

OFFICE OF THE PRINCIPAL
GOVT. DEGREE COLLEGE FOR WOMEN
KATHUA-184101
(NAAC Accredited B+ Grade)



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REPORT

GDCW Kathua Organizes Awareness Lecture on ‘Financial Literacy: Gateway to Financial Prosperity’

On AUGUST 31, 2026 Government Degree College for Women (GDCW), Kathua, organized an insightful awareness lecture titled “Financial Literacy: Gateway to Financial Prosperity” today at the college’s Multi-Purpose Hall (MPH). The initiative aimed to educate Students as well as Faculty members on smart money management, wealth creation, and financial independence.

The resource person for the lecture was Prof. Pawan Kumar Gupta, certified SEBI-SMART financial trainer. In his comprehensive address, Prof. Gupta emphasized that financial discipline early in life lays the foundation for long-term security. He provided detailed insights into key investment avenues, focusing heavily on Systematic Investment Plans (SIPs) and Mutual Funds. He explained how compound growth works in long-term investments, outlined the differences between risk-adjusted assets, and highlighted various government-backed financial schemes designed for small investors. Additionally, he cautioned attendees against unverified financial schemes and online investment frauds, advising everyone to rely on SEBI-regulated channels.

Speaking on the occasion, College Principal Dr. Jaipal Singh commended the organizers for hosting a timely and essential session. He remarked that financial literacy is a critical pillar of empowerment for young women, enabling them to make informed decisions for their personal and professional futures.

The program was hosted by Dr. Kamini Kapoor, who delivered the welcome address and introduced the guest speaker. The lecture was followed by an energetic interactive session, where students and faculty members raised queries regarding mutual fund selection, starting SIPs with minimal capital, and balancing short-term savings with long-term goals. The event concluded with a formal vote of thanks acknowledging the efforts of the speaker, administration, faculty, and student volunteers for making the session a resounding success.

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GDCW Kathua holds awareness lecture

NL CORRESPONDENT

KATHUA, SEP 01: Government Degree College for Women (GDCW), Kathua, organised an awareness lecture on "Financial Literacy: Gateway to Financial Prosperity" to educate students and faculty members about prudent money management, investment and financial independence.

The session was conducted at the college's Multi-Purpose Hall, with Prof. Pawan Kumar Gupta, certified SEBI-SMART financial trainer, as the resource person.

Addressing the gathering, Prof. Gupta highlighted the importance of develop-

ing financial discipline at an early age and explained various investment avenues, particularly Systematic Investment Plans (SIPs) and mutual funds. He also explained the role of compound growth in long-term investments and briefed participants about government-backed financial schemes for small investors.

Prof. Gupta cautioned students and faculty against unverified investment schemes and online financial frauds, advising them to use only SEBI-regulated channels while making investment decisions.

College Principal Dr. Jaipal Singh appreciated the initiative and said financial

literacy was an important pillar of empowerment for young women, enabling them to make informed decisions regarding their personal and professional futures.

The programme was hosted by Dr. Kamini Kapoor, who delivered the welcome address and introduced the resource person.

An interactive session followed the lecture, during which students and faculty raised questions about mutual fund selection, starting SIPs with small amounts and balancing short-term savings with long-term financial goals.

The programme concluded with a vote of thanks.

