

Brief Report on
“Awareness Programme on Financial Literacy”

11th September 2025,

**Resource Person: Prof. Asha Ram Tripathi, Former Dean,
Faculty of Commerce, BHU, Varanasi**

Centre for Multi-disciplinary Development Research (CMDR), Dharwad, organised an “Awareness Programme on Financial Literacy” on 11th September 2025, with Prof. Asha Ram Tripathi, Former Dean, Faculty of Commerce, BHU, Varanasi, as a resource person in online mode. CMDR Dharwad visualised the need for the masses regarding financial literacy, to manage their financial planning systematically and logically. This crucial skill is essential for fostering financial stability and future financial security, and prosperity. The participants were from pan-India, and 46 active participants were part of the awareness programme. The lecture covered:

- Fundamental principles of saving and investing
- An overview of various investment avenues
- Strategic financial planning methodologies
- Critical awareness regarding illegal and unregistered money collection schemes

This program was designed to significantly contribute to the vision of developed India. The awareness programme focused on financial education and investment strategies, with Professor Asha Ram Tripathi delivering a lecture on financial inclusion and the importance of systematic financial planning. The session covered various investment options, risk considerations, and the role of capital markets, while emphasizing the need for proper research and due diligence when investing. The discussion concluded with guidance on protecting against financial scams and the importance of financial literacy, with suggestions for improving education through institutional involvement.

Dr. Basavaprabhu Jirli, Director, CMDR, Dharwad, introduced Professor Asha Ram Tripathi, a retired professor and Dean, Faculty of Commerce, and Dean of Students Welfare, Banaras University, who has been conducting financial education programs for students. Professor Tripathi delivered a lecture on financial inclusion, emphasizing the importance of logical and systematic financial planning for improved financial health, which is linked to physical well-being. The session, organized by SEBI, aimed to educate participants from across India on investing and saving money wisely.

Prof. Asha Ram Tripathi discussed the importance of financial planning and investment strategies, emphasizing the need to prioritize saving before making consumption expenditures. He highlighted the significance of creating an investment portfolio based on personal goals, time periods, and financial profiles, while also mentioning the revised pension scheme and its investment approach. Asha Ram stressed the importance of regular review and appraisal of financial plans to adapt to changing circumstances and maximize returns.

Prof. Asha Ram discussed the fundamental aspects of risk and reward in investment, emphasizing that every investment carries some level of risk, including inflation risk, even in seemingly risk-free instruments like fixed deposits. He outlined three key investment goals: planning for emergencies, family goals, and retirement, advocating for a balanced approach that considers time horizons and risk tolerance. AshaRam also highlighted the importance of insurance as a separate component from investment, advising that individuals should have legitimate insurance coverage aligned with their investment profile.

The resource person discussed the importance of starting an investment plan early in one's career and emphasized the power of compounding, citing Albert Einstein's description of it as the eighth wonder of the world. He highlighted various investment options, including PPF, which has provided a 9.64% return over the last 30 years, and equity, which has offered 15.4% but carries higher risk. He advised against speculative trading and emphasized the need for thorough research and due diligence when investing, urging participants to verify the credentials of advisors and to create a well-thought-out investment portfolio based on their risk tolerance and return expectations.

Prof. Asha Ram explained the structure and functioning of the capital market, highlighting its role as a barometer of economic health. He discussed the distinction between the money market and capital market, and the types of securities issued by companies, including ownership securities and risk-free debentures or bonds. AshaRam also outlined the three types of accounts required for investing in the securities market: a bank account, a trading account, and a Demat account for digital transactions.

Various investment options, including mutual funds, exchange-traded funds, and sovereign gold bonds. He explained the benefits and risks of each, emphasizing the importance of diversification and regular portfolio appraisal. Highlighted that mutual funds offer professional management, transparency, liquidity, and convenience, while exchange-traded funds provide market-based returns. He also introduced the sovereign gold bond scheme as a risk-free investment option with a 2.5% annual return.

The growing threat of sophisticated scammers who use technology to deceive investors, emphasizing the importance of skepticism towards unsolicited offers and the need to protect personal information. He advised against downloading unregulated apps and sharing login details, urging vigilance against fraudulent activities. Also highlighted the availability of Common Investor Services Centers in major cities for resolving investment issues and introduced the Sashi app and CV investor website as resources for financial education and health checks. He encouraged participants to take the investor certificate examination, conducted by the National Institute of Securities Market, to enhance their knowledge of securities and investment regulations.

Discussed the importance of saving and making informed investments, emphasizing the need for research and understanding regulatory frameworks before investing. Dr. Gowhar inquired about Bitcoin's profitability and legality, leading to a discussion about the importance of legal approval for investments.

Dr. A. R. Tripathi pronounced the “Investor Awareness Pledge” to all the participants as under:

Investor Awareness Pledge

I, (Your Name), hereby pledge that as an investor, am recognizing that taking informed decision is key to achieving my financial goals and managing potential risks.

I am prioritizing the safety of my investment by conducting research before investing.

I am never sharing my passwords and confidential information with anyone.

I am maintaining a long-term perspective when investing and avoiding speculation

I am not getting influenced by market ups and downs, and I am maintaining my investments aligned to my financial goals.

By taking this Investor Awareness Pledge, I am affirming my commitment to being an informed and responsible investor.

The awareness lecture focused on financial literacy and investment strategies, with Prof. Asha Ram Tripathi discussing various options for students and common people to invest their money safely. He emphasized the importance of mutual funds and recurring deposits as low-risk investment options that can provide good returns over time. Dr. Chandrashekhara raised concerns about the low financial literacy rate in India and asked how it could be improved, to which he suggested that teachers and institutions play a crucial role in educating students about financial matters. The discussion also touched on gold investment options, mentioning that sovereign gold bonds are currently closed but may be reopened soon.

Dr. Jirli extended thanks to the resource person, Prof. Asha Ram Tripathiji, for delivering an informative lecture. The efforts made by Dr. Prateek Mali, Coordinator of the event, were appreciated.

Recording

AshaRam Tripathi Dr. Basavaprabhu Jirli Prof. BrahmaNandan TIG... Gowri Shrija Dr. Arunkumar kulkarni 4 ANC Basavaraj

INVESTOR AWARENESS PLEDGE

I, [Your Name], hereby pledge that as an investor, am recognizing that taking informed decisions is key to achieving my financial goals and managing potential risks.

I am prioritizing the safety of my investments by conducting research before investing.

I am refraining from investing based on any unsolicited stock tips from any mode of communication.

I am never sharing my passwords and confidential information with anyone.

I am maintaining a long-term perspective when investing and avoiding speculation.

I am not getting influenced by market ups and downs, and I am maintaining my investments aligned to the financial goals.

By taking this Investor Awareness Pledge, I am affirming my commitment to being an informed and responsible investor.

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