



## Event Report on the Webinar on "Financial Literacy"

### **Event: Webinar on "Financial Literacy"**

**Organized by:** School of Management, Centurion University of Technology and Management (CUTM)

**In collaboration with:** Udyam Expert, New Delhi

**Date:** 18th October 2024

**Time:** 3:00 PM

**Mode:** Online

**Occasion:** Celebration of World Investor Week

**Participants:** 116

### **Introduction**

The School of Management, Centurion University of Technology and Management, in collaboration with Udyam Expert, New Delhi, organized a webinar on "*Financial Literacy*" on October 18, 2024, at 3:00 PM to mark World Investor Week. The event aimed to enhance the financial awareness of participants, equipping them with crucial knowledge and skills for making informed financial decisions.

### **Objective**

The webinar was designed to provide an understanding of financial literacy, covering topics such as personal finance management, investment strategies, budgeting, and financial planning. It aimed to empower participants to navigate the complexities of financial markets and make sound financial decisions.

### **Overview**

The online session attracted **116 participants**, including faculty members, students, and financial enthusiasts from various backgrounds. The session began with a welcome address by [Event Coordinator's Name], who emphasized the importance of financial literacy in today's economy. The collaboration with Udyam Expert brought in experienced speakers who shared practical insights and real-world examples to make the session engaging and informative.

Is there any difference between trader and investor?



क्या व्यापारी और निवेशक के बीच कोई अंतर है?



**Yes!!**

There is a difference

**हां!!**  
अंतर है



The main difference is that,

- Trading is for **short term**
- Investing is for **long term**

मुख्य अंतर यह है कि,

- ट्रेडिंग **कम समय** के लिए है
- निवेश **लम्बे समय** के लिए है

Activity: Poll

- Saran **doesn't know much about companies** and doesn't spend time in researching
- He **follows stock tips** from others on SMS or internet to buy or sell



- सरन को कंपनियों के बारे में ज्यादा जानकारी नहीं है और उसे जानने में भी समय नहीं बिताता है
- वह दूसरों से स्टॉक संकेत लेता है और खरीदने और बेचने में जल्दबाज़ी से निर्णय लेता है



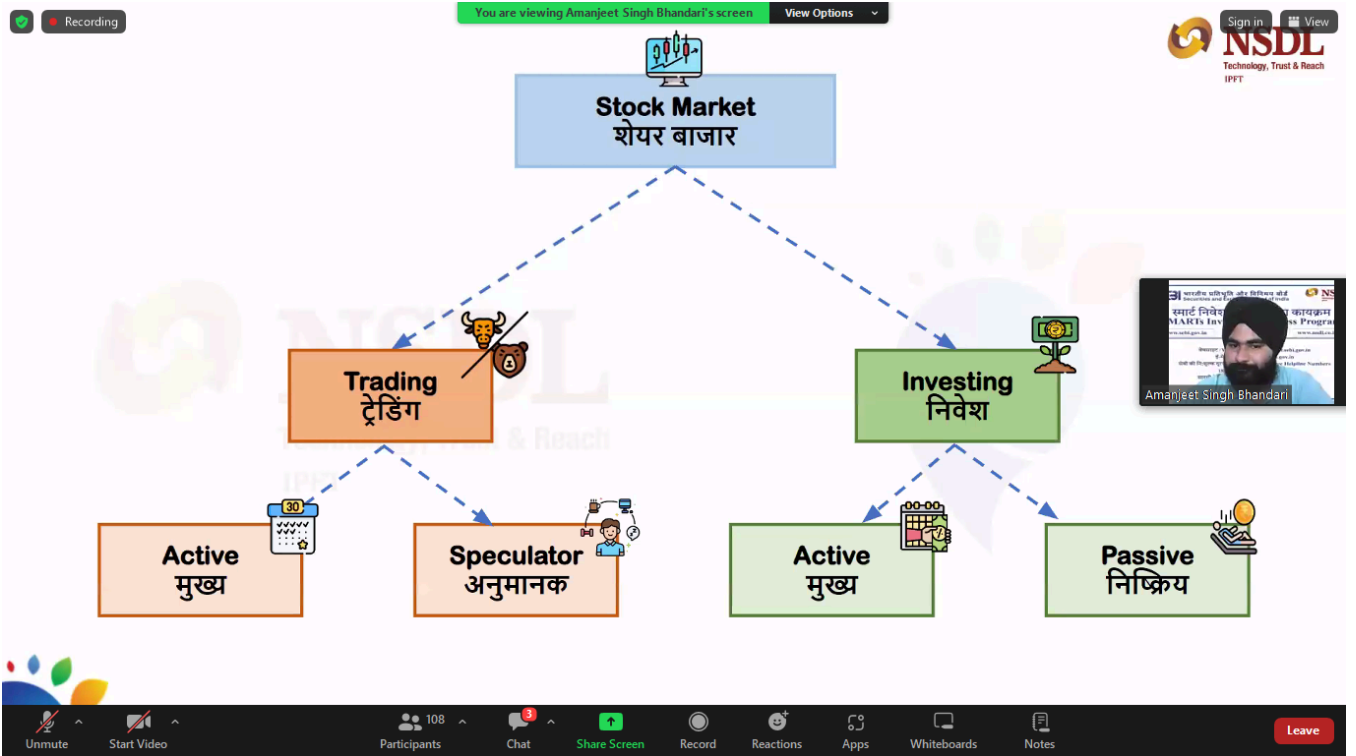
Is Saran a/an, सरन एक

**Active trader**  
मुख्य ट्रेडर है

**Speculator**  
अनुमानक है

**Active investor**  
मुख्य निवेशक है

**Passive investor**  
निष्क्रिय निवेशक है



Recording You are viewing Amanjeet Singh Bhandari's screen View Options

NSDL Technology, Trust & Reach IIFT

Smart Investing MARCH INVESTMENT Awaraz Program

Amanjeet Singh Bhandari

- Nihal planted only tomatoes
- Manoj planted tomatoes, onions, and radishes

- निहाल केवल टमाटर की खेती करता है
- मनोज टमाटर, प्याज और मूली की खेती करता है

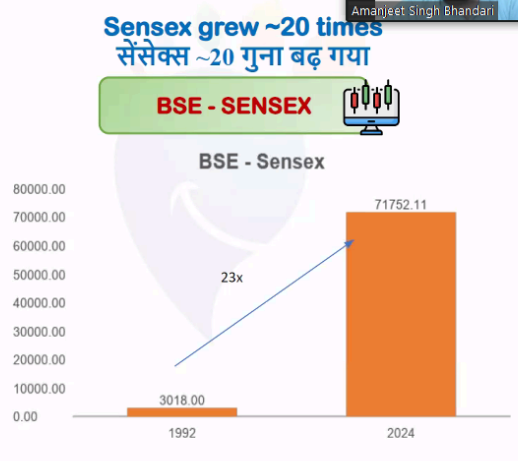
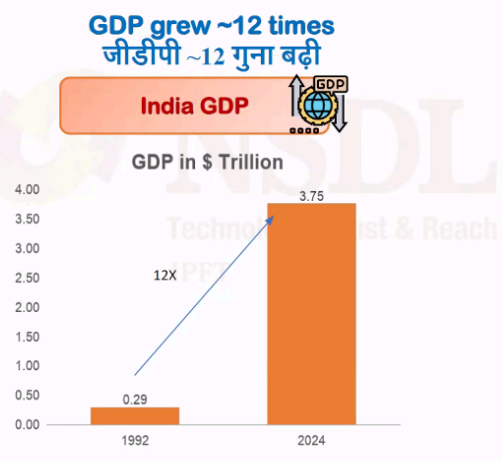
**Who will incur major loss?**  
किसे होगा बड़ा नुकसान?

Nihal Manoj

Unmute Start Video Participants 105 Chat 2 Share Screen Record Reactions Apps Whiteboards Notes Leave

# If India's GDP grows, will the stock market also grow? अगर भारत की जीडीपी बढ़ेगी तो क्या शेयर बाजार भी बढ़ेगा?

From 1992 to 2022:  
1992 से 2022 तक:



**1**

**India and Stock market**  
भारत और शेयर बाज़ार

**2**

**Basic principles of investing**  
निवेश के बुनियादी सिद्धांत

**3**

**Trading vs Investing**  
ट्रेडिंग vs निवेश

**4**

**Calculation of returns**  
रिटर्न की गणना

**5**

**Market cap And volatility**  
मार्केट कैप और अस्थिरता

**6**

**Experts in investment**  
निवेश में विशेषज्ञ

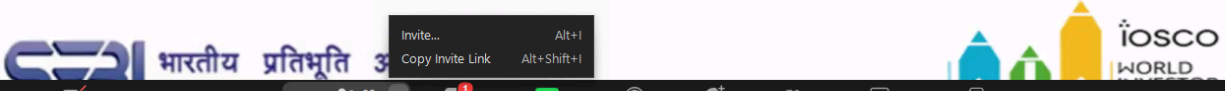


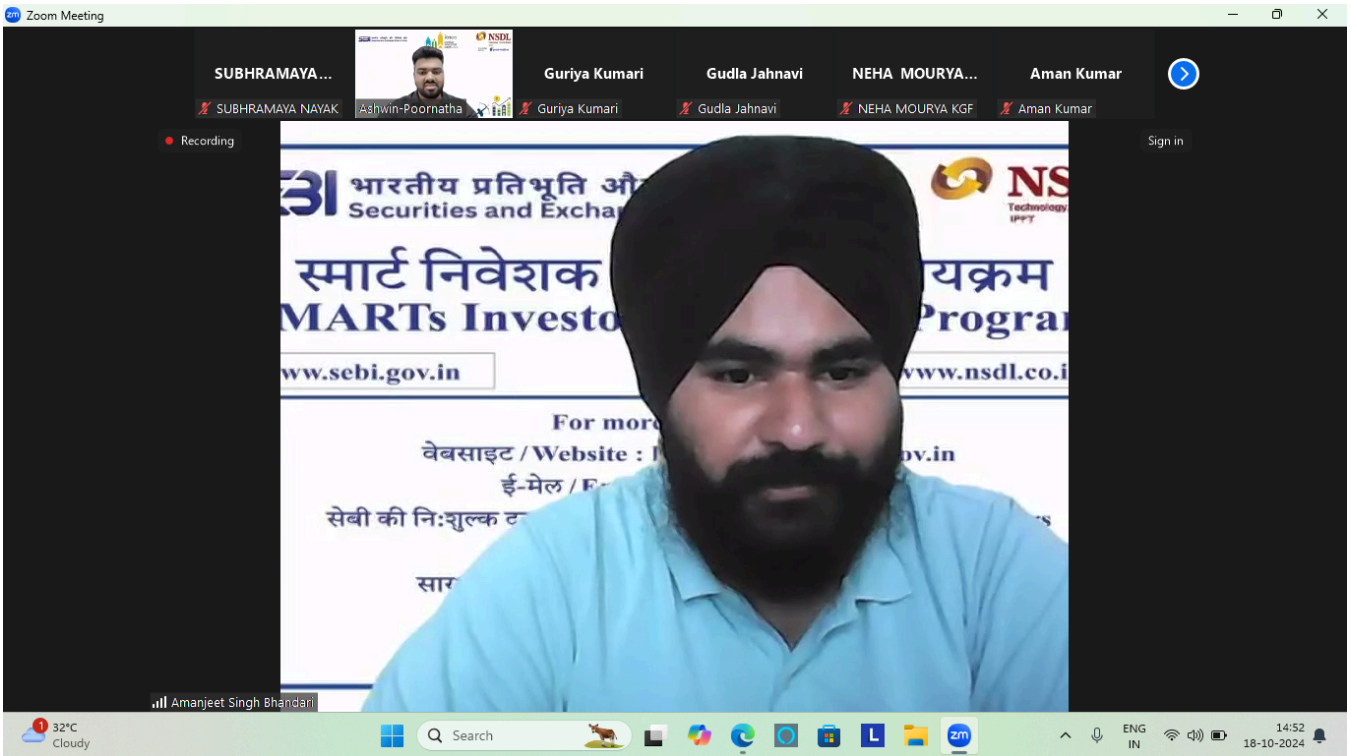
# विश्व निवेशक सप्ताह 2024

## World Investor Week 2024

14-20 अक्टूबर, 2024  
October 14-20, 2024


समझदार निवेशक निवेश के लिए डिजिटल टूल्स का इस्तेमाल करता है और पूरी तरह से जाँच-परख करके ही निवेश करता है  
A smart investor uses digital tools to simplify investing and conducts independent research






**P/E ratio in itself is not a helpful indicator!!**  
**पी/ई अनुपात अपने आप में कोई सहायक संकेतक नहीं है!!**

To find under valued or over valued, it can be compared with,  
 कम मूल्य या अधिक मूल्य का पता लगाने के लिए इसकी तुलना इससे की जा सकती है,




**Peer P/E**

Compared to similar companies in the same sector  
 एक ही क्षेत्र की समान कंपनियों की तुलना में



**Industry P/E**

Average P/E ratio of all companies within a specific industry  
 किसी विशिष्ट उद्योग में सभी कंपनियों का औसत पी/ई अनुपात



**Historical P/E**

Company's past P/E ratio trends over a period.  
 एक अवधि में कंपनी का पिछला पी/ई अनुपात रुझान।

Bank बैंक	Current P/E वर्तमान पी/ई
Bank A	22.0
Bank B	18.0
Bank C	7.66
Bank D	18.2

Bank बैंक	Industry P/E कंपनी पी/ई
Bank Nifty बैंक निफ्टी	15.5

Year साल	Historical P/E ऐतिहासिक पी/ई
10-year median 10 साल का माध्य	22.85

## Key Highlights

### 1. Expert Sessions:

The speakers from Udyam Expert, New Delhi, covered a range of topics related to financial literacy, including:

- **Basics of Financial Planning:** Understanding the fundamentals of budgeting, saving, and investing.
  - **Investment Strategies:** Different types of investments, risk assessment, and returns.
  - **Debt Management:** Tips on managing loans and credit cards effectively.
  - **Digital Finance:** The role of technology in personal finance, including digital wallets, online banking, and fintech tools.
2. **Interactive Q&A:**  
The webinar included an interactive question-and-answer session where participants had the opportunity to clarify their doubts and receive expert advice. Questions ranged from managing student loans to choosing the right investment avenues for beginners.
3. **Polls and Feedback:**  
Polls were conducted during the session to understand the participants' current level of financial literacy and their areas of interest. Feedback was collected to gauge the effectiveness of the session and identify areas for future improvement.

### **Participant Feedback**

The feedback from the participants was overwhelmingly positive. Many expressed appreciation for the practical insights shared and the relevance of the topics covered. Participants found the session beneficial in understanding the importance of financial literacy and felt more equipped to make informed financial decisions.

### **Conclusion**

The webinar successfully achieved its objective of promoting financial literacy as part of World Investor Week. It provided valuable insights into various aspects of financial management and highlighted the significance of being financially aware in today's economic environment. The collaboration with Udyam Expert contributed to the event's success by delivering expert guidance and practical advice.

### **Recommendations for Future Events**

1. **Advanced Financial Topics:** Future webinars could include sessions on advanced topics such as stock market investments, retirement planning, and tax management.
2. **Regular Workshops:** Conducting regular workshops on financial literacy for different target groups, such as students, working professionals, and senior citizens, would be beneficial.
3. **Inclusion of Case Studies:** Real-life case studies could be incorporated to make the sessions more relatable and impactful.

The event concluded with a vote of thanks, appreciating all participants and speakers for their contribution to making the webinar a success. The School of Management, CUTM, looks forward to organizing more such initiatives to foster financial awareness and literacy in the community.

