



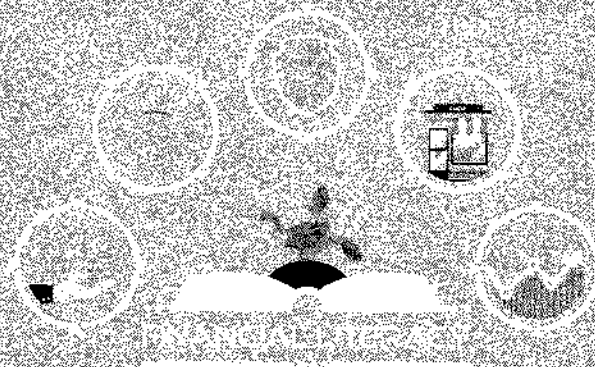
V. M. SALGAOCAR INSTITUTE  
of  
INTERNATIONAL HOSPITALITY EDUCATION

**Add on course  
for  
F.Y BSc IHM  
on  
“Fundamentals of banking &  
investments ”**

**What are you going to learn?**

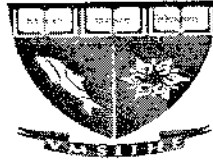
- Banking structure of India
- Modern banking
- Introduction to investment
- Investment protection

**Date:** Starting from 13 November 2021



**Contact:**  
Ms. Shameem Memon  
Asst. professor in financial  
management







V. M. SALGAOCAR INSTITUTE  
of  
INTERNATIONAL HOSPITALITY EDUCATION

**PROPOSAL FOR ADD ON COURSE: FUNDAMENTALS OF BANKING  
AND INVESTMENTS**

**Contents of the proposal:**

Sr. No.	Particulars
01	About The Course
02	Course Objectives
03	Learning Outcomes of the Course
04	Target Participants
05	Mode of Delivery
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08	Method of Evaluation
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## ADD ON COURSE

Title of the Course: **FUNDAMENTALS OF BANKING AND INVESTMENTS.**

1) **About the Course:** Financial literacy plays an important role in our lives. Unfortunately it does not receive the importance it deserves. Financial literacy consists of several components and skills that allow an individual to gain knowledge regarding the effective management of money and debt. There are five key components of financial literacy: Earn, Spend, Save and Invest, Borrow, and Protect.

As an educational institute through the curriculum we prepare our students to earn but it does not make them smart at spending, investing, borrowing and protecting their money. Students enrolled for the B.Sc. International Hospitality Management Programme come from diverse academic background. It is the need of the hour that students should gain the knowledge about basics of banking and investing, which would benefit them while dealing with the banking transactions and taking personal investments decisions.

With the introduction of this add on course, an attempt is made to give students an opportunity to gain knowledge about fundamental of banking and investments so that it can help the students to improve their financial literacy level. This course is a supplement to the institute's curriculum.

### 2) **Course Objectives:**

- a) To provide a broad knowledge about the banking structure in India.
- b) To provide an understanding into the functions of banks.
- c) To help the students understand the types of accounts, negotiable instruments, documentation including KYC norms.
- d) To enable students to learn modern technology in banking and apply it safely in their day to day life.
- e) To familiarise the students about the different investments alternatives available.
- f) To provide students a knowledge about the investors protection.



### 3) Learning outcomes of the course:

After completing this value added course students will be able to:

- a) Describe the banking structure in India.
- b) Categorize banking functions.
- c) Select the type of account as per their need.
- d) Use the negotiable instruments of the banks and use E-banking.
- e) Select appropriate saving and investment option after considering risk and returns
- f) Identify their role as an investor and the process of investors' grievance redressal.

4) **Target Participants:** 45 Students of FY B.Sc.

5) **Mode of Delivery:** Online classes through Google meet.

6) **Duration of the Course:** 31 hours.

7) **Commencement of the course:** This course is scheduled to commence from the 1<sup>st</sup> week of term 2 for FY B. Sc. Students, i.e. from 20<sup>th</sup> November, 2021

8) **Method of Evaluation:** The students will be evaluated through online quiz, MCQs and assignments.

9) **Certificate:** After completion of the course students will be awarded with certificate of course completion/participation.

10) **Course Fee:** Nil

11) **Remuneration to the Faculty/Resource Person:** The faculty (resource person) will be paid Rs. 500 per hour for this course.



12) **Course Contents:** This add on course will be divided into five units:

Unit I to III: Fundamentals of Banking.  
Unit IV to V: Fundamentals of Investments

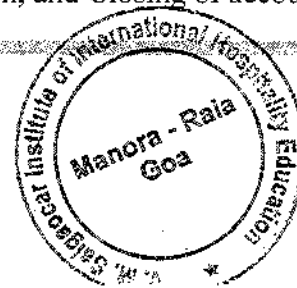
Details of the course contents as follows:

**Unit I: Introduction to banking in India and Functions of Banks: 05 Hours**

- Meaning of Banking, Evolution of Banking in India, , Structure of Commercial Banking in India, Systems of Banking in India, Central Banking – Reserve Bank of India, Origin, overview of Functions, Bank Nationalization in India. (visit to website of RBI)
- Accepting Deposits-Importance of deposits, Classification& features of deposits-Demand deposits, (Current account deposits, saving account deposits, Pigmy deposits and Call deposits) Term deposits, (Fixed deposits, recurring deposits) and Hybrid deposits or Flexi-deposits, Non Resident Account: features types. (demonstration through website of a bank)
- Loans and Advances-Importance of lending, Principles of lending and Credit Management, Different types of lending facilities in brief -Cash credit, Overdraft. Loans: (Demand loans, Medium term loan and Long term loans, education loan, personal loan, housing loan, vehicle loan, gold loans) Bills purchased and Bills discounted, project finance, Loan syndication and Bridge loan. (demonstration through website of a bank)
- Agency and miscellaneous services.

**Unit II: Types of Customers and type of Accounts: 06 Hours**

- Types of Individual Customers: Minor, Women, Illiterate persons, Non Resident Customer
- Opening of deposits accounts, Need for identity proof and proof of residence, Know your customers (KYC) norms: Guidelines of the RBI in brief, Specimen Signature, Nomination, and Closing of accounts



- Pass book, Statement of accounts, pay in slips, withdrawal slip, demand draft, cheque book (Types of cheques), credit report, loan agreement form, fixed deposit receipt, bill of exchange.( actual demonstration of the documents of the banks)

### **Unit III: Modern Banking:**

**07 Hours**

- Electronic Banking - Introduction, Impact of information technology on banking, Conventional systems: Demand drafts & pay orders and their clearing, drawbacks/difficulties/ of conventional systems.
- Electronic fund transfer system: RTGS, NEFT & SWIFT. Electronic Clearing Systems (ECS).Debit & Credit cards, Automated Teller Machines (ATMs), HWAK, PIN, Signal storage and Retrieval, Core Banking, Telephone Banking, Mobile banking, Internet banking,.
- Recent trends and developments in banking technology: CTS; Note & Coin Counting & Vending Machines; Banking payment intermediaries –RUPAY, VISA, MasterCard etc.
- Risk involved in E banking and Precautions to be taken

### **Unit IV: Introduction to Investment:**

**06 Hours**

- Meaning of Investment, objectives of the investment, Concept of time value of money, Concept of return and risk, Investment decision process, financial planning using concept of time value of money, Importance of investments
- Types of Investments –Bank deposits, Real Estate and Financial Assets (Equity, Mutual funds and their types SIP, Debt), pension funds, insurance: life insurance, general insurance, health insurance and decision about selection of insurance policy, post office investment schemes, public provident funds, gold and silver, commodities. Analysis of all above avenues with regards to risk and returns.
- The Indian securities market, the market participants (Stock exchanges, Stock brokers, Clearing House, Depositories, Depository Participants, FII, Domestic institutional investors, Individual investors)



- Online and offline trading in securities, security market indices, sources of financial information, Impact of Taxes and Inflation on returns.  
Demonstration through a website of NSE/BSE

**Unit V: Investor Protection:**

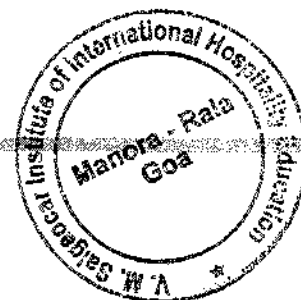
**04 Hours**

- Investors Rights and duties, investor awareness and activism,
  - Role of SEBI and stock exchanges in the investor protection,
  - Investor grievances and redressal system,
  - Overview of the selected courses available online to improve financial literacy as an investor.
- **A session on 'Investments Opportunities for Youngsters' by the Western Regional Council of India of the Institute of Cost Accountants of India.**

**02 Hours**

**Reading Material:**

- Indian Institute of Banking and Finance, Basics of Banking (Know your Banking-I), Taxman Publication Pvt. Ltd. New Delhi.
- M Y. Khan, Financial Services, Tata McGraw Hill.
- Chandra, Prasanna. Investment Analysis and Portfolio Management. McGraw Hill Education
- Rustogi, R.P. Fundamentals of Investment. Sultan Chand & Sons, New Delhi.
- Basu P. (ed.) (2005): India's Financial Sector: Recent Reforms, Future Challenges
- Rustogi, R.P. Fundamentals of Investment. Sultan Chand & Sons, New Delhi.
- Study Material of Institute of Cost Accountants of India: Final Stage: Strategic Financial Management.



**Websites for the course contents:**

- Reserve Bank of India [www.rbi.com](http://www.rbi.com)
- Indian Institute of Banking and Finance [www.iibf.org.in](http://www.iibf.org.in)
- Indian Bankers Association [www.iba.org.in](http://www.iba.org.in)
- Institute of Banking Personal Selection [www.ibps.com](http://www.ibps.com)
- Institute of Finance, Banking and Insurance [www.ifbi.com](http://www.ifbi.com)
- Bombay Stock Exchange: <https://www.bseindia.com/>
- National Stock exchange <https://www.nseindia.com/learn/find-a-course>

**13) Course Coordinator:**

CMA (Ms.) Shameem Memon.

Asst. Professor in Financial Accounting.

V. M. Salgaocar Institute of International Hospitality Education,  
Raia, Margao, Goa

Mobile No: 9860612356,

Email: [shameem.memon@vmsiie.edu.in](mailto:shameem.memon@vmsiie.edu.in)

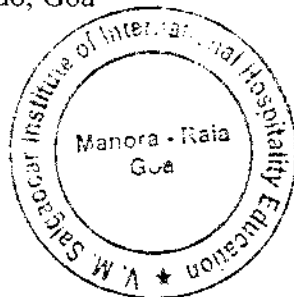
**14) Resource Person/Faculty:** Two Resource person/faculty from Industry

**Add on Course Approved by**

Prof. I. S. Mirza

Director/Principal:

V.M. Salgaocar Institute of International Hospitality Education,  
Manora, Raia, Margao, Goa

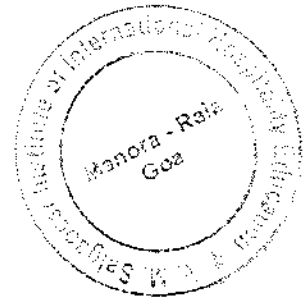




**Photographs:**



*Manora*  
*Course coordinator*



*[Handwritten signature]*



V. M. SALGAOCAR INSTITUTE  
of  
INTERNATIONAL HOSPITALITY EDUCATION<sup>18</sup>

Manora-Raia, Salcete, Goa - 403720, India  
Tel +91 (832) 6623000 Fax +91 (832) 6623111 info@vmsiie.edu.in www.vmsiie.edu.in  
Established by Vishwa Saraswati Society (Reg. No. 10/Goa/2007)

Ref: VMSIIE/Dir/letter/22-23/096

Date: 30th March 2022

To,  
Mr. Prabodh Kamat,  
Manager Business Development,  
V. M. Salgaocar Corporation Pvt Ltd,  
Vasco, Goa

Dear Mr. Prabodh Kamat,

On behalf of V.M. Salgaocar Institute of International Hospitality Education, I would like to thank you for conducting sessions of add on course: Fundamentals of Banking and Investments for F.Y. B.Sc. students on 'Financial Planning and Mutual Funds SIP'.

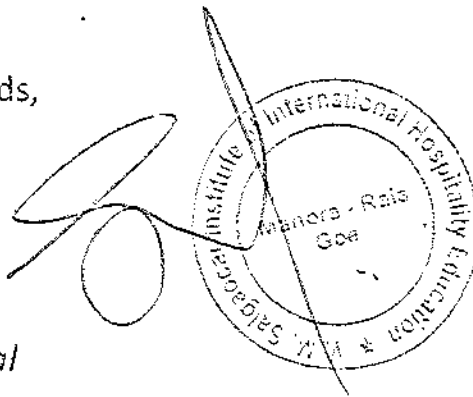
We are grateful for your time and effort for sharing your valuable knowledge and experience with our students.

We look forward to having you again in future too.

With Warm Regards,

**Prof. Irfan Mirza**

*Director/ Principal*



*Prabodh Kamat*  
30/3/2022



**PRABODH GOVIND KAMAT**

Contact No: 9011095281

Email: prabodhkamatmadkai@gmail.com

- **27 years plus experience in Corporate Finance, MIS, Investment, Financial Services, Project Management & Risk Management.**
- **MBA (Finance & Marketing) , B.E. (Electronics & Telecom)**

**Work Experience**

With **V M SALGAOCAR CORPORATION PVT LTD.** as Manager Business Development

- Team member responsible for setting up private university in Goa.
- Team member involved in monetization of group assets.
- Team member involved in analysis and feasibility of new projects in Real estate, hospitality and agriculture.

With **DEMPO GROUP** as Senior Manager head of Risk Management and Executive Assistant to Chief Operations Officer.

- Responsible for handling of insurance of the whole group covering property, motor, employee benefits and liability insurance.
- Investment in unlisted growing companies including identification, evaluation, documentation, investing at a right valuation and exit mechanism.
- Involved in football academy/ school / hotel project right from getting regulatory approvals like IPB clearance, land conversion, architect finalization & planning, building plan approvals, contractor identification and executing some work.



V. M. SALGAOCAR INSTITUTE  
of  
INTERNATIONAL HOSPITALITY EDUCATION

Vishwa Saraswati Society, Goa - 403220, India  
Tel: +91 (0)22 66038000 Fax: +91 (0)22 66038100 info@vmsi.in.edu.in www.vmsi.in.edu.in  
Established by Vishwa Saraswati Society (Reg. No. 107/Goa/2007)

Ref No.VSS/APPT/C27/2021

19/11/2021

**OFFER OF APPOINTMENT ON LECTURE BASIS FOR THE POST OF  
VISITING FACULTY-BANKING**

Mr. Elton Andrade  
Villa No. A4, Sapna Orchid  
Benaulim  
GOA

Dear Mr. Andrade,


With reference to our discussion, Governing Body of Vishwa Saraswati Society is pleased to inform you that you are hereby offered an appointment on lecture basis for the post of **Visiting Faculty - Banking** at our V. M. Salgaocar Institute of International Hospitality Education, Manora, Raia - Goa, on the following terms and conditions:

1. Your appointment will be from 20/11/2021 to 08/01/2022.
2. You will conduct 1 (one) session every Saturday during the above mentioned period, total 22 sessions.
3. You will be paid a remuneration of ₹ 500/- (Rupees five hundred only) per lecture without any other benefit.
4. For all official purposes you will report and be responsible to the officiating Director/Principal and/or any other person authorized by him.
5. Your work timings will be indicated to you by the Administration Department of the Institute.

Kindly return the duplicate of this letter duly signed by you, thereby indicating your acceptance of the terms and conditions of appointment contained therein.

Yours faithfully,

For VISHWA SARASWATI SOCIETY

  
Authorized Signatory

*Page*

Accepted:

Date:

Place: Manora, Raia, Goa

cc: Chairman  
cc: VMSC

cc: Accounts - VMSIHE  
cc: Personal file

cc: Principal/Director  
cc: HR/Admin

# ELTON ANDRADE

Villa No: A4 Sapna Orchid Benaolim Goa

Mobile : 8390835169

Email :andrade.elton20@gmail.com

## PERSONAL DETAILS

- **Name:** Elton Simon Andrade
- **Date of Birth :** 09/02/1984
- **Passport number :** F8033021
- **Religion :** Roman Catholic
- **Married**

## SUMMARY OF ACADEMIC QUALIFICATIONS

- Post graduate Diploma in management from Goa University specified in Banking and Finance.
- Graduate of Bachelors in Business Administration specified in Banking, Human Resources and Sales Management.
- Completed H.S.S.C in commerce from Damodar College in October 2003 securing a second class
- Completed S.S.C form Loyola High School.

## ADDITIONAL QUALIFICATIONS

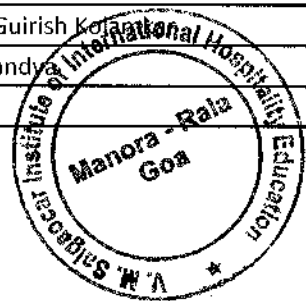
- Certified Alliance De Francaise course in learning of French language (1 year duration).
- Completed leadership and training course with Mr Shiv Kera.

**Attendance for Add on Course**

**Academic Year 2021-22**

**Fundamentals of Banking and Investments**

Sr. No	PRN No.	Students Name	Date	20/11/21	27/11/21	4/12/21	11/12/21	8/1/22	15/01/22	29/1/22	30/1/22	05/2/22	12/2/22	30/2/22	12
			Time	9-12	9-12	9-12	9-12	9-12	9-11	9-12	9-12	9-11	10-2	3-5	
1	412101001	Keith Vaz	P	A	A	A	P	P	P	P	P	P	P	P	
2	412101002	Aahan Mathew Jacob	P	P	P	P	P	P	P	P	P	P	P	P	
3	412101003	Sahil Prakash Parab	P	P	P	P	A	P	P	P	P	A	P		
4	412101004	Radhik Ravindra Cabral	P	A	P	P	P	P	P	P	P	P	A		
5	412101005	Shazia Maria Carvalho	P	P	P	P	P	P	P	P	P	P	P		
6	412101006	Elicio Antonio Fernandes	P	A	P	P	P	P	P	P	P	P	P		
7	412101007	Shawn Antony Dsouza	P	P	P	P	P	P	P	P	P	P	P		
8	412101008	Jude Anthony Savio Souza Ferrao	P	A	P	P	P	P	P	P	P	P	P		
9	412101009	Chloe Dorlisa Antao	P	P	P	P	P	P	P	P	P	P	P		
10	412101010	Crystella Josephine Menezes	P	P	P	P	P	P	P	P	P	P	P		
11	412101011	Cianna Lobo	P	P	P	P	P	P	P	P	P	A	P		
12	412101012	Pionelle Annie Gonsalves	P	A	P	P	P	A	P	A	P	P	P		
13	412101013	Rudraj Rohan Pai Panandiker	P	A	P	P	P	P	P	A	P	A	P		
14	412101014	Shakambhari Sanjay Patil	P	P	P	P	P	P	P	P	P	P	P		
15	412101016	Leander Leon Luis	P	A	A	A	P	P	P	P	P	P	P		
16	412101017	Param Bhanudas Borker	P	P	P	P	P	P	P	P	P	P	P		
17	412101018	Vijay Tulshidas Shetye	P	P	P	P	P	P	P	P	P	A	P		
18	412101019	Rachel Esmeralda Barretto	P	P	P	P	P	P	P	P	P	P	P		
19	412101020	Anسلم Bevan Menezes	P	A	P	P	P	P	P	P	P	P	P		
20	412101021	Adelvio Velan Dias	P		P	P	P	P	P	P	P	P	P		
21	412101022	Shreyash Uday Kudalkar	P	P	P	P	P	P	P	P	P	P	P		
22	412101023	Krishnakant Sohansingh Naswariya	P	P	P	P	P	P	P	P	P	P	P		
23	412101024	Arjun Hitendra Tepan	P	P	P	P	P	P	P	P	P	P	P		
24	412101025	Rohan Guirish Kojan	P	P	P	P	P	P	P	P	P	P	P		
25	412101026	Vidhi Pandya	P	P	P	P	P	P	P	P	P	P	P		



	PRN No.	Students Name	1	2	3	4	5	6	7	8	89	18	811	8
		Date	20/1/21	27/1/21	4/2/21	11/2/21	8/1/22	15/1/22	29/1/22	30/1/22	05/02/22	12/2/22	30/3/22	
		Time	9-12	9-12	9-12	9-12	9-12	9-11	9-12	9-12	9-1	10-2	2-5	
✓	26	412101028	Siddharth Sandip Gawde	P	A	A	P	P	P	P	P	A	P	
✓	27	412101029	Anjolie Melita Gracias	P	A	A	P	P	P	P	P	P	P	
✓	28	412101030	Harshal Sambhaji Thanekar	P	P	P	P	P	P	P	P	P	P	
✓	29	412101031	Gargi Ritesh Kadekar	P	P	P	P	P	A	P	P	P	P	
✓	30	412101032	Shoheel Pereira	P	A	P	P	P	P	P	P	P	P	
✓	31	412101033	Pranjal Bhardwaj	P	A	P	P	P	A	P	A	P	A	
✓	32	412101034	Asmi Lotliker	P	A	A	A	P	P	P	P	P	P	
✓	33	412101035	Anuj Khedekar	P	P	P	P	P	P	P	P	P	P	
✓	34	412101036	Vinoshia Pereira	P	A	P	P	P	P	P	P	P	P	
✓	35	412101037	Regan Almeida	P	P	P	P	P	P	P	P	P	P	
✓	36	412101038	Barik Kumar Sumit	P	P	P	A	P	P	A	P	P	A	A
✓	37	412101039	Simran Mandar Parulekar	P	P	P	P	P	P	P	P	P	P	
✓	38	412101040	Jarryd James Furtado	P	A	P	P	P	P	P	A	P	P	
✓	39	412101041	Hermenio Anthony Caldeira	P	A	P	P	P	P	P	P	P	A	P
✓	40	412101042	Atwin Gama	P	A	P	P	P	P	P	P	P	P	
✓	41	412101043	Simran Peixoto	P	P	P	P	P	P	P	P	P	P	
✓	42	412101044	Amanda Fernandes	P	A	P	P	P	P	P	P	P	P	
✓	43	412101046	Sanloy Cynoyd Dmello	P	P	P	P	P	P	P	P	P	P	
✓	44	412101047	Mathan Fernandes	P	A	P	P	P	P	P	P	P	P	
✓	45	412101048	Reece Whelpdale	P	P	P	P	P	P	A	P	P	P	

Course Co ordinator *Shameem Meman*

Signature:

*Shameem*





V. M. SALGAOCAR INSTITUTE  
of  
INTERNATIONAL HOSPITALITY EDUCATION  
(Affiliated to Goa University)



## CERTIFICATE

This is to certify that  
Mr./Ms. Elicio Antonio Fernandes of  
V.M. Salgaocar Institute of International Hospitality Education has  
successfully participated in a 30-hour Add-On Course conducted in  
collaboration with Western India Regional Council of Institute of Cost  
Accountants of India in

" **Fundamentals of Banking & Investments** "  
from 20/11/21 to 30/03/22



Prof. Arfan S. Mirza, CHE  
Director/Principal

CMA Harshad Deshpande  
Chairman, Professional Development Committee  
WIRC, ICAI




# Feedback form for Add on course: Fundamentals of Banking and Investments, Course Coordinator- Shameem Memon

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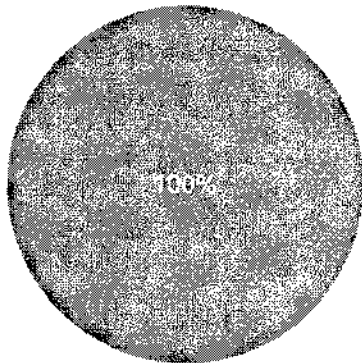
46 responses

Publish analytics

The resource persons of the course were well prepared for the class.

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46 responses

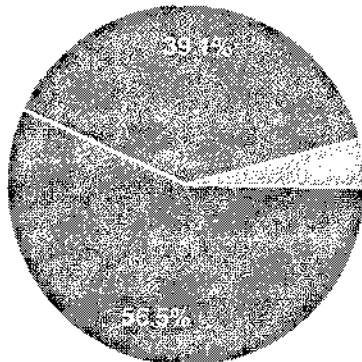


- always — 100% — 45 students
- sometimes
- never

The course was organized in a manner that helped me to understand the underlying concepts of banking and investments

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46 responses

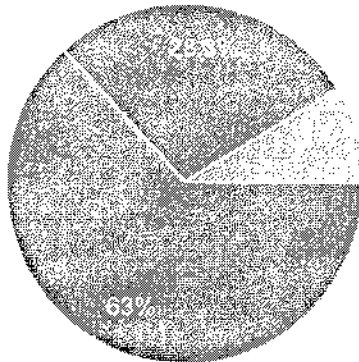


- Strongly Agree 56.5% 26 students
- Agree 39.1% 18 students
- Neutral 4.3% 02 students
- Disagree
- Strongly Disagree

The course developed my interest in matters related to finance and investments

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46 responses

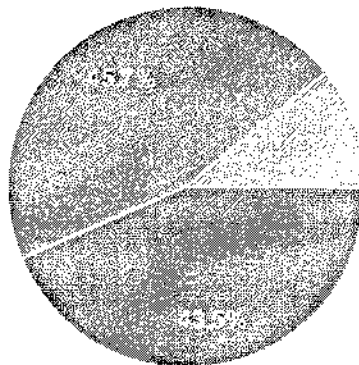


- Strongly Agree 63%, 29 students
- Agree 28.3%, 13 students
- Neutral 8.7%, 4 students
- Disagree
- Strongly Disagree

After attending this course I can do financial planning for myself

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46 responses

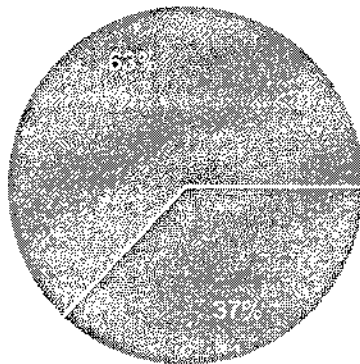


- Strongly Agree 43.5%
- Agree 45.7%
- Neutral
- Disagree
- Strongly Disagree

After attending this course I have opened D'mat account

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46 responses



- Yes 65% 28 27
- No 35% 16 63

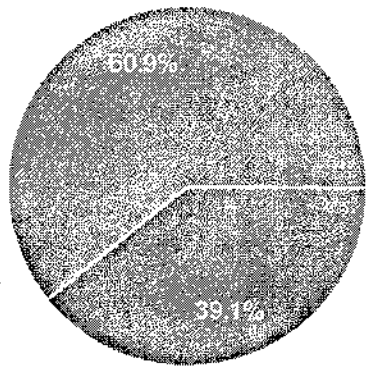
*Handwritten notes:*  
65%  
35%

After attending this course I have started investing in shares/mutual funds

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25

46 responses

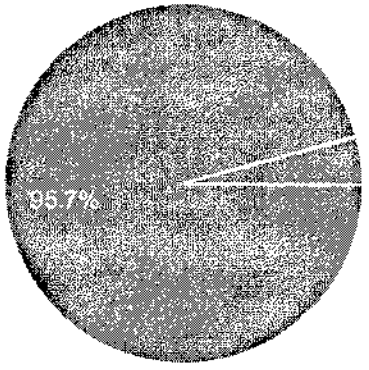


Yes ~~40~~ 39.1  
 No 2 60.5

After attending this course I feel confident while dealing with banks

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46 responses

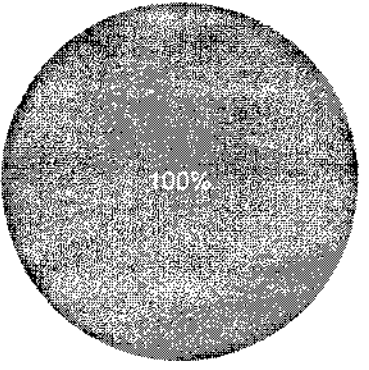


Yes 45.7%  
 No 4.3%

I would highly recommend this course to other students

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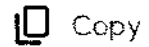
46 responses



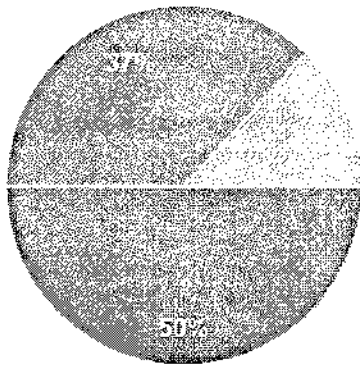
Yes 100%  
 No



Overall, this course met my expectations:



46 responses

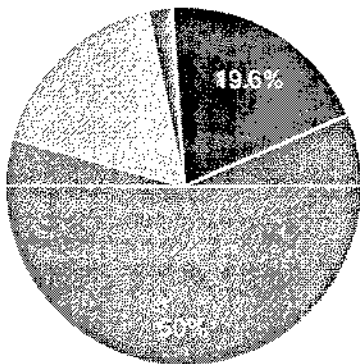


- Strongly Agree 50%
- Agree 37%
- Neutral 13%
- Disagree
- Strongly Disagree

In future I would like to attend a course on the following:



46 responses

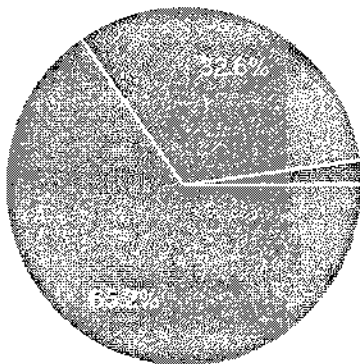


- Smart Investing: Share mark... 50%
- Insurance 19.6%
- Entrepreneurship 17.4%
- Communication 2.2%
- Bar Tendering 19.6%
- Flower arrangement/Decorat...
- Research Methodology
- Nutrition/Diet Planning
- Babay 6.5%

I would like to give following marks out of 100 for coordinating the course and efforts by the course coordinator



46 responses



- 100 65.2%
- 75 32.6%
- 50
- 25 2.2%

3 responses

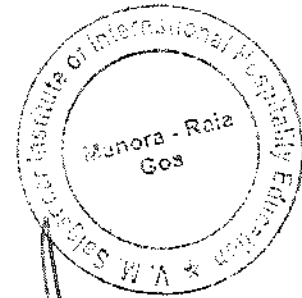
Thank you maam shameem for letting giving us an opportunity to learn banking and investment as we know it's very useful in terms of future planning and i appreciate your effort you have taken to make us financially literate. Thank u maam

This additional course was of great help and will provide us of a stronger base to plan financial aspects for ourselves. Looking forward to have more courses likewise.

Thank you for introducing this course to us.

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A handwritten signature in black ink, appearing to be "Munira Raia Gos".