

## **AWARNNESS PROGRAMME ON FINANCIAL INCLUSION AND LETERACY**

**ORGANISED BY IQAC**

**SARBATI DEVI WOMEN'S COLLEGE**

As per the order of the dept of Higher education, Govt of Odisha vide letter No 37794 Dt. 24.09.2024, Internal Quality Assurance Cell (IQAC) on 27<sup>th</sup> January 2025 organized an Awareness Programme on Financial Inclusion and Literacy in online Mode, with an objective to create awareness among students and staff about financial inclusion and literacy, and to promote responsible financial behavior.

The programme aimed to educate students and staff about the importance of financial literacy, budgeting, saving, and investing.

Mr. Raghunandan Pattanaik, SEBI master Trainer of EAST ZONE was the Resouce person who explained in detail about judicious use of our resources in best possible manner

The programme began with an inaugural address by the Principal Dr. Sasmita lenka followed by IQAC Coordinator Sri sapan Kumar panda. The keynote speaker Mr. Pattanaik delivered informative sessions on financial inclusion, banking services, personal finance, and investment options. An interactive session was held, where participants asked questions and clarified their doubts. The programme was attended by 60 students and staff members. The participants gained valuable insights into financial inclusion and literacy, and were motivated to adopt responsible financial behavior. The programme also created awareness about the importance of budgeting, saving, and investing. The awareness programme on financial inclusion and literacy was a huge success. IQAC, plans to organize more such programmes in the future to promote financial literacy and responsible financial behavior among students and staff.



# SARBATI DEVI WOMEN'S COLLEGE

"NAAC Accredited-2nd Cycle"  
RAJGANGPUR, SUNDARGARH - 770017  
Ph. : 06624 - 220352(O), 222519 (R), 220352 (Fax)  
E-mail : sdwcrgp@gmail.com, Website: www.sdwcrgp.ac.in

Ref. No.: 153/S.D.W.C.

Date : 25.01.25

To  
Sri Prasant Kishore Mohapatra,  
Additional Secretary to Government of Odisha

Sub: Organising Awareness Programme on Financial Inclusion and Literacy

Your Letter. No : 37794 Dt. 24.09.2024

Esteemed Sir

With reference to the subject cited above we are pleased to inform you that the IQA cell of Sarbati Devi Women's College, Rajgangpur is Going to organise Awareness Programme on Financial Inclusion and Literacy on 27.01.2025 in Online Mode. All the teaching and non-teaching staff along with some students will join in this one-hour session. The link of the programme may be sent before end and obliged. at 3.00 PM.

This is for your kind information.

*Dr. S. K. Panda*  
Principal  
Sarbati Devi Women's College  
Rajgangpur, 770017

CC to Mr. Raghunath Pattanaik, SEBI Trainer /Mr. S.K Panda IQAC Coordinator

Registration and Link of the programme -

Dear Sir / Madam,

Sarbati Devi Women's College, Rajgangpur is Conducting National Webinar on Financial Literacy Program and Inviting all Teaching Staff, Non Teaching Staff and Degree Students to Join the Program.

Date :- 27th January 2025

Time :- 3PM

Registration Link for Register and Join the Meeting

<https://zoom.us/meeting/register/eYNdY-BZRdqaWnsSKOShqA>

Meeting ID :- 91000094086

Passcode :- 790949

After registering you will receive a confirmation mail about Joining on 27th Jan at 3PM

Pls. download the zoom app before the program.

In Association with Dept. of Higher Education, Govt of Odisha.

## NATIONAL SEMINAR ON FINANCIAL LITERACY

Sarbati Devi Women's College, Rajgangpur is Organizing National Seminar on Financial Education and Inviting Faculty Members, Non Teaching Staff, Guest Faculty & Students to Join



Patron  
Dr. Sasmita Lenka  
Principal



Raghunandan Pattnaik  
SEBI-SMART Trainer



Coordinator  
Mr. Sapan K Panda



भारतीय प्रतिभूति और विनियम बोर्ड  
Securities and Exchange Board of India



NSE

### स्मार्ट निवेशक जागरूकता कार्यक्रम SMARTs Investor Awareness Program

[www.sebi.gov.in](http://www.sebi.gov.in) <https://investor.sebi.gov.in> [www.nseindia.com](http://www.nseindia.com)

For more information :  
वेबसाइट / Website : <https://investor.sebi.gov.in>  
ई-मेल / Email : [sebi@sebi.gov.in](mailto:sebi@sebi.gov.in)  
सेबी की नि:शुल्क दूरभाष सेवा / SEBI Toll Free Helpline Numbers  
1800 22 7575 / 1800 266 7575  
सारथी ऐप डाउनलोड करें / Download Saarthi App

**सेबी : हर निवेशक की ताकत**  
**SEBI : HAR INVESTOR KI TAAQAT**

Date :- 27th Jan 2025

Time :- 3PM-4PM

Pls download the ZOOM App to Join the Meeting



In Collaboration with Dept of Higher Education  
Govt. of Odisha



PRIZES WORTH LAKHS  
ONLINE QUIZ FOLLOWED BY MEDIA EVENT AT NISM CAMPUS  
+91-22-66735117 [nifg@nism.ac.in](http://nifg@nism.ac.in)

### NATIONAL FINANCIAL LITERACY QUIZ

SEMINAR BONDING FOR UG AND PG STUDENTS  
REGISTRATIONS OPEN NOW!  
<https://nifg.nism.ac.in>  
REGISTER NOW!



वेबसाइट / Website : <https://investor.sebi.gov.in>  
ई-मेल / Email : [sebi@sebi.gov.in](mailto:sebi@sebi.gov.in)  
सेबी की नि:शुल्क दूरभाष सेवा / SEBI Toll Free Helpline Numbers  
1800 22 7575 / 1800 266 7575  
सारथी ऐप डाउनलोड करें / Download Saarthi App

### SEBI - Investor Certification Examination

Certification exam designed for the "Investors"  
+91 8000064016 [certification@nism.ac.in](mailto:certification@nism.ac.in)  
Study material and Examination are now available in both Hindi and English

Be a Surakshit, Samajhdar aur Atmanirbhar Niveshak



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### Indian Economy

The vision of the Union

GOVERNMENT OF ODISHA  
DEPARTMENT OF HIGHER EDUCATION

\*\*\*

No. HE-TET- MISC-0035-2024 87794 /HE Date: 24.09.2024

From

Sri Prasant Kishore Mohapatra,  
Additional Secretary to Government

To

The Chairperson, PG Council (All State Public/ Private and Deemed to be Universities)

The Principal, All Government/ Non-Government Degree Colleges/TEIs

Sub: Directive to Facilitate Investor Awareness Program (IAP) by Securities and Exchange Board of India (SEBI)

Madam/Sir,

The Department of Higher Education is pleased to collaborate with the Securities and Exchange Board of India (SEBI), the statutory regulatory body for overseeing and regulating the Indian securities market, to promote financial literacy among youth. Established in 1992, SEBI aims to protect the interests of investors, promote the development of the securities market, and regulate the activities of market intermediaries. In line with SEBI's initiatives to educate investors and enhance market awareness, we direct you to facilitate the Investor Awareness Program (IAP) in your institutions.

**Objective:**

The primary objective of this program is to educate students, teachers, and non-teaching staff on investor education, protection, and financial literacy, enabling them to make informed decisions about their personal finances.

**Details of the Program:**

1. Program Title: Investor Awareness Program (IAP)
2. Conducted by: Securities and Exchange Board of India (SEBI)
3. Target Audience: Students (2nd year, 3rd year, and PG), Teachers, and Non-teaching staff
4. Duration: [60 mnts]
5. Schedule: [as per programme of SEBI or invitation]

**Directives:**

1. Ensure active participation of students, teachers, and non-teaching staff.
2. Allocate necessary infrastructure and logistics for smooth conduct of the program.

3. Designate a nodal officer to coordinate with SEBI officials.
4. Disseminate information about the program through college notice boards, websites, and social media.
5. Encourage faculty members to integrate financial literacy into their curriculum.

**Benefits:**

1. Enhanced financial literacy among students and staff.
2. Improved financial decision-making skills.
3. Empowerment for secure financial futures.

**SEBI's Initiatives:**

SEBI has mandated Stock Exchanges to conduct Investor Awareness Programs (IAP) free of cost. This initiative aligns with the Government's vision to promote financial inclusion and literacy.

Yours faithfully,

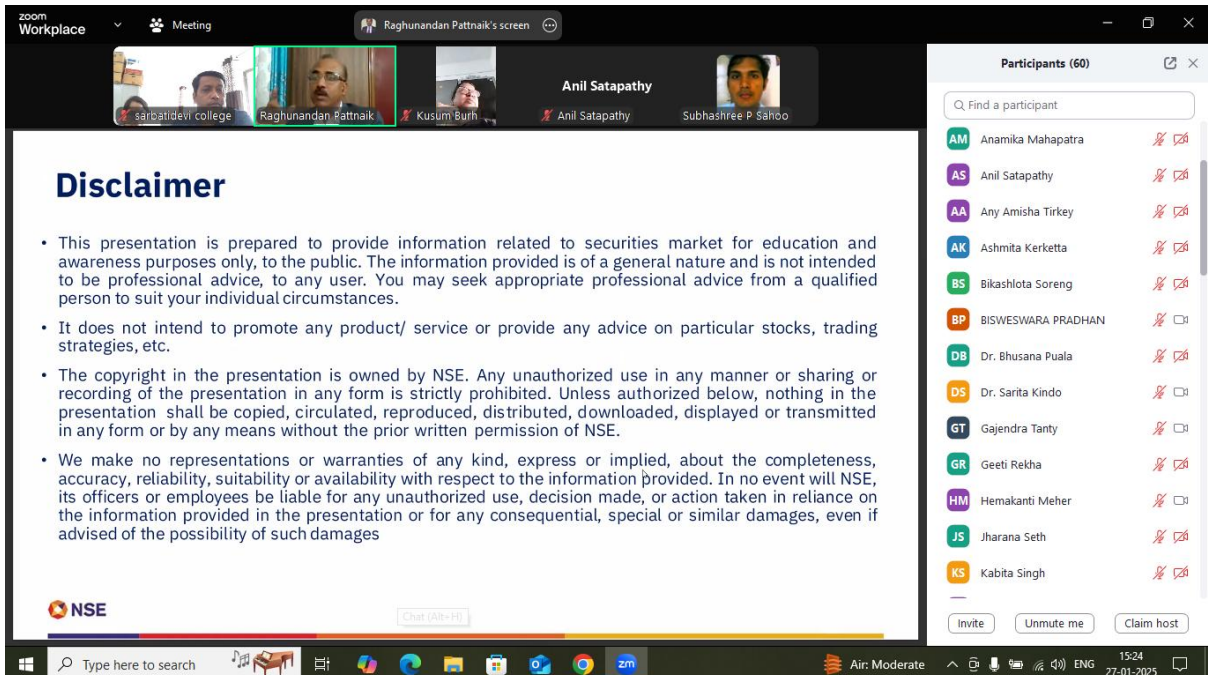
  
Additional Secretary to Government

Memo No. 37795 /HE, Dated 24-09-2024  
Copy forwarded to member Secretary, OSHEC for kind information.

  
Additional Secretary to Government

Memo No. 37796 /HE, Dated 24-09-2024  
Copy forwarded to Raghunandan Pattnaik (email: mpattnaik123@gmail.com),  
(Regional Securities Market Trainer (EAST) Securities & Exchange Board of India (SEBI) for information.

  
Additional Secretary to Government



The screenshot shows a Zoom meeting interface. The main content is a slide titled "Disclaimer" with the following text:

**Disclaimer**

- This presentation is prepared to provide information related to securities market for education and awareness purposes only, to the public. The information provided is of a general nature and is not intended to be professional advice, to any user. You may seek appropriate professional advice from a qualified person to suit your individual circumstances.
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At the bottom of the slide, there is a logo for NSE and a chat button labeled "Chat (Alt+H)".

On the right side of the meeting window, there is a "Participants (60)" list. The list includes the following names and initials:

- AM Anamika Mahapatra
- AS Anil Satapathy
- AA Any Amisha Tirkey
- AK Ashmita Kerketta
- BS Bikashlota Soreng
- BP BISWESWARA PRADHAN
- DB Dr. Bhusana Puala
- DS Dr. Sarita Kindo
- GT Gajendra Tanty
- GR Geeti Rekha
- HM Hemakanti Meher
- JS Jharana Seth
- KS Kabita Singh

At the bottom of the Zoom window, there is a taskbar with various application icons, a search bar, and system tray icons including the date and time: 15:24, 27-01-2025.


zoom Workplace Meeting Raghunandan Pattnaik's screen View

Participants (60)

Find a participant

- SB Sarita Biswal
- SE Sarojini Ekka
- SA Sheerat Ali
- SP Shibani Panda
- SS Shruti Sahu
- Smrutirekha Nayak
- Sneha Sharma
- SP Snehalata Pradhan
- SS Suchitra Sa
- SK Sukant Kumar Xalxo
- SM Sunita Maharana
- ST Sushmita Toppo
- JT Jharana Tappo

Who should go through this module?



- Hi friends !! I am Mohan Krishnan from Madurai.
- I am 32 years old. Me and my wife work for a public sector company.
- Me and my wife have surplus fund in savings account, but we have not invested anything.
- **I am new to investing. Want to know about capital markets.**
- **Target: Deploy money decisively and get good returns.**

Audio Video Participants 60 Chat React Share AI Companion Meeting info More Leave

Type here to search Air: Moderate ENG 15:24 27-01-2025

Agenda

- What is more important? (Savings or Investment)
- Steps in Financial Planning
- Investment sutras
- What is Capital Market?
- Mutual Funds
- ETFs and SGB


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Participants: sarbatidevi college, Raghunandan Pattnaik, Kusum Buri, Anil Satapathy, Subhashree P. Sahoo

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Money

- “Money doesn't buy happiness; money buy choices . It is what you do with those choices that makes you happy”
- “If you buy things that you do not need, soon you will have to sell things that you need”
- Hence, it is important to manage money.



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Participants: sarbatidevi college, Raghunandan Pattnaik, Kusum Buri, Anil Satapathy, Subhashree P. Sahoo

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Zoom Meeting Participants: sarbatidevi college, sarbatidevi college, Raghunandan Pattnaik, Kusum Burn, Anil Satapathy, Subhashree P. Sahoo

# Financial Planning

**"Planning is bringing the future into the present so that you can do something about it now."**

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Windows Taskbar: Type here to search, 26°C Sunny, 15:30 27-01-2025

Zoom Meeting Participants: sarbatidevi colle..., Raghunandan Pattnaik, Reshana Ara Begum, sarbatidevi college

## Sutras

- Plan for Emergencies
- Plan for Family Goals
- Plan for Retirement

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Zoom Meeting Participants: sarbatidevi colle..., Raghunandan Pattnaik, Reshana Ara Begum, sarbatidevi college

## Power of Compounding

**Lump Sum Saving (Rs. 1L once)**

Interest Rate	Final Value (Rs. in Lakhs x 100,000)
5%	3.4
7%	5.4
9%	8.6
11%	13.6

**Monthly Investment (Rs. 10,000 PM)**

Interest Rate	Final Value (Rs. in Lakhs x 100,000)
5%	59.6
7%	81.1
9%	112.0
11%	158.0

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Participants: sarbatidevi colle..., Raghunandan Pattnaik, Reshana Ara Begum, sarbatidevi college

### Risk and Reward Matrix

The Risk and Reward Matrix is a 2x2 grid with 'High Reward' at the top and 'Low Reward' at the bottom. The horizontal axis represents risk, with 'Low Risk' on the left and 'High Risk' on the right.

- High Reward / High Risk:** Derivatives & Futures, equity and equity oriented products.
- High Reward / Low Risk:** Schemes promising unrealistic returns where risk is low. Beware!!!!!!
- Low Reward / High Risk:** Why take more risk for lower returns?
- Low Reward / Low Risk:** Bank deposits, Post office savings, Public provident fund, Debt oriented mutual funds.

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Participants: sarbatidevi colle..., Raghunandan Pattnaik, Reshana Ara Begum, sarbatidevi college

### Financial Products as per your Goals

The diagram shows three categories of financial products:

- Short Term goals & Emergencies:** Savings account, Fixed Deposit, Recurring Deposit, Post Office Savings account, Money Market Instruments.
- Medium & Long-term goals:** Stocks, ETF & Index funds, Bonds & Debentures, Mutual Funds, Public Provident Funds, Gold, Real Estate.
- Insurance needs:** Medical Insurance, Life Insurance, Other insurance.

Key points:

- The time to start planning is now. Get started.
- Invest in less risky products for short term goals and for long term goals one may invest in riskier products.
- For retirement, invest in the stock market with a long-term view. Monitor and be patient.

Risk Spectrum: High Risk (upward arrow) to Low Risk (downward arrow) with pie charts in between.

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### Investment Evaluation Factors

The Investment Evaluation Factors are represented by seven interconnected circles:

- Safety:** Represented by a shield icon.
- Liquidity:** Represented by a water drop icon.
- Returns:** Represented by a bar chart icon.
- Convenience:** Represented by a shopping cart icon.
- Ticket size:** Represented by a rupee symbol icon.
- Taxability of Earnings:** Represented by a percentage sign icon.
- Tax Deduction:** Represented by a money bag icon.

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## What is meant by Capital Market?

Capital market is a place where buyers and sellers indulge in trade (buying/selling) of financial securities like bonds, stocks, etc. The trading is undertaken by participants such as individuals and institutions. In India the capital markets is governed by Securities and Exchange Board of India - SEBI

The illustration shows a central stall labeled 'Stock Market' with a sign that says 'Financial Instruments'. A vendor is standing behind the stall, and several people are interacting with him. On the left, a man and a woman are labeled 'Seller'. On the right, a man and a woman are labeled 'Buyer'. The stall is on a cart with wheels and has a striped awning.

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## What is a Mutual Fund?

The diagram is a circular flow with four arrows forming a circle. Starting from the top and moving clockwise: a yellow arrow labeled 'Generates', a pink arrow labeled 'Investors profit', a red arrow labeled 'Fund Manager', and an orange arrow labeled 'Invests in Securities'. The NSE logo is in the bottom left corner.

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## Why Mutual Funds?

The diagram is a mind map with a central blue box labeled 'Why?'. Six arrows point outwards to boxes containing the following reasons: 'Professional management' (top), 'Transparency' (top-right), 'Liquidity' (right), 'Convenience' (bottom-right), 'Small ticket size' (bottom), and 'Diversification' (bottom-left). Other reasons shown are 'low costs' (top-left) and 'Well-regulated' (left).

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zoo

English

Video Conference Participants: sarbatidevi college, Raghunandan Pattnaik, Reshana Ara Begum, sarbatidevi college

## Risk Classification of Mutual Funds



Risk Level	Investor Type
Low Risk	Conservative Investors
Low to Moderate Risk	Moderately Conservative Investors
Moderate Risk	Moderate Investors
Moderately High Risk	Moderately Aggressive Investors
High Risk	Aggressive Investors
Very High Risk	Very Aggressive Investors

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English

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## To know more about securities market.....



[investor.sebi.gov.in/  
index.html](http://investor.sebi.gov.in/index.html)



Saarthi App



[www.nseindia.com](http://www.nseindia.com)

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