Event Report

Kamala Nehru College

Open House on

"Financial Empowerment: Planning for a Secure Tomorrow"

Organised by

Internal Quality Assurance Cell

Speaker Prof. (Dr.) R.P Tulsian

Chairperson for Promotion of Financial Literacy, University of Delhi

Venue: At New Seminar Room

11 am on 27th November 2025

REPORT

The Internal Quality Assurance Cell (IQAC) of Kamala Nehru College organised an informative and engaging Open House titled *“Financial Empowerment: Planning for a Secure Tomorrow”* on 27 November 2025. The session featured **Prof. (Dr.) R. P. Tulsian**, Chairperson, Committee for Promotion of Financial Literacy, University of Delhi, as the keynote speaker. The programme was attended by faculty members and non-teaching staff, reflecting the institution’s commitment to strengthening financial awareness and well-being within its professional community.

Principal **Prof. (Dr.) Pavitra Bhardwaj** opened the event by underlining the importance of financial literacy for educators and working professionals who juggle responsibilities related to household planning, long-term savings, and retirement security.

Dr. Rupali, member IQAC, introduced the speaker and invited them to deliver the address.

Prof. (Dr.) Tulsian delivered a highly insightful and interactive talk, focusing on the **practical aspects of personal financial management**. Addressing a mature audience of working professionals, he emphasised structured, risk-conscious planning and the necessity of reviewing one’s financial portfolio periodically.

He began by differentiating between savings, investments, and wealth-building strategies suitable for salaried employees. He encouraged faculty and staff to prioritise stable, low-risk instruments that offer security and predictable returns rather than venturing prematurely into high-volatility options such as stocks.

Prof. Tulsian discussed a range of secure financial avenues particularly relevant for working professionals, including:

- **Public Provident Fund (PPF)** – long-term tax-saving option with assured returns.
- **Recurring Deposits (RDs)** – a disciplined savings mechanism with fixed interest rates.
- **Employee Provident Fund (EPF)** – a crucial retirement-oriented fund with compounding benefits.
- **Sukanya Samriddhi Yojana (SSY)** – a beneficial scheme for employees with daughters, offering high interest rates and tax advantages.

He clearly outlined the interest rates, safety features, liquidity considerations, and long-term advantages of each scheme.

The speaker explained the functioning of **Systematic Investment Plans (SIPs)** in mutual funds and their suitability for individuals seeking moderate but steady wealth accumulation. He underscored the importance of opting for conservative or balanced funds and maintaining disciplined monthly contributions.

Prof. Tulsian elaborated on gold investments, drawing attention to **Sovereign Gold Bonds (SGBs)** as a superior alternative to physical gold due to their interest-bearing nature and tax exemption on maturity.

A significant part of the session was dedicated to the role of **insurance** in financial planning. Prof. Tulsian stressed that:

- **Term insurance** ensures financial protection of dependents.
- **Health insurance** shields families from unexpected medical expenses that can disrupt financial stability.

He encouraged all employees to review their existing policies and ensure adequate coverage.

The Open House concluded with a substantive question–answer session. Faculty and staff sought guidance on optimising existing portfolios, comparing financial products, understanding compounding benefits, and choosing the right mix of investment instruments based on individual needs and income patterns. Dr. Sarita Sharma from the Sanskrit department aske about the nuances and types of PPF's. Dr. Mridu Sharma raised questions regarding PPF accounts of minors. Dr. Amit from the English department talked about Life and term insurance as investment. The non teaching staff also actively participated in the question answer session, where Mr. Afzal asked questions on how to identify reliable stocks to invest, and another staff member raised queries regarding benefits award to nominees in case of demise of the primary investor. Prof. Tulsian offered clear, practical, and personalised suggestions to every query raised.

Conclusion

The event achieved its objective of enhancing the financial literacy of faculty and staff and empowering them to make informed financial decisions. Participants appreciated Prof. (Dr.) Tulsian's depth of knowledge, clarity of explanation, and his ability to engage the audience through relatable examples.

The session concluded with a formal vote of thanks by Dr. Pooja, IQAC Coordinator, acknowledging the speaker, organisers, and all participants for making the programme meaningful and insightful.

Consolidated Key Takeaways from the Session:

Based on the feedback received from participants, the Open House on *"Financial Empowerment: Planning for a Secure Tomorrow"* successfully deepened the understanding of faculty and staff regarding essential aspects of personal finance and secure investment planning. The following key learnings emerged from the session:

The speaker's detailed explanation of **Public Provident Fund (PPF)** proved to be one of the most valuable insights for attendees. Participants appreciated learning that **PPF cannot be attached under one's assets even in the case of insolvency**, making it one of the safest, government-backed long-term savings tools. Many respondents recognised that a PPF account is *"a must for everyone"* due to its **assured returns, tax benefits, and unmatched safety**.

The session also strengthened participants' understanding of **mutual funds and Systematic Investment Plans (SIPs)**. Attendees noted that mutual funds are comparatively **safer investment avenues** when selected wisely and that SIPs can help build wealth over time through a disciplined and structured approach. Several respondents mentioned gaining clarity on *how to invest in mutual funds* and *how SIPs optimise returns through compounding*.

Another important theme was the need to **organise one's investment portfolio**. The speaker emphasised aligning financial goals with the right mix of instruments such as PPF, EPF, RDs, and mutual funds. Participants highlighted the importance of structuring investments to maximise benefits and reduce risk. Many expressed that the session reminded them of several "small but very important" aspects of financial management that are often overlooked in day-to-day life.

The discussion on **digital gold and e-gold options**, particularly Sovereign Gold Bonds, helped attendees understand safer, interest-bearing alternatives to physical gold. Respondents found this segment useful in diversifying their understanding of asset classes.

A recurring takeaway across feedback responses was the renewed commitment to **saving early**, **investing wisely**, and **choosing the right channels for long-term financial security**. Participants acknowledged gaining clarity on the *right way of creating savings*, the *importance of proper nomination*, and the need for a holistic approach to personal finance.

Overall, the feedback indicates that the session empowered faculty and staff with **practical, actionable knowledge** on secure investment choices, prudent savings habits, and effective financial planning. The audience left with a stronger understanding of how to protect, grow, and manage their finances for a stable future.

List of Participants.

Teaching Staff

1. Dr. Jyoti Dhawan
2. Dr. Mamta Bhushan
3. Dr. Shikha Gupta
4. Mr. Lokesh Yadav
5. Ms. Parul Tomar
6. Ms. Shweta Jain Goel
7. Dr. Sanjay Mohan Marale
8. Dr. Aparna Rai
9. Mrs. Sheuli Chowdhury
10. Mr. Amit Kumar Soni
11. Dr. Rupali
12. Ms. Smriti Sharma
13. Mr. Suryakant Yadav
14. Dr. Atithi Pant
15. Prof. Rajat Rani Arya
16. Prof. Sangeeta Verma
17. Prof. Bharti
18. Prof. Mohd. Irail
19. Dr. Seema Maheshwari
20. Dr. Kumari Anita
21. Dr. Anuradha Gupta
22. Dr. Neeru Kumari
23. Prof. Archana Ojha
24. Ms. Shikha Prakash
25. Mr. Naresh Kumar
26. Ms. Jayanti Gupta
27. Dr. Anubha Yadav
28. Dr. Pooja
29. Dr. Mridu Sharma
30. M. Yashika Sethi
31. Prof. Chetna Sharma
32. Prof. Nupur Ray
33. Dr. Monica Chutani
34. Dr. Vaishali Narula
35. Dr. Shivan Datta
36. Dr. Sunil Kumar Singh
37. Dr. Rashbha Dochania
38. Prof. Sushma Choudhary

39. Prof. Maitreyee Kumari
40. Prof. Sarita Sharma
41. Prof. Kamlesh Rani
42. Dr. Anil Kumar
43. Dr. Green Awasthi
44. Dr. Ritu Sharma
45. Mr. Santosh Kumar

Administrative Staff

1. Mr. Ramgopal (S.0 A/C)
2. Mr. Parwej A Ansari (Sr A/C)
3. Ms. Rachna Sharma (Assistant)
4. Mr. K.Ramesh
5. Mr. Anil Kumar
6. Mr. Raju
7. Mr. Sanjay Sharma
8. Mr. Sanjay Pancholi
9. Mr. Sushil Kumar
10. Mr. Mohd. Afzal
11. Anoop Kumar Roy
12. Mr. Chetan Panchal
13. Mr. Mohd. Ae
14. Mr. Karan Singh
15. Ms. Urmila Devi
16. Ms. Ranjana
17. Ms. Ruksar Bano

Glimpses from the Event

Organising Committee:

Prof. (Dr.) Pavitra Bhardwaj, Principal, KNC

Dr. Pooja, IQAC Coordinator

Dr. Jayanti Bala, Member IQAC

Dr. Rupali, Assistant Professor

Mr. Suryakant Yadav, Assistant Professor

Dr. Mridu Sharma, Assistant Professor