

## SRI GURU NANAK DEV KHALSA COLLEGE Dev Nagar, Delhi - 110085

### **Post-Event Report**

Event	Financial Literacy Programme
Торіс	Financial Awareness and Consumer Training (FACT)
Organizer	VANAJ & National Centre for Financial Education
Date	9th March, 2022
Time	1 P.M.
Duration	1 hour 40 minutes
Place/Platform	Seminar Hall
Number of Participants	72
Guest Speaker/Trainer	Mrs. Jyoti Kapoor
Welcome Speech	Harpreet Kaur
Introduction to the Speaker	Harpreet Kaur

#### Activities

- Differentiating between Needs and Wants so as to not indulge in Impulse Buying.
- Differentiating between NEFT, RTGS & IMPS to help make Internet Banking easier.
- Understanding Mutual Funds to make investing in assets easier.
- Understanding Life Goals for better planning of the future.
- Learning about various Pension Schemes to enjoy the benefits of low cost and better rewards.

#### Main Ideas

- Identify Theft Protection Identity theft can happen to anyone and not just people with money.
- Using Credit Card Responsibly Not using credit card responsibly can be dangerous and can affect an individual's credit score.
- Student Loan Borrowing Principles It's better to do your own cost-benefit analysis before applying for a loan.
- Avoid Impulse Buying Before buying a product, ask yourself questions like whether the product is important or not for better decision making.
- Let's Go Cashless Using internet banking, mobile banking, debit and credit cards and other UPI payment methods reduces the need for carrying cash.
- What to do with First Pay Cheque Opening an Emergency Savings Account or a PFF Account is a smart way of using the first pay cheque.

Vote of thanks	Harleen Kaur



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**Poster** (Attach below)



**Pictures (Attach Five Photos)** 













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Awarded to	Certificate of Merit SESSION 2021-22 Drishti Chaddha. or B. Com (Hon iribating in Financial Awareness and sumer Training (FACT) Programme	s.), 2nd Year
SAI CL	RU NANAK DEV KHALSA CQ (University of Delhi) Dev Nagar, Karol Bagh, New Delhi - 110005	LEGE
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Signature:

Name: <u>Dr. Amrinder Kaur</u>

(Convenor)