



Bhaskaracharya College of Applied Sciences

(University of Delhi)

Accredited 'A' Grade by NAAC | NIRF Ranking-32 |

Star College Status by DBT

(Under the aegis of IQAC)

organizes

National Seminar

on

Financial Literacy: Basics, Issues & Challenges

April 21, 2022 (Blended Mode)

[CLICK HERE](#) FOR REGISTRATION

Funded by

ICSSR

SBI

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Concept Note

People are increasingly expected to manage their personal finances by themselves, or, at the least to be able to evaluate the performance of the people supposed to manage one's wealth on one's behalf.

The primary objective of the seminar is to provide “**BASICS OF FINANCIAL LITERACY**”, i.e. a basic understanding of “how money works in the world”. Before investing, and “exposing capital to risk”, one needs to have at the least some basic understanding of financial markets, taxation, financial institutions and instruments, profitability and risk assessment techniques. Furthermore it is all-important to acquire some initial trading and psychological skills. You will not be an accomplished investor at the end of this cycle, but you will have received a solid foundation on which to further expand your investment skills.

The seminar will benefit Youngsters exploring money management, Newly Employed Youths, Young Couple, Parents, Middle Aged Professionals , Retired Persons, Private Sector Employees, Government Employees, Professionals - Doctors / CAs / Lawyers etc., Businessman / SME Owners, Armed Forces, Non-Resident Indians (NRIs) and Parents of Children with Special needs.

About the College

Bhaskaracharya College of Applied Sciences is a constituent college of University of Delhi with "A" grade accreditation by National Assessment and Accreditation Council (NAAC) and has been awarded the distinguished "Star College Status" by the Department of Biotechnology (DBT) Ministry of Science and Technology Govt. The college has also been ranked 32 by MHRD-NIRF ranking 2021. The motto of the college 'Gyan Vigyan Sanghitam' is the guiding force in accomplishing its mission of promoting holistic education to students. In its pursuit of academic excellence, the college fosters an ecosystem which enables the students to experience an unparalleled educational journey that is intellectually, socially, and personally stimulating. The faculty encourages a spirit of enquiry, innovation and experimentation. In addition to the curriculum, the students are regularly given hands on training through virtual internships, training workshops, projects, as well as collaborations with other institutions and industries to make them industry ready. For more information, please visit <https://bcas.du.ac.in/>

Azadi Ka Amrit Mahotsav

‘*Azadi Ka Amrit Mahotsav*’ is an initiative to celebrate and commemorate 75 years of progressive independent India and the glorious history of its people, culture and achievements. This ***Mahotsav*** is dedicated to the **people of India** who have been instrumental in bringing India thus far in its evolutionary journey and they also have the power and potential to activate India 2.0, fuelled by the spirit of ***Atmanirbhar Bharat***. ‘Azadi Ka Amrit Mahotsav’ is an embodiment of all that is progressive about India’s socio-cultural, political and economic identity. One of the primary focus of the celebration is to document our unsung heroes, lesser known personalities and places that have made invaluable contributions in the freedom struggle of India. It commenced on 12th March 2021 with a 75 Weeks countdown to our 75th Anniversary of independence and will be concluded post a year, on 15th August 2023.

About Indian Council of Social Science Research(ICSSR)

Indian Council of Social Science Research (ICSSR) was established in the year of 1969 by the Government of India to promote research in social sciences in the country.

ICSSR provide grants for projects, fellowships, international collaboration, capacity building, survey, publications etc. to promote research in social sciences in India.

Documentation center of ICSSR – National Social Science Documentation Centre (NASSDOC) - provides library and information support services to researchers in social sciences.

ICSSR has developed ICSSR Data Service to serve as a national data service for promoting powerful research environment through sharing and reuse of data among social science community in India.

They provide opportunities to researchers and academicians to exchange views and opinions, address and debate research questions on policy relevant issues and generate academic research output on important social problems.

Seminar focuses on the following themes:

- ❖ How To Budget
- ❖ How To Save An Emergency Fund
- ❖ How To Pay Down Debt
- ❖ How To Set Financial Goals
- ❖ How To Improve Your Credit Report And Score

Expected Outcome

- ❖ Goal Planning
- ❖ Retirement Planning
- ❖ Insurance Planning
- ❖ Children Education Planning
- ❖ Tax Planning
- ❖ Wills & Trust Planning
- ❖ Financial Planning
- ❖ Investments
- ❖ Portfolio Creation and Maintenance
- ❖ Equity Valuation
- ❖ Asset Allocation
- ❖ Investment Analysis
- ❖ Wealth Creation
- ❖ Wealth Plan Creation

Programme Schedule

- ❖ 09.45 AM: Inauguration and welcome by potted plants
- ❖ 09:55 AM: Welcome address: Principal
- ❖ 10:00 AM: About the workshop: Prof Sidhharth Sirohi
Convener
- ❖ 10:10 AM: Address by Guest of Honour, Sh. Vedprakash,
DGM, State Bank of India
- ❖ 10:50 AM: Address by Chief Guest, Sh. R.K.Jaglan, GM,
Union Bank of India
- ❖ 11:30 AM: Vote of Thanks followed by Tea Break
- ❖ 12:15 PM: Address by Sh.Rajendra Dhingra, AGM, State
Bank of India
- ❖ 01.00 PM: Lunch
- ❖ 02.00 PM: Address by Sh. O P Singh, Deputy Director,
Ministry of MSME, Govt. of India
- ❖ 02.45 PM: Valedictory Session: Address by Chief Guest, Sh.
Nisheeth Yadav , IRS, Ministry of Finance, Govt. of India
- ❖ 03:30 PM Feedback followed by High Tea