## Training Programme on "Financial Education for Young Citizens"

The Commerce and Economics Departments of Hindu Kanya Mahavidyalaya, Jind, organized a two-days Training Programme on the theme "Financial Education for Young Citizens". The event took place from 5th to 6th October 2023 in collaboration with Kotak Securities, a CSR initiative of Kotak Securities. The training programme was conducted by the National Institute of Securities Market (NISM), the leading institute for securities market education in India.

The objective of the training programme was to create awareness regarding the personal finance framework among students and faculty members. The programme aimed to emphasize the importance of financial education in the present scenario and the potential negative consequences that can arise from a lack of financial literacy, such as poor credit management.

During the two-day training programme, Mr. Ramphal Punia, the esteemed chief guest from NISM, imparted valuable knowledge to the students. He covered various concepts, including types of investments, financial opportunities in small-saving schemes such as PPF, National Savings Certificate, and Sukanya Samriddhi Yojana. Additionally, he discussed concepts related to mutual funds, gold mutual funds, and sovereign gold bonds. Mr. Punia also provided insights into the primary market, secondary market, and other important topics. He guided the students on job opportunities available in the security market and shared the list of companies where students can undertake internships. He also shed light on certificate programmes in Data Science, PGSM etc.

Dr. Priyanka Sahni, Assistant Professor of Economics, presented the report of the two-day training programme and expressed her gratitude to the esteemed chief guest, Mr. Ramphal Punia, from NISM, and his team members. Madam Principal Dr. Punam Mor also proposed a vote of thanks and encouraged students to participate in future programmes.

The Honourable President, Dr. Anshul Singla, and Principal Dr. Punam Mor congratulated the Commerce and Economics Department on the successful organization of this event.

A total of 87 students actively participated in the training programme and gained valuable insights into financial education. Dr. Upasna, Convenor of the training programme, as well as Mrs. Rekha Saini, Associate Professor of Commerce, Mrs. Kirti Bansal, Mrs. Lucky Saini, and Ms. Arzoo were also present during the training programme. Overall, the event was a great success.













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इसे के लिए विचार (विभव (विचार) सिंतर रोवल के राथ सेस्फ स्टडो रिपोर्ट के विभिन्न महत्वपूर्ण र किसर्व क्रिया गर्जा। संदर्भ

परिदृत्य में वितीय शिक्षा के मंहत्व और नकावत्मक परिणामी पर जोर देना है। वे वितीय सावत्ता की कमी, जैसे बराव क्रेडिट दिस्सीय कार्यक्रम के दौरान एनआईप्सप्प के प्रवंधन से उत्पन्न होने वाले संभावित सम्मानित मुख्यअतिथि रामकल ने छात्राओं