



# Documentation and Media cell

## Degree College, Kulgam

Email: [kulgampincipal@gmail.com](mailto:kulgampincipal@gmail.com)  
Website: [gdckulgam.edu.in](http://gdckulgam.edu.in)

Tel. No: 01931-260177  
Fax No: 01931-260177



GDCK/DMC/24/1010

Dt:- 23 / 11/2024

## REPORT

### Financial Literacy Program

*Reported by : Vahida Akhter (Convener Media Cell).*

GDC Kulgam, 23-11-2024:-A Financial Literacy Program was successfully organized in the College Kulgam on 23, November 2024 at College Conference Hall, focusing primarily on students. The event was a joint effort by the Department of Commerce and the College Career Counseling Cell, in collaboration with the National Institute of Securities Market (NISM) and J&K Lead Bank Kulgam. This initiative aimed to enhance financial literacy among students and equip them with essential skills for managing their finances effectively.

The program began with an inaugural session led by Dr. Aabid Hussain Naik, Convener of the Career Counseling Cell, who warmly welcomed the participants. He encouraged students to take full advantage of the program, emphasizing the crucial role financial literacy plays in building a secure future. This was followed by a thought-provoking welcome address by Prof. Dr. Syed Ezaz Hussain Rizvi, Principal of GDC Kulgam. Prof. Rizvi highlighted the transformative power of financial knowledge in empowering students and preparing them for life's challenges.

The technical sessions were designed to cater specifically to students. Dr. Altaf Ahmad from the Department of Management Studies, IUST, delivered an engaging lecture on the basics of financial management, offering practical advice on budgeting and saving. Mr. Lukmaan Ahmad, SEBI Counsellor, conducted an interactive session on investment opportunities and the capital market, providing students with valuable insights into the importance of early financial planning.

In addition, Mr. Parvaiz Rasheed, Lead District Manager, introduced students to various schemes offered by J&K Bank, particularly those aimed at young individuals. His session shed light on how these schemes can help students achieve their financial goals, such as pursuing education or starting small ventures. Mr. Aamir Hussain provided a comprehensive briefing on the processes and benefits of education and housing loans, answering questions and addressing students' concerns.

The presence of key academic figures further enriched the program. Prof. Showkat Hussain, Head of the Department of Commerce, along with Dr. Hasrat Hussain, Prof. Imran Ahmad Mir, and Prof. Mohd Amin, actively participated in the discussions and offered guidance to students. Their involvement underscored the academic and practical significance of the program.

Mr. Rayees Ahmad, Financial Literacy Counsellor, shared valuable tips on personal financial planning, tailored specifically to the needs of students. Mr. Tahir Husain, representing J&K Lead Bank, elaborated on various financial products and services, emphasizing their relevance to the student community.

The event concluded with a vote of thanks presented by Dr. Shahnawaz Ahmad, who expressed gratitude to the resource persons, collaborators, faculty members, and students for their enthusiastic participation. He acknowledged the joint efforts of the Department of Commerce, the Career Counseling Cell, and collaborating institutions for making the program a success.

This Financial Literacy Program proved to be a significant step in empowering students with financial knowledge. The sessions were highly informative and interactive, leaving the participants better equipped to make informed financial decisions and plan for a secure future.





Kulgam  
J2w5+mr7, Kulgam, 192231  
Lat 33.64778° Long 75.009663°

GPS Map Camera



Kulgam  
J2w5+mr7, Kulgam, 192231  
Lat 33.64778° Long 75.009663°  
21/11/24 02:43 PM GMT +05:30

GPS Map Camera



Vahida Akhter  
Convener  
(Documentation and Media Cell)

PRINCIPAL  
Govt. Degree College  
Kulgam (Kmr) J&K  
PRINCIPAL  
PROF. SYED EAZAZ HUSSAIN RIZVI