

Report on the Banking and Digital Financial Literacy Awareness Program

Event Overview

On October 19, 2024, the Department of Commerce and Economics at Government Degree College Nankhari in collaboration with the Career Counselling and Placement Cell, organized an awareness program titled "Banking and Digital Financial Literacy." The event featured Mr. Mehar Singh Chauhan, Branch Manager of H.P. State Co-operative Bank, as the distinguished guest speaker.

Inauguration

The program commenced with a warm welcome address by Professor Punita Verma from the Commerce Department who is also a member of the career counselling and placement club of the college. In her remarks, she underscored the critical importance of banking and digital financial literacy in the contemporary financial landscape, subsequently introducing Mr. Chauhan to the audience.

Key Highlights of the Session

Mr. Chauhan delivered an informative lecture encompassing several essential topics:

1. Banking Systems and Functions

- He elucidated the fundamental functions of banks and their integral roles in the economy.
- A comparison between commercial banks and co-operative banks was presented, highlighting their distinctive characteristics and contributions to financial stability.

2. Importance of Banks in National Development

- Mr. Chauhan emphasized the pivotal role of banking institutions in fostering national growth and development through a variety of financial services.

3. Digital Financial Literacy

- He articulated the necessity of digital financial literacy in an increasingly digitalized world.
- The session introduced students to several digital banking initiatives, including:
 - E-banking services
 - Transactions via Unified Payments Interface (UPI)
 - Functionality of Automated Teller Machines (ATMs)
 - Mobile banking applications

4. Awareness of Digital Fraud

- Mr. Chauhan addressed the escalating concerns regarding digital fraud, offering valuable insights on how to identify and prevent such scams. This guidance was aimed at empowering students to navigate the digital banking landscape safely and securely.

Conclusion

The program concluded with a vote of thanks delivered by Professor Dev Kumar from the Economics Department. He expressed heartfelt gratitude to Mr. Chauhan for imparting his expertise and to all attendees for their active participation. Overall, the awareness program effectively equipped students with essential knowledge regarding banking systems and the significance of digital financial literacy. It fostered a more informed and cautious approach to financial matters in the digital age, thereby contributing to the students' overall financial education.

News Coverage



Divya Himachal 20/10/2024

Images of the program



Nankhari, Himachal Pradesh, India
8H4M+5G9, Nankhari, Himachal Pradesh 172021, India
Lat 31.305533°
Long 77.584283°
19/10/24 01:00 PM GMT +05:30
Financial Literacy Awareness program



 **GPS Map Camera**



Nankhari, Himachal Pradesh, India
8H4M+5G9, Nankhari, Himachal Pradesh 172021, India
Lat 31.3055°
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Financial Literacy Awareness program



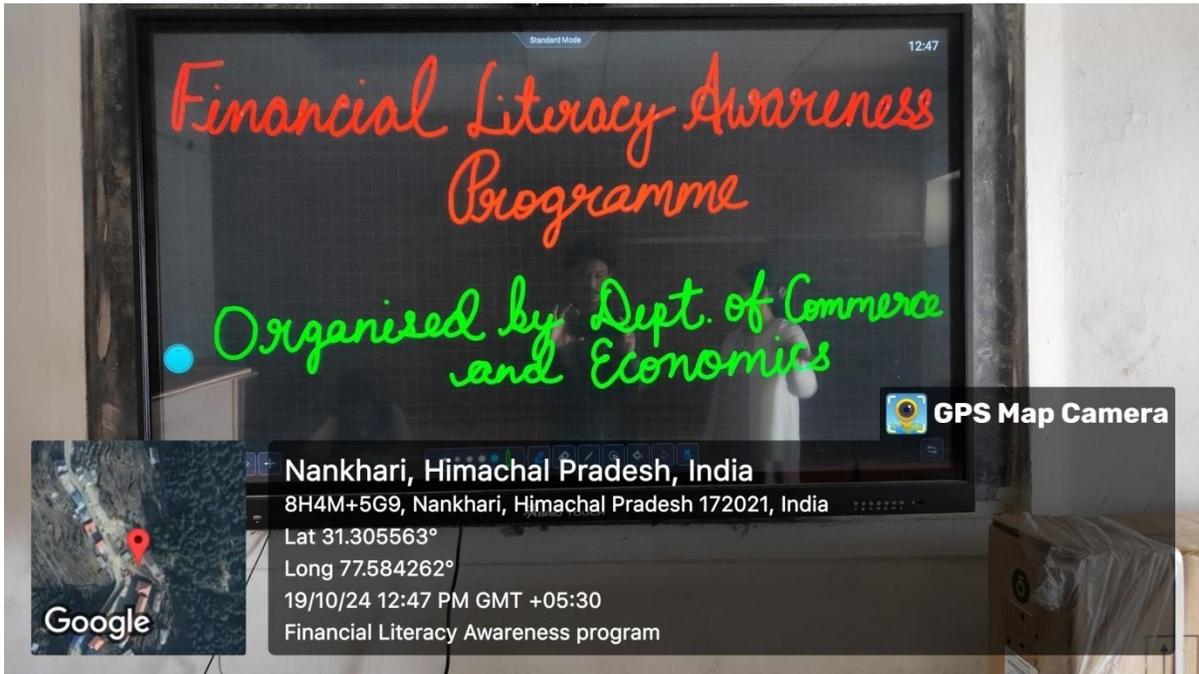
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Financial Literacy Awareness program



Nankhari, Himachal Pradesh, India
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Financial Literacy Awareness program



Nankhari, Himachal Pradesh, India
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Financial Literacy Awareness program

Activity Name: Awareness Program on Financial Literacy organized by Dept. of
Commerce and Economics

Date: 19/10/2024

Students Present 41

Sr. No.	Name	Class	Roll No.	Signature
1.	Riya	BA 1 year	12405	Riya
2	Nitasha	BA 1 year	12438	Nitasha
3	Shublam	BA 1 year	12401	Shublam
4	Yakul	BA 1 year	12435	Yakul
5	Udayat	BA 1 year	12315	Udayat
6	Sakshi	BA 1st year	12310	Sakshi
7.	Ridil Khoomd	BA 1st "	12418	Ridil
8.	Muskan Thakur	BA 1st year	12404	Muskan
9.	Anshay	BA 1st year	12434	Anshay
10.	Yashmit	BA 1st year	12236	Yashmit
11	Anan	B. Com 1st year	22401	Anan
12	Rayan	B.A. 1st year	12408	Rayan
13	Arav	B.A. 1st year	12328	Arav
14	Jeethika	B.A. 1st year	12322	Jeethika
15	Royal	BA 2nd year	12209	Royal
16.	Saloni	BA 1st year	12214	Saloni
17	Hemlata	BA 2nd year	12308	Hemlata
18	Kimika	BA 2nd year	12318	Kimika
19.	Anushika	B.A. 1st year	12407	Anushika
20	Sandesh	B.A. 1st year	12419	Sandesh
21	Lata	BA 1st year	12411	Lata
22.	Smriti	BA 1st year	12211	Smriti
23	Sargam	BA 2nd year	12212	Sargam
24	Tyoti	BA 3rd year	12205	Tyoti
25	Ankush	BA 1st year	12437	Ankush
26	Mahimi	BA 2nd year	12219	Mahimi
27	Kaishav	BA 1st year	12436	Kaishav
28	Ankush	BA 1st year	12441	Ankush
29	Vishal	BA 3rd year	12216	Vishal
30	Arjun	B.A. 2nd year	12337	Arjun
31	Mimanshu Khachi	B.A. 3rd year	12230	Mimanshu
32	Vaishu Gupta	BA 3rd year	12222	Vaishu Gupta
33.	Bavita	B.A. 3rd year	12220	Bavita
34.	Sanjana	BA 2nd year	12315	Sanjana
35.	Pinkal	BA 3rd year	12228	Pinkal
36.	Smika	B.A. 3rd year	12224	Smika
37.	Sakshi	BA 1st year	12409	Sakshi
38	Nisha	BA 2nd year	12324	Nisha
39	Yashika	BA 1st year	12410	Yashika
40	Lakina	BA 1 year	12310	Lakina
41.	Anshu	BA 1 year	12333	Anshu

Assistant Professor

Govt. Degree College Nankhari
Distt. Shimla (H.P.) 172021

Assistant Professor

Govt. Degree College Nankhari
Distt. Shimla (H.P.) 172021

Principal

Govt. Degree College
Nankhari-172021