



R. J. COLLEGE of Arts, Science & Commerce (AUTONOMOUS)

(Hindi Vidya Prachar Samiti's RAMNIRANJAN JHUNJHUNWALA COLLEGE of Arts, Science & Commerce)

Opposite Ghatkopar Railway Station, Ghatkopar (West), Mumbai 400086, Maharashtra, INDIA.

Website: www.rjcollege.edu.in Email: rjcollege@rjcollege.edu.in Tel No: +91 22 25151763 Fax No: +91 22 25150957

College is recognized under Section 2(f) & 12(B) of the UGC Act, 1956

Affiliated to UNIVERSITY OF MUMBAI II NAAC Re-Accredited 'A' Grade (CGPA: 3.50)

Date: 09/02/2023

Notice

The Department of BMS in collaboration with TISS NUSSD is organizing a webinar on "Budget Highlights for Financial Year 2023-24" by Mr. Raja Narsaiya Sir, Ex. Dy. Manager, Canara Bank. Mr. Raja will introduce students to the different perspective of the budget. The webinar will be held on Saturday, 11th February 2023 from 4.30 pm to 6.00 pm through Zoom meeting platform.

The Zoom meeting ID and Passcode are as follows:

Meeting ID: 836 9679 5623

Passcode: 511346

Students are cordially invited

Prof. Kalaiselvi Nadar

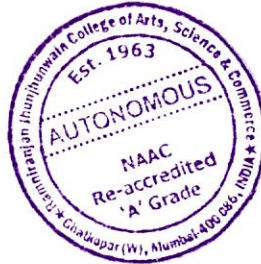
BMS Coordinator

Dr. Himanshu Dawda

Principal

PRINCIPAL

RAMNIRANJAN JHUNJHUNWALA COLLEGE
OF ARTS, SCIENCE & COMMERCE (AUTONOMOUS)
Ghatkopar (W), Mumbai-400 086, Maharashtra, INDIA



2019: Star College Status by DBT

2008: Best College by University of Mumbai 2010: IMC RBNQ Award 'Performance Excellence' for the year 2009

2011: 'Best Teacher Award' by Government of Maharashtra 2013: DST-FIST 2014: DBT STAR College

2013 & 2014: 'Jagar Jaanivancha Award' by Govt. of Maharashtra 2016: ISO 14001:2015 2016: ISO 9001:2015 2017: ISO 27001:2013

2018: Autonomous Status by University Grants Commission (No. F. 22-1/2018(AC) - 28.05.2018) & by University of Mumbai (No.Aff./ICD/18-19/440 - 08.06.2018)



R. J. COLLEGE of Arts, Science & Commerce (AUTONOMOUS)

(Hindi Vidya Prachar Samiti's RAMNIRANJAN JHUNJHUNWALA COLLEGE of Arts, Science & Commerce)

Opposite Ghatkopar Railway Station, Ghatkopar (West), Mumbai 400086, Maharashtra, INDIA.

Website: www.rjcollege.edu.in Email: rjcollege@rjcollege.edu.in Tel No: +91 22 25151763 Fax No: +91 22 25150957

College is recognized under Section 2(f) & 12(B) of the UGC Act, 1956

Affiliated to UNIVERSITY OF MUMBAI II NAAC Re-Accredited 'A' Grade (CGPA: 3.50)

BROCHURE

National University Students' Skill Development Programme

BUDGET HIGHLIGHTS FY 2023-24

SPEAKER

MR RAJA NARSAIYA

ExDy. General Manager
Canara Bank

SATURDAY | 11TH FEBRUARY, 2023 | 4.30PM - 6PM



PRINCIPAL
RAMNIRANJAN JHUNJHUNWALA COLLEGE
OF ARTS, SCIENCE & COMMERCE (AUTONOMOUS)
Ghatkopar (W), Mumbai-400 086, Maharashtra, INDIA

2019: Star College Status by DBT

2008: Best College by University of Mumbai 2010: IMC RBNQ Award 'Performance Excellence' for the year 2009

2011: 'Best Teacher Award' by Government of Maharashtra 2013: DST-FIST 2014: DBT STAR College

2013 & 2014: 'Jagar Jaanivancha Award' by Govt. of Maharashtra 2016: ISO 14001:2015 2016: ISO 9001:2015 2017: ISO 27001:2013

2018: Autonomous Status by University Grants Commission (No. F. 22-1/2018(AC) - 28.05.2018) & by University of Mumbai (No.Aff./ICD/18-19/440 - 08.06.2018)



R. J. COLLEGE of Arts, Science & Commerce (AUTONOMOUS)

(Hindi Vidya Prachar Samiti's RAMNIRANJAN JHUNJHUNWALA COLLEGE of Arts, Science & Commerce)

Opposite Ghatkopar Railway Station, Ghatkopar (West), Mumbai 400086, Maharashtra, INDIA.

Website: www.rjcollege.edu.in Email: rjcollege@rjcollege.edu.in Tel No: +91 22 25151763 Fax No: +91 22 25150957

College is recognized under Section 2(f) & 12(B) of the UGC Act, 1956

Affiliated to UNIVERSITY OF MUMBAI II NAAC Re-Accredited 'A' Grade (CGPA: 3.50)

Report

Mr. Raja Narsaiya Sir highlighted the different aspects of budget as mentioned in the following points:

Income: Estimate your total income for the year, including salary, wages, investment income, and any other sources of income.

Fixed expenses: Identify and plan for fixed expenses such as rent/mortgage payments, car payments, insurance premiums, and other recurring bills.

Variable expenses: Plan for variable expenses that may fluctuate from month to month, such as utilities, groceries, and entertainment.

Debt repayment: Consider the amount of debt you owe and make a plan to pay it off as quickly as possible. This could include credit card debt, student loans, or other outstanding debts.

Savings goals: Set savings goals for the year, such as building an emergency fund or saving for a down payment on a house.

Retirement planning: If applicable, consider contributing to a retirement account such as a 401(k) or IRA to help prepare for future expenses.

Charitable contributions: Plan for any charitable contributions you would like to make throughout the year.

Miscellaneous expenses: Budget for any miscellaneous expenses that may arise, such as unexpected car repairs or medical bills.

By creating a comprehensive budget and planning for these key highlights, individuals can better manage their finances and work toward achieving their financial goals for the year.



PRINCIPAL
RAMNIRANJAN JHUNJHUNWALA COLLEGE
OF ARTS, SCIENCE & COMMERCE (AUTONOMOUS)
Ghatkopar (W), Mumbai-400 086, Maharashtra, INDIA

2019: Star College Status by DBT

2008: Best College by University of Mumbai 2010: IMC RBNQ Award 'Performance Excellence' for the year 2009

2011: 'Best Teacher Award' by Government of Maharashtra 2013: DST-FIST 2014: DBT STAR College

2013 & 2014: 'Jagar Jaanivancha Award' by Govt. of Maharashtra 2016: ISO 14001:2015 2016: ISO 9001:2015 2017: ISO 27001:2013

2018: Autonomous Status by University Grants Commission (No. F. 22-1/2018(AC) - 28.05.2018) & by University of Mumbai (No.Aff./ICD/18-19/440 - 08.06.2018)



R. J. COLLEGE of Arts, Science & Commerce (AUTONOMOUS)

(Hindi Vidya Prachar Samiti's RAMNIRANJAN JHUNJHUNWALA COLLEGE of Arts, Science & Commerce)

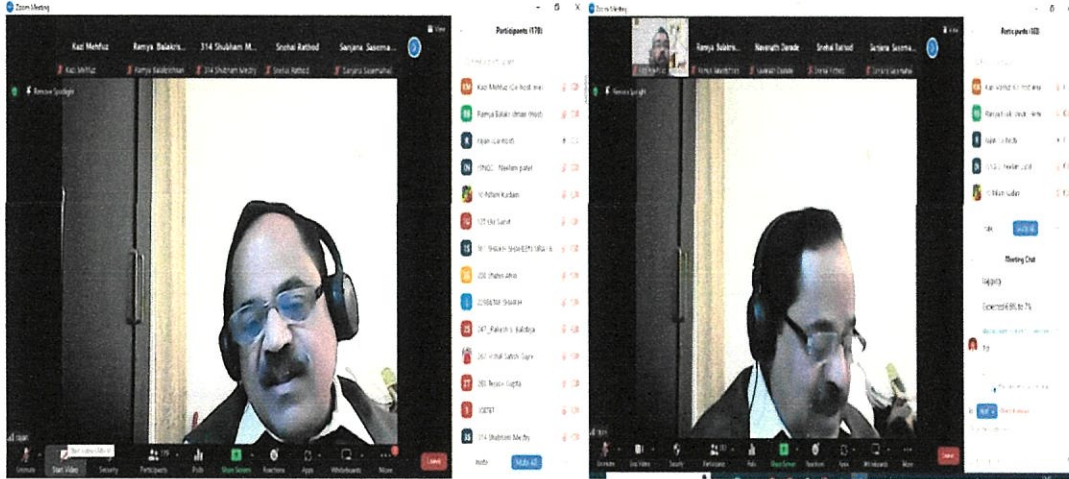
Opposite Ghatkopar Railway Station, Ghatkopar (West), Mumbai 400086, Maharashtra, INDIA.

Website: www.rjcollege.edu.in Email: rjcollege@rjcollege.edu.in Tel No: +91 22 25151763 Fax No: +91 22 25150957

College is recognized under Section 2(f) & 12(B) of the UGC Act, 1956

Affiliated to UNIVERSITY OF MUMBAI II NAAC Re-Accredited 'A' Grade (CGPA: 3.50)

Photographs of the Webinar on budget



Mr. Narsaiya interaction with students




PRINCIPAL
RAMNIRANJAN JHUNJHUNWALA COLLEGE
OF ARTS, SCIENCE & COMMERCE (AUTONOMOUS)
Ghatkopar (W), Mumbai-400 086, Maharashtra, INDIA

2019: Star College Status by DBT

2008: Best College by University of Mumbai 2010: IMC RBNQ Award 'Performance Excellence' for the year 2009

2011: 'Best Teacher Award' by Government of Maharashtra 2013: DST-FIST 2014: DBT STAR College

2013 & 2014: 'Jagar Jaanivancha Award' by Govt. of Maharashtra 2016: ISO 14001:2015 2016: ISO 9001:2015 2017: ISO 27001:2013

2018: Autonomous Status by University Grants Commission (No. F. 22-1/2018(AC) - 28.05.2018) & by University of Mumbai (No.Aff./ICD/18-19/440 - 08.06.2018)



R. J. COLLEGE of Arts, Science & Commerce (AUTONOMOUS)

(Hindi Vidya Prachar Samiti's RAMNIRANJAN JHUNJHUNWALA COLLEGE of Arts, Science & Commerce)

Opposite Ghatkopar Railway Station, Ghatkopar (West), Mumbai 400086, Maharashtra, INDIA.

Website: www.rjcollege.edu.in Email: rjcollege@rjcollege.edu.in Tel No: +91 22 25151763 Fax No: +91 22 25150957

College is recognized under Section 2(f) & 12(B) of the UGC Act, 1956

Affiliated to UNIVERSITY OF MUMBAI || NAAC Re-Accredited 'A' Grade (CGPA: 3.50)

CERTIFICATES



Hindi Vidya Prachar Samiti's

R. J. COLLEGE OF ARTS, SCIENCE & COMMERCE (AUTONOMOUS)

Opposite Ghatkopar Railway Station, Ghatkopar (W), Mumbai 400 086.

Department of Bachelor of Management Studies

Certificate of Participation

This is to certify that **VASUNDHARA JADHAV**
has participated in the workshop/session/event/competition titled *Budget Highlights PY 2023-2024*
held on **11/02/2023**.


Ms. Kalai Selvi Nadar

Head, Department of B.M.S


Dr. Himanshu Dawda

Principal



Hindi Vidya Prachar Samiti's

R. J. COLLEGE OF ARTS, SCIENCE & COMMERCE (AUTONOMOUS)

Opposite Ghatkopar Railway Station, Ghatkopar (W), Mumbai 400 086.

Department of Bachelor of Management Studies

Certificate of Participation

This is to certify that **PRAJAPATI NEHA ASHOK**
has participated in the workshop/session/event/competition titled *Budget Highlights PY 2023-2024*
held on **11/02/2023**.


Ms. Kalai Selvi Nadar

Head, Department of B.M.S


Dr. Himanshu Dawda

Principal




PRINCIPAL
RAMNIRANJAN JHUNJHUNWALA COLLEGE
OF ARTS, SCIENCE & COMMERCE (AUTONOMOUS)
Ghatkopar (W), Mumbai-400 086, Maharashtra, INDIA

2019: Star College Status by DBT

2008: Best College by University of Mumbai 2010: IMC RBNQ Award 'Performance Excellence' for the year 2009

2011: 'Best Teacher Award' by Government of Maharashtra 2013: DST-FIST 2014: DBT STAR College

2013 & 2014: 'Jagar Jaanivancha Award' by Govt. of Maharashtra 2016: ISO 14001:2015 2016: ISO 9001:2015 2017: ISO 27001:2013

2018: Autonomous Status by University Grants Commission (No. F. 22-1/2018(AC) - 28.05.2018) & by University of Mumbai (No.Aff./ICD/18-19/440 - 08.06.2018)