

**SWAMI KESHVANAND INSTITUTE OF TECHNOLOGY, MANAGEMENT &
GRAMOTHAN**

DEPARTMENT OF MANAGEMENT STUDIES

organizes

National Seminar

on

Financial Literacy

with

Institute of Company Secretaries of India (ICSI)

as

“Knowledge Partner”

January 24th, 2018

SWAMI KESHVANAND INSTITUTE OF TECHNOLOGY, MANAGEMENT & GRAMOTHAN

DEPARTMENT OF MANAGEMENT STUDIES

National Seminar on Financial Literacy

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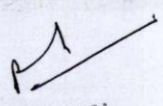
January 24th, 2018

Department of Management Studies organized a “National Seminar” on Financial Literacy with The Institute of Company Secretaries of India (ICSI) as Knowledge partner, on Wednesday, 24th January, 2018. The major objective of the seminar was to promote and enhance the financial literacy in society by educating the participants about the personal finance and management of money.

The expected outcome from the seminar was:

- Evaluation of various investment opportunities available for long term benefit of an individual as well as sharing the knowledge of tax saving plans for taxation benefits.
- It leads to the understanding of the practical aspects of loan procedure by the banks like eligibility criteria, document requirements and provisions associated with it.
- The seminar constituted a good opportunity to foster the understanding of the trending digitalization of money management by discussing the importance of electronic money.
- It also enlightened the knowledge of participants on different type of consumer loans available in today's era and how the credit mechanism works in any financial institution.

Some of the lessons learned are that there is an increased awareness among the participants about various aspects of personal finance as well as their investments. It also resulted in tapping the unbanked opportunities and challenges faced in practical world. The objective was fulfilled with a great success of the seminar.


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Programme Sheet

Time	Particulars
09:00 AM to 09.30 AM	Registration
09.30 AM to 10.45 AM	Session-1 Inaugural Ceremony Lamp Lighting and Saraswati Vandana Floral welcome Theme Introduction by Prof. (Dr.) Vikas Shrotriya, HOD, DMS, SKIT Welcome note by Shri Surja Ram Meel, Chairman, SKIT Address by Prof. (Dr.) S. K. Calla, Director (D&W) Address by Prof. (Dr.) Ramesh Kumar Pachar, Principal, SKIT Address by CS Rahul Sharma, Vice Chairman, ICSI, Jaipur Key note address by CS Sandeep Jain, Chairman ICSI, Jaipur Memento Presentation Vote of thanks by CS Pallavi Biyani, Convener - National Seminar
10.45 AM to 11:15 AM	Photo Session and Refreshment Break
11:15 AM to 12:00 Noon	Session-II Stepping into the Digital Financial World Speaker- CA & CS Sumit Dhadda, Practitioner
12:00 Noon to 12.45 PM	Session III Sharpening of Financial Investment Skills Speaker- Shri J. S. Kothari, Chief Editor of Business Newspaper
12.45 PM to 01:15 PM	Session IV Practical Aspects of Loans Speaker- Shri Dinesh Kumar Jain, Ex-Chairman, ICAI
01:15 PM to 01:45 PM	Session V Consumer Loans Speaker- Shri Yogesh Sharma, Manager, IDBI, Regional Office, Jaipur
01:45 PM to 01:55 PM	Certificate Distribution
01:55 PM to 2.00 PM	Concluding Remarks by CS Pallavi Biyani, Convener - National Seminar

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List of Experts

S. No.	Name of Expert	Organisation
1	CS Rahul Sharma	Vice Chairman, ICSI, Jaipur
2	CS Sandeep Jain	Chairman ICSI, Jaipur
3	CA & CS Sumit Dhadha	DLS & Associates, KPMG Fakhro
4	Shri J. S. Kothari	Chief Editor of Business Newspaper (Nafa Nuksan)
5	Shri Dinesh Kumar Jain	Ex-Chairman, ICAI Jain Kanchhal and Mansingka (Partnership Firm)
6	Shri Yogesh Sharma	Manager, IDBI, Regional Office, Jaipur

National Seminar on Financial Literacy January 24th, 2018





Swami Keshvanand Institute of Technology Management and Gramothan, Jaipur

Swami Keshvanand Institute of Technology, Management and Gramothan, Jaipur, was established in the year 2000 by a team of committed professionals and academicians. SKIT enjoys the reputation of being one of the premier institute in northern India, possessing qualified and experienced faculty along with well-developed infrastructure. A great sense of discipline, sincerity and an environment conducive to learning makes SKIT an educational paradise. All the Courses are duly approved by AICTE and affiliated to Rajasthan Technical University, Kota. B.Tech courses are accredited by the National Board of Accreditation (NBA, New Delhi). Recently SKIT has been ranked as topmost college as per QIV Score announced by RTU.

Department of Management Studies

In its endeavor to strengthen the philosophy of Swami Keshvanand Ji and achieve excellence in Techno-managerial environment, the institute established Department of Management Studies in the academic year 2006-2007. The Department of Management Studies offers an AICTE approved Master of Business Administration (MBA) degree course, affiliated to Rajasthan Technical University, Kota. The Department aims at developing future managers equipped with curricular & co-curricular skills, which will help them to make a mark in the industry. To achieve its vision the Department uses a blend of well-qualified and experienced core faculty and renowned visiting faculty members from other institutes. To enhance the horizon of knowledge, various Seminars, Workshops, and Entrepreneurial Activities are organized regularly. The Department is an active member of All India Management Association (AIMA).

PATRON

Shri Surja Ram Meel

FACILITATOR

Prof. (Dr.) Vikas Shrotriya

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Prof. M. L. Bhargava- Advisor
Mrs. Abha Meel- Advisor

SEMINAR CONVENER

CS Pallavi Bivani

ORGANIZING COMMITTEE

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Dr. Savita Choudhary
Ms. Maneesha Kaushik
Mr. Atul Gupta

National Seminar On *Financial Literacy*

24th January, 2018 (Wednesday)



As

"KNOWLEDGE PARTNER"

Organized by:

Department of Management Studies,
Swami Keshvanand Institute of Technology,
Management & Gramothan, Jaipur



About the Seminar

Financial Literacy is the knowledge about management of personal finances. It has twin benefit of protecting one from financial frauds as well as planning for financially secure future. Financial literacy gives consumers the necessary knowledge and skills required to assess the suitability of various financial products and investments available in the financial market. This benefit to the consumers translates itself in benefits to the economy as a whole. Financial literacy has become very important during recent years, as financial markets have become complicated and as there is information gap between markets and the common person, leading to difficulties in making correct financial choices. India is amongst one of the world's most efficient and regulated financial markets. It has one of the highest savings rate in the world. While Indians prefer to save, the savings are not invested in a wise manner. A majority of population do not use modern financial products. Unless the common person becomes informed and literate about the changes in the financial markets and products and protects himself from financial distress, wealth creation for the common man and the economy will remain a distant dream. We need to convert a nation of savers into a country of financially literate and wise investors to make Indian economy financially prosperous and stable. Financial literacy is viewed differently by different people, and this is reflected clearly in the definitions used in the literature. For few, it is a broad concept, an understanding of economics and how individual financial decisions are affected by economic conditions and circumstances. Thus, financial literacy is the knowledge, ability and skill to understand, control, and use one's financial resources wisely, ultimately leading to the well being and economic security of oneself, one's family, and the economy as a whole. Individuals who are financially literate are:

- ❖ Knowledgeable and informed on the issues of managing money
- ❖ Understand the basic concepts underlying the management of money and monetary assets.
- ❖ Using that knowledge and understanding to plan and implement financial decisions wisely.
- ❖ Having the ability to read, analyze, manage, and communicate about the personal financial conditions that affect material well-being. It includes the ability to discern financial choices, discuss money and

financial issues without (or despite) discomfort, plan for the future, and respond competently to life events that affect everyday financial decisions, including events in the general economy.

Seminar Major Objectives:

- To enhance financial literacy in society by educating the participants about personal finance.
- To explore interventions and promote financial literacy.
- To identify effective strategies in combating over indebtedness.
- To seek possible solutions to challenges associated with financial illiteracy.
- To acquire more knowledge on tapping the unbanked opportunities.
- Networking opportunities among stakeholders.

Target Group:

- Corporate Officers & Administrators, Managers, Chief Executives, Senior managers, HR managers, Financial Officers & Consultants, Investment Analysts.
- Consumer Education Personnel, Lecturers, Government officials, Financial Planners.
- Faculty and Research Scholars of all streams/ Developmental Institutes.
- Students of Management, Economics, Commerce, Engineering, CA/CS/ICWA/CFA/MCA/other Professional Courses.

Date and Venue:

24th January, 2018 (Wednesday)

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