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Report **“Financial Literacy Programme”**

Financial knowledge when applied to personal financial planning helps individuals to earn more ‘Returns on Investments’ for what they know and less for what they do. Increasing earnings requires learning the basics of financial literacy like investments, understanding risk - returns, inflation rate, interest rate, power of compounding and debt management. With ever changing lifestyles, students need to understand that saving money and investing it in the right financial instrument will earn more money for them; and wealth creation can be started at a very early stage of life by regular investments.

Keeping this in mind the institute organized a programme for post graduation and final year graduation students in the vicinity who will soon start their career and start earning. The objective was to give an insight about the importance of savings & investments, various financial investment opportunities, prerequisites for investing in securities markets, risk involved in securities markets’ investments, and evaluation of investment opportunities. Developing saving habits, empowering the students to select the right investment options, employment opportunities in financial services industries and self-employment opportunities were also discussed with the students in the programme.

A programme on Financial Education for Young Citizens by National Institute of Securities Markets (NISM), the 10 hours FREE certification program was organized on 17th & 18th December, 2022. The program was organized under ‘Kona Kona Shiksha Abhiyan’, a literacy CSR programme of Kotak Securities Ltd. The pre-test and post-quiz were conducted by NISM for the participants. The program benefited 146 student participants and 27 students successfully scored 60% and above in the subsequent quiz conducted by NISM.

The programme started with the opening remarks of Director, Dr. Bharat Kasar. The guest of honour, CA Dr. D. M. Khune motivated the students to actively participate in the programme to learn financial concepts and apply them in real life. The expert resource person, SEBI and NISM approved Trainer, Mr. Rohit Warman gave an in-depth insight that very well achieved the objectives of the programme. The deliberations were followed by a ‘questions & answers’ session. Mr. Aniket Mali and Mr. Nikhil Bhosale, students of MBA II year anchored the inauguration function of the programme under the guidance of Dr. Rajesh Londhe and Prof. Ritu Kasliwal.

Prof. Ritu Kasliwal
(Programme Coordinator)

Dr. Bharat Kasar
(Director)

Photographs of Programme



