE AND COMMERCE
GANESAKHIND PUNE
FACULTY OF COMMERCE
FUTURE BANKERS' FORUM REPORT**

Iconic Week of Department of Financial Services

Government of India

On the occasion of AKAM: Azadi ka Amrit Mahotsav

6th June 2022 to 12th June 2022

Faculty of commerce of our college has Future Banker's Forum working towards meeting the national commitment of financial literacy amongst the students and society. All the activities and programs are designed by taking into consideration the inputs given by mentors of the forum who belongs to the banking field.

Campus Bank Connect:

Campus Bank connect is a activity for the college students. Achieving the financial literacy amongst the students is a part of academic activity where the students learns while doing like opening deposit account, not only becoming digital banking literate but also literate in the areas of insurance and investment. The students learns about the various aspects of operational banking through Internship at various banks. They also acquires the knowledge of cyber security.

Bank Mitra a social platform

The students of Future Bankers' Forum after learning the various aspects of banking make themselves as Bank Mitra Volunteers. Bank Mitra is a social platform where our student volunteers accepts financial literacy as a social responsibility. Under Bank Mitra platform our Future Bankers' Forum conducted the various financial literacy campaigns for the school children, farmers. Elderly people, unorganized sectors etc. We have applied and awaiting for Depositors

Education Awareness Fund RBI. During the visit of RBI we got the information of the Iconic Week celebration.

On the occasion of AKAM: Azadika Amrit Mahotsav during 6th June 2022 to 12th June 2022 Government of India has declared Iconic Week of Department of Financial Services. Future Bankers Forum instantly designed the plan of the activities during this week. It is as below..

Activities during Iconic week of DFS BY Future Banker's Forum

Sr. No	Day and Date	Theme of the activity	Number of student participated
1	6 th June 2022, Monday 9am to 10am	Inauguration of the iconic week at the hands of Branch Manager Vidya Bank Laxmi road branch	54
		Slogan competition of banking literacy	06
		Street Play on banking literacy	12
2	6 th June to 10 th June 2022 Monday to Friday 10.30am to 3.30pm	Being Bank Mitra at Bank of Maharashtra, SenapatiBapat Branch Pune to make the various customers aware about the various aspects of financial literacy like PMJJBY, PMJSBY, PPF, Atal Pension Yojana, Maha App for general customers and Door step banking App especially for Elderly people, use of Debit card and credit card, UPI payment gateway and its safe use, linking of mobile to Aadhar etc. Importance of the regular repayment of loans to the bank and nation.	06
3	10 th June 2022 Friday 3pm to 6pm	Investment Awareness Session arranged by DIPAM (Government of India): Creating wealth through stock market.	9 Students and two academicians
4	11 th June 2022 Saturday 10am to 12.30pm	Banking Awareness at Sahajeevanoldage home located at Bhugaon Pune Students interacted on how to take care while handling the banking through mobile and door step banking facility in	18 students and 2 academicians

		case of inability to go to the bank personally.	
5	12 th June 2022 Sunday Anytime during the day	Being Bank Mitra at local areas Last iconic day was Sunday therefore our students conducted the financial literacy campaign at the local areas where the students stays. The students interacted with the customers mainly from unorganized sectors like maidservants, security guards, watchman, sweepers, small retailers, senior citizen clubs, housewife etc.	32 students interacted with 57 customers of various banks

Methodology of the event:

- *Formed the team of volunteers who have the interest in participating in this event.
- *Conducted the orientation and training of the participants to make them train in the various aspects of financial literacy.
- *Talked with the various banks for the collaboration.
- *Consulted with the mentors of the forum regarding their inputs in planning of the event.
- *Designed the various activities and took the registration for activities.
- *Developed the own code of conduct of participation in this national campaign.
- *For the Being bank Mitra at local areas we had designed the strategic plan as it was Sunday of Last day of Iconic week. We had assigned the task to the students who had some backlogs in the internal credit of the banking subject as well as our bank mitra volunteers to conduct the financial literacy awareness interactions in the local areas.

Observations

- *Students were eager to participate in the event to gain the wide exposure and experience but we got very poor response from bankers even after the continuous talk with the various banks for the collaboration with us in this event.
- *During the program of DIPAM on ‘creating wealth through stock market’ we had observed that in the audience the bankers, experts were there though the program was for making the retail investors investment literate.
- *We have found that the people are interested to avail the various facilities offered by bank but due to lack of knowledge and having fear in mind they are reluctant.
- *Staff at branches are under heavy work pressure and unable to devote the time towards customer interaction and awareness even though they want.

*Language is the main barrier to make the customers convinced about the various schemes especially in the Nationalized Banks.

*Most of the people from unorganized sector are hesitated to go digital due to the increasing number of frauds and hacking.

*Most of the People were not knowing the the government schemes like PMJJBY, PMJSBY, Atal Pension Yojana.

Conclusions

*The students have understood the need of individual social responsibility towards contributing in the national commitment of financial literacy. In future the students have promised us that that they will give handholding to such people in doing the digital banking safe and making them aware about their financial wellbeing.

*Six Student volunteers have supported the Bank of Maharashtra, Senapati Bapat Road Branch Pune Maharashtra and in the society in spreading the awareness about the PMJJBY, PMJSBY, Atal Pension Yojana, safe use of various payment gateways etc.

*Through the street play on 'Smart Banking' the awareness was created about the fraud messages, phone calls for lottery and cashback, downloading the apps for banking convenience etc. The details of the student volunteers are as below

Sr. No	Name of the bank Mitra Volunteer	Mobile Number	Number of customers to whom volunteers interacted during the week
1	Ms Arusha Karanjekar	7666257241	70
2	Mr. Chirag Bogawat	7248960530	20
3	Ms. Seema Chandora	7776921064	58
4	Mr. Sangram Kadam	7940108436	64
5	Mr. Sourabh Kulkarni	8180071339	30
6	Mr. Omkar Kudale	-	26

Suggestions

After participating in the various activities of financial literacy we would like to suggest the following techniques through which we can achieve financial literacy more effectively.

*** Involving the academicians and students**

Wherever such literacy campaigns are organized by government of India it will be beneficial for them to involve the youth of higher educational institute to gain the

expected outcomes. Higher educational institute can represent the teachers as well as students to contribute in such campaigns.

***Financial Education**

Fear, misconceptions, careless behavior can be overcome through financial education of the customers. Various modes can be used like showing the videos on such awareness at the bank campus in regional languages, Tips on Care to be taken in the form of notices, banners or pamphlets, conducting the street plays in the villages, distribution of literacy material, involving the financial literacy in the curriculum or conducting the add on courses on the same by schools and colleges irrespective of any branch of education etc.

***Use of regional language**

Language is the important tool to literate. Bankers must interact verbally or through notices in the local language, the staff in the bank if communicate in the regional language then the message will be properly communicated and we can reach to the targeted objective of financial literacy. Bank can use the local language videos and street plays in the rural areas too.

***Bank Mitra Counter**

‘First impression is the last’ Accordingly to facilitate enquires of the customers, facilitating the customers in giving the information, filling up the form bank can take the initiative to set up the Bank Mitra counter at the entrance. This counter will handle the customer with proper care. Bank Mitra can satisfy the customers by using the words like Welcome and Thank You. Banks can involve the college students for such counter. Thus the energetic youth can be more productively used for the nation’s interest.

Advisors

Dr. Sanjay Kharat(Principal)

Dr. Shubhangi Joshi (Vice Principal)

Coordinator (Academician)

Vijayalaxmi Kulkarni and Dr. Pallavi Nikhare

And

Coordinating Team of FBF Student Volunteers

Collaborating Bank

Bank of Maharashtra , Senapati Bapat Branch

Vidya Sahakari Bank Ltd Pune

Few Glimpses of slogan competition and street Play

Inauguration of Iconic Week 6th June 2022



Few Glimpses of DIPAM Investors Awareness Session

Iconic Week 10th June 2022 3pm to 6pm

Making the Volunteers aware about investments



Few Glimpses of Making the elderly citizens aware about banking

Iconic Week 11th June 2022 10am to 12.30pm



Few Glimpses of Being Bank Mitra at Local areas

Iconic Week Last Day 12th June 2022



Iconic Week of Department of Financial Services

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News in Print Media

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विद्यार्थ्यांकडून बँकिंग साक्षरता अभियान

म. टा. प्रतिनिधी, पुणे

गणेशखिंड येथील मॉडर्न महाविद्यालयातील वाणिज्य विभागाचे विद्यार्थी राष्ट्रीय साक्षरता अभियानात सहभागी झाले होते. अर्थ मंत्रालयाने स्वातंत्र्याच्या अमृतमहोत्सवानिमित्त ६ ते १२ जून हा आठवडा 'आयकॉनिक आठवडा' जाहीर केला होता.

या आठवड्याचे उद्घाटन विद्या सहकारी बँकेचे शाखा व्यवस्थापक दीपाली आठल्ये यांच्या हस्ते झाले. या निमित्ताने बँकिंग साक्षरतेसंबंधी घोषवाक्य स्पर्धा व पथनाट्य स्पर्धा झाली. विद्यार्थ्यांनी सेनापती बापट रोडच्या बँक ऑफ महाराष्ट्र शाखेत प्रधानमंत्री जीवन सुरक्षा विमा योजना व जीवन ज्योती योजना, अटल पेन्शन योजना, पीपीएफ डिजिटल बँकिंग सुरक्षिततेसंदर्भात जनजागृती केली. ज्येष्ठ नागरिकांच्या अडचणी समजून, त्यांना बँकिंग सुविधांचा लाभ घेण्यास मदत केली. या वेळी जूही सक्सेना यांनी विद्यार्थ्यांना मार्गदर्शन केले. केंद्राच्या 'दीपम्' संस्थेच्या



गुंतवणूक साक्षरता अभियानात विद्यार्थी सहभागी झाले. सहजीवन वृद्धाश्रमात डिजिटल सुरक्षेबाबत ज्येष्ठ नागरिकांना मार्गदर्शन केले व त्यांच्या बँकिंगविषयीच्या अडचणी जाणून घेतल्या. या आठवड्याची सांगता विद्यार्थ्यांनी स्थानिक भागात साजरी केली. विद्यार्थ्यांनी रिक्षाचालक, सफाई कामगार, किरकोळ विक्रेते, घरकामगार महिला, सुरक्षारक्षक, ज्येष्ठ नागरिक, सुरक्षारक्षक यांच्याशी संवाद साधून विविध विषयांवर आर्थिक साक्षरता केली. प्राचार्य डॉ. संजय खरात आणि उपप्राचार्य डॉ. शुभांगी जोशी यांनी विद्यार्थ्यांना मार्गदर्शन केले.

Iconic Week of Department of Financial Services Government of India

Bank Mitra Volunteers with Bank of Maharashtra Team Senapati Bapat Branch Pune, Maharashtra



FINANCIAL LITERACY IS OUR NATIONAL COMMITMENT