

**LALA JAGAT NARYAN
EDUCATION COLLEGE**



FINANCIAL LITERACY AWARENESS PROGRAM



WEBINAR

JUL 5, 2025

12:00 PM

**[HTTPS://US06WEB.ZOOM.US/MEETING/R
EGISTER/5JX2DEGEQCQ89FBO8MZCWQ](https://us06web.zoom.us/j/89123456789)**

Coordinator

Mr. Aman Jhamb

Dr. Neetika

Principal

FINANCIAL LITERACY PROGRAM

Lala Jagat Naryan Education College Jalalabad (w) organized a webinar on the financial Literacy Program conducted by flab Udyam Expert on 5th July, 2025. Mr. Himanshu Sharma was the resource person on the occasion. Mr. Himanshu Sharma started his lecture by giving a detail about Financial literacy. He said Financial literacy is the essential foundation for a smart relationship with money. It is the start of a lifelong journey of managing the financial aspects of your life. Knowing the basics of money management, budgeting, saving, and investing contributes to a more successful and less stressful life. He also said Financial literacy is the ability to understand how money works in the world. How someone manages to earn or make it, how that person manages. He said Digital finance has emerged as a powerful tool in advancing financial inclusion, transforming the traditional landscape of banking and payment systems. Its significance lies in its ability to bridge the gap between the unbanked or under banked populations and formal financial services. By leveraging mobile phones and the internet, digital finance allows individuals in remote or underserved areas to access and manage their finances conveniently.

One of the most profound impacts of digital finance is its potential to extend financial services to marginalized communities. It enables individuals to open bank accounts, make payments, save money, and access credit without the need for a physical bank branch.

He said financial literacy is mainly used in connection with personal finance matters. Financial literacy often entails the knowledge of properly making decisions pertaining to certain personal finance areas like real estate, insurance, investing, saving (especially for college), tax planning and retirement. It also involves intimate

knowledge of financial concepts like compound interest, financial planning, the mechanics of a credit card, advantageous savings methods, consumer rights, time value of money, etc. More than 100 participants including faculty participated in this webinar Dr. Neetika Principal of the college congratulated the coordinator Mr. Aman Jhamb successfully for organizing the webinar.



Stay Alert from investment scams or fraudulent schemes that claim guaranteed returns

ATTENTION PLEASE

Claims of guaranteed returns are often associated with investment scams or fraudulent schemes.

Conduct extensive research and exercise due diligence to protect your money

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Himanshu Sharma

SEBI Launches Free Online Investor Certification Examination



Enhance your investment knowledge and improve your skills with this voluntary certification program.

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Details about the certification are available on the SEBI Investor Website (<https://investor.sebi.gov.in/>) and the NISM website (<https://www.nism.ac.in/sebi-investor-certification-examination/>).



लाला जगत नारायण ऐजुकेशन कालेज जलालाबाद में वित्तीय साक्षरता जागरूकता प्रोग्राम पर वैंबिनार आयोजित

वैंबिनार में साक्षरता सलाहकार संस्था दिल्ली के माहिर हिमांशु शर्मा ने सभी को दी अहम जानकारीयां



कुबेर केसरी

जलालाबाद, 7 जुलाई कोषाध्यक्ष चंद्र शेखर गुंब्बर, शिक्षा शास्त्री स.गुरबख्श सिंह खुराना, प्रिंसीपल डा.नीतिका की अध्यक्षता में वित्तीय साक्षरता जागरूकता प्रोग्राम तहत एक दिवसीय वैंबिनार कालेज प्रांगण में आयोजित किया गया।

जिसमें बड़ी संख्या में साक्षरता आन लाईन भुगतानों के प्रयोग व गलत प्रयोग के संबंधी सभी को जानकारी दी। इस मौके पर डा.नीतिका ने कहा कि मौजूदा हालातों के मद्देनजर हमें ऐसे प्रोग्राम करवाने चाहिए हैं, ताकि हम अपने जीवन में वित्तीय पक्ष को गंभीरता से नज़र