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Institute of Advanced Studies

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Website Report on Guest Lecture on “Financial Literacy”

Title	Guest Lecture on “Financial Literacy” for the students of Department of Management Studies
Date	January 25, 2017
Resource Person/Facilitator	Mr. Shiv Kumar Gupta, Ex-Executive Director with VikasEcotech Ltd.
Summary	<p>Financial literacy is the ability to comprehend how money works in the world: how someone earns it, manages it, invests it and how that person donates it to help others. More specifically, it refers to the set of skills and knowledge that allows an individual to make informed and effective decisions in respect of their financial resources. With the objective to spread awareness about various investment possibilities among students, the Guest Lecture on “Financial Literacy” was organized by Department of Management Studies.</p> <p>Mr. Shiv Kumar Gupta, speaker for the day, elucidated about the basic concepts of savings, investments and the risk associated with them. The Speaker briefed about the financial planning process and the ways to mitigate its risks. It was then followed by the details about the various types of insurances available in the market. Mr. Kumar also taught the students how to analyze different investment plans and thereby selecting the right investment options. The various external forces influencing the investment plans were also covered by during the lecture. Advice to be beware of various financial traps like spam emails, malware, fake credit card calls etc. was also rendered. In the end, the queries of the students were answered meticulously, which made it a very interactive session.</p> <p>The lecture delivered was highly valued by the students as it helped them to garner knowledge about numerous investment plans and they understood the facts to be kept in mind while making any future investment decision.</p>