



सावित्रीबाई फुले पुणे विद्यापीठ
(पूर्वीचे पुणे विद्यापीठ)
विद्यार्थी विकास मंडळ
गणेशखिंड, पुणे - ४११ ००७.

डॉ. संतोष परचुरे
संचालक

संदर्भ क्र. विविमं/२०२२-२३/५८६

दिनांक : ०३/०५/२०२३

प्रति,

मा. प्राचार्य/संचालक/विभागप्रमुख

सावित्रीबाई फुले पुणे विद्यापीठाशी संलग्नित

सर्व महाविद्यालये व मान्यताप्राप्त परिसंस्था,

विद्यापीठ परिसरातील संबंधित शैक्षणिक विभाग, पुणे.

विषय : राज्यातील उच्च शिक्षण घेणाऱ्या विद्यार्थ्यांना आर्थिक सेवा क्षेत्राची ओळख करून देण्यासंदर्भातील प्रशिक्षण कार्यक्रमाबाबत...

संदर्भ : संकीर्ण-२०२३/प्र. क्र. ९७/विशि-३ दिनांक २८ एप्रिल, २०२३ चे पत्र.

महोदय/महोदया,

उपरोक्त संदर्भीय पत्रान्वये आपणास कळविण्यात येते की, नाबार्ड कन्सलटन्सी सर्व्हिसेस (NABCONS) ही नॅशनल बँक फॉर एग्रीकल्चर अँड रूरल डेव्हलपमेंट (नाबार्ड — NABARD) ची उपकंपनी आहे. सदर संस्था देशभरात कृषी व ग्रामीण विकासाच्या धोरणात्मक क्षेत्रात सल्लागार आणि सल्ला सेवा देणारी प्रमुख संस्था आहे. सदर संस्थेकडून विद्यार्थ्यांना वित्त विषयक सेवा दिल्या जातात.

राज्यातील उच्च शिक्षण घेणाऱ्या विद्यार्थ्यांच्या आर्थिक साक्षरतेसाठी प्रशिक्षण कार्यक्रम सदर संस्था आयोजित करू इच्छिते त्यानुसार महाविद्यालयीन विद्यार्थ्यांसाठी वित्त विषयक सेवांबाबत दोन दिवसीय प्रशिक्षणाचा सविस्तर प्रस्ताव संस्थेने सादर केला आहे. या संबंधीचे सविस्तर पत्र, आपल्या माहितीसाठी व उचित कार्यवाहीसाठी सोबत जोडले आहे.

महाराष्ट्र शासन उच्च व तंत्र शिक्षण विभाग यांच्या निर्देशानुसार आपण आपल्या महाविद्यालय/परिसंस्था/विभागात सदर कार्यक्रमाचे आयोजन करण्याबाबत आपल्या स्तरावर योग्य ती कार्यवाही करावी, तसेच आपल्या महाविद्यालय/ परिसंस्था / विभागातील मुख्य सूचना फलकावर सदर पत्र प्रदर्शित करून विद्यार्थ्यांच्या निदर्शनास आणून देण्याबाबत संबंधितास सूचित करावे, कळावे हि विनंती.

सोबत : वरीलप्रमाणे

डॉ. संतोष परचुरे
संचालक,
विद्यार्थी विकास मंडळ



महाराष्ट्र शासन

उच्च व तंत्र शिक्षण विभाग, मंत्रालय विस्तार, कक्ष क्रमांक ४ १८,
चौथा मजला, मादाम कामा मार्ग, हुतात्मा राजगुरु चौक, मुंबई-४०० ०३२



दूरध्वनी क्र.०२२-२२७९३१७१

Email ID:- vishi3-hted@mah.gov.in

क्रमांक:- संकिर्ण- २०२३/प्र.क्र.९७/विशि-३

दिनांक:- २८.०४.२०२३

प्रति,

कुलसचिव,

सर्व अकृषि विद्यापीठे/ समूह विद्यापीठे/ स्वयं अर्थसहाय्यित विद्यापीठे/ अभिमत विद्यापीठे
महाराष्ट्र राज्य.

विषय- राज्यातील उच्च शिक्षण घेणा-या विद्यार्थ्यांना आर्थिक सेवा क्षेत्राची ओळख करून देण्यासंदर्भातील प्रशिक्षण कार्यक्रम.

संदर्भ- १) प्र.संचालक, उच्च शिक्षण, महाराष्ट्र राज्य, पुणे यांचे पत्र क्र. उशिसं/ संकिर्ण/ मवि-१/ २०२३/ ३९००/ दिनांक २८ मार्च, २०२३

२) उपाध्यक्ष, नाबार्ड कन्सलटन्सी सर्व्हिसेस प्रा. लि. यांचे पत्र क्र. NABCONS CO/ BDU/ २११२/ दि.२३.०३.२०२३

महोदय,

नाबार्ड कन्सलटन्सी सर्व्हिसेस (NABCONS) ही नॅशनल बँक फॉर एग्रीकल्चर अँड रुरल डेव्हलपमेंट (नाबार्ड- NABARD) ची उप कंपनी आहे. सदर संस्था देशभरात कृषी व ग्रामीण विकासाच्या धोरणात्मक क्षेत्रात सल्लागार आणि सल्ला सेवा देणारी प्रमुख संस्था आहे. सदर संस्थेकडून विद्यार्थ्यांना वित्त विषयक सेवा जसे Monitoring, Evolution, Need assessment, Preparation of DPRs, Preparation of Vision Documents, Preparation of Policies for Banks, Feasibility studies, Project Management Consultancy, Techno- economic Appraisals, Capacity Building इत्यादी सेवा दिल्या जातात.

राज्यातील उच्च शिक्षण घेणा-या विद्यार्थ्यांच्या आर्थिक साक्षरतेसाठी प्रशिक्षण कार्यक्रम सदर संस्था आयोजित करू इच्छिते त्यानुसार महाविद्यालयीन विद्यार्थ्यांसाठी वित्त विषयक सेवांबाबत **दोन दिवसीय** प्रशिक्षणाचा सविस्तर प्रस्ताव संस्थेने सादर केला आहे. (प्रत सोबत जोडली आहे.)

सदर प्रशिक्षण कार्यक्रमासाठी संस्थेकडून प्रती विद्यार्थी रु.५००/- प्रमाणे शुल्क आकारण्यात येणार आहे.

सदर प्रशिक्षण विद्यापीठ/ महाविद्यालयीन स्तरावर राबविणे प्रस्तावित असून त्यासंदर्भात संबंधित संस्थेकडे परस्पर संपर्क साधून विद्यापीठ स्तरावरून निर्णय घेण्यात यावा. तसेच, सदर प्रशिक्षण कार्यक्रमाबाबत विद्यापीठाशी संलग्नित महाविद्यालयांनाही अवगत करण्यात यावे, ही विनंती.

आपला,

(प्र.ना. ढवळे)

कक्ष अधिकारी, महाराष्ट्र शासन

प्रत,

१. उपाध्यक्ष, नाबार्ड कन्सलटन्सी सर्व्हिसेस प्रा. लि. (NABCONS), नाबार्ड विल्डींग, बांद्रा कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई ४०००५१
२. निवड नस्ती विशि-३



NABCONS

NABARD Consultancy Services Pvt. Ltd.

(A Wholly Owned Subsidiary of NABARD)

An ISO 27001:2013 & 9001: 2015 Company

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NABCONS CO/BDU/2112/2022-23

23-03-2023

To,
The Director,
Directorate of Higher Education,
Government of Maharashtra, India

Subject: Our proposal for "Introducing financial services sector to the students of higher education department of Maharashtra"

Dear Sir,

NABARD Consultancy Services (NABCONS) a wholly owned subsidiary of National Bank for Agriculture and Rural Development (NABARD) is engaged in providing consultancy in all spheres of agriculture, rural development and allied areas. NABCONS, during its journey of more than 18 years since its inception, has grown into a premier organization delivering consultancy and advisory services in strategic spheres of agriculture and rural development across the country.

We offer a wide range of services like Monitoring, Evaluation, Need Assessment, Preparation of DPRs, Preparation of Vision Document, Preparation of policies for banks, Feasibility studies, Project Management Consultancy, Techno-economic Appraisals, Capacity Building etc. NABCONS has now more than 3000 assignments to its credit from Government like Ministries of Agriculture, Water Resources, MoEFCC, MoFPI, MoRD. Further, we have executed assignments for international clients such as GIZ, UNDP, KFW, World Bank etc.

We would also like to mention that, NABCONS has been closely associated with the financial sector and it will be our pleasure to extend our services of providing financial literacy training to students in the state of Maharashtra. A detailed proposal is also attached with this letter for your kind consideration.

We are looking forward to serve your esteemed organisation and support in achievement of government's vision to spread the financial literacy and increase of employability skill.

Warm regards

M. Rajapriya

Rajapriya M

(Vice President)



WISDOM BEYOND BUSINESS

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Website: www.nabcons.com

Introducing financial
services sector to the
students of higher
education department
of Maharashtra

Submitted To

Directorate of Higher Education,
Government of Maharashtra, India

Submitted By: NABARD Consultancy
Services

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1. Employability and Job Ready Skill: - A Major Problem

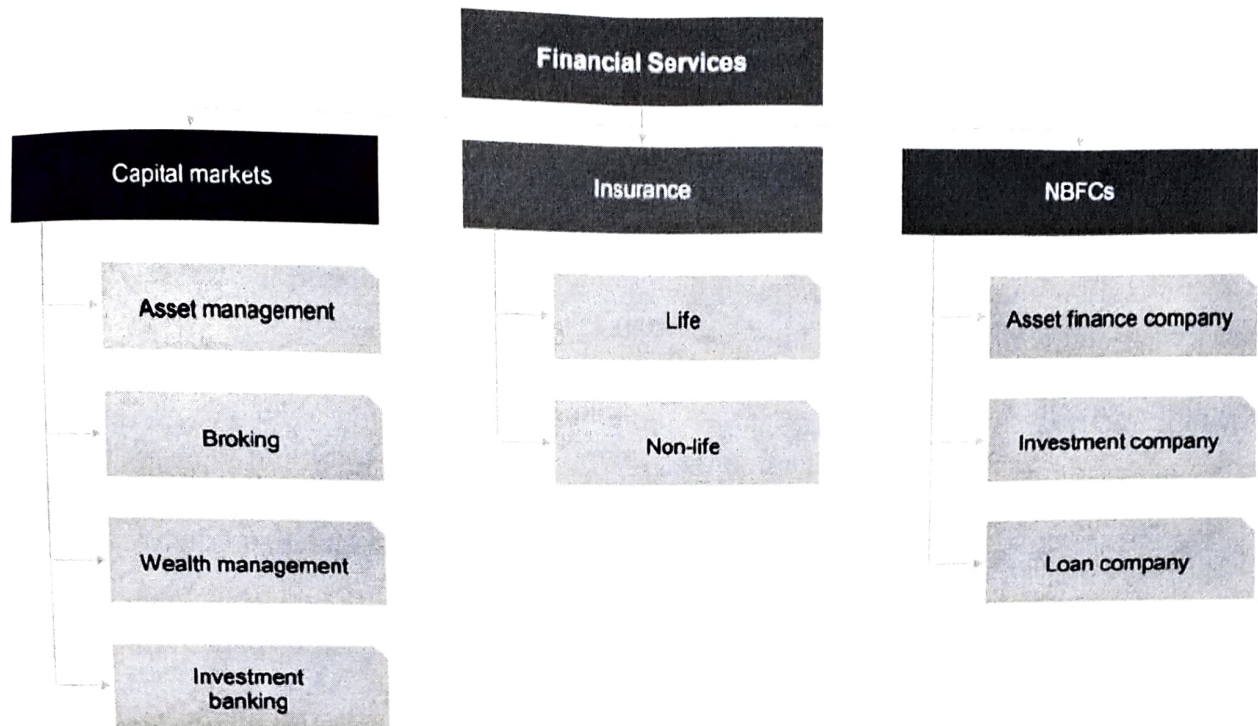
Employability skills are foundational skills that make one employable and successful in any job, in the short and long term. They are skills such as being able to work on a team, communicating well with co-workers, work ethic, problem solving, and more. These are usually not taught in the classroom or learned through simply reading books. They are developed through experiences, while in college.

In addition, to successfully find a job one needs to be job-search ready. To become job-search ready, one requires a clear understanding of interests and aspirations, a grasp of industries, a resume that showcases his/her skills and can be tailored for various jobs, the ability to write a cover letter that promotes him/her to employers, good interview skills, and the awareness of how to dress and appear professional. There are three main qualifications needed for you to successfully transition from college to career: Education or academics (e.g. certificate), Employability Skills & Job Search Readiness.

National education policy 2020 also emphasized on critical life skills such as **financial literacy**, digital literacy, commercial skills, health care and awareness, childcare and education, and family welfare

2. Financial Services Industry in India

Financial services form the backbone of a country's economic growth and development. India has a diversified financial sector and undergoing rapid expansion led by various factors including policy support, improving business fundamentals, product and services innovation and target to severe underpenetrated areas. Credit off-take has been surging ahead over the past decade, supported by strong economic growth, rising disposable incomes, increasing consumerism and easier access to credit.



3. Leveraging growth of Financial Services Sector for students of Maharashtra:

Students pursuing academic courses especially in commerce segment in rural Maharashtra may get largely benefitted by the growth of financial services sector, if adequate skill upgrading is conducted. In the year 2019-20 more than 37 Lakh students were enrolled in the higher education in the state. On a conservative side, it is very easy to polish at least 1 Lakh student and provide them beginning job in the financial services sector in the next three year.

4. Action Plan in brief:

With this objective we offer following services to the department:

- a. **Identification and batch forming of Student undergoing UG/ PG Courses:-** In the first phase we propose to cover 1,00,000 students in batches of not more than 100 students per batch. In the first phase we propose to cover students studying in government colleges across the Maharashtra.

- b. **Trainer, training material and training kit:** Our team will prepare customized training material and will provide complete training kit including notebook, necessary introduction about major companies, training video etc. As the academic session is near to end, we will deploy qualified trainer simultaneously who will cover all the identified locations on parallel basis.
- c. **Digital Financial Literacy app:** To make the training as continuous learning platform we propose to develop a training cum financial literacy app that will host all training video, related news, financial planner certification related material, live Question and Answer Session along with contact details of major service provide under their area. This digital literacy app will provide trainees with live platform for the training content.
- d. **Conducting of physical training at identified college:** on the day and time previous agreed our team of two trainer plus one support staff will reach at the identified location and will provide the physical training on following manner. Topic of Training on Financial services

S.N.	Topic	Duration
1	Overview of Financial Services Sector, major components, Service Providers	Day:1 Duration: 1 Hour
2	Introduction of Capital Market, BSE, NSE, Shares, Future, Option etc.	Day:1 Duration: 2 Hours
3	Introduction of Insurance	Day:1 Duration: 2 Hours
4	Introduction of Mutual Fund	Day:1 Duration: 1 Hours
5	Introduction of Loan	Day:2 Duration: 2 Hours
6	Introduction of other financial product	Day:2 Duration: 30 Minutes
7	Prominent software to be used in financial services, how to procure these services for others	Day:2 Duration: 30 Minutes
8	How to become financial planner	Day:2 Duration: 1 Hour
9	CV writing, appearance in Interview, how to search vacancy	Day:2 Duration: 1 Hour
10	Demo/ Mock Interview at last session	Day:2 Duration: 1 Hour

- e. Digital Feedback, evaluation and digital certificate: after completion of the training, student will be able to provide their online feedback, participate in the digital evaluation and can download their digital certificate.
- f. Motivating Student to become certified financial planner : on the basis of score received in the digital evaluation our backend team will approach the student to become certified financial planner and agreed students will be given additional online education to pass the necessary certificate course of regulator i.e. SEBI, AMFI, IRDA (Any one or two). Our team will make every efforts to ensure that such certification can be granted to interested students in the academic holiday session.
- g. Providing eco-system to help them to generate business: every certified financial planner will be provided with 5 live lead that he/ she can execute by using his/ her gained knowledge and can earn his/her first source of income. This live experience will give them a major confidence to begin career in the financial services sector at their own.

Note: For better visibility, we propose to have multiple session on same days slot on parallel basis, where we will provide different set of trainers and preparatory staff for each batch. All government colleges can be covered parallel on the same date and time.

5. Other points

A. Support Required from DHE

- a. List of student, college where we can conduct our training session
- b. Instruction to college administration about this endeavor
- c. Help in arranging venue in the college premises with necessary power, seating, Projector, internet facility and a separate place for mock interview
- d. Permission to register all trainee under digital app
- e. Our preparation team will visit the identified colleges 1-2 days before of the training session, we need support of the college administration to enable necessary preparation in the mean-time.

B. Inclusion in our scope

- a. All trainer, training material, training kit, digital content, digital financial literacy app, data on the app for next one year, assistance for the certification course and at least five opportunity to each passed student will be provided from our side.

6. Project Cost

Particulars	Rate
Designing of Course Content, Digital Video and Digital Financial Literacy App, AMC for 1 year, digital feedback form, digital evaluation form, Question and Answer Tab for one year	Free of Cost
Interaction with every college in the state (assuming one college in each block)	Free of Cost
Training session- Upto 100 students for each for 2 days including training material, registration and trainer etc.	Rs. 500 for each student

Note: Taxes will be in addition.

Annexure I – Sample List of assignments

Sl.No	Assignment	Client
1	Capacity Building of Business Correspondents	Andhra Pragathi Grameena Bank
2	Conducting Capacity Building Training Programme for BCs/BFs of Chhattisgarh Rajya Gramin Bank	Chhattisgarh Rajya Gramin Bank
3	Conduct of 03 Days Training Program for 400 BCs	Jharkhand Rajya Gramin Bank
4	Knowledge Partner under Agriculture Infrastructure Fund, GoI	Ministry of Agriculture, GoI
5	Central Technical Support Agency, Deen Dayal Upadhyay Grameen Kaushal Yojana	Ministry of Rural Development, GoI
6	State Consultant Under Jal Jeevan Mission, Rajasthan	Water & Sanitation Support Organization
7	Assessment of Post-Harvest Losses in India	Ministry of Food Processing, GoI
8	Preparation of Vision & Strategy Document for Tanzania Agriculture Development Bank.	Tanzania Agriculture Development Bank.
9	Preparation of “Asset Liability Management Policy”	Manipur State Co Operative bank Limited
10	Study on Rising NPAs in SHGs in the State of Madhya Pradesh- reasons and Possible Solutions	MCID NABARD Madhya Pradesh RO
11	Study on Accounting Standards and roles / responsibilities of the auditors	DOS NABARD HO