

**Bharati Vidyapeeth's**  
**DR. PATANGARAO KADAM MAHAVIDYALAYA, SANGLI**  
**and**  
**Bharati Sahakari Bank Ltd. Pune, Branch Sangli**  
**Report on Bank Visit (UNDER MOU)**

Date: 17<sup>th</sup> Feb. 2021

Class: B.A. III Economics Department, B.COM. III Banking Department

Venue: Bharati Sahakari Bank Ltd Pune, Branch Sangli.

Objectives: Students will enhance their skills and knowledge on:

- How to open a bank account
- Banking: Types of Accounts
- Basic knowledge of cheque
- Banking: With New Technology

To improve understanding of basic financial concepts and using those in our daily life there is need of financial education. To know about various financial products and to become more aware of financial risks and opportunities to enable each one of us to make informed choices, and in return we can improve our financial well-being.

The vision of financial education is that it could enable students, at their level of need, to understand the role of money in their life, the need and use of savings, the advantages of using the formal financial sector and various options to convert their savings into investments, protection through insurance and a realistic recognition of the attributes of these options.

The objective of this activity was to create awareness and educate students on access to financial services (banking), availability of various types of services and their features and to make students understand their rights and responsibilities as customers of financial services.

Introduction:

Bank Manager Mr. S. P. Bhosale and their staff Mr. S. S. Jagtap and Mr. S. M. Kumbhar gave a warm welcome to students. The session was conducted by Mr. S. P. Bhosale, who gave a brief introduction on banking and he explained the visit to a bank is always informative.

Working of the bank:

- The working of the bank is divided into many different departments which collectively handle the bank. Mr. S. S. Jagtap made sure students have understood what is banking and how it is useful to individuals and businesses. Then Mr. S. S. Jagtap also explained various counters / sections of bank.

1. Account Opening:

- To open an account in a bank they should fill the form which needed to be filled up along with the signature of a confidant and one's identity proof or KYC (know your custoern documents).



➤ Bank gave Xerox copy of form to students, to make them aware about formality be completed for opening an account (Basic information and KYC page).

2. Cheques Counter:

- At this section, there are demand drafts and cheques activity performed.
- For cheque deposit, a slip has to be filled and stamping part is done by the banker for customer's safety.

3. Withdrawal Counter:

- The withdrawal counter is where people come to encash cheques and withdraw money from their accounts.
- The person sitting in this counter usually has a drawer or a suitcase filled with case so that he can hand it over to the person who has rightfully claimed it.
- There are boards attached on each wall which give the basic information regarding the working of banks.
- A small introduction on online banking was given to students.

Students were able to recall the topics / contents which were covered in the session. The activity was a great exposure for students:



Conclusion:

Visit to the bank was a great experience for our students to learn many new and different things about the functioning of the bank. Thanks to Principal Dr. D. G. Kanase, for giving this opportunity

(Mr. T. R. Sawant)

(Dr. D. G. Kanase)

**PRINCIPAL,**

**Dr. Patangrao Kadam Mahavidyalaya,  
Sangli - 416416 (Sangliwadi)**



BHARATI VIDYAPEETH'S  
DR. PATANGARAO KADAM MAHAVIDYALAYA, SANGLI  
AND  
BHARATI SAHAKARI BANK LTD. PUNE, BRANCH SANGLI  
BANK VISIT (UNDER MOU)

ATTENDANCE SHEET

Date: - 17 / 02 / 2021

Sr. No.	Student Name	Sing.
1	Bagal Krishna Sitarom	Ks Bagal
2	Dhanawade Prathamesh Prakash	DPD.
3	Kumar Rimal Navanath	(NR) R
4	Mame Shubham Krishna	sem
5	Rasal Sankalp Kishor	SRasal
6	Jadhav Supriya Dilip	SDJ
7	Waingade Ruthvik Pandurang	RuWaingade
8	Rasal Sankalp Kishor	(SRK)
9	Pawar Pratap Jotib	PJPawar...
10	Khot Vinay Vijay	VK
11	Patil Smital Prakash	P.S.P.
12	Lawate Anil Vijay	ALawate
13	Patil Vishal Anil	V.Patil
14	Yadav Rucha Mahadev.	R.Yadav
15	Mose Aniket Vijay	(AM)
16	Yevale Shweta Babasa	SBY
17	Kamble Dilip Bajarang.	VBajarang

18	mane shubham krushna	S. <u>mane</u>
19	Dange Pooja Sanjay	P.S.D.
20	Patil Simtal Prakash	SPPatil
21	More Ayush Harmanant	AMore
22	Jadhav Supriya Dilip	S.P.Jadhav
23	Yadav Shivani Prakash	SPYadav
24	Mulla Azad Ayub	AMulla
25	Savarde Rajvardhan Mahadev	R. <u>savarde</u>
26	Keli Rohit Bhimrao	RBK

  
(Prof. T. R. Sawant)

HOD





(Dr. D. G. Kanase)

Principal,

Dr. Patangrao Kadam Mahavidyalaya,  
Sangli.