



**MORIGAON COLLEGE (AUTONOMOUS)**  
**DEPARTMENT OF BANKING & FINANCE**  
**Morigaon: Assam**  
**Estd. 2012**



To  
The Principal,  
Morigaon College,  
Morigaon, Assam,  
Pin-782105

Dated: 09/06/2025

**Sub: Permission to attend the Financial Awareness Programme for B.Com students on 13<sup>th</sup> June, 2025 at District Library, Morigaon from 10 AM onwards.**

Respected Sir,

With reference to the subject cited above, I would like to inform you that the students of Department of Banking/Finance, Accountancy & Business Management is going to attend a Financial Awareness Programme organised by RBI Ombudsman in collaboration with District Administration, on 13<sup>th</sup> June, 2025. The objective of the programme is to create financial awareness among the students and the general public.

Therefore, I request you to allow us to attend the said programme.

This is for your kind information and necessary information

Thanking You.

Yours sincerely,

  
Head  
Dept. of Banking/Finance  
Morigaon College (A)  
Head,  
Date .....

Dept. of Banking/Finance,  
Morigaon College

*Permitted*  
*[Signature]*  
09/06/25

Email id: [mc.banking&finance2012@gmail.com](mailto:mc.banking&finance2012@gmail.com)



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**NOTICE::10-06-2025**

This is to inform all the B.Com students of Morigaon College to attend the Financial Awareness Program organised by RBI Ombudsman, Guwahati in collaboration with District Administration, Morigaon, to be held on 13<sup>th</sup> June, 2025 at District Library, Morigaon from 10.00 am onwards.

The students are hereby requested to attend the Awareness Programme without any failure mandatorily.

  
Dr. Pranjeet Das  
Head,  
Dept. of Banking/Finance,  
Morigaon College (A)

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**REPORT on**  
**FINANCIAL AWARENESS PROGRAM (FAP)**

**Organized by:**

**Reserve Bank of India (RBI) Ombudsman, Guwahati in collaboration with**  
**District Administration, Morigaon**

Date: 13/06/2025

Time: 10:00 AM – 1:00 PM

Venue: District Library, Morigaon

Participated by: Department of Banking & Finance, Accountancy & Business  
Management, Morigaon College (A)

No. of Participants/Students: 26

Number of Faculties: 03

**Introduction:**

The Department of Banking & Finance, Accountancy & Business Management, Morigaon College (A), under the aegis of the Internal Quality Assurance Cell (IQAC), attended a one-day "Financial Awareness Program" in collaboration with the Reserve Bank of India (RBI), Guwahati, and the District Administration, Morigaon. The primary aim of the event was to bridge the gap between academic knowledge and practical banking operations, ensuring students are well-versed in the evolving financial landscape of India.

**Objectives of the Program:**

- To educate students about the role of the Reserve Bank of India.
- To create awareness regarding "Safe Digital Banking" and Cyber Hygiene.
- To disseminate information regarding the Integrated Ombudsman Scheme for grievance redressal.
- To familiarize students with the detection of counterfeit currency notes and financial fraud prevention.

**Resource Persons/Dignitaries/Faculty Members:**

The event was graced by the following dignitaries:

- Sjt. Devashish Sharma, IAS, District Commissioner, Morigaon District.

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- Shri Bobby Lal Sebastian, RBI Ombudsman, RBI Guwahati.
- Dr. Gulam Ommar Ahmed, Assistant Professor, Department of Banking/Finance, Morigaon College
- Dr. Bhairab Khakhalary, Assistant Professor, Department of Business Management, Morigaon College
- Dr. Mriganka Shekhar Pathak, Assistant Professor, Department of Accountancy, Morigaon College

**Key Highlights of the Session-**

**A. Inaugural Session:**

The program commenced with the lighting of the ceremonial lamp, followed by a welcome address by District Commissioner, Morigaon, highlighting the importance of financial literacy for the general public and the students.

**B. Technical Session (RBI):**

The technical session was led by officials from RBI Guwahati. Key topics covered included:

- An overview of the RBI's public awareness campaign regarding safe banking practices.
- A detailed presentation on the precautions to be taken while using UPI, Net Banking, and Debit/Credit cards.
- Students/Public were informed about the CMS (Complaint Management System) and how to approach the Banking Ombudsman if a bank fails to resolve a complaint within 30 days.
- A live demonstration was given on how to identify the security features of genuine Indian currency notes (watermarks, security threads, etc.).

**C. Interactive Session:**

To ensure active engagement, the RBI team conducted a "**Financial Interactive Session**" for the students & the general public. Questions were based on current banking affairs, monetary policy, and digital payment systems.

**Outcome:**

The program was highly effective in achieving its objectives. The key learning outcomes were:

- Enhanced Fraud Awareness: Students learned to identify phishing emails, vishing calls, and the importance of not sharing OTP/PINs.

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- **Practical Knowledge:** Participants gained hands-on knowledge about the grievance redressal mechanism (Ombudsman).
- **Career Insight:** The session provided students with insights into the functioning of the RBI, motivating many to pursue careers in the banking sector.

**Conclusion & Vote of Thanks:**

The program concluded with a Vote of Thanks delivered by Shri Nabin Kr. Roy, General Manager, RBI Guwahati Branch. Gratitude was expressed to the RBI team for their impactful presentation and to the District Administration for facilitating the event. The session ended with the National Anthem.

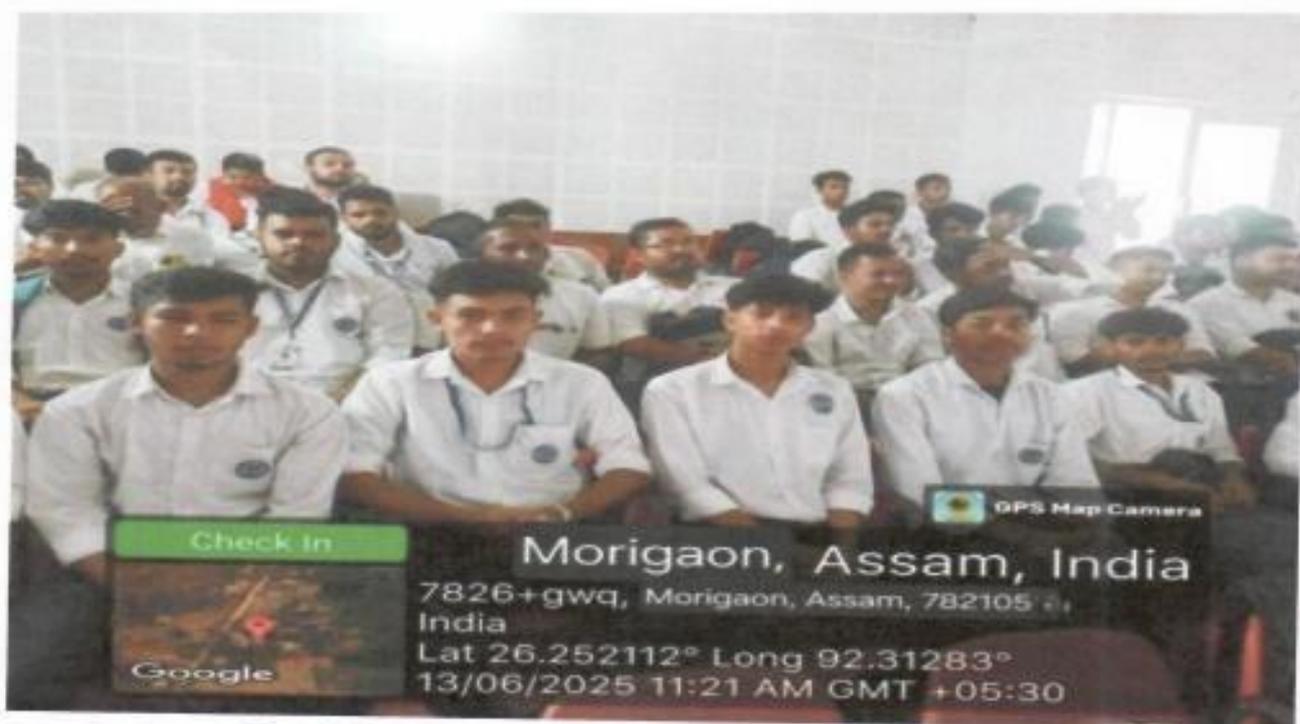
**PHOTO GALLERY**



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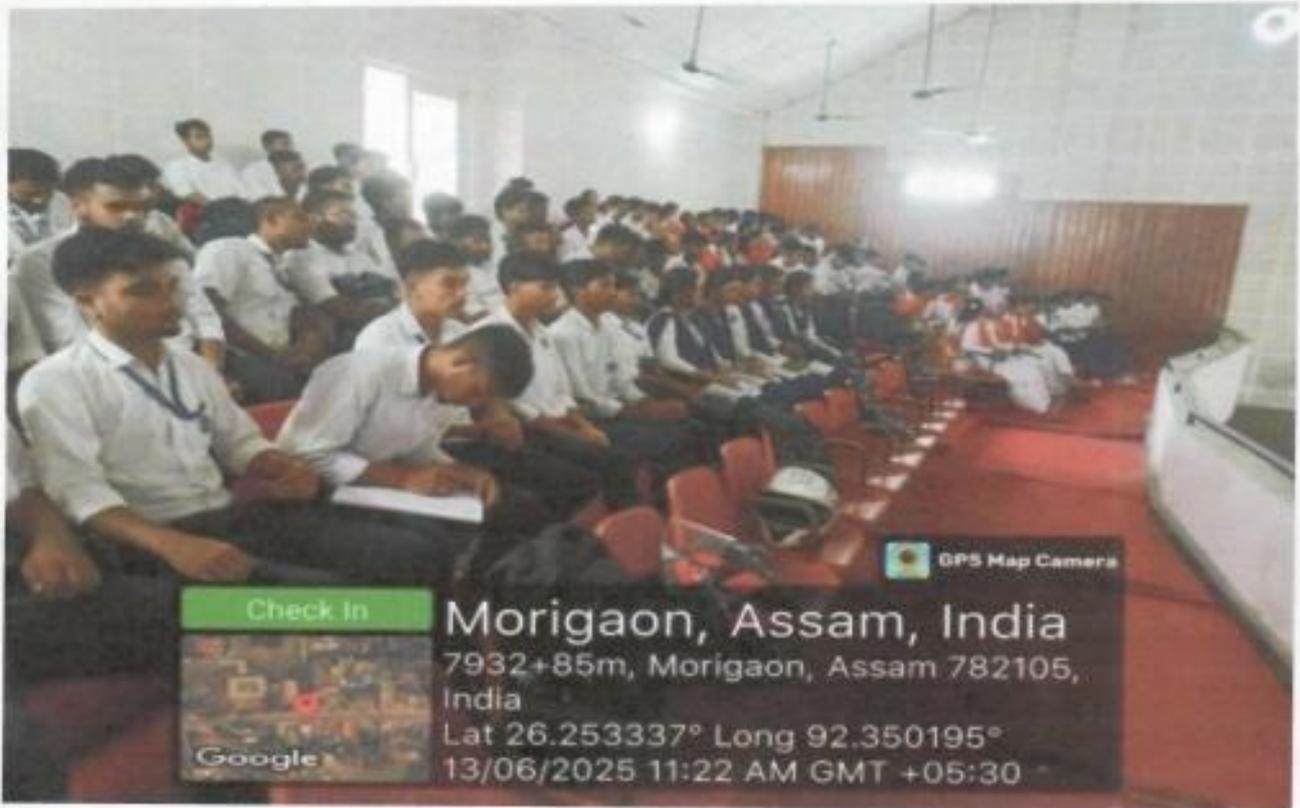
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MORIGADON COLLEGE

Date :- 13-06-2025

Time: 10:30 AM

Financial Awareness Program

Organised by

Reserve Bank of India, Ambudoman, Gurmatati

Venue :- District Library Auditorium, Morigan.

Coordinated by :- Faculty of Commerce, Morigan College

Objectives :-

The main objective of the awareness programme is to reach out to the students of financial services and make them aware of the issues commonly found by the customers with banks, safe bank practices, digital trends & frauds, RBI directions and grievance redressal mechanism.

Signatures of the Resource person and the students, the teachers of the college -

Resource person from RBI & District Administration,  
Morigan

- 1) Sjt. Devachish Sharma, P.C., Morigan
- 2) Shri Bobby Lal Sebastian, RBI, Ambudoman
- 3)

The Faculty Representatives :-

- 1) Dr. Gulam Omar Ahmad - 13/06/25
- 2) Dr. Beharab Khandanay
- 3) Dr. Priganka Shikha Patil - 13/06/25

The students present in the program :-

<u>Sl. no.</u>	<u>Name</u>	<u>Year/Semester</u>	<u>Course</u>	<u>Sign.</u>
1)	Rekha Begum	2nd (92)	B.com	Rekha
2)	Jayanti Medhi	2nd 25	B.com	Jayanti

Sl. No.	NAME	Course	Year/Sem	Signature
3)	Pooja Prabal Dahi	B.Com (14)	2nd	Pooja Prabal Dahi
4)	Ammarul Haque	B.Com (09)	2nd	Ammarul Haque
5)	Parvha Manora Medhi	B.Com	2nd	Parvha Medhi
6)	Jit Jyoti Dahi	B.Com (22)	2nd	Jit Jyoti Dahi
7)	Akash Deoraya	B.Com	2nd	Akash Deoraya
8)	Nilutpal Medhi	B.Com	2nd	Nilutpal Medhi
9)	Rupam Patra	B.Com (15)	2nd	Rupam Patra
10)	Billal Hussain	B.Com	2nd	Billal Hussain
11)	Luna Dewri	B.Com (33)	2nd	Luna Dewri
12)	Sabriin Yerrin	B.Com (68)	2nd	Sabriin Yerrin
13)	Chayanika Enghy	B.Com (41)	2nd	Chayanika Enghy
14)	Kajal Kumari Ray	B.Com 78	2nd	Kajal Kumari Ray
15)	Suman Sultana	B.Com (18)	2nd	Suman Sultana
16)	Arunabh Nandanmedho	B.COM 65	2nd	A. N. medho
17)	Pranjit Patra (38)	B.Com	2nd	Pranjit Patra
18)	Suraj Bordoloi	B.Com 85	2nd	Suraj Bordoloi
19)	Ranjit Sarthar	B.Com	2nd	Ranjit Sarthar
20)	Muzahira Islam.	B.Com.	2nd	<del>_____</del>
21)	Bikasita Bora	B.Com 16 1st sem		Bikasita Bora
22)	Mahim Ahmed	B.Com 61 1st sem		Mahim Ahmed
23)	Afia Begum	B.Com 3 1st sem		Afia Begum
24)	Sabiya Aktara	B.Com 98 1st sem		Sabiya Aktara
25)	Sneha Bordoloi	B.Com 110 1st sem		Sneha Bordoloi
26)	Alimam Nessa	B.Com		