



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)

CAPACITY DEVELOPMENT AND SKILLS ENHANCEMENT ACTIVITY ORGANIZED FOR IMPROVING STUDENT CAPABILITY.

Consumer guidance webinar
BAF Department

Date and Time: 12/09/2020; 10am - 12pm

Where : Google meet

Attendees: FYBAF, SYBAF

Participants : 120

Organiser: Consumer Guidance Society of India

Speakers: Mr. T R Pandey (Project Manager CGSI)
Mr. Santosh Shukla (Joint Secretary - CGSI : Navi Mumbai) - Consumerism
Mrs. Hardeep Kaur (Financial Advisor) - Financial Literacy

Invite:

Hindi Vidya Prachar Samiti's Ramniranjan Jhunjunwala College, Ghatkopar, Mumbai
Organising Free Webinar in association with Consumer Guidance Society of India on
"Consumerism and Financial Literacy in Covid 19 Times"

FOR Students & Staff

Date and Time:

Saturday 12th September 2020, 10:00 AM onwards

Platform : Google Meet

Key Speakers Topic

Session I

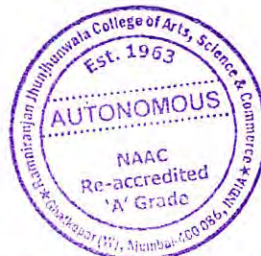
Mr. Santosh Shukla (Joint Secretary - CGSI : Navi Mumbai) - Consumerism

Session II

Mrs. Hardeep Kaur (Financial Advisor) - Financial Literacy

Note

1. No Registration Fee
2. e-Certificate will be issued after full participation and filling in Feedback Form
3. Financial Awareness e-book published by RBI will be distributed to all participants.
4. Please input a correct name, email address to get the correct name printed on E-certificate.



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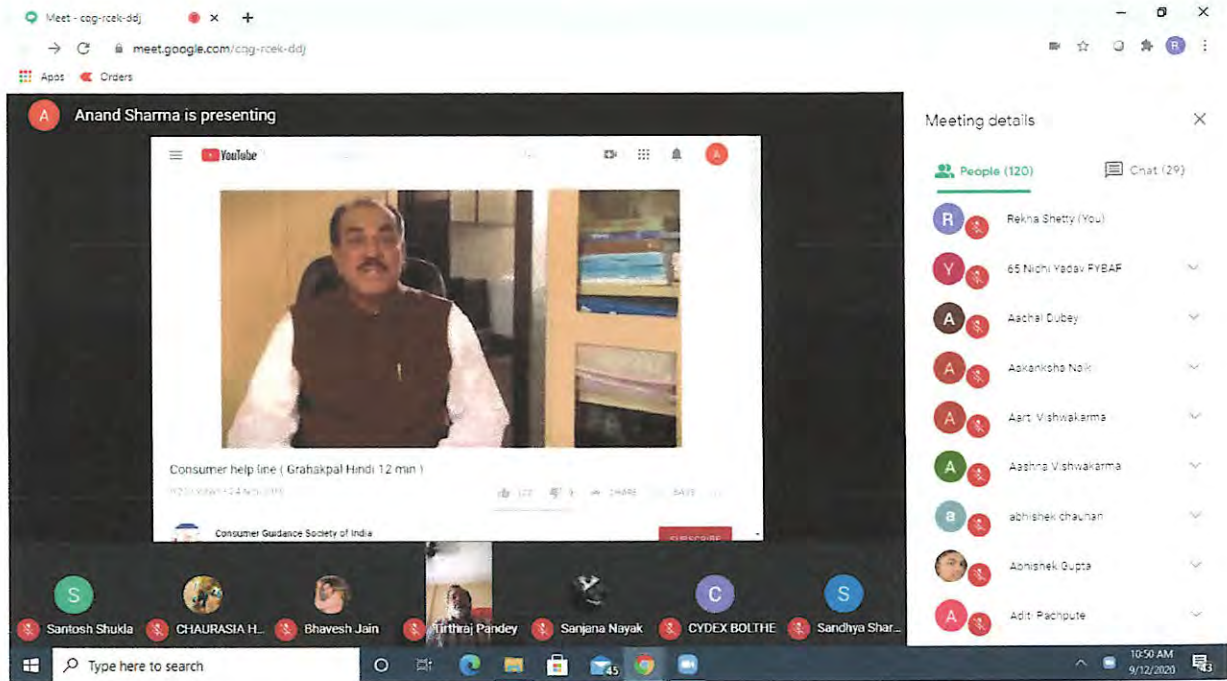
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Outcomes:

1. An understanding of consumer rights.
2. Importance of saving early & compounding.

Pictures:



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Meeting details: People (102), Chat (33)

Participants: Harsh sharma, Harshad Bhagwan, Janvli Mishra, Janvli Prajapati, Jaya Nayak, JYOTI BEHERA, Kajol Verma, Khushbu Gupta, Khushi Shukla

Meeting details: People (97), Chat (33)

Participants: Harshad Bhagwan, Himanshu yadav, Janvli Mishra, Janvli Prajapati, Jaya Nayak, JYOTI BEHERA, Kajol Verma, Khushbu Gupta

Inflation	Years	Remarks
3%	24 years	In 24 years the value of money will be halved due to inflation @ 3%
5%	14.4 years	In 14.4 years the value of money will be halved due to inflation @ 5%
8%	9 years	In 9 years the value of money will be halved due to inflation @ 8%
12%	6 years	In 6 years the value of money will be halved due to inflation @ 12%

www.optimamoney.com

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Basic Guidelines for Investor

- 1 First set your Goals and then Invest.
- 2 Start Saving early and save regularly.
- 3 Maintain an adequate cash reserve.
- 4 Have an appropriate Insurance Cover.
- 5 Do proper tax planning and avail tax shelters
- 6 Diversify your Portfolio adequately.

Meeting details: People (98), Chat (33)

Tax slab

- ❖ No tax for individuals with income less than 2,50,000
- ❖ 0%-5% tax with income 2.5 lacs to 5 lacs for different age groups
- ❖ 20% tax with income 5 lacs to 10 lacs
- ❖ 30% tax with income above 10 lacs
- ❖ Investments upto 1.5 lacs under Sec 80C can save 46,800 in taxes

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Meeting details: People (96), Chat (33)

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Meeting details: People (94), Chat (33)

Anand Sharma is presenting

- Minimum 15 %-20% Savings (Save first then spend) Young-50-30-20 Rule
- Experienced-40-20-40 Rule
- Start Small and pay yourself first
- Use 2 min Rule for buying
- Pay your credit card balance in full every month-Interest charged on credit card loan is 33% per annum.
- Maximize Tax planning
- Buy Diversified Mutual Funds
- Make sure -insurance
- Diversify Income
- Borrow wisely if at all
- Understand Good Debt and Bad debt
- Invest long term

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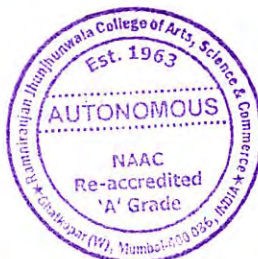
Meeting details: People (91), Chat

Anand Sharma is presenting

Power of Compounding

Monthly Savings Rs. 1000	@ 10% p.a.	@12% p.a.	@15% p.a.	@18% p.a.
10 years	1,99,864	2,21,930	2,59,973	3,04,846
20 years	7,18,259	9,11,211	1,31,1707	19,00,361
25 years	12,33,325	16,86,207	27,24,642	44,40,288
30 years	20,62,843	30,52,013	55,66,559	1,02,51,024

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The screenshot shows a Google Meet interface. The main content is a presentation slide titled "Investment Options in India: Snapshot" from www.optimamoney.com. The slide contains a table with columns for Investment, Risk, Tenure, Liquidity, Returns, and Taxation. The participants list on the right includes: Anand Sharma (presenting), Aarti Vishwakarma, Ashina Vishwakarma, abhinav chavan, Abhishek Gupta, Aditi Pachpute, Aishwarya Raut, Aman Gupta, and Ambika ghukia.

Investment	Risk	Tenure	Liquidity	Returns	Taxation
Direct Equity	High	Can be sold anytime	High	Market linked	STCG: 15%, LTCG: 10%* (Long term 1 year)
Equity mutual fund	Moderate	Open end**	High	Market linked	STCG: 15%, LTCG: 10%* (Long term 1 year)
Real estate	High	Can be sold anytime	Low	Market linked	STCG: Added to income, LTCG: 20%**
Gold	Low moderate	Can be sold anytime	Varies	Market linked	STCG: Added to income, LTCG: 20%**
PPF	No risk	15 years	Partial withdrawal***	7.6 percent	Interest tax free (EEE status)
Bank fixed deposit	Low	7 days to 10 years	Premature exit	Varies	Interest taxable as per tax slab
Debt funds	Low high	Open end	High	Market linked	STCG: Added to income, LTCG: 20%**
RBI taxable bonds	No risk	7 years	Low	7.75 percent	Interest taxable as per tax slab
NPS	Low high	60 minus entry age	Limited	Market linked	80% of corpus tax exempt, Annuity taxable
Senior Citizens' Saving Scheme	No risk	5 years	Low	8.1 percent	Interest taxable

Participants arranged class wise and alphabetically:

Sr. No	Name	Class
1	BAJPAYEE AJAYKUMAR ASHOK GODHANI	SYBAF
2	CHAUHAN SAPANA SURESH RAJMALA	SYBAF
3	CHAURASIYA HIMANSHU PRAVIN SWETA	SYBAF
4	CHAURASIYA KUNAL AJAY SUREKHA	SYBAF

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5	DUBEY ABHIRATH DEVESH SUSHMA	SYBAF
6	GUPTA ABHISHEK RAMASARE SHASHIBALA	SYBAF
7	GUPTA POOJA BABULAL LALITA	SYBAF
8	GUPTA SAPNA DASHRATHLAL ANITA	SYBAF
9	GUPTA VIKAS AWADHESH POONAM	SYBAF
10	JAIWAR POOJA ANDRIKA KUSUM	SYBAF
11	KADRI FAIYAZ IMTIYAZ SHAHIN	SYBAF
12	MALLICK SHAHEEN MOHAMMAD FAIZAN ASMA BEGUM	SYBAF
13	MANIYAR SIMRAN IRFAN NAGMA	SYBAF
14	MAURYA RAVIKUMAR PAWARU USHADEVI	SYBAF
15	MAURYA TINKLE RAMNATH KAILASHI DEVI	SYBAF
16	MISHRA AKHIL ANIL SUSHILA	SYBAF
17	MISHRA JANHVI INDRAMANI SHOBHAVATI	SYBAF
18	MISHRA POOJA BHOLANATH PUSHPA	SYBAF

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20	MOURYA HARIOM RAMBADAN SANGEETA	SYBAF
21	MOURYA SAHIL RAKESH SARITA	SYBAF
22	PANDEY RIYA SANJAY KUSUM	SYBAF
23	PASI LAVKUSH RAMBHARAT PUSHPA	SYBAF
24	PRASAD PRIYANKA RADHESHYAM LILAVATI DEVI	SYBAF
25	RAUT AISHWARYA RAVIKANT ROHINI	SYBAF
26	SHARMA HARSH OMPRAKASH URMILA	SYBAF
27	SHARMA SEJAL RAJKUMAR SARITA	SYBAF
28	SHUKLA AMBIKA SURESH POOJA	SYBAF
29	SHUKLA NEHA MUKESH KUMAR PUSHPA	SYBAF
30	SHUKLA SHIVAM RAJEETRAM URMILA	SYBAF
31	SINGH YASH PRADEEP MADHU	SYBAF
32	THAKUR PRIYANKA KUMARI VIJAY KUMAR SHEELADEVI	SYBAF

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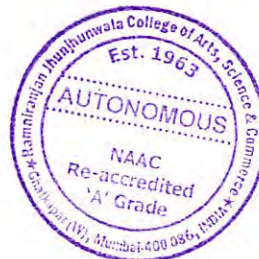
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34	VERMA KAJOL JASWANT URMILA	SYBAF
35	VISHWAKARMA AARTI RAMANUJ CHANDRAVATI	SYBAF
36	VISHWAKARMA AASHNA ALGU CHAMPA	SYBAF
37	YADAV NEHA SIDDHNATH SARITA	SYBAF
38	YADAV NIDHI RAMESH SUJITA	SYBAF
39	YADAV RANJIT SHRIPRAKASH SAVITRIDEVI	SYBAF
40	BHARDWAJ PRIYANKA SURESH USHA	SYBAF
41	GIRI SHUBHAM NEELAMSANJEEV ANITA	SYBAF
42	LAD SHRUTI BHARAT BHAKTI	SYBAF
43	PANDEY RUBY DIWAKAR ANJU	SYBAF
44	VERMA SPARSH MATHURA PRASAD SUJATA	SYBAF
45	GUPTA RINKU PRADEEP SARITA	SYBAF
46	ANSARI AREEB SUHAIL ISHRAT	SYBAF

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48	JAIHWAL SUSEELA RAMDEV SANGEETA	SYBAF
49	MAITY SUPRIYA KHUDIRAM SHIKHA	SYBAF
50	OJHA DEEPU SHIVPRAKASH BRINDAVATI	SYBAF
51	SINGH YASHI SUSHIL TARA	SYBAF
52	JAISHWAL RITESH JAGDISH KANTIDEVI	SYBAF
53	KANOJIYA MAYANK JAGATRAM MADHU	SYBAF
54	NARE RAJESH JAYARAM BABABAI	SYBAF
55	RANE SNEHA SANTOSH SANGEETA	SYBAF
56	VISHWAKARMA SAVINYA VINOD KUMAR SAROJ	SYBAF
57	ANITA RAMSAJAN YADAV PREMA DEVI	FYBAF
58	ANSARI ANAM SADIK TABASSUM	FYBAF
59	CHAUBEY SHRUTI SANJAY GEETA	FYBAF
60	CHAUHAN ABHISHEK SUBHASH SHAKUNTALA	FYBAF

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62	DALVI MRUNALI SUNIL SUCHITA	FYBAF
63	DHADHI MEHUL LADHA KAMI	FYBAF
64	DUBEY ANCHAL DHYANCHAND PUSHPA	FYBAF
65	GAWADE RUTUJA SANTOSH MEERA	FYBAF
66	GHULE RAJ SANJAY SUNITA	FYBAF
67	GUPTA AMAN RAJESH LATA	FYBAF
68	GUPTA DISHA RAJESH GUPTA RENU	FYBAF
69	GUPTA KHUSHBU HARISHCHANDRA BINDU DEVI	FYBAF
70	GUPTA PREM PRAMOD FULADEVI	FYBAF
71	GUPTA ROHIT RAMGARIB SANGITA	FYBAF
72	GUPTA SARITA BRAHMAPRASAD MEERA	FYBAF
73	GUPTA UDAY RUPESH SUNITA	FYBAF
74	HAREKAR AVANTIKA VIJAY VIDYA	FYBAF

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

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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)

75	HUSSAIN MO ARASHAD MO JAHIR ASAGARI KHATUN	FYBAF
76	JADHAV SIDDHESH HARESH SUJATA	FYBAF
77	JAIN BHAVESH DEVILAL SAVITA JAIN	FYBAF
78	JAISWAR ANJALI INDRAJEET INDU	FYBAF
79	JYOTI NIRANJAN BEHERA ANU	FYBAF
80	KANNAUJIYA PAYAL TRILOKINATH CHAMELI	FYBAF
81	KANOUIYA RAJU MITHAILAL URMILA	FYBAF
82	KUMBHAR SHIVKUMAR ASHOK MITHILESH	FYBAF
83	MAHARANA AMBIKA ARUN ANJALI	FYBAF
84	MISHRA RIYASHRI RAJENDRA SHAKUN	FYBAF
85	MISHRA SAHIL TARUNDRA ANITA	FYBAF
86	NAHAK PRIYA ABHIMANYU RINA	FYBAF
87	NAYAK JAYA GURU GAYATRI	FYBAF
88	NAYAK SANJANA PRABHAKAR SAVITA	FYBAF

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90	PACHPUTE ADITI SANJAY MANGAL	FYBAF
91	PAL JYOTI SHIVSHYAM PHOOLPATI	FYBAF
92	PANDEY MANSI RAJKISHOR RENU	FYBAF
93	PARAB DURVA BALKRISHNA SHRADDHA	FYBAF
94	PARAB ESHAN DATTARAM DIVYA	FYBAF
95	POTTA PRAVIN BHIMAPPA ANANTAMMA	FYBAF
96	PRAJAPATI JANAVI NAGENDRA PRAMILA	FYBAF
97	RAWAL JANVI BHARAT URMILA	FYBAF
98	SAIF HUSAIN ARIF HUSAIN FIRDOUS JAHAN	FYBAF
99	SAROJ NEHA RAMLAKHAN SARASWATI	FYBAF
100	SHAIKH MUSKAN MOHD OJAR AMNA	FYBAF
101	SHAIKH MUSKAN MURADALI SHABANA	FYBAF
102	SHAIKH SAHENA SAMEER RUBINA	FYBAF

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104	SHAIKH SHAHISTA SHAKIR REHANA	FYBAF
105	SHARMA CHANCHAL DINESH REKHA	FYBAF
106	SHARMA KOMAL JAYPRAKASH REETA	FYBAF
107	SHARMA SANDHYA RAMBHARAN AASHA	FYBAF
108	SHEWALE OMKAR PANDURANG AARTI	FYBAF
109	SHINDE ISHWARI SHAILENDRA AARTI	FYBAF
110	SHUKLA KHUSHI RAJESH SADHANA	FYBAF
111	SIDDIQUI SHAHIN SHAMSUDDIN JAFRUNNISHA	FYBAF
112	SINGH AMRITA DINESH PUSHPA	FYBAF
113	SINGH RITIKA RAKESH BABY	FYBAF
114	SONAR NANDINI NAGENDRA ANITA	FYBAF
115	TALKAR SHRAVANI ANAND VIDYA	FYBAF
116	THAKUR SNEHA RAKESH SUNITA	FYBAF

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117	TIWARI ANURAG SHRIKANT KUNTI	FYBAF
118	TUKRUL SHUBHAM KISHOR KISHORI	FYBAF
119	YADAV ANKITA OMPRAKASH SUNITA	FYBAF
120	YADAV ARCHANA KOMAL REETA	FYBAF

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