

## Financial Literacy Programme

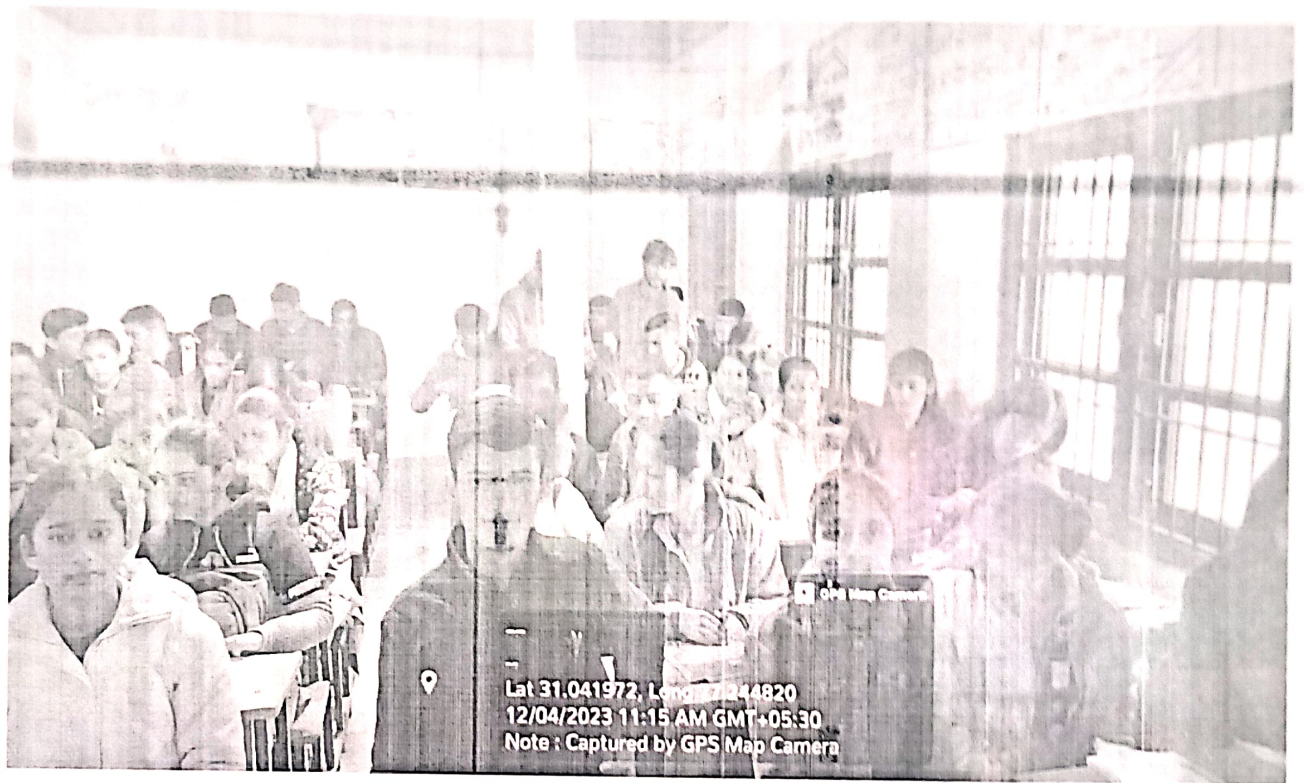
Department of commerce, Govt. Degree college Chail Koti organized a special lecture of Mr. Nandeep Saini, a representative from the Security and Exchange Board of India (SEBI) under financial literacy programme on 4-12-2023.

On date 4-12-2023 financial literacy programme was organized in the Govt Degree College Chail Koti .The special lecture was delivered by Mr. Nandeep Saini representative from the SEBI. He first gave the introduction about the SEBI, which was established in year 1988, and SEBI Act was passed in 1992. SEBI was established to regulate the secondary market or stock market in India. Financial Literacy is the ability to understand how money works in our day today functions and how someone manages it, how he/she invest it and how a person offers it to others. More specifically, it refers to the set of skills and knowledge that allows an individual to make informed and effective decisions with all of their financial resources

Financial literacy is the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing. When you are financially literate, you have the foundation of a relationship with money, and it is a lifelong journey of learning. The earlier you start; the better off you will be, because education is the key to success when it comes to money.

- The term "financial literacy" refers to a variety of important financial skills and concepts.
- People who are financially literate are generally less vulnerable to financial fraud.
- A strong foundation of financial literacy can help support various life goals, such as saving for education or retirement, using debt responsibly, and running a business.
- Key aspects to financial literacy include knowing how to create a budget, plan for retirement, manage debt, and track personal spending.
- Financial literacy can be obtained through reading books, listening to podcasts, subscribing to financial content, or talking to a financial professional.
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Financial Inclusion and Financial Literacy are twin pillars. While Financial Inclusion acts from supply side providing the financial market/services what people demand, financial literacy stimulates the demand side- making people aware of what they can demand.











# ATTENDANCE SHEET OF PARTICIPANTS AND CONFIRMATION FROM HEAD OF THE TARGET GROUP PARTICIPANTS ATTENDING SMARTS PROGRAM

Name of Village / Andolan \_\_\_\_\_  
 City \_\_\_\_\_ Tehsil / Block \_\_\_\_\_ District \_\_\_\_\_  
 State \_\_\_\_\_ PIN Code \_\_\_\_\_  
 Name of Target Audience \_\_\_\_\_  
 Language in which SMARTS program is conducted \_\_\_\_\_  
 Number of Participants attended the SMARTS program \_\_\_\_\_

## DETAIL OF PARTICIPANTS OF THE SMARTS Program

Sl No	Name of the Participants	Gender (M/F)	Age	Tel. No./ Mobile No.	Email ID	Signature
	Disha	F	19	623581501		Disha
1	Tarika Sharma	F	20	7876132844	Tarika.Sharma2020@gmail.com	Tarika
2	Sakshi	F	17	9317083530		Sakshi
3	Ajitha	F	18	701925044	ajitha.dharmaraj@gmail.com	Ajitha
4	Priya	F	18	767640662	priya16062@gmail.com	Priya
5	Aishwarya	F	20	7876132841	Aishwarya2020@gmail.com	Aishwarya
6	Neha	F	20	8894898195	Neha2020@gmail.com	Neha
7	Priyanka	F	20	9418214036	priyanka.thandraya321@gmail.com	Priyanka
8	Priyanka	F	20	9015345573	Priyanka2180@gmail.com	Priyanka
9	Mushka	F	19	765095270	mushka.hakim@gmail.com	Mushka
	Abhishek	M	19	9580630526	Abhishek788007@gmail.com	Abhishek