Kashmir Govt.Polytechnic College Srinagar

Gogji Bagh, Srinagar Kashmir, J&K.Pin 190008.
Working under J&K Department of Skill Development.
(AICTE Approved Polytechnic College)

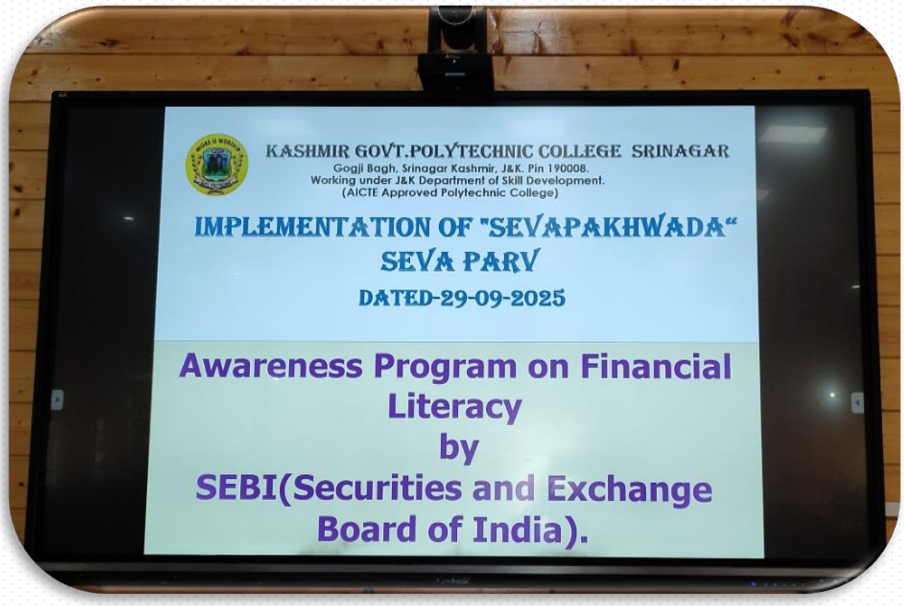
Kashmir Government Polytechnic College, Srinagar Hosts Financial Literacy Sessions under SEBI SMART Program as Part of the Ongoing Seva Pakhwada on 29-09-2025.

In continuation of the nationwide Seva Pakhwada (Seva Parv) initiative, observed from 17-09-2025 to 02-10-2025, Kashmir Government Polytechnic College Srinagar, successfully conducted two interactive sessions on financial literacy today. These sessions, part of the Securities and Exchange Board of India (SEBI) SMART (Securities Market Trainer) Investor Awareness Program, aimed to empower students with essential knowledge on smart investing, risk management, and regulatory frameworks to foster informed financial decision-making.

The first session was held in the college auditorium, where 100+ 5th semester students were guided through foundational concepts of financial markets, including investment options like equities, mutual funds, and bonds, as well as the importance of diversification and the power of compounding. The second session took place in the Computer Department, engaging a focused group of students in hands-on discussions about digital tools for investment tracking and cybersecurity in financial transactions.

Leading the sessions was Mr. Sabzar Ahmed Wagay, a certified trainer from SEBI, who emphasized practical strategies for young investors to navigate market dynamics while highlighting SEBI's role in protecting investor rights and promoting transparency in the securities market.

On this occasion, Principal Dr. Shafquat Ara expressed her enthusiasm for the initiative, stating, "In the spirit of Seva Pakhwada, which embodies selfless service and community upliftment, these financial literacy sessions align perfectly with our commitment to holistic student development at KGP Srinagar.

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Srinagar
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Securities and Exchange Board of India
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KASHMIR GOVERNMENT POLYTECHNIC SRINAGAR
Welcome
TO
ALL PARTICIPANTS


WELCOME
Welcome


Government of Jammu and Kashmir
District Administration Srinagar
WELCOME
All Participants
TO
Capacity Building for Entrepreneurship Mela Under
Awareness Program on Financial Literacy by SEBI(Securities and Exchange Board of India).
KASHMIR GOVERNMENT POLYTECHNIC SRINAGAR
Welcome
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स्मार्ट निवेशक जागरूकता कार्यक्रम
KASHMIR GOVERNMENT POLYTECHNIC SRINAGAR


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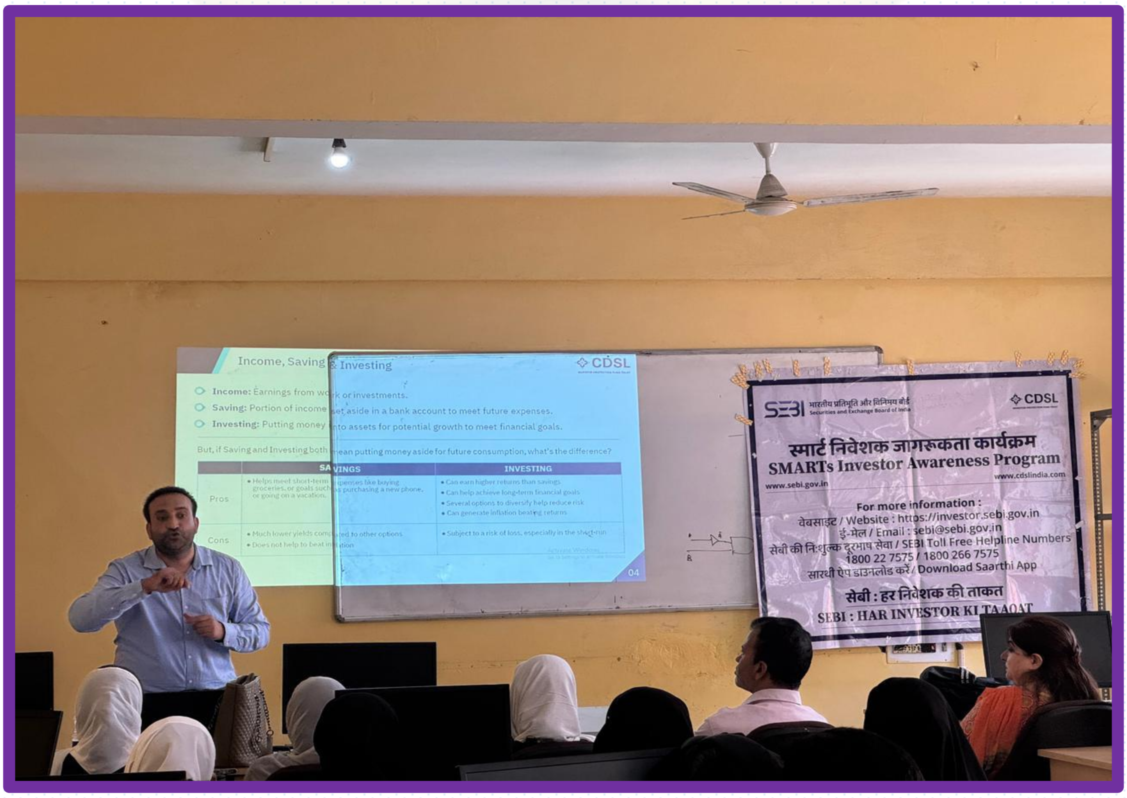
Income, Saving & Investing
CDSL
Income: Earnings from work or investments.
Saving: Portion of income set aside in a bank account to meet future expenses.
Investing: Putting money into assets for potential growth to meet financial goals.
But, if Saving and Investing both mean putting money aside for future consumption, what's the difference?
SAVINGS
INVESTING
Pros
Cons
04
SEBI भारतीय प्रतिभूति और विनिमय बोर्ड Securities and Exchange Board of India
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SA
VINGS
INVESTING
Pros
Helps meet short-term
groceries, or goals such
or going on a vacation.
penses like buying
s purchasing a new phone.
Can earn higher returns than savings
Can help achieve long-term financial goals
Several options to diversify help reduce risk
Can generate inflation beating returns
Cons
Much lower yields comp
ed to other options
Does not help to beat in
ation
Subject to a risk of loss, especially in the short-run


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