

MEMORANDUM OF UNDERSTANDING (MOU)

Between



WX Consultants Private Limited, Nashik

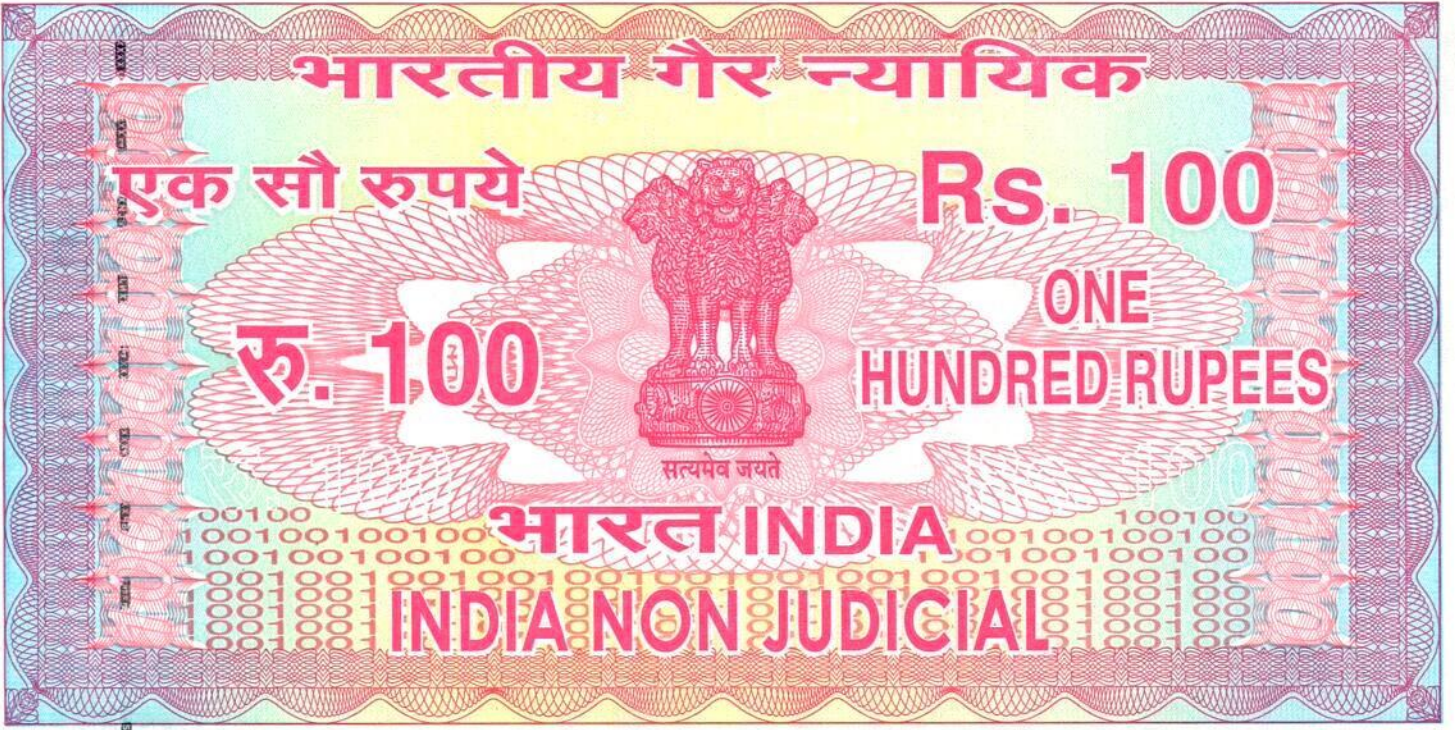


Sonopant Dandekar Shikshan Mandalie's

**Sonopant Dandekar Arts, V.S. Apte
Commerce and M. H. Mehta Science
College, Palghar**

For

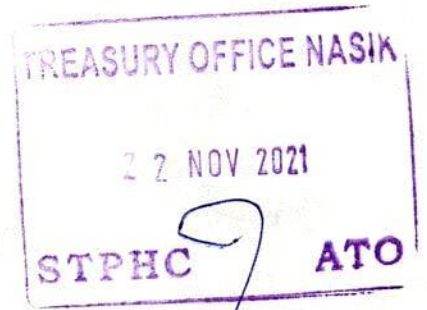
Ministry of Micro, Small & Medium Enterprises Desk



महाराष्ट्र MAHARASHTRA
23 NOV 2021 2020

YG 459976

अ. नं. 19774 दि. रु. 100/- पैकी रु. MOU
श्री. / श्रीमती / सौ.
पत्ता WX Consultants Pvt Ltd.
हस्ते श्रीकेश विडिसी कुमवार नगर नाशिक
सही उदय साठवे
Bisaly



श्री. स. अमृतकर
स्टम्प वेंडर, नाशिक.
(मु.वि.प.क्र.-१०३/२००२)

MEMORANDUM OF UNDERSTANDING

This **Memorandum of Understanding** (hereinafter called as the 'MOU') is entered into on this Thirty November Two Thousand Twenty One (30/11/2021)

BETWEEN

WX Consultants Private Limited represented herein by Mrs. Dipali Chandak (Director, WX Consultants Private Limited) (hereinafter referred as "**First Party**" or "**WisdomXtra**" which expression, unless excluded by or

repugnant to the subject or context shall include its successors – in-office, administrators, and assigns).

AND

Represented herein by its **Sonopant Dandekar Arts, V.S. Apte Commerce and M. H. Mehta Science College, Palghar** Principal - Dr. Kiran Save (Competent Authority), (hereinafter referred to as “**Second Party**”, company which expression, unless excluded by or repugnant to the subject or context shall include its successors – in-office, administrators and assigns).

(First Party and Second Party are hereinafter jointly referred to as ‘Parties’ and individually as ‘Party’)

WHEREAS

A) The First Party **WX Consultants Private Limited** established in 2017 and we as a Centre of Excellence, is strive to empower businesses with value-driven consulting and growth strategies.

Who we are?

At the heart of any business, there is value and there is passion. And this is what brought us to life.

We are your change after a breakthrough.

We are your Quantum Leap.

We are **WisdomXtra**.

A team of business advisors that is passionate about delivering value through their services. **A team that you can trust with your business.**

How do we do it?

By enabling you.

By enabling your business.

By creating value.

What we do

Your business needs all sorts of assistance during its journey.

Hiring a specialist / expert for every individual need of your business drains life out of it.

Too many consultants confuse your business. What makes it worse? Short lived and value less consultation.

Get WisdomXtra as your value consultant for all your business needs while you do your business with full confidence.

We are here for you

Business failure is a real fear. While we don't like stating the harsh truth but it's about time, we face it. When problems arise, navigating those murky waters becomes an impossible task. Only 1 out of 10 businesses make it to 10-year mark.

No one's potential is less but something makes a difference. But businesses tend to ignore that uniqueness and go directionless which ultimately makes them nothing but another statistic.

If you looking to be a winner, by all means, we are here for you.

We believe

Walk towards your success. Right advice and support is the only difference between success and failure.

Services Offered By WisdomXtra

MSME DESK

Kick start your Business

Starting a new business can be overwhelming. The constant fear and doubt consumes you and limits you to unlock your full potential.

The path you have chosen is not an easy one but let us tell you at WisdomXtra, we believe in you and your skills.

Start with an idea : Don't know how to start your business?

Make your business model : Here's how to make your business model

Decide your business structure : Business structures that are available in India

Procedure to set up your business in India

Digital presence : Have you thought about having an online presence?

Fund your business

Do not drop that unique business idea of yours because you don't have enough money to kick start your business.

Yes, it costs money to run or start a business and we know it. Getting fund or finding the right investment for your business is a dream come true. Well, it's

not the only reason why start up fails but one of the most important reason. We explore the possibilities to find answers to your Who? When? And How?

Who would you want to invest in your business?

When is the right time to get that investment?

How are you going to get that investment?

Marketing services

Engage your target audience. If you are trying to sell your product/services to everybody, you will end up selling it to nobody.

Solutions that helps you strike off your marketing to do list, break through your growth ceiling and achieve massive return on investment from a single team of marketing specialists.

At WisdomXtra, we engage scalable marketing strategies at every stage of your customer's journey. Click on each funnel below to see our strategies at each funnel and how we do it better than anyone else.

Do it right the first time : Marketing funnel

Keeping an eye on your audience while performing strategies that work, brilliantly and efficiently.

Attract - your target audience and create awareness

Engage - and build a human connection

Convert - and keep your customer

Valuation & Advisory Services

We are ready for your leap, are you?

Having an in-house advisory team is a luxury not every business can afford. Yet, need to have trusted advisor is inevitable. Beginners or established businesses, our services are for everyone.

Planned or unplanned, we are ready for all your strategic needs. With our holistic approach, you can identify potential risks or threats that may not be so clear otherwise.

We provide advisory services in following area:

- Enterprise Planning
- Enterprise Expansion, Diversification & Growth
- Technology sourcing
- Turn Key Project Preparation and many more

Support Services

We have put in our best efforts to avail schemes offered by MSME Ministry for eligible Micro, Small & Medium Enterprises

We also aim to implement standard support system and follow principles to get the proper scheme/ subsidy/ grant as per the norms with the following list of few of the objectives:

- Facilitation and credit flow to MSMEs
- Improving competitiveness of MSMEs
- Improve manufacturing base through upgradation of technology
- Promotion of MSMEs through cluster bases approach (SFURTI)
- Marketing support to MSMEs
- Export Market Promotion (EMP)
- Schemes of National Small Industries Corporation (NSIC)
- Skill development and entrepreneurship development training
- Creation of new Micro Enterprises through Prime Minister's Employment Generation Program (PMEGP)

Trainings

Our courses are designed to help you develop the required capabilities and understand the trends and be prepared for what's around the bend.

We offers:

- Technical Training Programs,
- Capacity Building Programs ,
- Entrepreneurship Development Programs,
- Women Entrepreneurship Development Program,
- Agro Entrepreneurship Development Program,
- Executive Development Program,
- Management Development Program

under the various categories and for different sectors with strong base of real-time trainers.

We also provide tailor-made training curriculum to meet the career objective of the students and working professionals.

Financial Literacy Mission

We are working on the mission to develop a financially aware and empowered India.

We undertake massive Financial Education campaign to help people manage money more effectively to achieve financial well being by accessing appropriate financial products and services through regulated entities with fair and transparent machinery for consumer protection and grievance redressal.

We work on following objectives:

- To promote Financial Education across India for all sections of the population as per the National strategy for Financial Education of Financial Stability and Development Council.
- To create financial awareness and empowerment through financial education campaigns across the country through seminars, workshops, conclaves, training, programmes, campaigns, discussion forums with/without fees by itself or with help of institutions, organisations and provide training in financial education
- To improve the knowledge, understanding, skills and competence of investor in finance.

Events

We are organising variety of functions for executing objectives, which might include seminars, talk shows, conferences, trade shows, exhibitions, charity events, Sports activities.

It involves handling the overall logistics of the event, working with staff, and conducting project management of the event as a whole.

Trusted by Many People

Our clients have always trusted our expertise and advices. Here's what they have to say about us.

Business needs all sorts of assistance during its journey. When problem arise, navigating those murky waters becomes an impossible task. We are a team of business advisors who are passionate about delivering value through our services for all your business needs. We, at WisdomXtra, as your valuable consultants, will handle all kinds of assistance your business needs during its journey. Empower your business with our value – driven consulting and growth strategies.

The world around us is in a constant state of transformation and we need to be able to deal with this change effectively. To succeed in today's competitive and complex environment, you need to develop and demonstrate the personal capabilities, underlying characteristics and behaviors that drive superior performance at work.

We have built a strong reputation to provide an excellent service to individuals & Corporate with a team of fully qualified professionals. Our commitment to being at the forefront of the current and evolving professional practices which leads to design programs that reflect the realities of the marketplace.

Our Social Initiative: Swayam-Shakti: Stree Udyami Foundation

Our social initiative **Stree Udyami Foundation**, is working with the goal of helping women entrepreneurs to grow local economies by providing business education, training, mentoring and networking. Gaining new revenue contract through interaction with Industry leaders; provide media reach (digital and print) through promoting their business on exclusive social media platforms & various exhibitions.

With this backdrop, **Stree Udyami Foundation** is a section 8 company (Non-Profit Organisation). We started with the motive, to incubate women entrepreneurs and provide a platform to grow. We are happy to share that, 2000 + women entrepreneurs (individual & self-help group) are associated with us from PAN Maharashtra level. Our group has potential, budding women entrepreneurs with the proper blend off various manufacturing & service 30 + sectors like Engineering, Food Processing, Appeals, Cosmetics, handicraft, professionals like doctors, advocates, Interior Designers, Architect and many more.

The She Shines Club by Stree Udyami Foundation at academic partner is poised to develop, nurture and promote the women driven business.

WX Consultants Private Limited is thus looking forward to engaging with multiple execution partners having proven model of execution that matches with our objectives. (Every partner shall choose unique name to offer services based on partners strength, model, and method of execution)

B) The Second Party i.e. **Sonopant Dandekar Arts, V.S. Apte Commerce and M. H. Mehta Science College, Palghar**, established in the year 1970, every

stake holder can complement each other as well as fetch benefits of mutual interest.

Objective:

- First Party & Second Party believe that collaboration and co-operation between themselves will effectively establish joint program, enabling both parties to achieve their business and social objectives.
- The Parties intent to cooperate and focus their efforts on cooperation for establishing “MSME Desk” and develop a detail structure to execute.
- Both Parties, being legal entities in themselves desire to sign this MOU for advancing in their mutual interest and better social cause.
- So, based on the strengths of the entities and proven record, it is proposed to set-up joint program under the name “MSME Desk” by WX Consultants Private Limited and Sonopant Dandekar Arts, V.S. Apte Commerce and M. H. Mehta Science College, Palghar.
- While “MSME Desk” is concept from WX Consultants Private Limited, Sonopant Dandekar Arts, V.S. Apte Commerce and M. H. Mehta Science College, Palghar empowers its execution through their innovation management. Now therefore, in consideration of the promise to set-up successful “MSME Desk” as per the details in Annexure I ,

THE PARTIES HERE TO AGREE AS FOLLOWS:

1. CLAUSE 1: AREA and SCOPE OF COLLABORATION:

1.1. The aim of this MOU is primarily to establish terms of collaboration and co-operation, under which both the parties seeking the MOU, shall perform collaborative efforts for successfully establishing and operating “MSME Desk” in a self-sustainable mode.

1.2. In “MSME Desk” structure, the terms of association based on revenue sharing model, scope of activities, benefits for the participating members as per the process of operation shall exclusively follow the guidelines mentioned in Annexure-I.

2. CLAUSE 2: CO-OPERATION

- 2.1. First party shall assign coordinator who can ensure co-ordination & preparation of six month progress report jointly with person designated by from Second party. Also, on pre-booking basis the conference room & meeting room, Technical labs, Machineries and other infrastructure support shall be made available as & when required to co-ordinate with institutes, mentors & / or industries under the "MSME Desk". The effectiveness will be measured by actual milestones achieved against the set milestone.
- 2.2. As far as the minimum set milestones are achieved as per the targets mentioned in Annexure-I, through collaboration of both the parties, the "MSME Desk" shall keep running exclusively between parties and no third-party engagement shall be entertained.
- 2.3. Addition or removal of any terms of association from annexure I, shall be done through written consent of both parties for the betterment of the program outcome.
- 2.4. Any new activity other than mentioned in Annexure-I, shall be discussed separately and its scope and framework will get defined through mutually agreeable terms of association before its execution.

3. CLAUSE 3: INTELLECTUAL PROPERTY PROTECTION

- 3.1. Nothing contained in this MOU shall, by express grant, implication, Estoppel (the principle which precludes a person from asserting something contrary to what is implied by a previous action or statement of that person or by a previous pertinent judicial determination) or otherwise, create in either Party any right, title, interest, or license in or to the intellectual property (including but not limited to know-how, inventions, patents, copy rights and designs) of the other Party.

4. CLAUSE 4: IMPLEMENTATION METHODOLOGY

- 4.1. Review committee should be formed consisting of two senior members from each party to set the targets and milestones. Same committee shall take review of the activities, terms of reference and achievements against set milestones and submit the report semiannually to the WX Consultants Private Limited for recommendation of improvement and betterment of the program.
- 4.2. The recommendation for modification shall be judged judiciously maintaining the interests of the entities intact and with due considerations to its financial viability and impact.
- 4.3. The second party has to nominate two Members form from Office bearer team - MSME Desk.

5. CLAUSE 5: LOGO USAGE

- 5.1. At all functions / literature related to this MOU activities, Sonopant Dandekar Arts, V.S. Apte Commerce and M. H. Mehta Science College, Palghar logo shall be use as an **Academic Partner** whereas WX Consultants Private Limited logo shall be consider as an **Incubation Partner** of the program.
- 5.2. At all promotional material of both parties, the Sonopant Dandekar Arts, V.S. Apte Commerce and M. H. Mehta Science College, Palghar logo shall be used as an **Academic Partner** whereas WX Consultants Private Limited logo shall be consider as an **Incubation Partner**.

6. CLAUSE 6: VALIDITY and TERMINATION

- 6.1. This MOU is valid from 1st December 2021, This Mou is valid for Three years, both parties agreed that the right to terminate the contract is exercised by any one of us prior notice to the other party.
- 6.2. Program framework of operation are mentioned in Annexure-I. It shall get reviewed and updated through mutual agreement every year by the review committee at the time of annual review.

6.3. Both parties shall discuss mutually and its scope and framework of "MSME Desk" on agreeable terms of association.

6.4. Either party can terminate the agreement by giving notice of 30 days. Each party shall fulfill all committed financial, non-financial and operational obligation and activities (As per all keys mentioned in Annexure-I) before completely closing the terms of association of this MOU.

7. CLAUSE 7: COMMERCIALS

Any services mentioned in list of services offered by WisdomXtra shall be discussed commercially with its scope and framework. It will get defined through mutually agreeable terms of association before its execution.

8. CLAUSE 8: RELATIONSHIP BETWEEN THE PARTIES and GOVERNING

8.1. It is expressly agreed that First Party and Second Party are acting under this MOU as independent entities, and the relationship established under this MOU shall be specifically for the "MSME Desk" as per the scope mentioned under annexure-I. Neither Party is authorized to use the other Party's name in any way, to make any representations or create any obligation or liability, expressed or implied, on behalf of the other Party, without the prior written consent of the other Party. Neither Party shall have, nor represent itself as having, any authority under the terms of this MOU to make agreements of any kind in the name of or binding upon the other Party, to pledge the other Party's credit, or to extend credit on behalf of the other Party.

8.2. As professional practice, neither Party is not expected to directly engage, assign work, or recruit other party nominated persons (nominated for conducting any of various Activities under this MOU).

8.3. Governing laws and arbitration: The MOU shall be construed

and governed by the laws of India. Any controversy or claim arising out of or divergence or difference derived from the interpretation or application of the MOU or breach thereof shall be resolved/settled by arbitration , to be held in Nashik as in accordance with the rules of the arbitration and conciliation Act 1996

9. CLAUSE 9: TERM OF AGREEMENT

This Agreement shall be effective from the date of execution of this Agreement for conducting Programs from **1st December 2021 to 30th November 2024.**



10. CLAUSE 10: CONSIDERATION:

In consideration of the services rendered as per the terms of this MOU, the commercials shall be shared as per the project.

Clause K AGREED:

IN WITNESS WHEREOF the Parties have put their hands through their authorized representatives on the day and year first hereinabove written.

AGREED:

<p>For WX Consultants Private Limited, Nashik</p>	<p>For Sonopant Dandekar Arts, V.S. Apte Commerce and M. H. Mehta Science College, Palghar</p>
<p>Mrs. Dipali Chandak</p> <p><i>Chandak A. A</i></p> <p>Authorized Signatory with Seal</p> 	<p>Dr. Kiran Save</p> <p><i>Kiran</i></p> <p>Authorized Signatory with Seal</p> 

Witness 1: Nikhilesh A Kale
(Head – Administrative)

Witness 2:
ATUL DANDEKAR

MSME DESK Coordinator

For WX Consultants Private Limited, Nashik	For Sonopant Dandekar Arts, V.S. Apte Commerce and M. H. Mehta Science College, Palghar
Phone No.: 0253-6603229, 8484844755	Phone No.: 9822426815
e-mail-id: wisdomxtraconsultants@gmail.com	e-mail-id: manishdesh@yahoo.com
GST/PAN/TAN: GST : 27AABCW9571G1ZX TAN : NSKW00531G	
Name: Mrs. Shalmali Amit Shetty Designation: Head Corporate Relations, WX Consultants Private Limited, Nashik  Authorized Signatory:	Name: Dr. Manish Madhav Deshmukh Designation: Assistant professor & Head - Department of Commerce,  Authorized Signatory: 

Annexure I :

Opportunities & Benefits for Academic Partner:

- Creating a strong ecosystem
- Infrastructure and mentorship support
- Crowd funding and investment support for students
- Assistance in getting revenue contract
- Providing networking branding and recognition
- Access to WisdomXtra logo for promotional events
- Promotion & visibility through campaigns and social media handles
- Supporting in accessing wider pool of beneficiaries
- Enabling incubation support for selected students.
- Support in promotional activities of events and workshops
- Internship and job opportunities to eligible and aspiring students

Activities under MOU are listed below:

Self-employment and Entrepreneurship Development

- Mentoring To Start Up
- Provide a Medium of Recognition, acceleration and promotion.
- Financial Literacy Program
- Incubation Workshop
- Corporate Trainings
- Financial Literacy
- Entrepreneurship Development Programs

Events

- Talk shows
- Pitch for Fund
- Exhibitions
- Seminars
- Conferences



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce

Sonopant Dandekar Arts, V.S. Apte Commerce & M.H. Mehta Science College, Palghar

Date: 09th November 2021

PROPOSAL

Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Literacy Mission”

To,
The Principal
Sonopant Dandekar Arts, V.S. Apte Commerce and
M.H. Mehta Science College,
Palghar.

**Subject: Proposal for Organizing 1 day online “Financial Literacy Mission”
Initiated by SEBI & BSEIPF, Mumbai’**

Respected sir ,.

We at Sonopant Dandekar College, Palghar as a part of our corporate social responsibility Department of Commerce launched Investor Education Initiative in the form of an Investor Awareness Forum on the occasion of the Golden Jubilee year of our college.

We Investor Awareness Forum, Department of Commerce and Department of Management Studies, Sonopant Dandekar College, Palghar in association with WX Consultant Private Limited, Nashik wish to organize a web-based “Financial Literacy Mission” program for B.Com. & BMS students & faculty members, non-teaching staff and citizens of Palghar. This Mission program is an initiative of the Security Exchange Board of India (SEBI), Mumbai & Bombay Stock Exchange Investor Protection Fund (BSEIPF), Mumbai.

We officially received a request email from WX Consultants Pvt. Ltd. Nashik

Name of the Programme : **“Financial Literacy Mission” Initiated by
SEBI & BSEIPF, Mumbai’**
Organizer : **Department of Commerce and
Department of Management Studies**
In association with
Wx Consultants Pvt. Ltd.,

Proposed Date : 27th November 2021

Speaker of the Programme : **Mrs. Shalmali Shetty,**
WX Consultants Pvt. Ltd. Nashik

Proposed Venue : Online

Proposed By



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce

Sonopant Dandekar Arts, V.S. Apte Commerce & M.H. Mehta Science College, Palghar

Investor Awareness Forum
Department of Commerce & Department of Management Studies
“Financial Literacy Mission”

Budget

“Financial Literacy Mission” program for students & faculty members, non-teaching staff and citizens of Palghar. This Mission program is an initiative of the Security Exchange Board of India (SEBI), Mumbai & Bombay Stock Exchange Investor Protection Fund (BSEIPF), Mumbai.

Online sessions : **Free**
Cost for Participants : **No Cost is Involved for Participants.**

Proposed By

Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Literacy Mission” Batch No. 1

Invitation Letter



WX Consultants Pvt Ltd



An Initiative of
Security Exchange Board of India (SEBI), Mumbai
&

Bombay Stock Exchange Investor Protection Fund (BSEIPF), Mumbai
“Financial Literacy Mission”

Subject: Request to join “Financial Literacy Mission” Initiated by SEBI & BSEIPF, Mumbai

Respected Sir/Madam,

We WX Consultant Private Limited, Nashik in association with Investor Awareness Forum, Sonopant Dandekar College, Palghar organizing a web-based “Financial Literacy Mission” for students & faculty members, non-teaching staff and citizens of Palghar. I request you to motivate the students, investors and promising investors to join the online program to get the guidelines about the Dos and Don'ts in the investment.

We request you to participate in the “Financial Literacy Mission” of India.

This session will be conducted online by SEBI experts who will help in guiding the participants in terms of the financial market and various other aspects of finance.

Content of the session

- Introduction to savings and Investment
- Basic Budgeting, Inflation, effects on investment, Risk and Return, Power of compounding, Time Value of Money.
- Choosing the right investment opportunity.
- Asset allocation strategy and various products available.
- Investor protection and Grievance Redressal Mechanism.
- Awareness of capital market.
- Understanding of career opportunities in Indian Financial Market.

Features

- **No Cost involved for Institute or participants.**
- **E-certificates of participation will be given to each participant after submitting the feedback.**
- Time and date as per mutual convenience.
- Minimum 40-50 participants per batch (Graduate/Post Graduate students/Faculty Members/Non-teaching staff)
- Session duration - 45 minutes & 15 minutes for Questions & Answers.
- Language Marathi/Hindi/English (can choose any language as per the expectation of participants)
- Appreciation memento to the institute for supporting the financial literacy mission of India.

We know that your institute is one of the best in the industry when it comes to upskilling the students to build their careers and guiding them to a better future. Against this backdrop, we know your association with this forum will help us to achieve way to build a Better Future for students.

This initiative is exclusively for financial awareness and not for the advertisement of any financial product.

Waiting for a positive reply

Best Regards,

Shalmali Shetty, Head, Corporate Relation (T&D) 8484844755

On behalf of

Mrs. Dipali Chandak

Director, WX Consultants Pvt. Ltd Nashik

Office Address: WX Consultants Pvt Ltd, Spectrum Building, Suyojit Lawns Road, Plot No. 10/A,
Kamgar Nagar Satpur, Nashik- 422007

Office Telephone: +91 253-6603229 Email: info@wisdomxtra.com, wisdomxtra@gmail.com

Website: www.wisdomxtra.com



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Literacy Mission” Batch No. 2

Notice



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce
& M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Date: 10th November 2021

Financial Literacy program Investor Awareness Webinar

In this era, a very wide range of financial products are available in the market. For a common person, it is very difficult to select the right financial product that suits one's financial plan and risk appetite. As a result, we often make a wrong investment decision and our financial goals become an illusion.

We at Sonopant Dandekar College, Palghar as a part of our corporate social responsibility Department of Commerce have launched Investor Education Initiative in the form of Investor Awareness Forum on the occasion of the Golden Jubilee year of our college. On the occasion of Financial Literacy Week from 23rd to 30th November 2021 the first financial Literacy program - Investor Awareness Webinar for the academic year 2021-22 will be organized in association with WX Consultants Pvt. Ltd., Nashik official training partner of BSEIPF, BSE Ltd. Mumbai.

Benefits of this Webinar:

1. Learning of the Financial Market by the experts of the Security Exchange Board of India, Mumbai
2. Indulging Financial Risk Management to the new investors.
3. Gain knowledge for better investment resulting in investors' protection and strengthening the Indian Financial Market.

Features:

1. No Cost Involved for Participants.
2. Mode of the session will be online.
3. After successful completion of this webinar participants will get an e-certificate from WX Consultants Pvt. Ltd, Nashik.

Note: The date and time of the program will be conveyed to the participants through email and what's app message.

Dr. Manish Deshmukh
Head Department of Commerce

Dr. Kiran Save
Principal



PRINCIPAL
Sonopant Dandekar Arts College,
V.S. Apte Commerce College &
M.H. Mehta Science College
PALGHAR (W.R.)
Dist. Palghar, Pin-401404



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Literacy Mission”

Batch No. 2

List of Participants

Sonopant Dandekar Arts, V.S.Apte Commerce and M.H.Mehta Science College, Palghar
Attendance Sheet - Final Year B.Com & BAF students

Sr. No.	Name (Original Name)	User Email	Join Time	Leave Time
1	Nikhilesh Kale (WisdomXtra)	wisdomxtra@gmail.com	27/11/2021 11:01	27/11/2021 11:12
2	Rani Padhi	rani9168525@gmail.com	27/11/2021 11:01	27/11/2021 12:06
3	Manisha Jhala	kuvermanishajhala5@gmail.com	27/11/2021 11:01	27/11/2021 12:06
4	Vipul Choudhary	vipulchoudhary211@gmail.com	27/11/2021 11:01	27/11/2021 12:06
5	Jyoti Sogale	jyotisogale16@gmail.com	27/11/2021 11:01	27/11/2021 11:09
6	Anjali mourya	anjalmourya0001@gmail.com	27/11/2021 11:01	27/11/2021 12:03
7	Madhuri Varhade	madhavivarhade@gmail.com	27/11/2021 11:01	27/11/2021 12:06
8	Rohit Saini	rohit75lalit@gmail.com	27/11/2021 11:01	27/11/2021 11:12
9	JANHAVI TANDEL	tandeljanhaviyc19@gmail.com	27/11/2021 11:01	27/11/2021 12:06
10	Nitesha raut	nitesharaut19@gmail.com	27/11/2021 11:01	27/11/2021 12:06
11	Chetana raut	rautchetna216@gmail.com	27/11/2021 11:01	27/11/2021 12:06
12	Gaurav Dhonde	gauravdhonde422@gmail.com	27/11/2021 11:01	27/11/2021 12:06
13	Shraddha gite	shraddhagite16200@gmail.com	27/11/2021 11:01	27/11/2021 12:06
14	Dhanshree Chatap	chatapdhanshree@gmail.com	27/11/2021 11:01	27/11/2021 11:12
15	Sudisha Shetty	warriorprincess2372@gmail.com	27/11/2021 11:01	27/11/2021 12:02
16	Aman Jain	amanjain.4191@gmail.com	27/11/2021 11:01	27/11/2021 11:34
17	Moin Saboowala 21070	saboowala9898@gmail.com	27/11/2021 11:01	27/11/2021 12:06
18	Jitu Jha	jitujha2001@gmail.com	27/11/2021 11:01	27/11/2021 12:06
19	AKSHAY JAIN	jainay018@gmail.com	27/11/2021 11:01	27/11/2021 12:06
20	Mitesh Sahu	miteshsahu600@gmail.com	27/11/2021 11:01	27/11/2021 12:06
21	Sanskriti Gharat	sanskritigharat65@gmail.com	27/11/2021 11:01	27/11/2021 11:07
22	Aakanksha patil	patilaaaku899@gmail.com	27/11/2021 11:01	27/11/2021 12:06
23	Shivani Thakur	kornalthakur2019@gmail.com	27/11/2021 11:01	27/11/2021 12:06
24	Jayesh Daroatha	jayeshdaroatha@gmail.com	27/11/2021 11:01	27/11/2021 12:06
25	Bharti Shah	mirasah756@gmail.com	27/11/2021 11:01	27/11/2021 12:06
26	Shubhangi Khandare	shubhangikhandare16@gmail.com	27/11/2021 11:01	27/11/2021 12:06
27	Apeksha Bhavar	apekshabhavar93@gmail.com	27/11/2021 11:01	27/11/2021 11:35
28	Laxmi Pandey	pandeytaxmiv.2001@gmail.com	27/11/2021 11:01	27/11/2021 12:06
29	Meenakshi Patel	meenakshipatel2001@gmail.com	27/11/2021 11:01	27/11/2021 12:06
30	Ritesh Patil	riteshpatil209@gmail.com	27/11/2021 11:01	27/11/2021 11:47
31	Divesh Dubey	diveshd300@gmail.com	27/11/2021 11:01	27/11/2021 12:06
32	ramesh jaiswal	jaiswalramesh097@gmail.com	27/11/2021 11:01	27/11/2021 12:06
33	Pranali Vaidya	pranalivaidya39@gmail.com	27/11/2021 11:01	27/11/2021 12:06
34	Shruti kanekar	kanekarshruti2000@gmail.com	27/11/2021 11:01	27/11/2021 11:18
35	Gayatri singh	idtgayatrisingh0012@gmail.com	27/11/2021 11:01	27/11/2021 12:06
36	Devyani Gole	goledevyani1331@gmail.com	27/11/2021 11:01	27/11/2021 11:11
37	Bindiya Baburao vavare	bindiyavavare@gmail.com	27/11/2021 11:01	27/11/2021 12:06
38	Dhairya Goswami	dhairyagoswami55@gmail.com	27/11/2021 11:01	27/11/2021 12:06
39	Preeti Gupta	preeti72638@gmail.com	27/11/2021 11:01	27/11/2021 12:06
40	Isha Jain	ishajain02001@gmail.com	27/11/2021 11:01	27/11/2021 12:06
41	Prathamesh kulkarni	kulkarniprathamesh979@gmail.com	27/11/2021 11:01	27/11/2021 12:06
42	Unnati Patil	patilunnati485@gmail.com	27/11/2021 11:01	27/11/2021 12:06
43	Gudiya Kanojiya	gudiyakanojiya7@gmail.com	27/11/2021 11:01	27/11/2021 12:06
44	Jagannath Sahu	jagannathsahu3302@gmail.com	27/11/2021 11:01	27/11/2021 11:38
45	Payal Singh	payalsingh0059@gmail.com	27/11/2021 11:01	27/11/2021 12:06

46	Amreen Shaikh	amreenamreen976@gmail.com	27/11/2021 11:01	27/11/2021 11:12
47	Rekha Suthar	rekhasuthar408@gmail.com	27/11/2021 11:01	27/11/2021 12:06
48	SIDDHI PATEL	patelsidhi014@gmail.com	27/11/2021 11:01	27/11/2021 12:06
49	Apurva patil	apurvapatil411@gmail.com	27/11/2021 11:01	27/11/2021 12:06
50	Dhruvi Prajapati	dhruviprajapati9538@gmail.com	27/11/2021 11:01	27/11/2021 12:06
51	Vidhiti Bhoir	bhoirvidhiti@gmail.com	27/11/2021 11:01	27/11/2021 12:06
52	Susmita Ghadge	ghadgesusmita@gmail.com	27/11/2021 11:01	27/11/2021 12:06
53	Mallika Shaikh	shaikhmallika766@gmail.com	27/11/2021 11:01	27/11/2021 12:06
54	Samata jaiswal	samatajaiswal09@gmail.com	27/11/2021 11:01	27/11/2021 11:02
55	Ajay Singh	alex7709175122@gmail.com	27/11/2021 11:01	27/11/2021 12:06
56	Sakshi Nayak	sakshinayak356@gmail.com	27/11/2021 11:02	27/11/2021 12:06
57	Shreya Gharat	gharatshreya886@gmail.com	27/11/2021 11:02	27/11/2021 12:06
58	Harshada Patil	hpatil2782000@gmail.com	27/11/2021 11:02	27/11/2021 12:06
59	Rajeshri Salunkhe	rajeshrisalunkhe26@gmail.com	27/11/2021 11:02	27/11/2021 12:06
60	Taher Governor	tfkg9270141721@gmail.com	27/11/2021 11:02	27/11/2021 12:06
61	Rohagit gupta	guptarohagit@gmail.com	27/11/2021 11:02	27/11/2021 12:06
62	Akash devda	devdaa966@gmail.com	27/11/2021 11:02	27/11/2021 12:06
63	Gauri Geet	gaurisvk@gmail.com	27/11/2021 11:02	27/11/2021 12:04
64	Tarvi Jadhav	tarvijadhav121@gmail.com	27/11/2021 11:02	27/11/2021 11:58
65	Keerthi Nair	kirtinair9637@gmail.com	27/11/2021 11:02	27/11/2021 11:14
66	Saloni kishor kote	salonikote1852001@gmail.com	27/11/2021 11:02	27/11/2021 12:06
67	Riya Pavade	riyapavade99@gmail.com	27/11/2021 11:02	27/11/2021 12:06
68	Shivam Gupta	shivam199179gupta@gmail.com	27/11/2021 11:02	27/11/2021 11:50
69	Vikram Jain	vickram.vj03@gmail.com	27/11/2021 11:02	27/11/2021 12:06
70	Sayali Chaudhari	sayalichaudhari001@gmail.com	27/11/2021 11:02	27/11/2021 11:37
71	Aanshi shrivastav	aanshishrivastav860@gmail.com	27/11/2021 11:02	27/11/2021 11:04
72	Prachi Patil	prachipatil6081@gmail.com	27/11/2021 11:02	27/11/2021 12:06
73	Aishwarya Kulkarni	aishwaryakulkarni823@gmail.com	27/11/2021 11:02	27/11/2021 11:04
74	Gayathiri goundar	gayatrigoundar75@gmail.com	27/11/2021 11:02	27/11/2021 12:05
75	Pradeep Gupta	pg7501632@gmail.com	27/11/2021 11:02	27/11/2021 12:06
76	Prashik Balkhande	prashikbalkhande24@gmail.com	27/11/2021 11:02	27/11/2021 12:06
77	Saloni Pagdhare	salonipagdhare20@gmail.com	27/11/2021 11:03	27/11/2021 12:06
78	Siddhesh gaonkar	gaonkarsiddhesh16@gmail.com	27/11/2021 11:03	27/11/2021 12:04
79	Makraj More	makrajmore@gmail.com	27/11/2021 11:03	27/11/2021 11:12
80	Shalmali Shetty	wisdomxtra@gmail.com	27/11/2021 11:03	27/11/2021 11:28
81	Aanshi shrivastav	aanshishrivastav860@gmail.com	27/11/2021 11:04	27/11/2021 12:06
82	Vaishnavi	vaishnavijalkote44@gmail.com	27/11/2021 11:05	27/11/2021 11:30
83	Aishwarya Kulkarni	aishwaryakulkarni823@gmail.com	27/11/2021 11:05	27/11/2021 12:06
84	Kanchan Gharat	kggharat066@gmail.com	27/11/2021 11:05	27/11/2021 12:06
85	Mahenoor Chopra	suzanchopra15@gmail.com	27/11/2021 11:05	27/11/2021 11:05
86	Mahenoor Chopra	suzanchopra15@gmail.com	27/11/2021 11:06	27/11/2021 12:06
87	Shruti Patil	rinkuvp02@gmail.com	27/11/2021 11:06	27/11/2021 11:10
88	Sanskriti Gharat	sanskritigharat65@gmail.com	27/11/2021 11:07	27/11/2021 11:08
89	Sumit Sharma	sumitsharma200120012001@gmail.com	27/11/2021 11:07	27/11/2021 11:11
90	Samata jaiswal	samatajaiswal09@gmail.com	27/11/2021 11:07	27/11/2021 12:06
91	Sanskriti Gharat	sanskritigharat65@gmail.com	27/11/2021 11:08	27/11/2021 11:44
92	Abhishek Jha	abhishekjha9191@gmail.com	27/11/2021 11:08	27/11/2021 12:06
93	Amol Ghaytdak	amol765@gmail.com	27/11/2021 11:09	27/11/2021 12:06
94	Vijay Tandurayan	vijaytandurayan1441998@gmail.com	27/11/2021 11:09	27/11/2021 12:06
95	Jyoti Sogale	jyotisogale16@gmail.com	27/11/2021 11:09	27/11/2021 12:06

96	Suraj Sambare	sarajsambare45@gmail.com	27/11/2021 11:11	27/11/2021 12:06
97	Devyani Gole	goledevyani1331@gmail.com	27/11/2021 11:11	27/11/2021 11:41
98	Nikhilesh Kale	wisdomextra@gmail.com	27/11/2021 11:12	27/11/2021 12:06
99	Amreen Shaikh	amreenamreen976@gmail.com	27/11/2021 11:12	27/11/2021 11:17
100	Rohit Saini	rohit75lalit@gmail.com	27/11/2021 11:12	27/11/2021 12:06
101	Jayshree Aswani	Jayshreeaswani2510@gmail.com	27/11/2021 11:12	27/11/2021 12:06
102	Makraj More	makrajmore@gmail.com	27/11/2021 11:13	27/11/2021 11:18
103	Keerthi Nair	kirtinair9637@gmail.com	27/11/2021 11:15	27/11/2021 12:06
104	Amreen Shaikh	amreenamreen976@gmail.com	27/11/2021 11:17	27/11/2021 11:19
105	Kajal Singh	kajal985099@gmail.com	27/11/2021 11:17	27/11/2021 12:06
106	Makraj More	makrajmore@gmail.com	27/11/2021 11:18	27/11/2021 11:19
107	Awantika Patil	awantikapatil2001@gmail.com	27/11/2021 11:18	27/11/2021 12:06
108	Makraj More	makrajmore@gmail.com	27/11/2021 11:19	27/11/2021 11:37
109	Amreen Shaikh	amreenamreen976@gmail.com	27/11/2021 11:20	27/11/2021 11:21
110	Amreen Shaikh	amreenamreen976@gmail.com	27/11/2021 11:21	27/11/2021 11:22
111	Adarsh Pandey	padarsh858@gmail.com	27/11/2021 11:22	27/11/2021 11:29
112	Vishakha Patil	vishakhapatil2302@gmail.com	27/11/2021 11:22	27/11/2021 12:06
113	ROHIT YADAV	rky717273@gmail.com	27/11/2021 11:24	27/11/2021 12:06
114	Sachin Bisht	sachinbisht440@gmail.com	27/11/2021 11:28	27/11/2021 12:06
115	Amreen Shaikh	amreenamreen976@gmail.com	27/11/2021 11:28	27/11/2021 11:29
116	Shalmali Shetty	wisdomextra@gmail.com	27/11/2021 11:28	27/11/2021 12:06
117	Shreyas Mehta	ducshreyasmehtavestige@gmail.com	27/11/2021 11:29	27/11/2021 11:36
118	Amreen Shaikh	amreenamreen976@gmail.com	27/11/2021 11:30	27/11/2021 11:30
119	Amreen Shaikh	amreenamreen976@gmail.com	27/11/2021 11:30	27/11/2021 11:32
120	Vaishnavi	vaishnavijalkote44@gmail.com	27/11/2021 11:30	27/11/2021 12:06
121	Dhanshree Chatap	chatapdhanshree@gmail.com	27/11/2021 11:32	27/11/2021 11:40
122	Gauri Dagale	gauridagale18@gmail.com	27/11/2021 11:32	27/11/2021 12:06
123	Amreen Shaikh	amreenamreen976@gmail.com	27/11/2021 11:32	27/11/2021 11:33
124	Shireen Shaikh	shireenshaikh3572@gmail.com	27/11/2021 11:33	27/11/2021 11:54
125	Amreen Shaikh	amreenamreen976@gmail.com	27/11/2021 11:34	27/11/2021 12:07
126	Apeksha Bhavar	apekshabhavar93@gmail.com	27/11/2021 11:35	27/11/2021 12:06
127	Arjun Polsani	arjunpolsani6@gmail.com	27/11/2021 11:35	27/11/2021 11:47
128	Sayali Chaudhari	sayalichaudhari001@gmail.com	27/11/2021 11:37	27/11/2021 11:40
129	Makraj More	makrajmore@gmail.com	27/11/2021 11:37	27/11/2021 12:02
130	Jagannath Sahu	jagannathsahu3302@gmail.com	27/11/2021 11:38	27/11/2021 12:06
131	Sayali Chaudhari	sayalichaudhari001@gmail.com	27/11/2021 11:41	27/11/2021 12:06
132	Devyani Gole	goledevyani1331@gmail.com	27/11/2021 11:41	27/11/2021 12:06
133	Aksa	aqsa2122m@gmail.com	27/11/2021 11:42	27/11/2021 12:06
134	Sanskriti Gharat	sanskritigharat65@gmail.com	27/11/2021 11:44	27/11/2021 11:58
135	Tanvi Jadhav	tanvijadhav121@gmail.com	27/11/2021 11:58	27/11/2021 12:07
136	Sanskriti Gharat	sanskritigharat65@gmail.com	27/11/2021 11:59	27/11/2021 12:06
137	Sudisha Shetty	warriorprincess2372@gmail.com	27/11/2021 12:03	27/11/2021 12:06
138	Gauri Geet	gaurisvk@gmail.com	27/11/2021 12:04	27/11/2021 12:06
139	Shreyas Mehta	ducshreyasmehtavestige@gmail.com	27/11/2021 12:05	27/11/2021 12:06
140	Siddhesh Gaonkar	gaonkarsiddhesh16@gmail.com	27/11/2021 12:05	27/11/2021 12:06

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Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Literacy Mission”

Photographs

Date: 27th November 2021

विश्व निवेशक सप्ताह 2021
World Investor Week 2021
22-28 नवम्बर, 2021
November 22-28, 2021

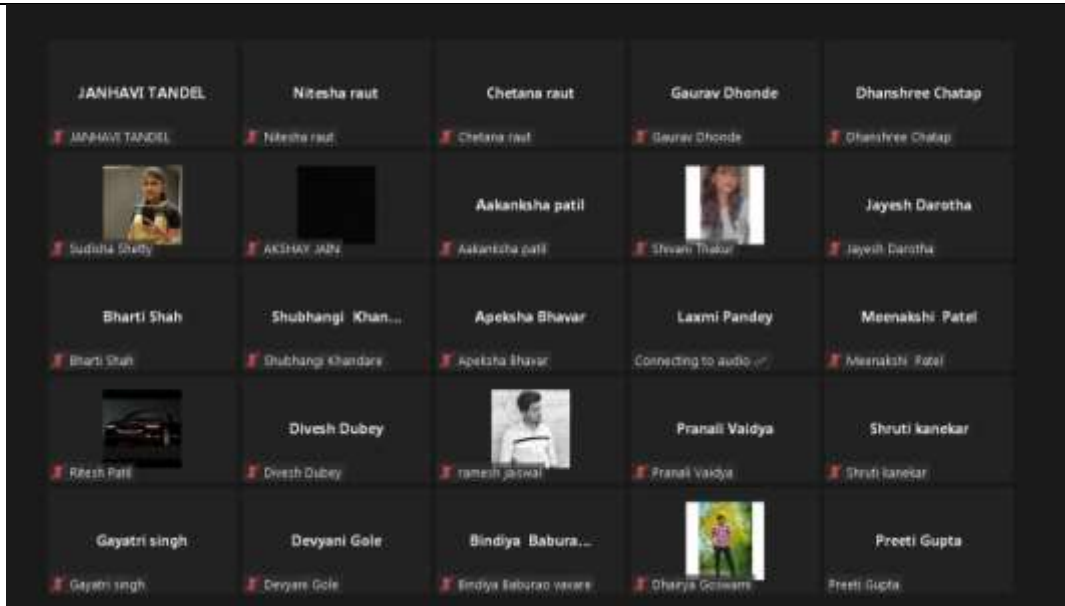
निवेश से पहले रखें पता हर बात का - तभी खुलेगा आर्थिक आत्मनिर्भरता का रास्ता
Investing with Knowledge – Way to Financial Independence

भारतीय प्रतिभूति और विनियम बोर्ड
Securities and Exchange Board of India

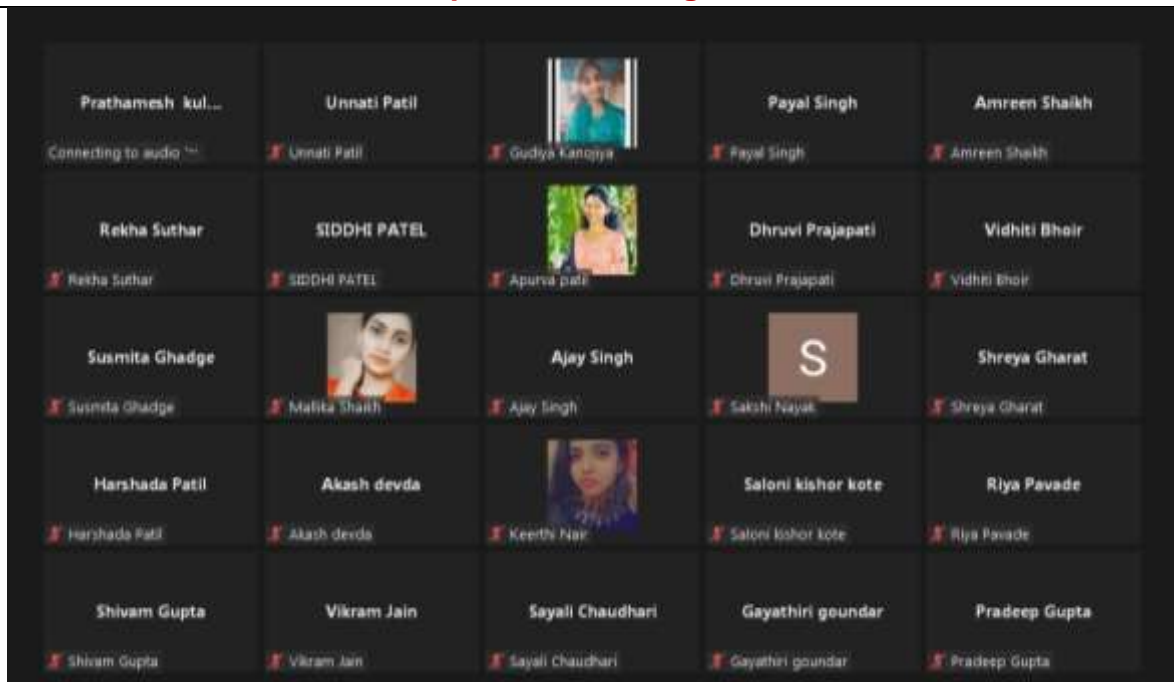
WORLD INVESTOR WEEK

Participants: Rani Padhi, Manisha Jhala, Shradha gite, Aman Jain, Main Saboowal..., Mitesh Sahu, Sanskruti Gharat, Shalini Shrivastava, Rohagit gupta, Jitu Jitu, Taher Governor, Rajeshwari Salunke, Prachi Patil, Tanvi Jadhav, Vipul Choudhary, Jyoti Sogale, Anjali mourya, Madhuri Varhade, JANHAVI TANDEL, Nitesha raut, Chetana raut

Rani Padhi	Manisha Jhala	Shradha gite		
Aman Jain	Main Saboowal...	Mitesh Sahu	Sanskruti Gharat	Shalini Shrivastava
Rohagit gupta	Jitu Jitu	Taher Governor	Rajeshwari Salunke	
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Anjali mourya	Madhuri Varhade	JANHAVI TANDEL	Nitesha raut	Chetana raut



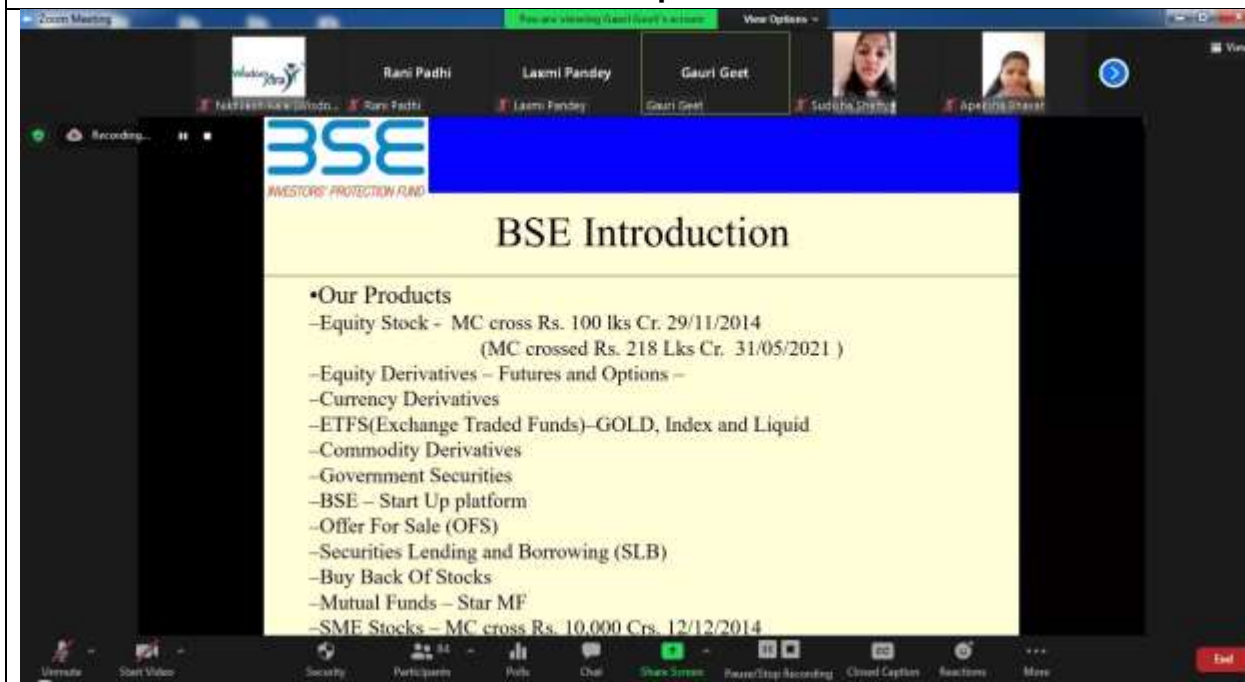
Glimpses of the Programme



Glimpses of the Programme



Mrs. Shalmali Sheety
SEBI Expert



mmv

Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce

Thanks, Letter to the Principal



WX Consultants Pvt Ltd



An Initiative of
Security Exchange Board of India (SEBI), Mumbai



&
Bombay Stock Exchange Investor Protection Fund (BSEIPF), Mumbai
"Financial Literacy Mission"

To,
The Principal,
Sonopant Dandekar College,
Palghar

Subject: Appreciation for being a member of the organizer "Financial Literacy Mission" Initiated by SEBI & BSEIPF, Mumbai.

Respected Sir,

As an initiative of the Security Exchange Board of India (SEBI), Mumbai & Bombay Stock Exchange Investor Protection Fund (BSEIPF), Mumbai We WX Consultant Private Limited, Nashik in association with Investor Awareness Forum, Sonopant Dandekar College, Palghar organized a web-based "Financial Literacy Mission" for students & faculty members, non-teaching staff and citizens of Palghar.

I appreciate and am thankful to you for your wholehearted participation, guidance and motivation to make this mission program a grand success.

Best Regards,

Chandak As An

Mrs. Dipali Chandak
Director, WX Consultants Pvt. Ltd Nashik



Office Address: WX Consultants Pvt Ltd, Spectrum Building, Suyojit Lawns Road, Plot No. 10/A,
Kamgar Nagar Satpur, Nashik- 422007
Office Telephone: +91 253-6603229 Email: info@wisdomxtra.com, wisdomxtra@gmail.com
Website: www.wisdomxtra.com

Thanks, Letter to Coordinator



WX Consultants Pvt Ltd



An Initiative of
Security Exchange Board of India (SEBI), Mumbai



&
Bombay Stock Exchange Investor Protection Fund (BSEIPF), Mumbai
"Financial Literacy Mission"

Date: 29.11.2021

To,
Dr. Manish Deshmukh,
Head,
Department of Commerce,
Sonopant Dandekar College,
Palghar

Subject: Appreciation for being a coordinator for the "Financial Literacy Mission" Initiated by SEBI & BSEIPF, Mumbai.

Respected Sir,

As an initiative of the Security Exchange Board of India (SEBI), Mumbai & Bombay Stock Exchange Investor Protection Fund (BSEIPF), Mumbai We WX Consultant Private Limited, Nashik in association with Investor Awareness Forum, Sonopant Dandekar College, Palghar organized a web-based "Financial Literacy Mission" for students & faculty members, non-teaching staff and citizens of Palghar.

I appreciate and am thankful to you for your wholehearted participation, guidance and for coordinating this event very professionally.

Best Regards,

Dipali Chandak For Ac

Mrs. Dipali Chandak
Director, W X Consultants Pvt. Ltd Nashik



Thanks, Letter to Coordinator



WX Consultants Pvt L



An Initiative of
Security Exchange Board of India (SEBI), Mumbai



&
Bombay Stock Exchange Investor Protection Fund (BSEIPF), Mumbai
"Financial Literacy Mission"

Date: 29.11.2021

To,
Ms. Shreya Mishra,
Head,
Department of Management Studies,
Sonopant Dandekar College,
Palghar

Subject: Appreciation for being a coordinator for the "Financial Literacy Mission" Initiated by SEBI & BSEIPF, Mumbai.

Madam,

As an initiative of the Security Exchange Board of India (SEBI), Mumbai & Bombay Stock Exchange Investor Protection Fund (BSEIPF), Mumbai We WX Consultant Private Limited, Nashik in association with Investor Awareness Forum, Sonopant Dandekar College, Palghar organized a web-based "Financial Literacy Mission" for students & faculty members, non-teaching staff and citizens of Palghar.

I appreciate and am thankful to you for your wholehearted participation, guidance and for coordinating this event very professionally.

Best Regards,

Dipali Chandak

Mrs. Dipali Chandak
Director, W X Consultants Pvt. Ltd Nashik



Office Address: WX Consultants Pvt Ltd, Spectrum Building, Suyojit Lawns Road, Plot No. 10/A,
Kamgar Nagar Satpur, Nashik- 422007

Office Telephone: +91 253-6603229 Email: info@wisdomxtra.com, wisdomxtra@gmail.com

Website: www.wisdomxtra.com



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Literacy Mission”

EVENT REPORT

Name of the Event	: “Financial Literacy Mission” Initiated by SEBI & BSEIPF, Mumbai’
Date	: 27th November 2021
Time	: 11.00 a.m. to 12.00 a.m.
No. of Students Participated	: 140
About the Event	:

We Investor Awareness Forum, Department of Commerce and Department of Management Studies, Sonopant Dandekar College, Palghar in association with WX Consultant Private Limited, Nashik wish to organize a web-based “Financial Literacy Mission” program for students & faculty members, non-teaching staff and citizens of Palghar. This Mission program is an initiative of the Security Exchange Board of India (SEBI), Mumbai & Bombay Stock Exchange Investor Protection Fund (BSEIPF), Mumbai.

The session was conducted online by **Mrs. Shalmali Sheety**, SEBI expert who guided the participants in terms of the financial market and various other aspects of finance.

Content of the session

- Introduction to savings and Investment
- Basic Budgeting, Inflation, effects on investment, Risk and Return, Power of compounding, Time Value of Money.
- Choosing the right investment opportunity.
- Asset allocation strategy and various products available.
- Investor protection and Grievance Redressal Mechanism.
- Awareness of capital market.
- Understanding of career opportunities in the Indian Financial Market.

Event Objectives :

The web-based "Financial Literacy Mission" program aims to promote financial literacy among students, faculty members, non-teaching staff, and citizens of Palghar. This initiative of the Security Exchange Board of India (SEBI), Mumbai, and the Bombay Stock Exchange Investor Protection Fund (BSEIPF), Mumbai, is focused on equipping individuals with the knowledge and skills necessary to make informed financial decisions and enhance their financial well-being.

Learning Outcome :

- 1) **Financial Awareness:** Participants developed a comprehensive understanding of financial concepts, terms, and principles, including budgeting, saving, investing, debt management, and financial planning.
- 2) **Money Management Skills:** Participants acquired practical skills in managing their personal finances, including developing and maintaining a budget, tracking expenses, and making informed spending decisions.
- 3) **Investment Knowledge:** Participants got knowledge about different investment options, such as stocks, bonds, mutual funds, and real estate, and understand the risks and returns associated with each investment vehicle.
- 4) **Risk Management:** Participants learned about risk management strategies and techniques to protect their financial interests, including the importance of insurance coverage and emergency funds.
- 5) **Financial Planning:** Participants developed the ability to create and implement a personalized financial plan, considering their short-term and long-term goals, such as retirement planning, education funding, and debt repayment.
- 6) **Consumer Rights and Investor Protection:** Participants became aware of their rights as consumers and investors, understand how to identify and report financial frauds and scams, and seek redressal through appropriate channels
- 7) **Digital Financial Literacy:** Participants gained knowledge and skills related to digital financial services, online banking, mobile payments, and cybersecurity, enabling them to safely and efficiently utilize technology for financial transactions
- 8) **Financial Confidence and Empowerment:** Participants developed confidence in making financial decisions, empowering them to take control of their financial lives, set realistic financial goals, and work towards achieving financial independence.
- 9) **Responsible Financial Behavior:** Participants learned the importance of responsible financial behavior, including ethical investing, avoiding excessive

debt, and making sustainable financial choices that align with personal values and long-term financial well-being.

- 10) Long-term Financial Well-being:** By gaining financial knowledge and skills, participants were equipped to navigate financial challenges, build wealth, and make sound financial decisions that contribute to their long-term financial stability and prosperity.

Overall, the "Financial Literacy Mission" program aims to equip participants with the necessary tools and knowledge to make informed financial decisions, protect themselves from financial risks, and promote responsible financial behavior, ultimately leading to improved financial well-being and economic empowerment achieved to some extent.



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce

Sonopant Dandekar Arts, V.S. Apte Commerce & M.H. Mehta Science College, Palghar

Date : 05th February, 2022

PROPOSAL

Investor Awareness Forum

Department of Commerce & Department of Management Studies

To,
The Principal,
Sonopant Dandekar Arts, V.S. Apte Commerce and
M.H. Mehta Science College,
Palghar.

**Subject : Proposal for association for organizing online seminar on Budget
2022 Exclusively for Corporates'**

The frequent requests from professionals, corporate, students to organize Budget analysis session to understand the effect of budget on industries and common man's life. We at Sonopant Dandekar College, Palghar as a part of our corporate social responsibility Department of Commerce had launched Investor Education Initiative in the form of Investor Awareness Forum on the occasion of the Golden Jubilee year of our college.

In connection to our objectives of Investment Awareness Forum, to contribute with a new approach in every segment, WX Consultant Private Limited is organizing an online session on "Budget – 2022" on 8th February 2022 (Tuesday) at 5:00 pm to 7:30 pm.

Sir we got invitation email from WX Consultants Pvt. Ltd. to participate in the organization of this mega event.

Name of the Programme	:	Budget 2022 Exclusive for Corporates
Organizer	:	Wx Consultants Pvt. Ltd., 8 Academic partners and supported by MACCIA, Yashwant Rao Chavan Pratishthan, NSIC, Spectrum infrastructures, Trupti Udyog, Rotary Club Nashik and Stree Udyami Foundation, Nashik.
Proposed Dates	:	8 th February, 2022
Speaker of the Programme	:	
Main Speaker	:	Mr. Chandrashekhar Tilak (Well-known Economist), Ex. Chief Risk Officer & Ex. Executive Vice President, NSDL e- Governance Infrastructure Ltd.
Special Guest	:	Mr. Lalit Gandhi, President, Maharashtra Chamber of Commerce, Industry & Agriculture (MACCIA)
Proposed Venue	:	Online

Proposed By

Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce

Invitation Letter



WX Consultants Pvt Ltd

5th February 2022

To,
The Principal
Sonopant Dandekar Arts, V.S. Apte Commerce
And M. H. Mehta Science College,
Palghar

**Subject: Invitation to associate with us a Supporter to organize the online session on
“Budget 2022”**

Dear Sir,

To contribute with a new approach in every segment, WX Consultant Private Limited is organizing an online session on “Budget – 2022” on 8th February 2022 (Tuesday) at 5:00 pm to 7:30 pm.

It gives us immense pleasure to invite you for the session.

The frequent requests from professionals, corporate, students to organize such knowledgeable and useful event, lead us to invite

Main Speaker: Mr. Chandrashekhar Tilak (Well-known Economist), Ex. Chief Risk Officer & Ex. Executive Vice President, NSDL e- Governance Infrastructure Ltd.

Special Guest: Mr. Lalit Gandhi, President, Maharashtra Chamber of Commerce, Industry & Agriculture (MACCIA)

We appeal you to be a part of the event. We request you to send logo of your Organization.

Your support will make the event a grand success.

Thanking you.
Regards,

Chandak A. A

Dipali A Chandak
Director
9423785054

Office Address: WX Consultants Pvt Ltd, Spectrum Building, Suyojit Lawns Road, Plot No. 10/A,
Kamgar Nagar Satpur, Nashik- 422007
Office Telephone: +91 253-6603229 Email: info@wisdomxtra.com, wisdomxtra@gmail.com
Website: www.wisdomxtra.com

Invitation email

Invitation to associate with us a Supporter to organize the online session on "Budget 2022"

From: WisdomXtra-MSME Desk (wxconsultants.msmedesk@gmail.com)

To: sdscollege@yahoo.com

Cc: drmanishdesh@gmail.com; manishdesh@yahoo.com

Date: Saturday, February 5, 2022 at 09:19 AM GMT+5:30

To,

The Principal

Sonopant Dandekar Arts, V.S. Apte Commerce

And M. H. Mehta Science College,

Palghar

Dear Sir,

To contribute with a new approach in every segment, WX Consultant Private Limited is organizing an online session on "Budget – 2022" on 8th February 2022 (Tuesday) from 5:00 pm to 7:30 pm.

It gives us immense pleasure to invite you for the session.

For more details please find the attachment

Regards,

Shalmali Shetty

Head Corporate Relations & MSME Desk Coordinator

8484844755

WX Consultants Pvt Ltd.

Spectrum, Near Lotus Apartment, Suyojit Lawns Road,

Plot No. 10 A, Kamgar Nagar, Satpur, Nashik, Maharashtra 422007

0253-6603229, 8484844755

Email I'd: wxconsultants@gmail.com, info@wisdomxtra.com

www.wisdomxtra.com



Invitation Letter to be Supporter Accademic Partner-Budget 2022.pdf
520.2kB



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce

Sonopant Dandekar Arts, V.S. Apte Commerce & M.H. Mehta Science College, Palghar

Investor Awareness Forum

Department of Commerce & Department of Management Studies

'Budget 2022 Exclusively for Corporates'

Budget

Our college have MOU with WX Consultants Pvt. Ltd. Regarding organization of different seminars, workshops and training for the students.

This Online seminar is sponsored by Kadlag investment, Sangamner so we as an organizing partner are not supposed to bare the financial burden.

Online sessions : **Free**

Cost for Participants : **No Cost Involved for Participants.**

Proposed By

Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce



Sonopant Dandekar Shikshan Mandal's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

WX CONSULTANTS PRIVATE LIMITED
ORGANISING

Sponsored by



Organised by



Main Speaker

Hon. Mr. Chandrashekhar Tilak

(Well-known Economist)
Ex. Chief Risk Officer & Ex. Executive
Vice President,
NSDL e- Governance Infrastructure Ltd

An Online Session

BUDGET 2022 EXCLUSIVELY FOR CORPORATES

Tuesday, 8th February 2022 at 4:30 pm

Chief Guest

Hon. Mr. Yogesh Bambardekar

Additional General Manager
Bombay Stock Exchange –
Investor Protection Fund
Mumbai

Chairperson

Hon. Mr. Mehul Desai

Director
Spectrum Infrastructure,
Nashik

Special Guest

Hon. Mr. Lalit Gandhi

President
Maharashtra Chamber of Commerce,
Industry Agriculture (MACCIA), Mumbai

Hon. Mr. Sunil Kadlag

Chairman & Managing Director
Kadlag Investment,
Sangamner

Invitees

Dipali Ashish Chandak

Director
WX Consultants Pvt. Ltd.

Nilesh Raut

Secretary
Y B Chavan Centre, Aurangabad Region

Supporters



यशवंतराव चव्हाण
प्रतिष्ठान,
मुंबई



एन एस आई सी
NSIC



Rotary

Nashik North



स्वी उद्यमी फाउंडेशन

Academic Partners



Amravati College of
Engineering, Sangamner



Vivekananda Education Society
Sangamner Arts, Commerce and
Business College, Sangamner



KBTGOE



Bharatiya Gandhi International
INSTITUTE OF MANAGEMENT &
RESEARCH, PUNEKOTY, NASHIK



M. H. Mehta Science College, Palghar



Sahyadri Education Society
Sangamner Arts, Commerce and
Business College, Sangamner



Sri Chhatrapati Shivaji Maharaj
Sangamner Arts, Commerce and
Business College, Sangamner



AJEENKYA
SCHOOL OF MANAGEMENT,
AJEENKYA DY PATIL UNIVERSITY



Sri Chhatrapati Shivaji Maharaj
Sangamner Arts, Commerce and
Business College, Sangamner



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Wisdom Xtra Pvt. Ltd.

RSVP : 9579932476, 9423785054

SUPPORTERS



SPONSORED BY



WX CONSULTANTS PVT. LTD.
ORGANISING
An Online Session



BUDGET 2022 EXCLUSIVELY FOR CORPORATES

4:30PM 8th Feb 2022, Tuesday



Keynote Speaker

Mr. Chandrashekhar Tilak

(Well-known Economist)
Ex. Chief Risk Officer &
Ex. Executive Vice President,
NSDL E- Governance Infrastructure Ltd

Zoom Meeting ID
Meeting ID: 821 7528 6938
Passcode: wisdom

RSVP: 9579932476, 9423785054

CHIEF GUEST

Mr. Yogesh Bambardekar
Additional General Manager, BSE IPF, Mumbai

CHAIRPERSON

Mr. Mehul Desai
Director

Spectrum Infrastructure, Nashik

SPECIAL GUESTS

Mr. Lalit Gandhi
President

Maharashtra Chamber of Commerce,
Industry & Agriculture (MACCIA)

Mr. Sunil Kadlag
Director
Kadlag Investment,
Sangamner

INVITEES

Mrs. Dipali Ashish Chandak
Director
WX Consultants Pvt. LTD.

Mr. Nilesh Raut
Secretary
Y B Chavan Centre
Aurangabad Region

ACADEMIC PARTNERS





Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

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EVENT SCHEDULE

Sponsored By



**An Online Session On
Budget – 2022
(Exclusively For
Corporates)**

Organised By



Program Schedule 4:30 pm, 8th February, 2022

Time	Activity	By
4:30 – 5:00 pm	Registration	
5:00 – 5:05 pm	Welcome & Preamble	Mrs. Dipali Chandak , Director, WX Consultants Pvt. Ltd.
5:05 – 5:10 pm	Welcome and Introduction – (Chief Guest) Mr. Yogesh Bambardekar , Additional General Manager – IPF, Bombay Stock Exchange – Investor Protection Fund, Mumbai	Mrs. Shalmali Shetty , Head Coordinator – Corporate Connect
5:10 – 5:25 pm	Views On “Budget 2022 & Impact on Security”	Mr. Yogesh Bambardekar , Additional General Manager – IPF, Bombay Stock Exchange – Investor Protection Fund, Mumbai
5:25 – 5:30 pm	Welcome and Introduction – (Special Guest) Mr. Lalit Gandhi , President, Maharashtra Chamber of Commerce, Industry & Agriculture (MACCIA)	Mrs. Shalmali Shetty , Head Coordinator – Corporate Connect
5:30 – 5:40 pm	Views On “Budget 2022 & Impact on Business”	Mr. Lalit Gandhi , President, Maharashtra Chamber of Commerce, Industry & Agriculture (MACCIA)
5:40 – 5:45 pm	Welcome and Introduction – (Special Guest) Mr. Sunil Kadlag , CMD, Kadlag Investments, Sangamner	Mrs. Shalmali Shetty , Head Coordinator – Corporate Connect
5:45 – 5:55 pm	About Kadlag Investments, Sangamner	Mr. Sunil Kadlag , CMD, Kadlag Investments, Sangamner
5:55 – 6:00 pm	Welcome and Introduction – (Key Note Speaker) Hon. Mr. Chandrashekhar Tilak (Well-known Economist)	Mrs. Shalmali Shetty , Head Coordinator – Corporate Connect
6:00 – 6:45 pm	Key Note Address on “Budget 2022 – Exclusively For Corporates	Hon. Mr. Chandrashekhar Tilak (Well-known Economist) Ex. Chief Risk Officer & Ex. Executive Vice President, NSDL e- Governance Infrastructure Ltd.
6:45 – 6:55 pm	Open Session For Question and Answer	
6:55 – 7:00 pm	Welcome and Introduction – (Chair Person) Mr. Mehul Desai , Director, Spectrum Infrastructure, Nashik	Mrs. Shalmali Shetty , Head Coordinator – Corporate Connect
7:00 – 7:10 pm	Concluding Remark By	Mr. Mehul Desai , Director, Spectrum Infrastructure, Nashik
7:10 – 7:20 pm	Vote of Thanks	Mr. Manish A Patrikar , Director, Public Relation, Rotary Club Nashik North. Member, MACCIA

Supporters



The National Small Industries Corporation (NSIC)



Maharashtra Chamber of Commerce, Industry Agriculture (MACCIA), Mumbai



Y B Chavan Centre Mumbai



Spectrum Infrastructures, Nashik



Sumeru Education Society, Sangamner



Rotary Club of Nashik North



Stree Udyami Foundation Nashik



Trupti Udyog Nashik

Academic Partners



Amrutvahini College Of Engineering, Sangamner



Mahatma Gandhi Vidyamandir's INSITUTE OF MANAGEMENT & RESEARCH, PANCHVATI, NASIK



School Of Management, Ajeenkya DY Patil University



Maratha Vidya Prasarak Samaj's Karmaveer Baburao Ganpatrao Thakare College Of Engineering



Sonopant Dandekar Shikshan Mandali's Sonopant Dandekar Arts, V.S. Apte Commerce and M. H. Mehta Science College, Palghar



Guru Gobind Singh College of Engineering and Research Center, Nashik



Sahyadri Shikshan Seva Mandal Arts And Commerce College



Sanjivani Rural Education Society's Sanjivani Arts, Commerce And Science College, Kopergaon



MES'S College Of Agriculture Sonai



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Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

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Link for Recorded Video

'Budget 2022 Exclusive for Corporates'

Expert Speaker

- Main Speaker** : **Mr. Chandrashekar Tilak**
(Well-known Economist), Ex. Chief Risk Officer &
Ex. Executive Vice President, NSDL e- Governance
Infrastructure Ltd.
- Special Guest** : **Mr. Lalit Gandhi,**
President, Maharashtra Chamber of Commerce,
Industry & Agriculture (MACCIA)

8th February 2022

<https://www.facebook.com/Wisdomxtranasik/videos/461477898794501/?d=n>



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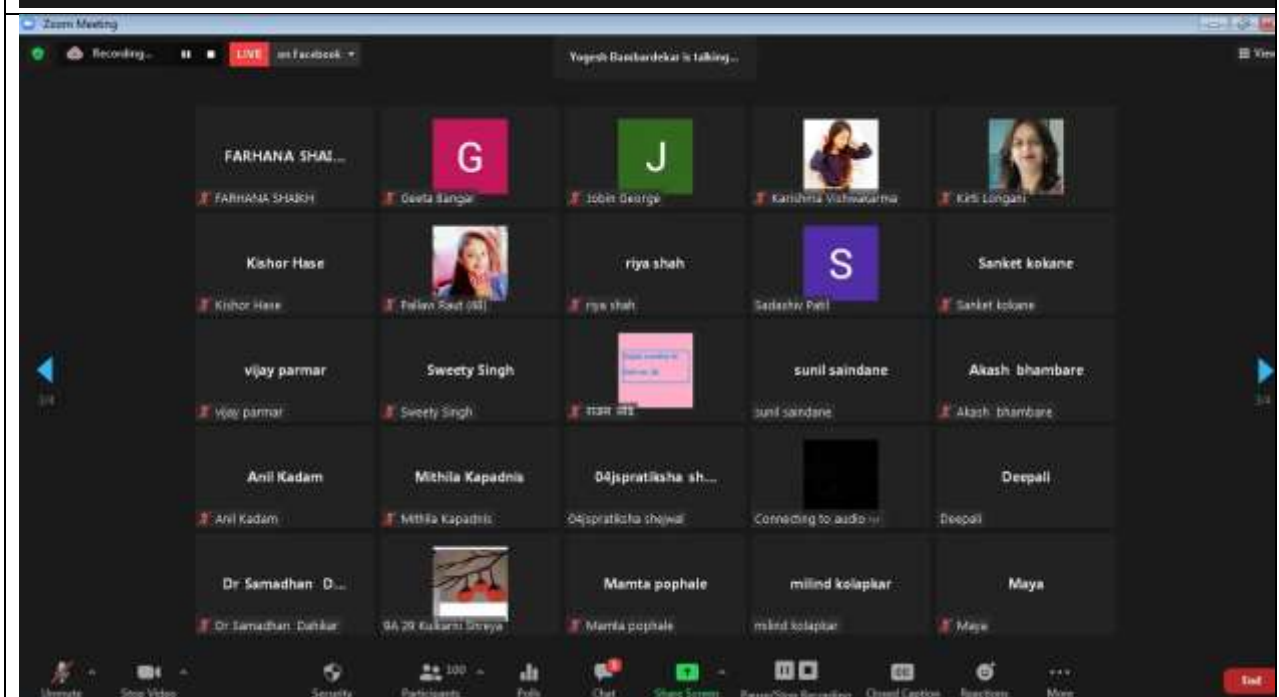
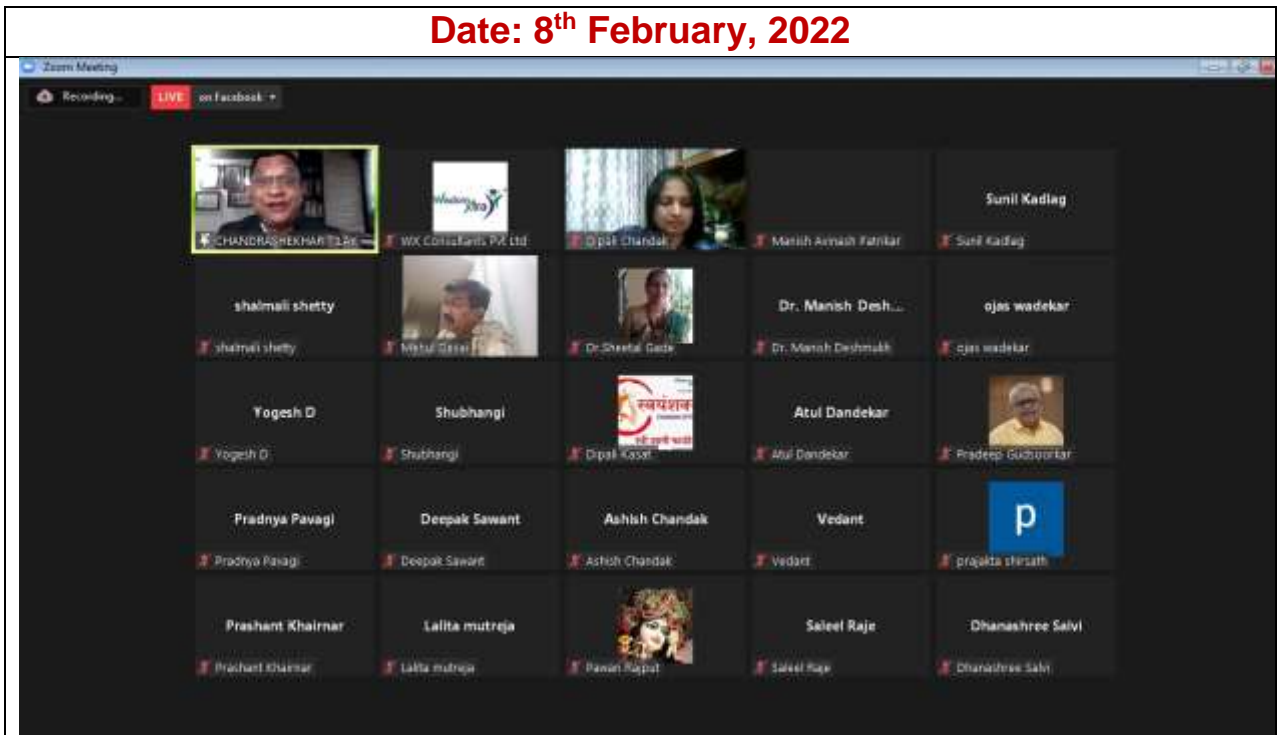
Investor Awareness Forum

Department of Commerce & Department of Management Studies

'Budget 2022 Exclusive for Corporates'

Photographs

Date: 8th February, 2022



100 Participants for the online seminar



Chief Guest: Mr. Yogesh Bambardekar,
Additional General Manager, Bombay Stock Exchange – Investor Protection Fund, Mumbai



Special Guest: Mr. Lalit Gandhi,
President, Maharashtra Chamber of Commerce, Industry Agriculture (MACCIA), Mumbai.



Special Guest: Mr. Sunil Kadlag,
Chairman & Managing Director, Kadlag Investment, Sangamner.



Key Note Speaker: Mr. Chandrashekar Tilak,
(Well-known Economist), Ex. Chief Risk Officer & Ex. Executive Vice President, NSDL
e-Governance Infrastructure Ltd, Mumbai



Glimpses of Seminar



Chairperson: Mr. Mehul Desai,
Director, Spectrum Infrastructure, Nashik



Vote of Thanks by Mr. Manish A Patrikar
Director, Public Relation, Rotary Club Nashik



Sonopant Dandekar Shikshan Mandali's

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Investor Awareness Forum

Department of Commerce & Department of Management Studies

'Budget 2022 Exclusive for Corporates'

Publicity

Date: 8th February, 2022

अर्थसंकल्पात डिजिटायझेशनवर भर

टिळक : डब्ल्यूएक्स कन्सल्टंटतर्फे ऑनलाइन व्याख्यान

संवादाळ वृत्तसंवा

नाशिक, ता. ९ : संवादा केळींग अर्थसंकल्प 'आर्थिऑलॉजी' आणि 'आर्थिडिया' यांच्यात फारकत करणारा आहे. बदलत्या काळातल्या शिक्षण क्षेत्राच्या डिजिटलायझेशनवर भर दिला आहे. डिजिटल करन्सीसोबत अन्य वेगवेगळ्या माध्यमातून डिजिटलायझेशनवर अर्थसंकल्पात भर राहिला आहे, असे प्रतिपादन न्येष्ट अर्थतज्ज्ञ चंद्रशेखर टिळक यांनी केले.

डब्ल्यूएक्स कन्सल्टंट जे अर्थसंकल्प विश्लेषणावर आधारित ऑनलाइन व्याख्यानाने ते बोलत होते. कार्यक्रमाच्या अध्यक्षस्थानी स्पेक्ट्रम इन्व्हेस्ट्मेंट्सचे संवादाळ

मेहुल देसाई होते. या वेळी अडिशनल जनरल मॅनेजर, डॉन्ने एन्डि एक्सचेंज आयपीएफ, मुंबई कोंगेस बंधाईकर, महाराष्ट्र चेंबर ऑफ कॉमर्स मुंबईचे अध्यक्ष ललित गांधी, सॉमनेर वेबोसल कडलंग इन्व्हेस्टमेंटचे अध्यक्ष व व्यवस्थापकीय संचालक सुनील कडलंग सहभागी झाले होते. सी. टिळक म्हणाले, की क्रिप्टो करन्सीमध्ये गुंतवणूक करताना काळजी घेण्याचा सावध त्यांनी दिला. क्रिप्टो करन्सी व डिजिटल करन्सी एक मानण्याची चूक करणारा नको, असेही त्यांनी आवर्जून नमूद केले. सी. बंधाईकर म्हणाले, अर्थसंकल्पानंतर गुंतवणूकदारांचा शेअर मार्केटवरील विश्वास कुठेही होईल, एलआयसीचा आयपीओ शेअर मार्केटसाठी सकारात्मक ठरेल. सी. गांधी म्हणाले, की उद्योग क्षेत्राच्या

संदर्भात अर्थसंकल्प सकारात्मक राहिला आहे. सर्वसामान्यांनी अर्थसंकल्प कसे घ्यावे, हे समजण्यासाठी कार्यक्रम उपयुक्त ठरेल. सुनील कडलंग म्हणाले, की अर्थसंकल्पातून गुंतवणूकदारांचा प्रोत्साहन दिल्याने आगामी काळात म्युच्युअल फंड, शेअर मार्केटमध्ये गुंतवणूक वाढेल. प्रारंभिकतेत प्रा. दीपाली चांडक म्हणाल्या, अर्थसंकल्पातून संधी शोधत प्रगती साधता येते, परंतु अनेकांना अर्थसंकल्प समजत नाही. सहज, सोप्या भाषेत अर्थसंकल्प सर्व घटकांना समजण्यासाठी दरवर्षी व्याख्यान घेतले जाते. चंद्रशेखर टिळक यांनी प्रयाशेषेने सर्वोच्च अर्थसंकल्प समजून सांगितला. कार्यक्रमाचे सूत्रसंचालन सत्यनविका



नाशिक : अर्थसंकल्पावर आधारित ऑनलाइन व्याख्यानाने संवादाळ साधताना चंद्रशेखर टिळक.

शाल्पली शेटी यांनी केले. मनीष पाडीकर यांनी आभार मानले. व्याख्यान विनोदम एक्टिव्हिटी फेसबुकवर उपलब्ध आहे. व्याख्यानाने संवादाळ मंडलेचा, निखिलेश काळे, अशिश चांडक, समीर शहा, रविचं

राहा, डॉ. किरण साये, डॉ. मनीष देशमुख, डॉ. ललित, डॉ. अश्वाल, डॉ. ललित, मुधाकर देशमुख, लेखापरीक्षक संजय राठी, किशोर हासे, सुरेश चावला आदींनी सहभाग नोंदविला.

अर्थसंकल्पात काळाची गरज ओळखत डिजिटायझेशन : टिळक

नाशिक : या वर्षीचा अर्थसंकल्प 'आर्थिऑलॉजी' आणि 'आर्थिडिया' यांच्यात फारकत करणारा आहे. काळाची गरज ओळखून शिक्षण क्षेत्राच्या डिजिटलायझेशनवर भर दिल्याचे चिन्हा तरतूदीतून दिसते. डिजिटल करन्सीसोबत अन्य वेगवेगळ्या माध्यमातून डिजिटलायझेशनला अर्थसंकल्पात बळ दिले आहे, असे प्रतिपादन न्येष्ट अर्थतज्ज्ञ चंद्रशेखर टिळक यांनी केले.

डब्ल्यूएक्स कन्सल्टंट प्रा. लि. नाशिक यांच्यातर्फे अर्थसंकल्प विश्लेषणावर आधारित ऑनलाइन व्याख्यानाने ते बोलत होते. कार्यक्रमाच्या अध्यक्षस्थानी स्पेक्ट्रम इन्व्हेस्ट्मेंट्सचे संचालक मेहुल देसाई होते. यावेळी सॉमनेर बंधाईकर, महाराष्ट्र चेंबरचे अध्यक्ष ललित गांधी, सॉमनेर वेबोसल कडलंग इन्व्हेस्टमेंटचे अध्यक्ष व व्यवस्थापकीय संचालक सुनील कडलंग सहभागी झाले होते.

टिळक पुढे म्हणाले, की संरक्षण, सॉफ्टवेअर, शिक्षण, उद्योग अशा विविध क्षेत्रात आगामी काळात संधी उपलब्ध होतील. डिजिटल करन्सी या संकल्पनेचे



सविस्तर विश्लेषण त्यांनी केले. तसेच क्रिप्टो करन्सीमध्ये गुंतवणूक करणार असाल तर काळजी घ्यावी असा सावध त्यांनी दिला. तसेच क्रिप्टो करन्सी व डिजिटल करन्सी एक मानण्याची चूक करणारा नको, असेही त्यांनी आवर्जून नमूद केले.

बंधाईकर म्हणाले, अर्थसंकल्पानंतर गुंतवणूकदारांचा शेअर मार्केटवरील विश्वास सुदृढ होईल. एलआयसीचा आयपीओ शेअर मार्केटसाठी सकारात्मक ठरेल. ललित गांधी म्हणाले, की उद्योग क्षेत्राच्या संदर्भात अर्थसंकल्प सकारात्मक राहिला आहे. सर्वसामान्यांनी अर्थसंकल्प कसे घ्यावे, हे समजण्यासाठी हा कार्यक्रम उपयुक्त ठरेल आहे. सुनील कडलंग म्हणाले की,

अर्थसंकल्पातून गुंतवणूकदारांचा प्रोत्साहन दिल्याने आगामी काळात म्युच्युअल फंड, शेअर मार्केटमध्ये गुंतवणूक वाढण्यास मदत होणार आहे. प्रा. दीपाली चांडक यांनी प्रारंभिकतेत केले.

कार्यक्रमाचे सूत्रसंचालन सत्यनविका शाल्पली शेटी यांनी केले तर रविचं पाडीकर यांनी आभार मानले. या ऑनलाइन व्याख्यानाने संवादाळ मंडलेचा, निखिलेश काळे, अशिश चांडक, समीर शहा, रविचं देशमुख, डॉ. ललित, डॉ. अश्वाल, डॉ. ललित, मुधाकर देशमुख, लेखापरीक्षक संजय राठी, किशोर हासे, सुरेश चावला आदींनी सहभाग नोंदविला.

डिजिटलायझेशनला अर्थसंकल्पातून बळ

अर्थतज्ज्ञ चंद्रशेखर टिळक यांचे मत ; डब्ल्यूएक्स कन्सल्टंटतर्फे ऑनलाईन व्याख्यान

संगमनेर । वंदाचा अर्थसंकल्प 'आयडियालॉजी' आणि 'आयडिया' यांच्यात फारकत करणारा आहे. काळाची गरज ओळखून शिक्षण क्षेत्राच्या डिजिटलायझेशनवर भर दिल्याचे विविध तरतुदीतून दिसते. तर डिजिटल करन्सीसोबत अन्य वेगवेगळ्या माध्यमातून डिजिटलायझेशनला अर्थसंकल्पात बळ दिले आहे, असे मत ज्येष्ठ अर्थतज्ज्ञ चंद्रशेखर टिळक यांनी व्यक्त केले.

डब्ल्यूएक्स कन्सल्टंट प्रा. लि. नाशिक यांच्यातर्फे मंगळवारी (दि.८) अर्थसंकल्प विश्लेषणावर आधारित ऑनलाईन व्याख्यानात ते बोलत होते. कार्यक्रमाच्या अध्यक्षस्थानी स्पेक्ट्रम इन्फ्रास्ट्रक्चरचे संचालक मेहल देसाई होते. यावेळी एडिशनल जनरल मॅनेजर, बॉम्बे स्टॉक एक्सचेंज आयपीएफ, मुंबई योगेश



बंबार्डेकर, महाराष्ट्र चेंबर ऑफ कॉमर्स, मुंबईचे अध्यक्ष ललित गांधी, संगमनेर येथील कडलग इन्व्हेस्टमेंटचे अध्यक्ष व व्यवस्थापकीय संचालक सुनील कडलग उपस्थित होते.

टिळक म्हणाले, संरक्षण, लॉजिस्टिक्स, शिक्षण, उद्योग अशा विविध क्षेत्रात आगामी काळात संधी उपलब्ध होतील. क्रिप्टो करन्सीमध्ये गुंतवणूक करणार असाल तर काळजी घ्यावी. क्रिप्टो करन्सी व डिजिटल करन्सी एक मानण्याची चूक करायला नको.

बंबार्डेकर म्हणाले, अर्थसंकल्पानंतर गुंतवणूकदारांचा शेअर मार्केटवरील विश्वास वृद्धीत होईल. एलआयसीचा आयपीओ शेअर मार्केटसाठी सकारात्मक ठरेल, असेही ते म्हणाले.

ललित गांधी म्हणाले, उद्योग क्षेत्राच्या संदर्भात अर्थसंकल्प सकारात्मक राहिला आहे. सर्वसामान्यांनी अर्थसंकल्प कसे घ्यावे, हे समजण्यासाठी हा कार्यक्रम उपयुक्त ठरला आहे. सुनील कडलग म्हणाले, अर्थसंकल्पातून गुंतवणूकदारांना प्रोत्साहन दिल्याने आगामी काळात म्युच्युअल फंड, शेअर मार्केटमध्ये गुंतवणूक वाढण्यास मदत होणार आहे. त्यातून गुंतवणूकदार दीर्घकालीन संपत्ती निर्माण करतील तसेच गुंतवणूकीकडे बघण्याचा दृष्टीकोन बदलण्यास मदत होईल.

समन्वयिका शाल्मली शेठ्टी यांनी सूत्रसंचालन केले. यावेळी संतोष मंडलेचा, निखिलेश काळे, आशिष चांडक, समीर शहा, सचिन शहा, डॉ. किरण सावे, डॉ. मनीष देशमुख, डॉ. दहिकर, डॉ. अग्रवाल, डॉ. ललिता, सुधाकर देशमुख, लेखापरीक्षक संजय राठी, किशोर खासे, सुरेश चावला उपस्थित होते. मनीष पात्रिकर यांनी आभार मानले.

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पुण्य नगरी

डिजिटलायझेशनला अर्थसंकल्पात बळ-टिळक

संगमनेर:वावर्षीचा अर्थसंकल्प 'आयडियालॉजी' आणि 'आयडिया' यांच्यात फारकत करणारा आहे. काळाची गरज ओळखून शिक्षण क्षेत्राच्या डिजिटलायझेशनवर भर दिल्याचे विविध तरतुदीतून दिसते. तर डिजिटल करन्सीसोबत अन्य वेगवेगळ्या माध्यमातून डिजिटलायझेशनला अर्थसंकल्पात बळ दिले आहे, असे प्रतिपादन ज्येष्ठ अर्थतज्ज्ञ चंद्रशेखर टिळक यांनी मंगळवारी केले.

डब्ल्यूएक्स कन्सल्टंट प्रा. लि. नाशिक यांच्यातर्फे अर्थसंकल्प विश्लेषणावर आधारित ऑनलाईन

व्याख्यानात ते बोलत होते. कार्यक्रमाच्या अध्यक्षस्थानी स्पेक्ट्रम इन्फ्रास्ट्रक्चरचे संचालक मेहल देसाई होते. यावेळी एडिशनल जनरल मॅनेजर, बॉम्बे स्टॉक एक्सचेंज आयपीएफ, योगेश बंबार्डेकर, महाराष्ट्र चेंबर ऑफ कॉमर्सचे अध्यक्ष ललित गांधी, संगमनेर येथील कडलग इन्व्हेस्टमेंटचे अध्यक्ष व व्यवस्थापकीय संचालक सुनील कडलग सहभागी झाले होते.टिळक म्हणाले, संरक्षण, लॉजिस्टिक्स, शिक्षण ,उद्योग अशा विविध क्षेत्रात आगामी काळात संधी उपलब्ध होतील. डिजिटल करन्सी या संकल्पनेचे

सविस्तर विश्लेषण त्यांनी केले. तसेच क्रिप्टो करन्सीमध्ये गुंतवणूक करणार असाल तर काळजी घ्यावी असा सल्ला त्यांनी दिला. तसेच क्रिप्टो करन्सी व डिजिटल करन्सी एक मानण्याची चूक करायला नको, असेही त्यांनी आवर्जून नमूद केले.बंबार्डेकर म्हणाले, अर्थसंकल्पानंतर गुंतवणूकदारांचा शेअर मार्केटवरील विश्वास वृद्धीत होईल. एलआयसीचा आयपीओ शेअर मार्केटसाठी सकारात्मक ठरेल.गांधी म्हणाले, उद्योग क्षेत्राच्या संदर्भात अर्थसंकल्प सकारात्मक राहिला आहे. सर्वसामान्यांनी अर्थसंकल्प

कसे घ्यावे, हे समजण्यासाठी हा कार्यक्रम उपयुक्त ठरला आहे. कडलग म्हणाले, अर्थसंकल्पातून गुंतवणूकदारांना प्रोत्साहन दिल्याने आगामी काळात म्युच्युअल फंड, शेअर मार्केटमध्ये गुंतवणूक वाढण्यास मदत होणार आहे.त्यातून गुंतवणूकदार दीर्घकालीन संपत्ती निर्माण करतील तसेच गुंतवणूकीकडे बघण्याचा दृष्टीकोन बदलण्यास मदत होईल. प्रास्ताविक प्रा. दीपाली चांडक यांनी केले. सूत्रसंचालन समन्वयिका शाल्मली शेठ्टी यांनी केले तर रोटॅरियन मनिष पात्रिकर यांनी आभार मानले.

डिजिटलायझेशनला अर्थसंकल्पातून बळ - चंद्रशेखर टिळक

डब्ल्यूएक्स कन्सल्टंटतर्फे ऑनलाइन व्याख्यान उत्साहात



संगमनेर (प्रतिनिधी) यावर्षीचा अर्थसंकल्प 'आयडियालाजी' आणि 'आयडिया' यांच्यात फारकत करणारा आहे. काळाची गरज ओळखून शिक्षण क्षेत्राच्या डिजिटलायझेशनवर भर दिल्याचे विविध तरतूदीतून दिसते. तर डिजिटल करन्सीसोबत अन्य वेगवेगळ्या माध्यमातून डिजिटलायझेशनला अर्थसंकल्पात बळ दिले आहे, असे प्रतिपादन ज्येष्ठ अर्थतज्ज्ञ चंद्रशेखर टिळक यांनी मंगळवारी केले.

डब्ल्यूएक्स कन्सल्टंट प्रा. लि. नाशिक यांच्यातर्फे अर्थसंकल्प विश्लेषणावर आधारीत ऑनलाइन व्याख्यानात ते बोलत होते. कार्यक्रमाच्या अध्यक्षस्थानी स्पेक्ट्रम इन्फ्रास्ट्रक्चरचे

संचालक मेहुल देसाई होते. यावेळी एडिशनल जनरल मॅनेजर, बॉम्बे स्टॉक एक्सचेंज आयपीएफ, मुंबई योगेश बंबार्डेकर, महाराष्ट्र चेंबर ऑफ कॉमर्स, मुंबईचे अध्यक्ष ललित गांधी, संगमनेर येथील कडलग इनव्हेस्टमेंटचे अध्यक्ष व व्यवस्थापकीय संचालक सुनील कडलग हे सहभागी झाले होते.

टिळक पुढे म्हणाले, की संरक्षण, लॉजिस्टिक्स, शिक्षण, उद्योग अशा विविध क्षेत्रात आगामी काळात संधी उपलब्ध होतील. डिजिटल करन्सी या संकल्पनेचे सविस्तर विश्लेषण त्यांनी केले. तसेच क्रिप्टो करन्सीमध्ये गुंतवणुका करणार असाल तर काळजी घ्यावी असा सल्ला त्यांनी दिला. तसेच क्रिप्टो करन्सी व डिजिटल करन्सी एक

मानण्याची चूक करायला नको, असेही त्यांनी आवर्जून नमूद केले.

बंबार्डेकर म्हणाले, अर्थसंकल्पानंतर गुंतवणूकदारांचा शेअर मार्केटवरील विश्वास वृद्धीगत होईल. एलआयसीचा आयपीओ शेअर मार्केटसाठी सकारात्मक ठरेल. अध्यक्ष, मासिया, ललित गांधी म्हणाले, की उद्योग क्षेत्राच्या संदर्भात अर्थसंकल्प सकारात्मक राहिला आहे. सर्वसामान्यांनी अर्थसंकल्प कसे घ्यावे, हे समजण्यासाठी हा कार्यक्रम उपयुक्त ठरला आहे. सुनील कडलग म्हणाले की अर्थसंकल्पातून गुंतवणूकदारांना प्रोत्साहन दिल्याने आगामी काळात म्युच्युअल फंड, शेअर मार्केटमध्ये गुंतवणूक

वाढण्यास मदत होणार आहे. त्यातून गुंतवणूकदार दीर्घकालीन संपत्ती निर्माण करतील तसेच गुंतवणूकीकडे बघण्याचा दृष्टीकोन बदलण्यास मदत होईल. प्रास्ताविकात प्रा.दीपाली चांडक म्हणाल्या, अर्थसंकल्पातून संधी शोधत प्रगती साधता येऊ शकते. परंतु अनेकांना अर्थसंकल्प फारसा समजत नाही. सहज, सोप्या भाषेत अर्थसंकल्प उद्योजक, युवक, महिलांसह सर्व घटकांना समजावा, यासाठी दरवर्षी या विषयावर व्याख्यानाचे आयोजन केले जाते. दरवर्षी प्रमाणे यावर्षी ही चंद्रशेखर टिळक यांनी प्रभावीपणे सर्वांना अर्थसंकल्प समजून सांगितला. कार्यक्रमाचे सूत्रसंचालन समन्वयिका शालमली शेठ्ठी

यांनी केले तर रोटेरियन मनिष पात्रिकर यांनी आभार मानले. हे व्याख्यान थळीवेदीर च्या फेसबुक वर उपलब्ध आहे. या व्याख्यानात १०० हून अधिक विविध मान्यवरांची उपस्थिती होती. संतोष मंडलेचा, निखिलेश काळे, आशिष चांडक, समीर शहा, सचीन शहा डॉ. किरन सावे, डॉ. मनिष देशमुख, डॉ. दशिकर, डॉ. अग्रवाल, डॉ. ललिथा, सुधाकर देशमुख, लेखापरीक्षक संजय राठी, किशोर हामे, सुरेश चावला आदींनी सहभाग नोंदविला.

लोकमंथन

डिजिटलायझेशनला अर्थसंकल्पातून बळ : चंद्रशेखर टिळक

संगमनेर/प्रतिनिधी : यावर्षीचा अर्थसंकल्प 'आयडियालाजी' आणि 'आयडिया' यांच्यात फारकत करणारा आहे. काळाची गरज ओळखून शिक्षण क्षेत्राच्या डिजिटलायझेशनवर भर दिल्याचे विविध तरतूदीतून दिसते. तर डिजिटल करन्सीसोबत अन्य वेगवेगळ्या माध्यमातून डिजिटलायझेशनला अर्थसंकल्पात बळ दिले आहे, असे प्रतिपादन ज्येष्ठ अर्थतज्ज्ञ चंद्रशेखर टिळक यांनी मंगळवारी केले.

डब्ल्यूएक्स कन्सल्टंट

प्रा. लि. नाशिक यांच्यातर्फे अर्थसंकल्प विश्लेषणावर आधारीत ऑनलाइन व्याख्यानात ते बोलत होते. कार्यक्रमाच्या अध्यक्षस्थानी स्पेक्ट्रम इन्फ्रास्ट्रक्चरचे संचालक मेहुल देसाई होते. यावेळी एडिशनल जनरल मॅनेजर, बॉम्बे स्टॉक एक्सचेंज आयपीएफ, मुंबई योगेश बंबार्डेकर, महाराष्ट्र चेंबर ऑफ कॉमर्स, मुंबईचे अध्यक्ष ललित गांधी, संगमनेर येथील कडलग इनव्हेस्टमेंटचे अध्यक्ष व व्यवस्थापकीय संचालक सुनील कडलग हे सहभागी झाले

होते. टिळक पुढे म्हणाले, की संरक्षण, लॉजिस्टिक्स, शिक्षण, उद्योग अशा विविध क्षेत्रात आगामी काळात संधी उपलब्ध होतील. डिजिटल करन्सी या संकल्पनेचे सविस्तर विश्लेषण त्यांनी केले. तसेच क्रिप्टो करन्सीमध्ये गुंतवणुका करणार असाल तर काळजी घ्यावी असा सल्ला त्यांनी दिला. तसेच क्रिप्टो करन्सी व डिजिटल करन्सी एक मानण्याची चूक करायला नको, असेही त्यांनी आवर्जून नमूद केले. बंबार्डेकर म्हणाले, अर्थसंकल्पानंतर

गुंतवणूकदारांचा शेअर मार्केटवरील विश्वास वृद्धीगत होईल. एलआयसीचा आयपीओ शेअर मार्केटसाठी सकारात्मक ठरेल. अध्यक्ष, मासिया, ललित गांधी म्हणाले, की उद्योग क्षेत्राच्या संदर्भात अर्थसंकल्प सकारात्मक राहिला आहे. सर्वसामान्यांनी अर्थसंकल्प कसे घ्यावे, हे समजण्यासाठी हा कार्यक्रम उपयुक्त ठरला आहे. सुनील कडलग म्हणाले की, अर्थसंकल्पातून गुंतवणूकदारांना प्रोत्साहन दिल्याने आगामी काळात म्युच्युअल फंड, शेअर

मार्केटमध्ये गुंतवणूक वाढण्यास मदत होणार आहे. त्यातून गुंतवणूकदार दीर्घकालीन संपत्ती निर्माण करतील तसेच गुंतवणूकीकडे बघण्याचा दृष्टीकोन बदलण्यास मदत होईल.

प्रास्ताविकात प्रा. दीपाली चांडक म्हणाल्या, अर्थसंकल्पातून संधी शोधत प्रगती साधता येऊ शकते. परंतु अनेकांना अर्थसंकल्प फारसा समजत नाही. सहज, सोप्या भाषेत अर्थसंकल्प उद्योजक, युवक, महिलांसह सर्व घटकांना समजावा, यासाठी दरवर्षी या विषयावर व्याख्यानाचे आयोजन केले जाते. दरवर्षी प्रमाणे यावर्षी ही चंद्रशेखर टिळक यांनी प्रभावीपणे सर्वांना अर्थसंकल्प समजून सांगितला. कार्यक्रमाचे सूत्रसंचालन समन्वयिका शालमली शेठ्ठी यांनी केले तर रोटेरियन मनिष पात्रिकर यांनी आभार मानले. हे व्याख्यान थळीवेदीर च्या फेसबुक वर उपलब्ध आहे. हा व्याख्यानात १०० हून अधिक विविध मान्यवरांची उपस्थिती होती. संतोष मंडलेचा, निखिलेश काळे, आशिष चांडक, समीर शहा, सचीन शहा डॉ. किरन सावे, डॉ. मनिष देशमुख, डॉ. दशिकर, डॉ. अग्रवाल, डॉ. ललिथा, सुधाकर देशमुख, लेखापरीक्षक संजय राठी, किशोर हामे, सुरेश चावला आदींनी सहभाग नोंदविला.

Thanks Letter to Principal



WX Consultants Pvt Ltd

Date: 10-02-2022

To,
The Principal,
Sonopant Dandekar Arts, V.S. Apte Commerce &
M.H. Mehta Science College,
Palghar 401404

Subjects : Thanks for your Association

Sir,

WX Consultants Pvt. Ltd. would like to thank you and Investor Awareness Forum, Department of Commerce and Department of Management Studies for your wholehearted association and participation in "Budget 2022 Program".

Thank you for the inclined approach towards holistic development of the stakeholders.

Regards,

Chandak A. A.



Dipali Chandak
Director (3423785054)
WX Consultants Pvt. Ltd.

Thanks Letter to Coordinator



WX Consultants Pvt Ltd

Date: 10-02-2022

To,
Dr. Manish Deshmukh,
Head,
Department of Commerce
Sonopant Dandekar Arts, V.S. Apte Commerce &
M.H. Mehta Science College,
Paighar 401404

Subjects : Thanks for your Association

Sir,

WX Consultants Pvt. Ltd. would like to thank you and Investor Awareness Forum, Department of Commerce and Department of Management Studies for your wholehearted association and participation in "Budget 2022 Program".

Thank you for the inclined approach towards holistic development of the stakeholders.

Regards,

Chandak A. A.



Dipali Chandak
Director (3423785054)
WX Consultants Pvt. Ltd.



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Investor Awareness Forum

Department of Commerce & Department of Management Studies

'Budget 2022 Exclusive for Corporates'

EVENT REPORT

Name of the Event	: 'Budget 2022 Exclusive for Corporates'
Date	: 8th February, 2022
Time	: 05.00 p.m. to 07.30 p.m.
No. of Students Participated	: 100
About the Event	:

We at Sonopant Dandekar College, Palghar as a part of our corporate social responsibility Department of Commerce had launched Investor Education Initiative in the form of Investor Awareness Forum on the occasion of the Golden Jubilee year of our college.

The frequent requests from professionals, corporate, students to organize Budget analysis session to understand the effect of budget on industries and common man's life. In connection to our objectives of Investment Awareness Forum, to contribute with a new approach in every segment, WX Consultant Private Limited is organizing an online session on "Budget – 2022"

Detail Report

This year's budget is a dividing line between 'ideology' and 'idea'. Realizing the need of the hour, emphasis has been placed on the digitization of the education sector from various provisions. Senior economist Chandrasekhar Tilak expressed the opinion that along with digital currency, digitization has been given strength in the budget.

Every year Investor Awareness Forum, Department of Commerce, Department of Management Studies organizes Budget analysis session for the students, Teachers and the citizens to understand the budgetary provisions and its impact on individual, society and national policies. This year on 8th February 2022 (Tuesday) at 5:00 pm to 7:30 pm. Investor Awareness Forum was the member of organizing team of Budget Analysis session with WX Consultants Pvt. Ltd. Nashik, Spectrum Infrastructure, Bombay Stock

Exchange, Maharashtra Chamber of Commerce, Mumbai and Kadalag Investment, Sangamner.

Chief Guest: Mr. Yogesh Bambardekar, Additional General Manager, Bombay Stock Exchange – Investor Protection Fund, Mumbai He spoke after the budget, investors' confidence in the stock market will go up and LIC's IPO will be positive for the stock market.

Special Guest: Mr. Lalit Gandhi, President, Maharashtra Chamber of Commerce, Industry Agriculture (MACCIA), Mumbai. said, that the budget has been positive in relation to the industry sector. This program has been useful for the general public to understand how to take the budget.

Special Guest: Mr. Sunil Kadlag, Chairman and Managing Director of Kadalag Investment, Sangamner said, encouraging investors from the budget will help increase investment in mutual funds and share market in the future. It will help investors create long-term wealth and also help change the outlook towards investments.

Key Note Speaker: Mr. Chandrashekhar Tilak, (Well-known Economist), Ex. Chief Risk Officer & Ex. Executive Vice President, NSDL e-Governance Infrastructure Ltd, Mumbai He spoke about "Budget 2022" –Exclusively for Corporates. The main focus was on digitization. He shared the difference between cryptocurrency and digital currency Budget 2022 is the exact symbol of difference in IDEA and IDEOLOGY. Mr. Tilak also said that, opportunities will be available in various fields such as defense, logistics, education, industry in the future. Be careful if you are going to invest in crypto currency. Don't mistake crypto currency and digital currency as one.

Chairperson: Mr. Mehul Desai, Director, Spectrum Infrastructure, Nashik presided over the event and Shared his experience on Current market situation & Budget.

On this occasion Santosh Mandalacha, Ashish Chandak, Sameer Shah, Dr. Kiran Save, Dr. Manish Deshmukh, Nikhilesh Kale, students and citizens from different places were present for the session.

Mr. Manish A Patrikar, Director, Public Relation, Rotary Club Nashik proposed vote of thanks.

Shalmali Shetty Coordinator Corporate Relation, WX Consultant Pvt Ltd. was the Master of ceremony.

Event Objectives :

Over all the objectives of a National Financial Budget Analysis Program for college students and the common man should revolve around fostering financial literacy, promoting civic engagement, enabling informed decision – making and empowering individual to actively participate in shaping national financial policies.

The objectives of a budget analysis program for professionals, corporate and students are as follows:

- 1) **Financial Literacy:** The primary objective of a budget analysis program is to improve financial literacy among college students and the general public. It should provide them with necessary knowledge and skills to understand and analyze the national financial budget effectively.
- 2) **Promoting Civic engagement:** The program can encourage college students and the common man to actively engage in the budgetary process. It should empower them to participate in discussion, provide feedback and contribute to the formulation of budgetary policies that affect their lives.
- 3) **Understanding Economic Impact:** The program should help individuals comprehend the economic implications of the national financial budget. It should educate them on how budget decision can impact various sectors, such as education healthcare, infrastructure and employment and enable them to assess the potential consequences.
- 4) **Fostering Critical thinking:** The program should cultivate critical thinking skills among participants. It should encourage them to analyze budget proposals, assess the credibility of financial data and evaluate the feasibility and effectiveness of budgetary measures.
- 5) **Empowering Financial Decision Making:** The program should empower individuals to make informed financial decisions by providing insights into how the budget affects their personal finances.
- 6) **Educate the people:** This program should educate the participants about taxation policies, social welfare programs, and opportunities for economic growth and investment.
- 7) **Bridging the Gap:** The program should bridge the gap between academic knowledge and real – world application. It should provide practical insights into budget analysis techniques, fiscal policy formulation and implementation, enabling participants to connect theory with practice.

Learning Outcome :

Participated corporates, students and general public got knowledge about

- 1) "Budget 2022 & Impact on Security"
- 2) "Budget 2022" & Impact on Business"
- 3) "Budget 2022" –Exclusively for Corporates. The main focus was on digitization.
- 4) The difference between crypto currency and digital currency.
- 5) "Budget 2022" is the exact symbol of difference in IDEA and IDEOLOGY
- 6) Current market situation & Budget



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce

Sonopant Dandekar Arts, V.S. Apte Commerce & M.H. Mehta Science College, Palghar

PROPOSAL

Investor Awareness Forum

Department of Commerce & Department of Management Studies

Date : 22nd July, 2021

To,
The Principal
Sonopant Dandekar Arts, V.S. Apte Commerce and
M.H. Mehta Science College,
Palghar.

Subject : Proposal for Organizing 4 days online “Financial Education For Young Citizen Kona Kona Shiksha’ Batch No. 1

National Institute of Securities Markets (NISM) and Kotak Securities Ltd (KSL) has launched a project-Kona Kona Shiksha, a CSR initiative of KSL on Education and Livelihood to promote financial literacy among the young citizens of the country.

Being a knowledge partner, NISM will implement the project through empaneled Resource Persons and train students at colleges across India through online or offline teaching.

We at Sonopant Dandekar College, Palghar as a part of our corporate social responsibility Department of Commerce had launched Investor Education Initiative in the form of Investor Awareness Forum on the occasion of the Golden Jubilee year of our college.

Wx Consultants Pvt. Ltd. Would like to organize 4 days online ‘Financial Education For Young Citizen Kona Kona Shiksha’ in association with Department of Commerce and Department of Management Studies under the banner of Investor Awareness Forum.

Name of the Programme: ‘Financial Education For Young Citizen Kona Kona Shiksha’

**Organizer : Wx Consultants Pvt. Ltd., Department of Commerce and
Department of Management Studies**

Proposed Dates : 2nd to 6th August, 2021

Speaker of the Programme : Mrs. Dipali Chandak, Director,
WX Consultants Pvt. Ltd. Nashik

Proposed Venue : Online

Proposed By

Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce

Request Letter



WX Consultants Pvt Ltd



An Initiative of
National Institute Of Securities Markets (NISM), Mumbai
&
Kotak Karma, Mumbai
"FINANCIAL EDUCATION FOR YOUNG CITIZEN"
Kona Kona Siksha



Subject: Request to join "Financial Literacy Mission for young citizen" Initiated by NISM & Kotak Karma, Mumbai

Respected Sir/Madam,

We WX Consultant Private Limited, Nasik, request your institute to join in web based "FINANCIAL EDUCATION FOR YOUNG CITIZEN" for final year Commerce graduate, post graduate students.

We request you to participate in "Kona Kona Siksha Mission" of India.

This session will be conducted online by SEBI experts who will help in guiding the participants in terms of financial market and various other aspects of finance.

Content of the session

- Creating awareness of personal finance framework.
- Awareness of pre-requisites for investing in securities markets.
- Understanding of precautions and awareness of risk involved while investing in securities markets
- Capacity building for evaluation of investment opportunities in securities markets.
- Awareness of employment opportunities in financial service industries.
- Creating awareness of self-employment opportunities viz. investment advisors or authorized persons of brokers.
- Empowerment of students for facing interviews with financial services industry employment opportunities.

Features

- Time and date as per mutual convenience.
- Minimum 60 and maximum 100 participants (Final Year Graduate/Post Graduate)
- Session duration - 10hrs (As per mutual convenience can schedule ideal 2 days)
- Language Marathi/Hindi/English (can choose any language as per the expectation of participants) No Cost involved for Institute.
- **No Cost involved for Institute**
- Appreciation certificate to institute for supporting " Financial Education for Young Citizen"
- Students shall take test after completing the training for certificate.

We know that, your institute is one of the best in the industries when it comes to up skilling the students to build their career and guide them to better future. On this backdrop, we know your association with this forum will help us to achieve the way to build a Better Future for student

"Financial Education fuels financial literacy which enables an inclusive financial system"

Waiting for positive reply

Best Regards,

Shalmali Shetty, Head, Corporate Relation (T&D) 8484844755

On Behalf of

Mrs. Dipali Chandak

Director, WX Consultants Pvt. Ltd, Nashik

Office Address: WX Consultants Pvt Ltd, Spectrum Building, Suyojit Lawns Road, Plot No. 10/A,
Kamgar Nagar Satpur, Nashik- 422007

Office Telephone: +91 253-6603229 Email: info@wisdomxtra.com, wisdomxtra@gmail.com

Website: www.wisdomxtra.com



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce

Sonopant Dandekar Arts, V.S. Apte Commerce & M.H. Mehta Science College, Palghar

Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Education For Young Citizen Kona Kona Shiksha’

Budget

National Institute of Securities Markets (NISM) and Kotak Securities Ltd (KSL) has launched a project-Kona Kona Shiksha, a **CSR initiative of KSL** on Education and Livelihood to promote financial literacy among the young citizens of the country.

Online sessions : Free

Cost for Participants: No Cost Involved for Participants.

Proposed By

Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce



Sonopant Dandekar Shikshan Mandal's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Notice for Final Year Students

B.Com., BMS, BAF, IT, CS, Law, Engineering, MBA

An Initiative of

National Institute Of Securities Markets (NISM), Mumbai, Kotak Karma, Mumbai

&

WX Consultants Pvt. Ltd., Nashik

(Official training partner of BSEIPF, BSE Ltd. Mumbai)

In association with

Invertors Awareness Forum Department of Commerce

“FINANCIAL EDUCATION FOR YOUNG CITIZEN” Kona Kona Siksha

This session will be conducted online by **SEBI experts** who will help in guiding the participants in terms of financial market and various other aspects of finance.

Content of the session

Features

- There are two Batches 1 & 2.
- **Final Year Graduate / Post Graduate students.**
- **Session duration – 10hrs** (As per mutual convenience can schedule ideal 2 days)
- **Language Marathi /Hindi /English** (can choose any language as per the expectation of participants)
- **No Cost involved.**
- **Students shall take test after completing the training for certificate.**
- **Study material is available in three languages Marathi/ Hindi/ English.**

Interested students fill the following Google form and selected students will get a chance to join the sessions.

<https://forms.gle/xrZkRDuTUwwFqNWG9>

Those students who registered for this Training programme must join the following what's app groups as per your batch.

Batch No. 1 : 3rd August, 2021 to 6th August 2021 time 03.00 to 05.00.

Dr. Manish Deshmukh
Head Department of Commerce



Dr. Kiran Save
Principal



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Investor Awareness Forum

Department of Commerce & Department of Management Studies

EVENT SCHEDULE

Theme: **'Financial Education For Young Citizen Kona Kona Shiksha'**

PROGRAMME

03.00 p.m. : Online Zoom Meeting

INAUGURATION (03.05 to 03.10 pm)

In Chair

Mrs. Dipali Chandak,
Director,
WX Consultants Pvt. Ltd. Nashik

03rd August 2021

03.05 p.m. to 03.10.p.m. : Introduction of the Programme MOC

Technical Session

03.10 p.m. to 05.05 p.m. : Technical session Mrs. Dipali Chandak

05.05 p.m. to 05.10 p.m. : Vote of Thanks Ms. Shreya Mishra

04th August 2021

03.00 p.m. to 05.00 p.m. : Technical session Mrs. Dipali Chandak & Shamali Sheety

05th August 2021

03.00 p.m. to 05.00 p.m. : Technical session Mrs. Dipali Chandak & Shamali Sheety

06th August 2021

03.00 p.m. to 05.00 p.m. : Technical session Mrs. Dipali Chandak & Shamali Sheety

05.00 p.m. to 05.10 p.m. : Vote of Thanks Dr. Manish Deshmukh



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Education For Young Citizen Kona Kona Shiksha’

Batch No. 1

Link for Recorded Video

‘Financial Education For Young Citizen Kona Kona Shiksha’

Expert Speaker

Mrs. Dipali Chandak,

Director,

WX Consultants Pvt. Ltd. Nashik

03rd August 2021

https://drive.google.com/file/d/1w4xcythzTQMOHNZHDzrGfG4tLctXXD2I/view?usp=share_link

04th August 2021

https://drive.google.com/file/d/1XqWIMo0kyINyUYLRM6eAeCaH1AqDTyIZ/view?usp=share_link

05th August 2021

https://drive.google.com/file/d/1yYqN-34cibMKaXMGM1Gw8AzQZPiY-UdB/view?usp=share_link

06th August 2021

https://drive.google.com/file/d/1FbE3MHzi6LFokpwk5MkS_zdjEEP5h5eh/view?usp=share_link



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

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Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Education For Young Citizen Kona Kona Shiksha” Batch No. 1

List of Participants

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62	Vaishnavi Balu Kore	Commerce	Korevaishnavi7723@gmail.com



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Education For Young Citizen Kona Kona Shiksha”

Photographs

Date: 3rd August, 2021

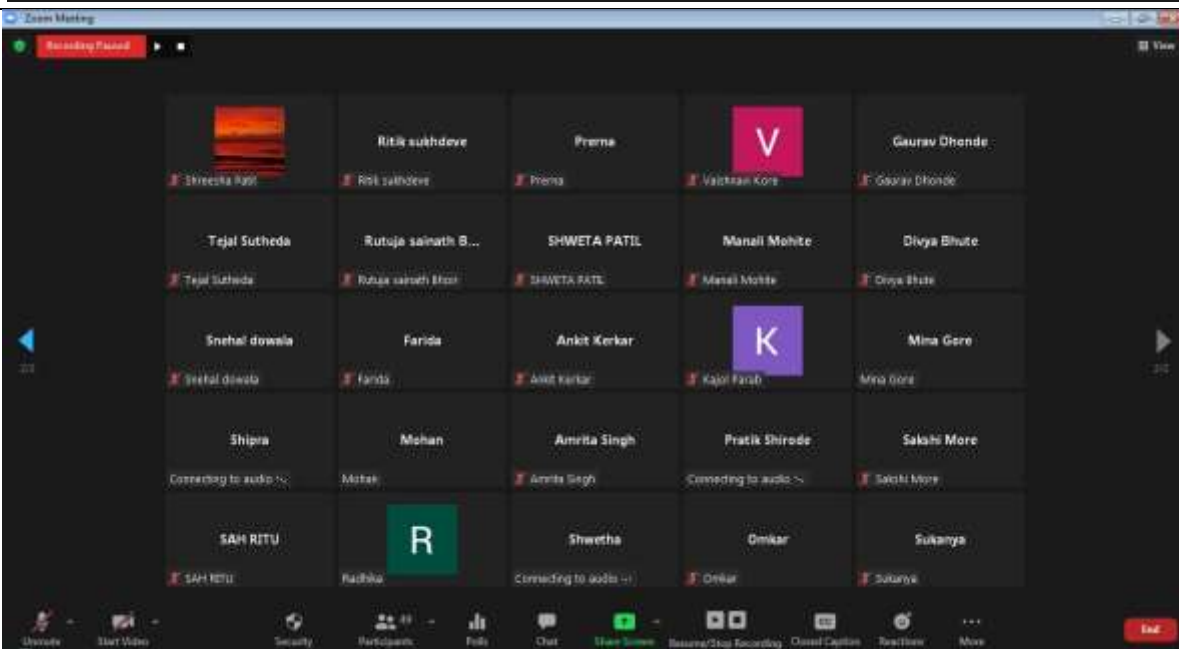
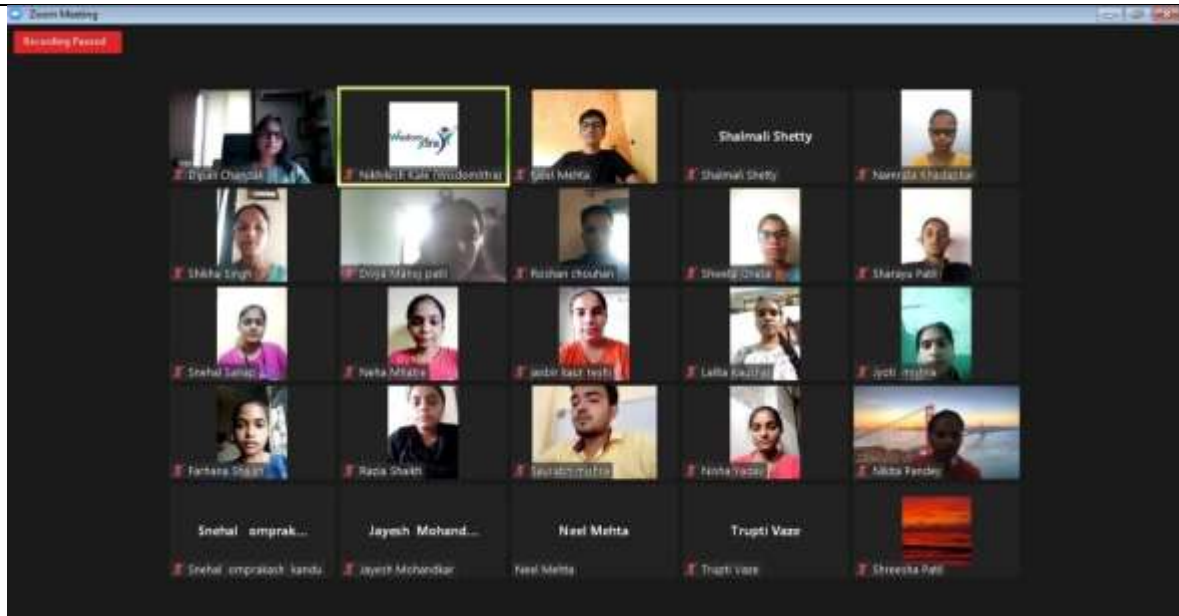
The image shows a Zoom meeting interface. The top portion displays a presentation slide with the following content:

- Logos for NiSM (National Institute of Securities Markets) and Kotak Karma.
- Text: "FINANCIAL EDUCATION FOR YOUNG CITIZEN Kona Kona Siksha (A Kotak Securities CSR initiative)".
- An image of a piggy bank wearing a graduation cap, with stacks of coins and a calculator nearby.
- Text: "Program delivered by NiSM NATIONAL INSTITUTE OF SECURITIES MARKETS An Educational Initiative of SEBI".

The bottom portion of the image shows a grid of 25 participants in a Zoom meeting. The participants' names and avatars are visible in a grid layout. The Zoom interface includes a toolbar at the bottom with options like Mute, Stop Video, Security, Participants, Polls, Chat, Share Screen, Record/Stop Recording, Closed Caption, Reactions, and More.



Date: 4th August, 2021



NISM नैतिक प्रतिभूति बाजार संस्थान
National Institute of Securities Markets
An Educational Initiative of SEBI

kotak karma

TYPES OF ASSET CLASSES

Below are various financial products which show similar characteristics and behaviour

CASH	EQUITY	FIXED INCOME	REAL ESTATE	COMMODITY
<ul style="list-style-type: none"> Liquid Funds Saving Account Online Wallets Hard Cash 	<ul style="list-style-type: none"> Startup Funding Index Funds ETF's Equity Mutual Funds Stocks 	<ul style="list-style-type: none"> Endowment Policies Debit Mutual Funds Debentures EPF / PPF / NSC Bonds Post Office Products Recurring Deposits Fixed Deposits 	<ul style="list-style-type: none"> REIT Commercial Property Bungalow Plots Flats 	<ul style="list-style-type: none"> Corn Wheat Crude Oil Copper Silver Gold
Represents	Represents	Represents	Represents	Represents
Liquidity and Power to buy Anything	Ownership into a business	Lending money to someone	Ownership of Physical space	Ownership goods which has an end Use

Zoom Meeting | You are viewing Dipali Chandak's screen | View Options

Recording... | NISM राष्ट्रीय प्रतिभूति बाजार संस्थान National Institute of Securities Markets An Educational Institute of SEBI | kotak karma

COMPARING VARIOUS ASSET CLASSES

Criteria	Equity	Fixed Income	Real Estate	Commodities	Cash
Return Potential	Above Inflation	Near Inflation	Above Inflation	Near Inflation	Below Inflation
Volatility in Returns	High	Low	High	High	Nil
Liquidity	Very High	High	Very Low	Low	NA
Can one invest small amounts ?	Yes	Yes	No	Sometimes	NA
Can one invest every month/year	Yes	Yes	No	No	NA
Complexity	Average	Less	High	High	Nil

Zoom Meeting controls: Mute, Start Video, Security, Participants (11), Polls, Chat, Share Screen, Pause/Stop Recording, Closed Caption, Reactions, More, End

Zoom Meeting | You are viewing Dipali Chandak's video | View Options

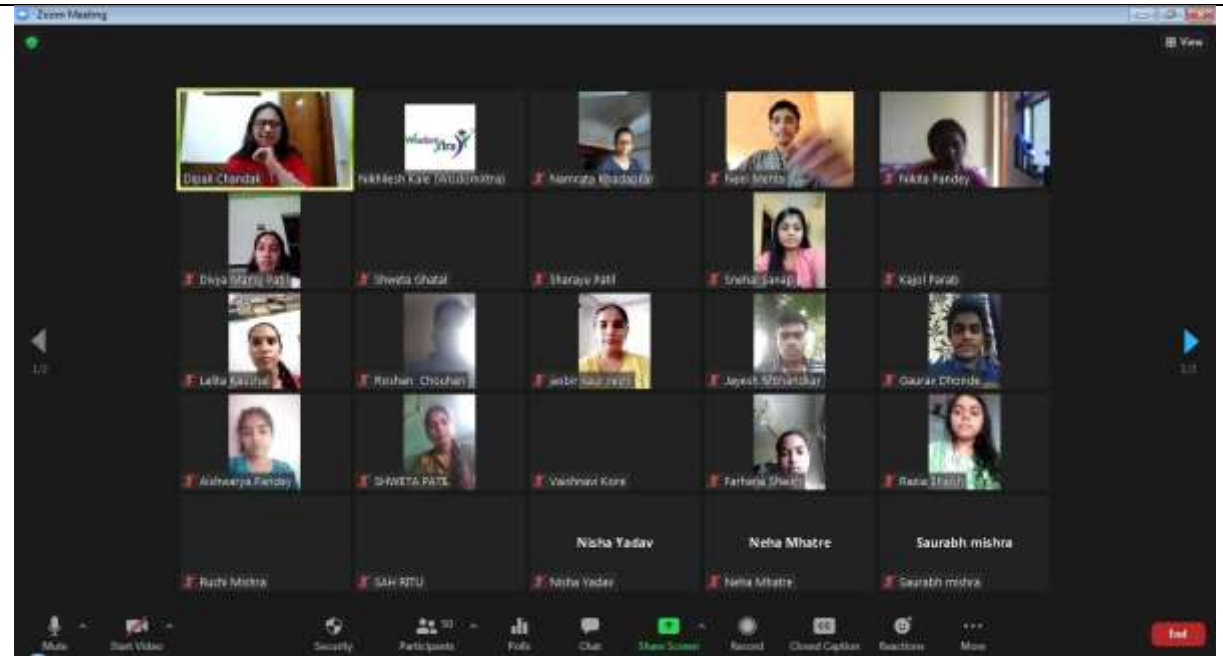
Recording... | Roshan chouhan

Zoom Meeting controls: Mute, Start Video, Security, Participants (11), Polls, Chat, Share Screen, Pause/Stop Recording, Closed Caption, Reactions, More, End

Zoom Meeting | Recording... | View

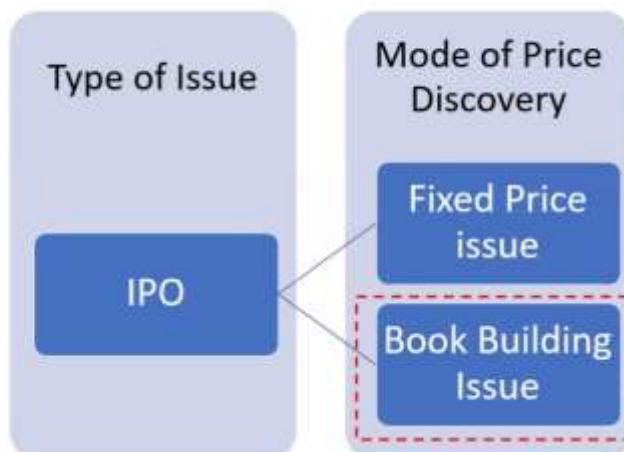
Zoom Meeting controls: Mute, Start Video, Security, Participants (11), Polls, Chat, Share Screen, Pause/Stop Recording, Closed Caption, Reactions, More, End

Date: 5th August, 2021





Price Discovery of Shares in a Public Offering



More common mode of IPO

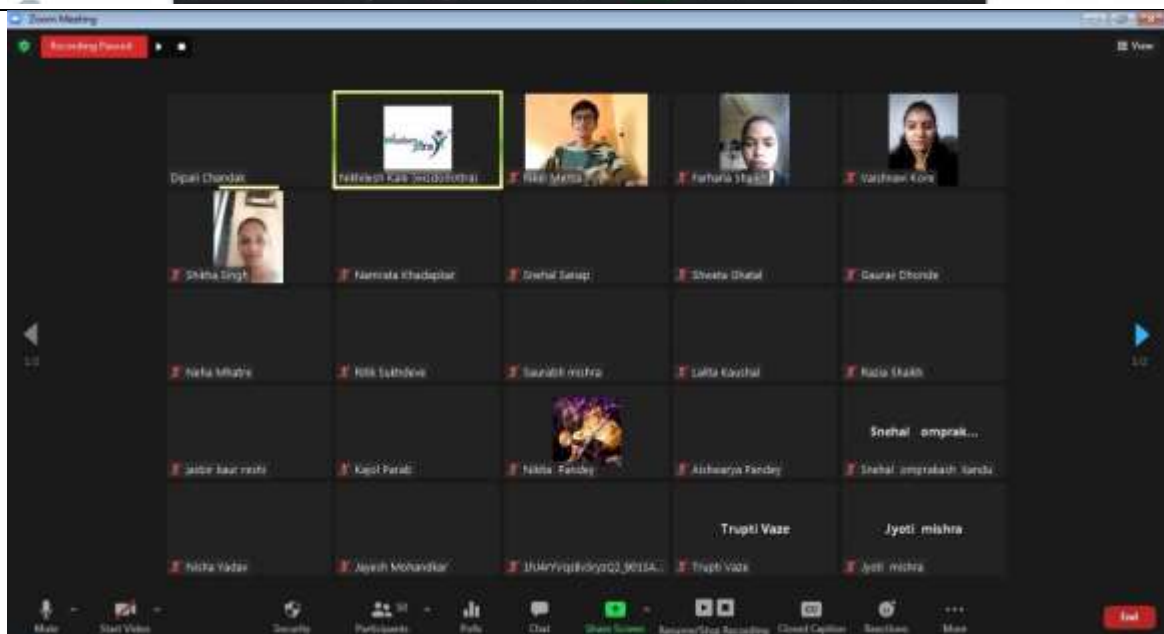


Date: 6th August, 2021

FINANCIAL EDUCATION FOR YOUNG CITIZEN
Kona Kona Siksha
(A Kotak Securities CSR initiative)



Program delivered by  NATIONAL INSTITUTE OF SECURITIES MARKETS
An Educational Initiative of SEBI



NISM राष्ट्रीय प्रतिभूति बाजार संस्थान
National Institute of Securities Markets
An Educational Initiative of SEBI

Kona Kona Shiksha

Kotak Securities

Secondary Market – Meaning

- Securities issued by a company for the first time are offered to the public in the primary market. Once the IPO is de-listed, they are traded in the secondary market.
- The main difference between the two is that in the primary market, an investor gets securities directly from the company through IPOs, while in the secondary market, one purchases securities from other investors who willing to sell the same.
- An investor can trade in securities through the stock exchange with the help of SEBI's registered brokers who aid the buying and selling of various securities.
 - Some brokers offer internet trade facility or mobile trading facility where investor may place order through internet facility offered;
 - Some brokers receive trade orders through telephone or cell phone;
 - Some brokers have offices to which investor may physically go, place orders and see that such orders are executed on the trading terminal.
 - Some brokers offer all the above facilities.

Zoom Meeting Controls: Mute, Start Video, Security, Participants (50), Polls, Chat, Share Screen, Pause/Stop Recording, Closed Caption, Reactions, More, End

NISM राष्ट्रीय प्रतिभूति बाजार संस्थान
National Institute of Securities Markets
An Educational Initiative of SEBI

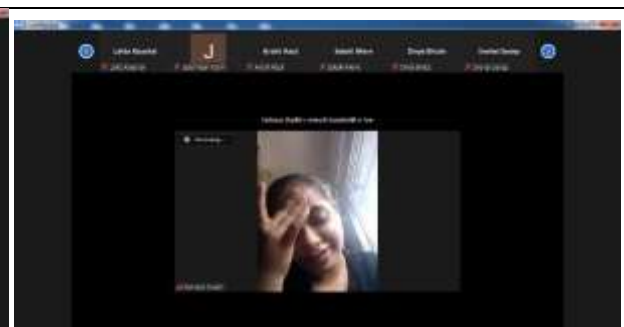
Kona Kona Shiksha

Kotak Securities

What is a Mutual Fund (MF)?

- Common pool of funds contributed by investors and invested in accordance to the objectives.
- Investments are held in a trust of which the investors alone are the joint beneficial owners.
- Trustees oversee the management through investment managers.

Zoom Meeting Controls: Mute, Start Video, Security, Participants (50), Polls, Chat, Share Screen, Pause/Stop Recording, Closed Caption, Reactions, More, End



Sample Certificates



Certificate

This is to certify that

Jasbir Kaur Rashi

From **Sonopant Dandekar Arts, V.s. Apte Commerce And M.h. Mehta Science College, Palghar** participated in the program "**Kona Kona Shiksha**", conducted by National Institute of Securities Markets (NISM) under the aegis of CSR program of Kotak Securities Limited On **06-Aug-2021**, and scored **87.0 %** in the Quiz conducted subsequent to it.

Wlas

Certificate

This is to certify that

Vaishnavi Balu Kore

From **Sonopant Dandekar Arts, V.s. Apte Commerce And M.h. Mehta Science College, Palghar** participated in the program "**Kona Kona Shiksha**", conducted by National Institute of Securities Markets (NISM) under the aegis of CSR program of Kotak Securities Limited On **06-Aug-2021** and the Quiz conducted subsequent to it.

Wlas

Certificate

This is to certify that

Ragini Kushwaha

From **Sonopant Dandekar Arts, V.s. Apte Commerce And M.h. Mehta Science College, Palghar** participated
in the program "**Kona Kona Shiksha**", conducted by National Institute of Securities Markets (NISM) under
the aegis of CSR program of Kotak Securities Limited
On **06-Aug-2021** and the Quiz conducted
subsequent to it.

Wlas

Certificate

This is to certify that

Shaikh Shifa Mohd Faruk

From **Sonopant Dandekar Arts, V.s. Apte Commerce And M.h. Mehta Science College, Palghar** participated
in the program "**Kona Kona Shiksha**", conducted by National Institute of Securities Markets (NISM) under
the aegis of CSR program of Kotak Securities Limited
On **06-Aug-2021**, and scored **63.0 %** in the Quiz conducted
subsequent to it.

Wlas

Certificate

This is to certify that

Latita Mukesh Kaushal

From **Sonopant Dandekar Arts, V.s. Apte Commerce And M.h. Mehta Science College, Palghar** participated
in the program "**Kona Kona Shiksha**", conducted by National Institute of Securities Markets (NISM) under
the aegis of CSR program of Kotak Securities Limited
On **06-Aug-2021** and the Quiz conducted
subsequent to it.

Whas

Certificate

This is to certify that

Kajol Jayvant Parab

From **Sonopant Dandekar Arts, V.s. Apte Commerce And M.h. Mehta Science College, Palghar** participated
in the program "**Kona Kona Shiksha**", conducted by National Institute of Securities Markets (NISM) under
the aegis of CSR program of Kotak Securities Limited
On **06-Aug-2021**, and scored **67.0 %** in the Quiz conducted
subsequent to it.

Whas



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

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Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Education For Young Citizen Kona Kona Shiksha”

Feedback



Neel Mehta

Section 1

KONA KONA SIKSHA initiative by NISM
CSR activity of KOTAK, WISDOM XTRA,
Sonopant Dandekar College organized a 5 days
workshop on learning about investment education & financial
literacy.

Shalmili Shetty, Dr Manish Deshmukh, Prof. Shreyas
Mishra inaugurated this workshop Our honourable speaker
Dipali Chank thought about where to invest, when,
which are the legal bodies & what are financial
goals. The vitals of savings & investments was briefly
explained & differentiated.

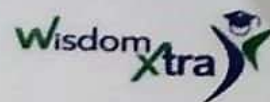
Also, some tips were shared for our daily habits
for example i) Write down expenses for next 6 months
ii) Add targets of (time) & (value) in our savings
iii) First save & then spend
iv) Keep money away if we want to save
v) Reasonable savings

Apart this, significance of Compound interest &
“Rule of 72” was explained which will
help for calculating our savings, investments & amount of
returns in specific period of time.

Dipali Ma'am took an interactive & descriptive
session. She was very soft & confident. The knowledge
about Finance sector she have was accurate & amazing.
It was very great opportunity to listen her.

Thankyou Team!
(KONA KONA SIKSHA, NISM,
WISDOM XTRA, CSR KOTAK SEC.,
SONOPANT DANDEKAR COLLEGE)

Thanks Letter to Principal



WX Consultants Pvt Ltd

Date: 06-08-2021

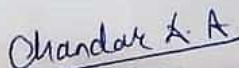
To,
The Principal
Sonopant Dandekar Arts, V.S.Apte Commerce &
M.H.Mehta Science College
Palghar

Subject: Thank you for your association to conduct "Financial Education for Young Citizen - Kona Kona Shiksha"

WX Consultants Pvt.Ltd. would like to thank Investor Awareness Forum Department of Commerce & Department of Management Studies Sonopant Dandekar Arts, V.S.Apte Commerce & M.H.Mehta Science College, for your association to conduct "Financial Education for Young Citizen - Kona Kona Shiksha" Initiated by National Institute of Securities Market & Kotak Kama. The objective of the initiative is to contribute towards improving financial education among students.

Thank you for the inclined approach towards holistic development of the stakeholders of academicians.

Regards,


Dipali Chandak

Director (9423785054)

WX Consultants Pvt Ltd, Nashik

For More Details Contact: Mrs.Shalmali Shetty (8484844755)



Office Address: WX Consultants Pvt Ltd, Spectrum Building, Suyojit Lawns Road, Plot No. 10/A,
Kamgar Nagar Satpur, Nashik- 422007

Office Telephone: +91 253-6603229 Email: info@wisdomxtra.com, wisdomxtra@gmail.com

Website: www.wisdomxtra.com

Thanks Letter to Coordinator



WX Consultants Pvt Ltd

Date: 06-08-2021

To,
Dr. Manish Deshmukh,
Head, Department of Commerce
Sonopant Dandekar Arts, V.s.Apte Commerce &
M.H.Mehta Science College
Palghar

Subject: Thank you for your coordination to make the "Financial Education for Young Citizen - Kona Kona Shiksha" program successful

WX Consultants Pvt.Ltd. would like to thank Investor awareness Forum Department of Commerce & Department of Management Studies Sonopant Dandekar Arts, V.S.Apte Commerce & M.H.Mehta Science College, for your coordination to conduct "Financial Education for Young Citizen - Kona Kona Shiksha" Initiated by National Institute of Securities Market & Kotak Kama. The objective of the initiative is to contribute towards improving financial education among students.

Thank you for the inclined approach towards holistic development of the stakeholders of academicians.

Regards,



Chandak A
Dipati Chandak

Director (9423785054)

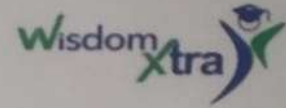
WX Consultants Pvt Ltd, Nashik

For More Details Contact: Mrs.Shalmali Shetty (8484844755)

Office Address: WX Consultants Pvt Ltd, Spectrum Building, Suyojit Lawns Road, Plot No. 10/A,
Kamgar Nagar Satpur, Nashik- 422007

Office Telephone: +91 253-6603229 Email: info@wisdomxtra.com, wisdomxtra@gmail.com
Website: www.wisdomxtra.com

Thanks Letter to Coordinator



WX Consultants Pvt Ltd

Date:-

To,
Dr. Shreya Mishra
Head, Department of Management Studies
Sonopant Dandekar Arts, V.S. Apte Commerce &
M.H.Mehta Science College
Palghar

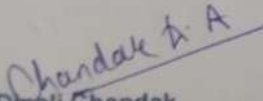
Subject: Thank you for your coordination in making "Financial Literacy Mission" program successful.

WX Consultants Pvt.Ltd would like to thank **Investor Awareness Forum Department of Commerce & Department of Management Studies Sonopant Dandekar Arts, V.S.Apte Commerce & M.H.Mehta Science College** for your association in "Financial Literacy Mission" Initiated by the Security Exchange Board of India (SEBI) & Bombay Stock Exchange Investor Protection Fund (BSE IPF) Mumbai.

The objective of the initiative is to contribute towards improving financial literacy among participants.

Thank you for the inclined approach towards holistic development of the stakeholders of academia.

Regards,


Dipali Chandak
Director (9423785054)
WX Consultants Pvt. Ltd, Nashik

For more Details Contact: Mrs. Shalmali Shetty, Head T& D (8484844755)
Email: wisdomxtraconsultants@gmail.com

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Kamgar Nagar Satpur, Nashik- 422007
Office Telephone: +91 253-6603229 Email: info@wisdomxtra.com, wisdomxtra@gmail.com
Website: www.wisdomxtra.com

Certificate to Coordinator





Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Education For Young Citizen Kona Kona Shiksha’

EVENT REPORT

Name of the Event	: “Financial Education For Young Citizen Kona Kona Shiksha’ Batch No. 1
Date	: 3rd August to 6th August 2021
Time	: 03.00 p.m. to 05.00 p.m.
No. of Students Participated	: 62

About the Event

National Institute of Securities Markets (NISM) and Kotak Securities Ltd (KSL) has launched a project-Kona Kona Shiksha, a CSR initiative of KSL on Education and Livelihood to promote financial literacy among the young citizens of the country.

Being a knowledge partner, NISM will implement the project through empaneled Resource Persons and train students at colleges across India through online or offline teaching.

Wx Consultants Pvt. Ltd. organized 4 days online ‘Financial Education For Young Citizen Kona Kona Shiksha’ in association with Department of Commerce and Department of Management Studies under the banner of Investor Awareness Forum.

Event Objectives

1. “Kona Kona Shiksha” empowers students with knowledge on personal finance, fundamentals of investing in securities markets, investment principles and practices, etc.
2. The aim of KSL’s CSR initiative is to create financially knowledgeable and skilled students and to open-up career opportunities in the financial services industry.

Learning Outcome :

“Kona Kona Shiksha” empowered students with knowledge on personal finance, fundamentals of investing in securities markets, investment principles and practices, etc. The aim of KSL’s CSR Project of providing financially knowledgeable and skills to youth and to open-up career opportunities in the financial services industry was fulfilled.

Participated students got knowledge about

1. In this Programme awareness about personal finance framework was created amongst students.
2. Awareness about pre-requisites for investing in securities markets.
3. Experts gave guidelines about precautions and risk involved while investing in securities markets
4. Students learnt about evaluation of investment opportunities in securities markets.
5. Students came to know about employment opportunities in financial service industries.
6. Awareness was Created about self-employment opportunities viz. investment advisors or authorized persons of brokers.
7. Students got information employment opportunities financial services industry and practical guidelines for facing interviews.



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce

Sonopant Dandekar Arts, V.S. Apte Commerce & M.H. Mehta Science College, Palghar

Date : 01st March, 2022

PROPOSAL

Commerce Association & Entrepreneurship Development Cell **Department of Commerce & Department of Management Studies**

To,
The Principal,
Sonopant Dandekar Arts, V.S. Apte Commerce and
M.H. Mehta Science College,
Palghar.

Subject : Proposal to organize online National Webinar “Sambhav – National Level Awareness Programme Entrepreneurship (NLAP)”

In the Department of Commerce, we have Commerce association and we are trying to enhance the academic and professional development of commerce student, provide networking and industry exposure opportunities, promote entrepreneurship, engage social initiative and create a well-rounded educational experience for the members. The objectives of an Entrepreneurship Development Cell are to promote and nurture an entrepreneurial ecosystem, provide education and support to aspiring entrepreneurs, foster innovation and collaboration, and contribute to the overall economic development of the region or institution.

On behalf of the Ministry of Micro, Small, and Medium Enterprises (MSME) Development Institute, Mumbai in association with WX Consultants Pvt. Ltd., Nashik, Jointly organizing a National Webinar on “Sambhav – National Level Awareness Programme Entrepreneurship (NLAP)” on 8th March 2022 at 3:00 pm to 4:30 pm. WX Consultant Private Limited and MSME Desk invite our college to be a part of organizing team.

Sir we got invitation email from WX Consultants Pvt. Ltd. to participate in the organization of this mega event.

Name of the Proposed Programme	:	National Webinar “Sambhav –National Level Awareness Programme Entrepreneurship (NLAP)”
Organizer	:	Ministry of Micro, Small, and Medium Enterprises (MSME) Development Institute, Mumbai in association Wx Consultants Pvt. Ltd., and Commerce Association & Entrepreneurship Development Cell, Department of Commerce & Department of Management Studies

Proposed Dates : 8th March, 2022

Speaker of the Programme :

Main Speaker : **Shri S.R.Khujnare**
Assistant Director MSME-DI Mumbai
Ms.Bhagyashree Sathe
Dy. Director- MSME-DI Mumbai
Shri Abhay Daptardar
Assistant. Director- MSME-DI Mumbai
Talk with local successful entrepreneur-
Premalata Mishra
Director, Advent Powertech Pvt Ltd

President of the National Webinar : **Mr. Lalit Gandhi,**
Secretary,
Sonopant Dandekar Shikshan Mandali, Palghar

Proposed Venue : Online

Proposed By



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce

Invitation Letter



WX Consultants Pvt Ltd

Date: 28-02-2022

To,
The Principal,
Sonopant Dandekar Arts, V.S. Apte Commerce &
M.H. Mehta Science College,
Palghar 401404

**Subjects: Invitation to associate with us to organize the online National Webinar
“Sambhav – National Level Awareness Programme Entrepreneurship
(NLAP)”**

Sir,

On behalf of the Ministry of Micro, Small, and Medium Enterprises (MSME) Development Institute, Mumbai in association with WX Consultants Pvt. Ltd., Nashik, Jointly organized a National Webinar on “Sambhav – National Level Awareness Programme Entrepreneurship (NLAP)” on 8th March 2022. The main aim of the webinar was to aware students of upcoming challenges in the employment sector, various government schemes provided to youth for a start-up business, and available opportunities to be an entrepreneur in today’s competitive environment.

WX Consultants Pvt. Ltd. And MSME Desk would like to invite Department of Commerce and Department of Management studies your college to organize the online National Webinar “Sambhav – National Level Awareness Programme Entrepreneurship (NLAP)”

We appeal you to be a part of this event we request you to send logo of your organization.

Your support will make the event a grand success.

Regards,

Dipali Chandak

Dipali Chandak
Director (3423785054)
WX Consultants Pvt. Ltd.



Office Address: WX Consultants Pvt Ltd, Spectrum Building, Suyojit Lawns Road, Plot No. 10/A,
Kamgar Nagar Satpur, Nashik- 422007
Office Telephone: +91 253-6603229 Email: info@wisdomxtra.com, wisdomxtra@gmail.com



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce

Sonopant Dandekar Arts, V.S. Apte Commerce & M.H. Mehta Science College, Palghar

Commerce Association & Entrepreneurship Development Cell
Department of Commerce & Department of Management Studies

National Webinar
“Sambhav –National Level Awareness Programme Entrepreneurship (NLAP)”

Budget

Our college have MOU with WX Consultants Pvt. Ltd. Regarding organization of different seminars, workshops and training for the students.

This Online National Webinar is the initiative of of the Ministry of Micro, Small, and Medium Enterprises (MSME) Development Institute, Mumbai.

Online sessions : **Free**
Cost for Participants : **No Cost Involved for Participants.**

Proposed By

Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce
& M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')



"SAMBHAV"

**National Level Awareness Programme
on Entrepreneurship (NLAP)**

MSME-DESK BY MSME-DI MUMBAI

SPEAKERS

Shri S. R. Khunjnare

Asstt. Director

Shri Abhay Daptardar

Asstt. Director

Ms. Bhagyashree Sathe

Dy. Director

Shri Mukund Partikar

MD Samvid International Pvt. Ltd.

**WE INVITE STUDENTS FOR THIS
ONLINE PROGRAMME**

Principal

Sonopant Dandekar Arts,
V.S. Apte Commerce and
M. H. Mehta Science College,
Palghar

Coordinator

Dr. Manish Deshmukh
V.S. Apte Commerce and
M. H. Mehta Science College,
Palghar

Director

Dipali Chandak
WX Consultants Pvt Ltd, Nashik

Coordinator

Shamali Shetty
MSME DESK
WX Consultants Pvt Ltd, Nashik

 **8484844755**

**8TH MARCH
03:00 PM TO 4:30 PM**



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

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Commerce Association & Entrepreneurship Development Cell
Department of Commerce & Department of Management Studies

National Webinar **“Sambhav –National Level Awareness Programme Entrepreneurship (NLAP)”**

Online Zoom Meeting Details

“Sambhav” - National Level Awareness Programme on Entrepreneurship (NLAP) Confirmation

From: Zoom (no-reply@zoom.us)
To: manishdesh@yahoo.com
Date: Tuesday, March 8, 2022 at 02:40 PM GMT+5:30



Hello Manish Madhav Deshmukh,
Thank you for registering for “Sambhav” - National Level Awareness Programme on Entrepreneurship (NLAP). You can find information about this meeting below.

“Sambhav” - National Level Awareness Programme on Entrepreneurship (NLAP)

Date & Time	Mar 8, 2022 03:00 PM India
Meeting ID	842 0062 9954
Passcode	467051

Please submit any questions to: windmstra@gmail.com.
You can [cancel](#) your registration at any time.

WAYS TO JOIN ZOOM

1. Join from PC, Mac, iPad, or Android

Join Meeting

If the button above does not work, paste this into your browser:

<https://us02web.zoom.us/j/84200629954?pwd=PTM3RklnC1p0YUQ3IEF3AmdnPTplbnBjZjY3eDQ0M0AAAAATmrcmwtYxWGhJLTGxQFJyLThsOXdaTFRXZlFRAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA&pwd=M3UxRDxKc2YzSGRlbnRlbnNlQWwCQk09>

To keep this meeting secure, do not share this link publicly.

[Add to Calendar \(.ics\)](#) | [Add to Google Calendar](#) | [Add to Yahoo Calendar](#)

2. Join via audio

One tap mobile: US: +13126266799-84200629954#...*467051# or +13462487799-84200629954#...*467051#
Or dial: For higher quality, dial a number based on your current location.
US: +1 312 626 6799 or +1 346 248 7799 or +1 869 900 8833 or +1 929 205 8099 or +1 253 215 8782 or +1 301 715 8592

Meeting ID: 842 0062 9954
Passcode: 467051

[International numbers](#)

Thank you!



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce
& M. H. Mehta Science College, Palghar

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Commerce Association & Entrepreneurship Development Cell
Department of Commerce & Department of Management Studies

National Webinar

**“Sambhav –National Level Awareness Programme Entrepreneurship
(NLAP)”**

EVENT SCHEDULE

Programme	Name
Introduction:	Mrs. Dipali Chandak, Director, WX Consultants Pvt. Ltd.
Welcome Address:	Dr. Manish Deshmukh, Convenor of National Webinar
Session I	Shri. S. R. Khujnare, Assistant Director, MSME DI Mumbai
Session II	Ms. Bhagyashree Sathe, Dy. Director, MSME DI Mumbai
Session III	Shri. Abhay Daptardar, Assistant Director, MSME
Session IV	Mrs. Premlata Mishra, Director, Advent Powertech Pvt. Ltd.
Interaction Session	Question – Answer Session
Presidential Address	Mr. Atul Dandekar, Secretary, Sonopant Dandekar Shikshan Mandali.
MOC & Vote of Thanks	Ms. Nidhi Mali, Assistant Professor Department of Mathematics



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

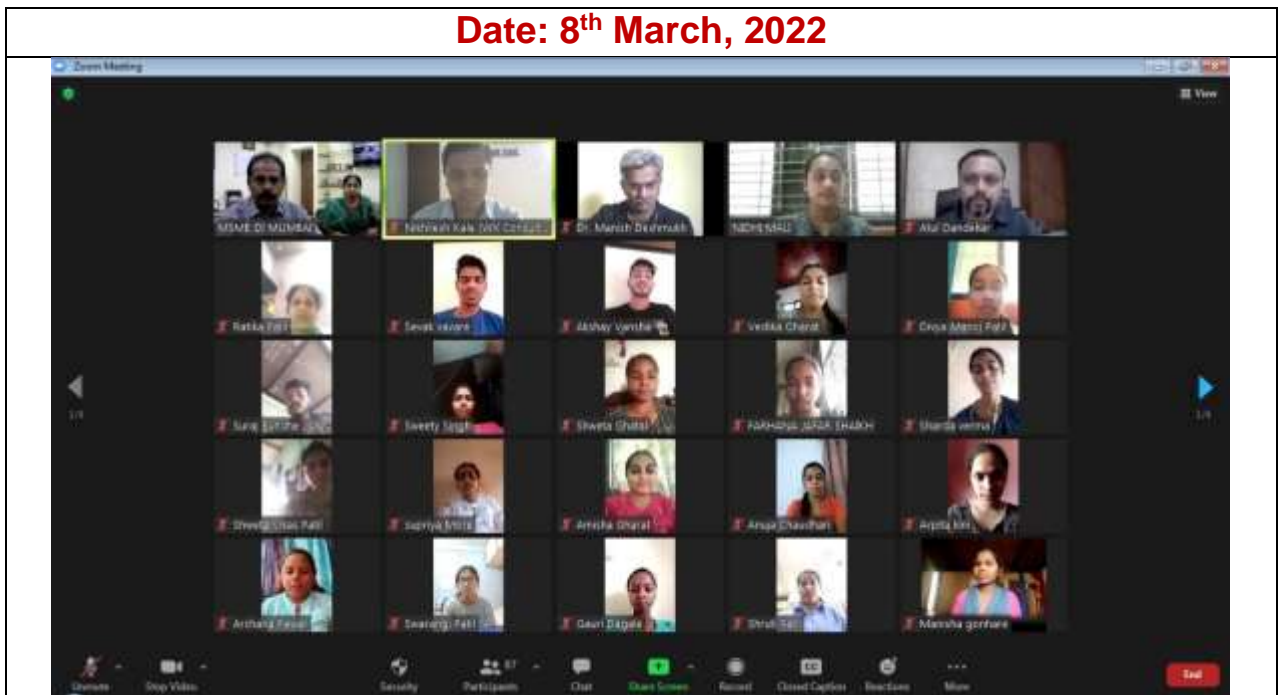
[Best College - University of Mumbai]

[Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019']

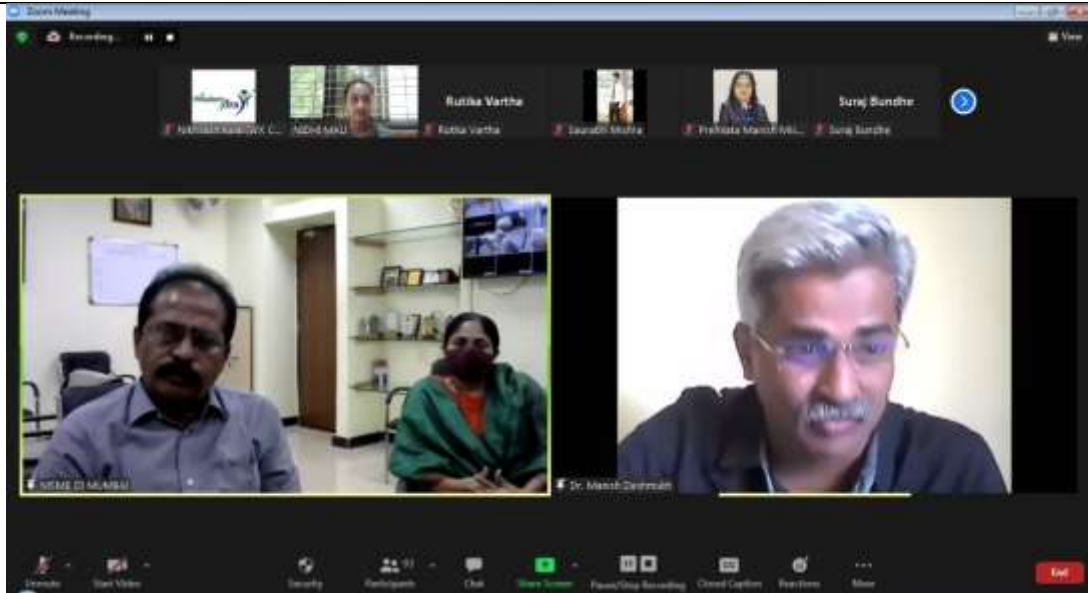
Commerce Association & Entrepreneurship Development Cell
Department of Commerce & Department of Management Studies

National Webinar **“Sambhav –National Level Awareness Programme Entrepreneurship (NLAP)”** **Photographs**

Date: 8th March, 2022



Mrs. Dipali Chandak,
Director, WX Consultants Pvt. Ltd.



Dr. Manish Deshmukh,
Convener of National Webinar



Shri. S. R. Khujnare,
Assistant Director, MSME DI Mumbai



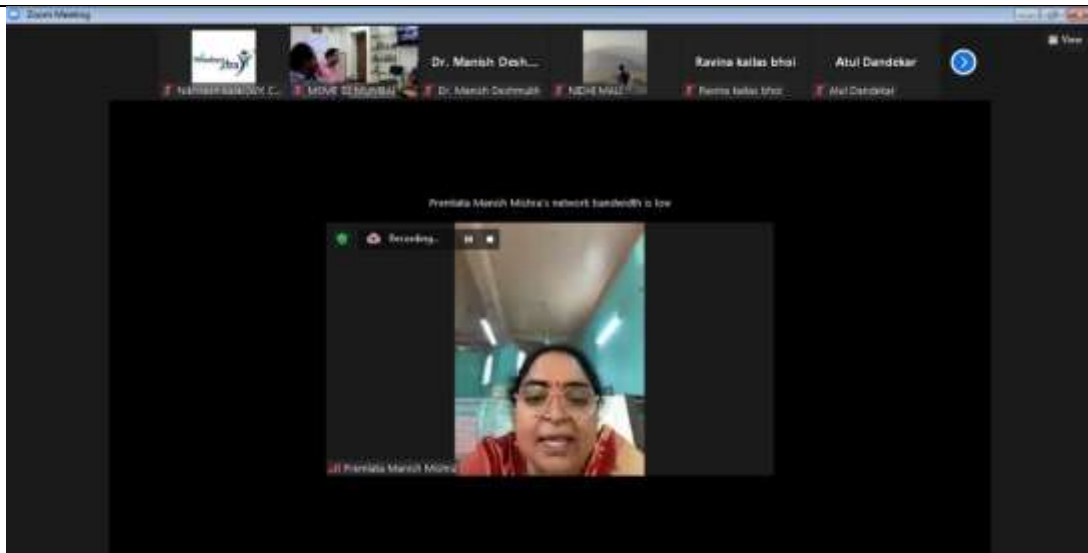
Ms. Bhagyashree Sathe,
Dy. Director, MSME DI Mumbai



Video Message of **Shri. Narayan Rane**
Minister, MSME, Government of India



Shri. Abhaptardar,
Assistant Director, MSME



Mrs. Premlata Mishra,
Director, Advent Powertech Pvt. Ltd.



Mr. Atul Dandekar,
Secretary, Sonopant Dandekar Shikshan Mandali.



Glimpses of the National Webinar



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce
& M. H. Mehta Science College, Palghar

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Commerce Association & Entrepreneurship Development Cell
Department of Commerce & Department of Management Studies

National Webinar

“Sambhav –National Level Awareness Programme Entrepreneurship (NLAP)”

Attendance Record

Sr. No.	Timestamp	Email	Full name of the student (Participant)	Faculty	Contact Number
1	3/7/2022 13:25:01	dublaswati@gmail.com	Swati Vikram Dubla	Commerce	9284877930
2	3/7/2022 13:25:17	inshazarinakhan2001@gmail.com	Insha Khan	Commerce	9284983845
3	3/7/2022 13:25:57	Rachnatiwari0907@gmail.com	Rachna Ramesh Tiwari	Commerce	8787865961
4	3/7/2022 13:26:12	Saurabh9730@gmail.com	Saurabh sushil mishra	Commerce	9730420605
5	3/7/2022 13:26:21	moresagar1307@gmail.com	Sagar Sunil More	Commerce	9172887960
6	3/7/2022 13:26:34	pravinaapke123@gmail.com	Pravin vitthal Aapke	Commerce	9834043918
7	3/7/2022 13:27:43	mamtasaroj4422@gmail.com	Mamta Saroj	Commerce	7666014832
8	3/7/2022 13:28:03	pandeyalok12345@gmail.com	ALOK SUBHASHCHANDRA PA	Science	8668440642
9	3/7/2022 13:29:28	Korevaishnavi7723@gmail.com	Vaishnavi Balu Kore	Commerce	7972967378
10	3/7/2022 13:29:42	hardikaypatil01@gmail.com	Hardika Yatish Patil	Commerce	7666776354
11	3/7/2022 13:30:16	sumanragini00@gmail.com	Ragini Shravan Kumar Suman	Science	7776822460
12	3/7/2022 13:30:29	prishinde016@gmail.com	pritam anil shinde	Commerce	9309955997
13	3/7/2022 13:31:17	ovesh.r.shaikh44@gmail.com	OVESH RIYAZ SHAIKH	Commerce	8805241691
14	3/7/2022 13:32:48	inshazarinakhan2001@gmail.com	Insha Khan	Commerce	9284983845
15	3/7/2022 13:34:00	samikshabhoir81@gmail.com	Samiksha Sudam Bhoir	Commerce	7517478436
16	3/7/2022 13:34:55	samikshabhoir81@gmail.com	Samiksha Sudam Bhoir	Commerce	7517478436
17	3/7/2022 13:38:08	lalitakaushal43@gmail.com	Lalita Mukesh Kaushal	Commerce	7020012474
18	3/7/2022 13:40:27	shikha20singh00@gmail.com	Shikha sanjay singh	Commerce	8552969067
19	3/7/2022 13:45:46	raveenaraut121@gmail.com	Raveena Girish Raut	Science	8796861521
20	3/7/2022 13:46:02	yogeshchoudhary7972@gmail.com	Yogesh Choudhary	Biotechnology	9730849873
21	3/7/2022 13:47:55	Prabodhini98@gmail.com	Prabodhini balaji kambale	Biotechnology	9137763168
22	3/7/2022 13:47:55	akshaysolanki2025@gmail.com	Akshay Vinubhai Solanki	Biotechnology	09764109939
23	3/7/2022 13:48:18	priyaadubey007@gmail.com	PRIYA DUBEY	Biotechnology	9028315226
24	3/7/2022 13:48:51	sarikapadavi8@gmail.com	SARIKA SANTOSH VANGA	Science	8446250884
25	3/7/2022 13:53:24	ravinabhoi800@gamil.com	Ravila kailas bhoi	Commerce	9049271758
26	3/7/2022 13:53:51	ravinabhoi800@gamil.com	Ravila kailas bhoi	Commerce	9049271758
27	3/7/2022 13:54:33	dubeypriyanka312@gmail.com	Priyanka anil dubey	Commerce	8552808336
28	3/7/2022 13:56:28	shekhawatmanisha853@gmail.com	Manisha himmat singh shekhaw	Commerce	7219238709
29	3/7/2022 14:00:02	Pandeynikita@961gmail.com	Nikita Vinay Pandey	Commerce	8767942802
30	3/7/2022 14:06:57	aakashpatil92439@gmail.com	Aakash Nilesh patil	Commerce	8408825546
31	3/7/2022 14:08:27	aakashpatil92439@gmail.com	Aakash Nilesh patil	Commerce	8408825546
32	3/7/2022 14:09:22	yadavkaushal572@gmail.com	Kaushalkumar Yadav	Science	9545695254
33	3/7/2022 14:15:59	sharmasonam7841@gmail.com	Sonam Satendra Sharma	Commerce	7841947466
34	3/7/2022 14:16:24	angelpande356@gmail.com	Anjali Pandey	Commerce	8793921089
35	3/7/2022 14:22:09	faremohit652@gmail.com	Mohit pravin tare	Commerce	7507124132
36	3/7/2022 14:29:18	abhilohar2201@gmail.com	Abhijit Madhusudan lohar	Information	9787095597
37	3/7/2022 14:31:24	sunitachaware07@gmail.com	Chaware Sunita Ananta	Science	9309908145
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46	3/7/2022 15:00:09	muskanp.kadam06@gmail.com	Muskan Prasad Kadam	Commerce	8551038035
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48	3/7/2022 15:07:50	singhsweety2145@gmail.com	Singh Sweety Mandev	Commerce	7798528775

49	3/7/2022 15:08:58	kkt19983@gmail.com	Khushi Tiwari	Commerce	8530876698
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51	3/7/2022 15:16:47	arpitakini085@gmail.com	ARPITA ATMARAM KINI	Science	8459816276
52	3/7/2022 15:18:14	Snehalbhopate2001@gmail.com	Snehal sanjay bhopate	Commerce	8208036572
53	3/7/2022 15:20:07	Omprajapati559@gmail.com	Omkar anil prajapati	Commerce	8669196693
54	3/7/2022 15:20:37	rautpsa@gmail.com	Prathamesh Shashikant Raut	Commerce	9960483999
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57	3/7/2022 15:23:57	rafiyasayyed2019@gmail.com	Rafiya sayyed	Commerce	9923100885
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61	3/7/2022 15:25:45	rafiyasayyed2019@gmail.com	Rafiya sayyed	Commerce	9923100885
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63	3/7/2022 15:26:27	aishwaryakulkarni823@gmail.com	Aishwarya sunil kulkarni	Commerce	9022094828
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65	3/7/2022 15:27:19	sumitsharma200120012001@gmail.com	Sumit Sushil Sharma	Commerce	7248996119
66	3/7/2022 15:28:14	MeenakshiPatel2001@gmail.com	Meenakshi Rajkumar Patel	Commerce	9322672851
67	3/7/2022 15:28:39	raginiramprasadkushwaha9095@gmail.com	RAGINI Ramprasad Kushwaha	Commerce	7058295553
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69	3/7/2022 15:29:38	vyotishahi376@gmail.com	Jyoti shahi	Commerce	9673733520
70	3/7/2022 15:30:36	samatajaiswal09@gmail.com	samata virendra jaiswal	Commerce	7758034902
71	3/7/2022 15:31:20	rt03320@gmail.com	Rahul Tarkeshwar Tripathi	Commerce	9588452349
72	3/7/2022 15:31:39	dhrupiprajapati9538@gmail.com	Dhruvi Manish Prajapati	Commerce	08552928959
73	3/7/2022 15:31:39	morejidnya1999@gmail.com	More Jidnya D.	Science	7498941623
74	3/7/2022 15:32:10	Pranathakur0000@gmail.com	PRANALI TARAKANT	Arts	8080281592
75	3/7/2022 15:32:18	2019nehap@gmail.com	Neha sheshnath prajapati	Science	7499117348
76	3/7/2022 15:33:17	sajida99an@gmail.com	Sajida Mustakim Ansari	Commerce	7559398028
77	3/7/2022 15:35:12	vruetidarji@gmail.com	Vruti Jatin Darji	Commerce	7028866682
78	3/7/2022 15:35:21	guptarohagit@gmail.com	Rohagit achchelal Gupta	Commerce	8767038841
79	3/7/2022 15:36:41	rachelnadar0303@gmail.com	Rachel Nadar	Commerce	7666236748
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81	3/7/2022 15:37:21	shaikhfarhanajafar@gmail.com	Farhana Jafar Shaikh	Commerce	8446886307
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88	3/7/2022 15:57:12	princegiri02666@gmail.com	Prince giri	Commerce	7507426632
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90	3/7/2022 15:58:15	kgharat066@gmail.com	Kanchan Jaywant Gharat	Commerce	9579094172
91	3/7/2022 16:04:52	dollyramsingh2000@gmail.com	Singh sapna ramsingh	Commerce	7276341156
92	3/7/2022 16:05:34	nidhijoshiap@gmail.com	Nidhi Alkesh Joshi	Biotechnology	9545546561
93	3/7/2022 16:06:38	Vaibhavpatil48@gmail.com	Vaibhav gajanan patil	Arts	9673902926
94	3/7/2022 16:06:46	nidhijoshiap@gmail.com	Nidhi Alkesh Joshi	Biotechnology	9545546561
95	3/7/2022 16:09:58	prashikbalkhande24@gmail.com	Prashik Gorakhnath Balkhande	Commerce	8600537990
96	3/7/2022 16:12:40	jagannathsahu3302@gmail.com	Jagannath Mohan Sahu	Commerce	8625980478
97	3/7/2022 16:15:40	patelsidhi014@gmail.com	Siddhi Kamlesh Patel	Commerce	7709782780

98	3/7/2022 16:19:51	savemanasvi1@gmail.com	Manasvi Bhupesh Save	Commerce	9168818929
99	3/7/2022 16:22:06	asha.gopal.rathod@gmail.com	Asha Gopal Singh Rathod	Commerce	8830632087
100	3/7/2022 16:23:08	anushkaraut2@gmail.com	Anushka Deepak Raut	Commerce	09518762020
101	3/7/2022 16:24:13	yadniraut08@gmail.com	Yadni Raut	Commerce	07066688746
102	3/7/2022 16:25:22	mujjukhan2610@gmail.com	Muzzamil khan	Commerce	8999479253
103	3/7/2022 16:29:22	gauravdhonde422@gmail.com	Gaurav Kamlakar Dhonde	Commerce	8805515493
104	3/7/2022 16:33:11	rashmidhande71@gmail.com	Rashmi Sudhir Dhande	Commerce	9130737021
105	3/7/2022 16:44:10	ac4150280@gmail.com	Aarati Ramdarash Chauhan	Information	8080426955
106	3/7/2022 16:44:28	deepaksahu14502@gmail.com	Deepak Sahu	Information	8551019438
107	3/7/2022 16:44:33	rutujapatil21072001@gmail.com	Rutuja Mahesh Patil	Information	9307274651
108	3/7/2022 16:48:08	roy25.10.2000@gmail.com	Roy Rajesh Baiju	Information	9511803920
109	3/7/2022 16:48:18	mestry.rajas24@gmail.com	Rajas Deepak Mestry	Information	8983060630
110	3/7/2022 16:49:53	gauridagale18@gmail.com	Dagale Gauri Vilas	Commerce	8551061890
111	3/7/2022 16:50:42	satejp05@gmail.com	Satej Patil	Commerce	8347275054
112	3/7/2022 16:51:23	anujvarma841999@gmail.com	Anuj Rakesh Verma	Commerce	9561206728
113	3/7/2022 16:52:39	rajansingh77972@gmail.com	Rajan Singh	Information	8668993647
114	3/7/2022 16:54:07	rupadubla7@gmail.com	Rupa Suresh dubla	Commerce	8412947606
115	3/7/2022 16:59:47	anujachaudhari833@gmail.com	Anuja Avinash Chaudhari	Commerce	9665403508
116	3/7/2022 17:21:51	rutikavartha2001@gmail.com	Rutika Madhukar Vartha	Commerce	9767714476
117	3/7/2022 17:26:02	sakshinayak356@gmail.com	Sakshi Satish Nayak	Commerce	7709304549
118	3/7/2022 17:40:52	pg7501632@gmail.com	Pradeep Buchun Gupta	Commerce	9925701655
119	3/7/2022 17:45:33	chaubepinky6@gmail.com	Pinky Chaube	Commerce	7558765956
120	3/7/2022 17:46:13	dipahindocha31@gmail.com	Tina Vijay hindocha	Commerce	8793486661
121	3/7/2022 17:50:28	29panchalrohit@gmail.com	Rohit Ramesh Panchal	Information	7775801184
122	3/7/2022 17:53:23	gharatamisha@gmail.com	Amisha Rukesh Gharat	Commerce	8369141719
123	3/7/2022 17:53:31	vedikagharat434@gmail.com	Vedika Sandesh Gharat	Commerce	7875658337
124	3/7/2022 17:55:30	ayushiraut01@gmail.com	Ayushi Ghanshyam Raut	Commerce	9527237894
125	3/7/2022 17:57:38	gudiyakanojiya7@gmail.com	Gudiya shivkumar kanojiya	Commerce	7620092076
126	3/7/2022 18:04:22	vaishalibaraga@gmail.com	Kailas Shankar Barga	Arts	7378588764
127	3/7/2022 18:09:00	pd07206@gmail.com	Dubey Praveen	Information	6386875675
128	3/7/2022 18:21:43	kuvermanishajhala5@gmail.com	Manisha Parvat Singh Jhala	Commerce	9022697636
129	3/7/2022 18:31:50	nalinibharsat09@gmail.com	Nalini Harischandra Bharsat	Commerce	8850127995
130	3/7/2022 18:35:57	yadnisha01@gmail.com	Nisha Omprakash Yadav	Commerce	8830034281
131	3/7/2022 18:38:05	M006supriya@gmail.com	Supriya Sanjay More	Commerce	7709941874
132	3/7/2022 18:40:46	pritiiprasad3940@gmail.com	Priti Virendra Prasad	Commerce	8698394267
133	3/7/2022 18:44:50	sharayurpatil25@gmail.com	Sharayu Ravindra Patil	Commerce	9146482264
134	3/7/2022 18:50:28	khushisurti354@gmail.com	Khushi Surti	Commerce	8347141259
135	3/7/2022 18:50:54	mohanch2580@gmail.com	Mohan Chaudhari	Commerce	7621968402
136	3/7/2022 19:00:38	zhakarishma19@gmail.com	Karishma Jha	Commerce	9960447829
137	3/7/2022 19:02:13	zhakarishma19@gmail.com	Karishma Jha	Commerce	9960447829
138	3/7/2022 19:16:29	hpatil2782000@gmail.com	Harshada Ravikant Patil	Commerce	8080556797
139	3/7/2022 19:17:20	jondhalekarpranjali28@gmail.com	Pranjali shirish Jondhalekar	Commerce	8554926392
140	3/7/2022 19:22:23	hpatil2782000@gmail.com	Harshada Ravikant Patil	Commerce	8080556797
141	3/7/2022 19:28:50	shivam77448552@gmail.com	Shivam Pandey	Commerce	9763612936
142	3/7/2022 19:31:41	pandeyharsh77218@gmail.com	Harsh Santosh Pandey	Commerce	7499646753
143	3/7/2022 19:32:01	iyotivarma245@gmail.com	Jyoti Yogendra Varma	Commerce	9172265735
144	3/7/2022 19:35:33	roshanigupta5040@gmail.com	Roshani Gupta	Commerce	7385715733
145	3/7/2022 19:54:32	Patilaaku899@gmail.com	Aakanksha Ravindra Patil	Commerce	9518946919
146	3/7/2022 19:54:53	yadniraut08@gmail.com	Yadni Raut	Commerce	9309742274

147	3/7/2022 19:57:00	kajareyuvati@gmail.com	Yuvati Baban Kajare	Commerce	9307520714
148	3/7/2022 20:00:16	gharatshreya886@gmail.com	Shreya prabhakar gharat	Commerce	8080041472
149	3/7/2022 20:13:26	sdhnsnshayak@gmail.com	Sudhanshu govind nayak	Commerce	9359310785
150	3/7/2022 20:15:11	05panchalshweta@gmail.com	Shweta Ramesh Panchal	Information	8484807433
151	3/7/2022 20:20:01	ktheknowledgeworld788712@gmail.com	Kishan K.B. Gautam	Science	9325950994
152	3/7/2022 20:22:37	shraddhagite16200@gmail.com	Shraddha mahadev gite	Commerce	9822925868
153	3/7/2022 20:24:28	Pranalivaidya39@gmail.com	Pranali Hemchandra Vaidya	Commerce	9699046069
154	3/7/2022 20:30:30	shobhaprajapati729@gmail.com	Shobha Prajapati	Commerce	9324238379
155	3/7/2022 20:31:14	rohitjbhardwaj0914@gmail.com	Rohit Bhardwaj	Commerce	9022376239
156	3/7/2022 20:37:04	yadavajay6774@gmail.com	Ajay Bhagwandas Yadav	Information	9579519729
157	3/7/2022 20:45:13	shubhangikhandare16@gmail.com	Shubhangi Anil khandare	Commerce	9960312092
158	3/7/2022 20:51:12	harshalrana0@gmail.com	Harshal Miliind Rana	Commerce	9922071395
159	3/7/2022 21:05:25	himanchalishukla2002@gmail.com	Himanchali Santosh Shukla	Commerce	7262055901
160	3/7/2022 21:09:01	sujatasalunkhe859@gmail.com	Sujata Ramchandra Salunkhe	Commerce	8010786287
161	3/7/2022 21:13:54	dhanuhashali@gmail.com	Harshali santosh dhanu	Commerce	8237489109
162	3/7/2022 21:15:30	dhanuhashali@gmail.com	Harshali Santosh Dhanu	Commerce	8237489109
163	3/7/2022 21:18:31	Sarajsambare45@gmail.com	Suraj Harishchandra Sambare	Commerce	9579092936
164	3/7/2022 21:20:43	dhairyagoswami55@gmail.com	Dhairye Hariram Goswami	Commerce	9518718575
165	3/7/2022 21:44:50	ratikapatil06@gmail.com	Ratika Pramod Patil	Commerce	9665244622
166	3/7/2022 21:55:26	devdaa966@gmail.com	Akash ramesh devda	Commerce	9975661011
167	3/7/2022 21:58:37	shardaverma192@gmail.com	Sharda Verma	Commerce	9011112332
168	3/7/2022 22:02:53	shireenshaikh3572@gmail.com	Shireen Abid Shaikh	Commerce	9673783572
169	3/7/2022 22:09:05	ghadgesusmita@gmail.com	Susmita Chandrakant Ghadge	Commerce	9209267365
170	3/7/2022 22:11:48	sahasukanto60@gmail.com	Sukanto Sekhar Saha	Commerce	9518940428
171	3/7/2022 22:12:10	idtgayatrisingh0012@gmail.com	Gayatri Vinod Singh	Commerce	8080865091
172	3/7/2022 22:19:24	rautchetna216@gmail.com	Chetana kishor raut	Commerce	8080079936
173	3/7/2022 22:22:08	raziashaikh075@gmail.com	Razia Safeeqe Shaikh	Commerce	8149202705
174	3/7/2022 22:23:06	Salonipagdhare20@gmail.com	Saloni Dattatrey Pagdhare	Commerce	9175723364
175	3/7/2022 22:29:49	mansikarmoda60067@gmail.com	Mansi sitaram karmoda	Commerce	7841993021
176	3/7/2022 22:37:28	amitnb37@gmail.com	Amit nanhu bolada	Commerce	9579428316
177	3/7/2022 22:46:15	munalsankhe@gmail.com	Munal Jaykumar Sankhe	Science	9552833209
178	3/7/2022 22:47:01	aakashsundar85@gmail.com	AAKASH VIKSH SUNDAR	Commerce	8401079872
179	3/7/2022 23:16:22	ishajain02001@gmail.com	Isha Dharamchand Jain	Commerce	7709331260
180	3/7/2022 23:27:31	Ac154749@gmail.com	Choudhary Anitakumari nemara	Commerce	9823451270
181	3/7/2022 23:46:13	shubhangikhandare16@gmail.com	Shubhangi Anil khandare	Commerce	9960312092
182	3/7/2022 23:54:16	tshraddha920@gmail.com	SHRADDHA ARVIND TIWARI	Science	09168106908
183	3/7/2022 23:56:57	sumitmishra4943@gmail.com	Sandeep badrisaran mishra	Commerce	9175843696
184	3/7/2022 23:57:14	tshraddha920@gmail.com	SHRADDHA ARVIND TIWARI	Science	09168106908
185	3/8/2022 0:06:57	umangthapa2@gmail.com	Umang Naresh Thapa	Science	6355029085
186	3/8/2022 0:07:25	chatapdhanshree@gmail.com	Dhanshree parmeshwar Chatap	Commerce	9699629303
187	3/8/2022 3:22:38	adityaupsc24@gmail.com	Munna Omprakash jaiswal	Arts	7058613492
188	3/8/2022 5:41:45	bindiyawavare@gmail.com	Bindiya baburao vavare	Commerce	9307767921
189	3/8/2022 6:49:38	vishakachopde00@gmail.com	Vishaka Tukaram Chopde	Commerce	7507103476
190	3/8/2022 6:50:15	gopalgadhvi73104@gmail.com	Gopal Charan	Commerce	08459916617
191	3/8/2022 7:08:53	mamtaraiput96492@gmail.com	MAMTA SAVAISINGH PADIYAR	Commerce	9834564858
192	3/8/2022 7:24:23	rajkumarprajapati8088@gmail.com	Rajkumar Munna Prajapati	Commerce	9923097950
193	3/8/2022 9:24:49	jasbirkaureshi@gmail.com	Jasbir Kaur Rashi	Commerce	8149312893
194	3/8/2022 9:28:47	Shrutimhndrkr112002@gmail.com	Shruti sanjay mahendrakar	Commerce	9284463854
195	3/8/2022 9:33:43	parthpatel1235678@gmail.com	PARTH CHANDRAVADAN PATIL	Commerce	077700093316

196	3/8/2022 9:35:13	nidhibamne2@gmail.com	Nidhi Vijay Bamne	Commerce	7666362521
197	3/8/2022 9:35:37	sonkaravi00@gmail.com	Ravi Ravijesh Sonkar	Commerce	917757807307
198	3/8/2022 9:36:07	nidhibamne2@gmail.com	Nidhi Vijay Bamne	Commerce	7666362521
199	3/8/2022 9:46:20	shivangivijaysingh2004@gmail.com	Shivangi Singh	Commerce	8482892427
200	3/8/2022 9:52:23	lyotisogale16@gmail.com	Jyoti bhagwan sogale	Commerce	9325717714
201	3/8/2022 9:57:06	shraddhadapale21@gmail.com	Shraddha Santosh Dapale	Commerce	8080917597
202	3/8/2022 10:02:58	siddhitagharat@gmail.com	Siddheeta Santosh Gharat	Commerce	9822783170
203	3/8/2022 10:05:10	DIVESH300@GMAIL.COM	DIVESH BRIJESH DUBEY	Commerce	09356642282
204	3/8/2022 10:07:11	jainnikki9320@gmail.com	Nikita.Dinesh.Jain	Commerce	9923666174
205	3/8/2022 10:07:25	joshishailja23@gmail.com	Shailja Joshi	Commerce	8862034171
206	3/8/2022 10:09:10	jainnikki9320@gmail.com	Nikita.Dinesh.Jain	Commerce	9923666174
207	3/8/2022 10:11:01	swarangip06@gmail.com	Swarangi Kiran Patil	Commerce	8551091755
208	3/8/2022 10:12:16	maheshotelwada02@gmail.com	Mahesh Namdev Telwada	Science	8407931168
209	3/8/2022 10:30:41	sachinbisht440@gmail.com	SACHIN RAJESH SINGH BISHT	Commerce	8625944124
210	3/8/2022 10:34:12	sanskrutigharat65@gmail.com	Sanskriti Satish Gharat	Commerce	7057947532
211	3/8/2022 10:35:01	vishakhapatil2302@gmail.com	Vishakha Narendra Patil	Commerce	8806757643
212	3/8/2022 10:35:20	sanskrutigharat65@gmail.com	Sanskriti Satish Gharat	Commerce	7057947532
213	3/8/2022 10:38:11	sevakvavare@gmail.com	Sevak Chandu Vavare	Science	8999980504
214	3/8/2022 10:41:26	akshayvansha67@gmail.com	Akshay rasu vansha	Science	8263824074
215	3/8/2022 10:45:34	khademonali477@gmail.com	Khade Monali Keshav	Science	9145209753
216	3/8/2022 10:54:47	Khanmuskaan511@gmail.com	Muskan khan	Commerce	8446470586
217	3/8/2022 11:39:45	architajaysawal@gmail.com	JAYSAWAL ARCHITA SHIVKUMAR	Science	9168839075
218	3/8/2022 13:04:38	gaonaksiddhesh16@gmail.com	Siddhesh Satyan Gaonkar	Commerce	9673520163
219	3/8/2022 13:19:56	sakinausmanansari@gmail.com	Sakina Usman Ansari	Commerce	9284278547
220	3/8/2022 14:31:00	dipakguhe20@gmail.com	Dipak Anya Guhe	Science	7507261283
221	3/8/2022 14:41:31	Preeti72638@gmail.com	Preeti Rambharat Gupta	Commerce	72638 55230
222	3/8/2022 14:42:20	Preeti72638@gmail.com	Preeti Rambharat Gupta	Commerce	72638 55230
223	3/8/2022 14:49:31	gonhare@gmail.com	Manisha Pradip gonhare	Science	7249790713
224	3/8/2022 14:54:28	lyotivishawakarma47@gmail.com	Jyoti rajesh vishwakarma	Commerce	7507036915
225	3/8/2022 15:10:45	nikitaadkine02@gmail.com	NIKITA. KAILASH. ADKINE	Commerce	9763687949
226	3/8/2022 15:19:27	chiragadkine@gmail.com	CHIRAG. KAILASH. ADKINE	Science	8551008948
227	3/8/2022 15:28:37	smitpatil1702@gmail.com	Smit jitendra patil	Commerce	9022082314
228	3/8/2022 15:34:19	gharatharsh121@gmail.com	Harsh Ankush Gharat	Commerce	9370108290
229	3/8/2022 16:49:55	warriorprincess2372@gmail.com	Sudisha Ramesh Shetty	Commerce	8956423878
230	3/8/2022 22:36:26	ankitn085@gmail.com	Ankit Nishad	Commerce	9096904831
231	3/9/2022 16:44:21	Aj132295@gmail.com	Ajay Datta Jadhav	Science	9158384948

Thanks Letter to Principal



WX Consultants Pvt Ltd

Date: 09-03-2022

To,
The Principal,
Sonopant Dandekar Arts, V.S. Apte Commerce &
M.H. Mehta Science College,
Palghar 401404

Subjects : Thanks for your Association to organize the online National Webinar
“Sambhav – National Level Awareness Programme Entrepreneurship (NLAP)”

Respected Sir,

WX Consultants Pvt. Ltd. would like to thank you, Department of Commerce and Department of Management Studies for your wholehearted support in organization of the online National Webinar “Sambhav – National Level Awareness Programme Entrepreneurship (NLAP)” on 8th March 2022. Your support made the event a grand success.

Thank you for the inclined approach towards holistic development of the stakeholders.

Regards,

Chandak D. A.

Dipali Chandak
Director (3423785054)
WX Consultants Pvt. Ltd.



Office Address: WX Consultants Pvt Ltd, Spectrum Building, Suyojit Lawns Road, Plot No. 10/A,
Kamgar Nagar Satpur, Nashik- 422007
Office Telephone: +91 253-6603229 Email: info@wisdomxtra.com, wisdomxtra@gmail.com

Thanks Letter to Convenor



WX Consultants Pvt Ltd

Date: 09-03-2022

To,
Dr. Manish Deshmukh,
Head,
Department of Commerce
Sonopant Dandekar Arts, V.S. Apte Commerce &
M.H. Mehta Science College,
Palghar 401404

Subjects : Thanks for your Association to organize the online National Webinar
“Sambhav – National Level Awareness Programme Entrepreneurship (NLAP)”

Dear Convenor,

WX Consultants Pvt. Ltd. would like to thank you, for your wholehearted support as a in organization of the online National Webinar “Sambhav – National Level Awareness Programme Entrepreneurship (NLAP)” on 8th March 2022.

Your support made the event a grand success.

Regards,

Chandak Dr. A.

Dipali Chandak
Director (3423785054)
WX Consultants Pvt. Ltd.



Office Address: WX Consultants Pvt Ltd, Spectrum Building, Suyojit Lawns Road, Plot No. 10/A,
Kamgar Nagar Satpur, Nashik- 422007
Office Telephone: +91 253-6603229 Email: info@wisdomxtra.com, wisdomxtra@gmail.com

Thanks Letter to Co-convenor



WX Consultants Pvt Ltd

Date: 09-03-2022

To,
Dr. Shreya Mishra,
Head,
Department of Management studies
Sonopant Dandekar Arts, V.S. Apte Commerce &
M.H. Mehta Science College,
Palghar 401404

**Subjects : Thanks for your Association to organize the online National Webinar
“Sambhav – National Level Awareness Programme Entrepreneurship (NLAP)”**

Dear Co-convenor,

WX Consultants Pvt. Ltd. would like to thank you, for your wholehearted support as a in organization of the online National Webinar “Sambhav – National Level Awareness Programme Entrepreneurship (NLAP)” on 8th March 2022.

Your support made the event a grand success.

Regards,

Chandak D. A.

Dipali Chandak
Director (3423785054)
WX Consultants Pvt. Ltd.



Office Address: WX Consultants Pvt Ltd, Spectrum Building, Suyojit Lawns Road, Plot No. 10/A,
Kamgar Nagar Satpur, Nashik- 422007
Office Telephone: +91 253-6603229 Email: info@wisdomxtra.com, wisdomxtra@gmail.com



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Commerce Association & Entrepreneurship Development Cell
Department of Commerce & Department of Management Studies

National Webinar **“Sambhav –National Level Awareness Programme Entrepreneurship (NLAP)”**

EVENT REPORT

Name of the Event	: National Webinar “Sambhav –National Level Awareness Programme Entrepreneurship (NLAP)”
Date	: 8th March, 2022
Time	: 03.00 p.m. to 04.30 p.m.
No. of Students Participated	: 231
About the Event	:

In the Department of Commerce, we have Commerce association and we are trying to enhance the academic and professional development of commerce student, provide networking and industry exposure opportunities, promote entrepreneurship, engage social initiative and create a well-rounded educational experience for the members. The objectives of an Entrepreneurship Development Cell are to promote and nurture an entrepreneurial ecosystem, provide education and support to aspiring entrepreneurs, foster innovation and collaboration, and contribute to the overall economic development of the region or institution.

On behalf of the Ministry of Micro, Small, and Medium Enterprises (MSME) Development Institute, Mumbai in association with WX Consultants Pvt. Ltd., Nashik, Department of Commerce & Department of Management studies Jointly organized a National Webinar on “Sambhav – National Level Awareness Programme Entrepreneurship (NLAP)” on 8th March 2022 at 3:00 pm to 4:30 pm.

Detail Report

Mrs. Dipali Chandak Director, WX Consultants Pvt. Ltd., Nashik introduced the audience to the program and different activities conducted by Swyamshakti for empowering women's entrepreneurship.

Dr. Manish Deshmukh; Head of the Commerce Department & Convenor of the Webinar introduced & welcomed the dignitaries & the participants and then briefed the engagement of the youth in promoting entrepreneurship.

Shri S. R. Khujnare, Assistant Director, MSME, was the resource person for the session on Sambhav. The use of motivational videos helped to encourage youth involvement in entrepreneurship, increase domestic manufacturing to support economic growth, and raise participant motivation levels.

The value of entrepreneurship in the economy and society was discussed with us by **Ms. Bhagyshree Sathe**, the Deputy Director, MSME as it enables us to cultivate creative thinking, lead via collaboration, and combine tenacity and confidence.

Shri Abhay Daptardar, Assistant Director, MSME, gave a briefing on the success stories of businessmen with the help of motivational files.

Mrs. Premlata Mishra, Director of Advent Powertech Pvt. Ltd., is a successful woman entrepreneur who told her success story and guided budding women entrepreneurs, inspired them to work hard, and motivated students for their future careers.

Mr. Atul Dandekar Sectary Sonopant Dandekar Shikshan Mandali and the President of the Webinar appreciated and congratulated all for the successful organization of the Webinar on such an important topic.

231 students and staff members participated in the program Ms. Nidhi Mali, Assistant Professor, host the webinar. Ms. Krutika Patel, Assistant Professor, proposed a vote of thanks.

Event Objectives :

The main aim of the webinar was to aware students of upcoming challenges in the employment sector, various government schemes provided to youth for a start-up business, and available opportunities to be an entrepreneur in today's competitive environment.

Learning Outcome :

231 participants of National Webinar on "Sambhav – National Level Awareness Programme Entrepreneurship (NLAP)" learnt about following aspects:

1. Colleges should show motivational videos Students and budding entrepreneur which helps to encourage youth involvement in entrepreneurship, increase domestic manufacturing to support economic growth, and raise participant motivation levels.
2. The value of entrepreneurship in the economy and society.

3. Success stories of businessmen with the help of motivational files.
4. A successful woman entrepreneur told her success story and guided budding women entrepreneurs, inspired them to work hard, and motivated students for their future careers.



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce