



भारतीय प्रतिभूति और विनियम बोर्ड  
Securities and Exchange Board of India

**Report**

**On**

**One Day Online National Seminar**

**Financial Planning and Preparedness for  
Financial Inclusion**

**On**

**15 July 2021**

Submitted By

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**Department of Commerce**

**Rajiv Gandhi University (A Central University)  
Rono Hills, Doimukh-791112, Papum Pare, Arunachal  
Pradesh**

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## JULY, 2021

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## Organizing Committee

### Chief Patron

**Prof. Saket Kushwaha**  
Vice-Chancellor, Rajiv Gandhi University (RGU)

### Patrons

**Prof. Amitav Mitra**  
Pro-Vice Chancellor, RGU

**Prof. Otem Padung**  
Finance Officer, RGU

**Dr. Nabam Takam Rikam**  
Registrar, RGU

### Advisory Board

**Prof. Rama Chandra Parida**  
Dean, Faculty of Commerce &  
Management, & Director-IQAC, RGU

**Prof. Tasi Kaye**  
Officer Incharge-Placement Cell,  
RGU

### Organizing Team

#### Seminar Director & Co-Director

**Prof. Sanjeeb Kumar Jena**  
Head, Department of Commerce

**Dr. Shankar Thappa**  
Head, Department of Management,  
RGU

#### Coordinators & Organizing Secretary

**Dr. Vinod Kumar Yadav**  
Assistant Professor, Department of Commerce,  
Rajiv Gandhi [A Central] University, Rono Hills, Doimukh-791112, Papum Pare, Arunachal Pradesh

#### Seminar Facilitator Cum AMFI Coordinator

**Dr. Sanjay Aggrawal**

### Organizing Committee

**Dr. Philip Modi**  
Assistant Professor, Department  
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**Dr. Devi Baruah**  
Assistant Professor, Department  
of Commerce, RGU

**Dr. Atege Lingji**  
Assistant Professor, Department  
of Commerce, RGU

**Dr. Sunil Nandi**  
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**Ms. Olympia Kurmi**  
Assistant Professor, Department  
of Commerce, RGU

**Dr. Anil Kumar Singh**  
Assistant Professor, Department  
of Management, RGU

## Acknowledgements

We express our enormous gratitude to the Hon’ble Vice Chancellor of RGU, Prof. Saket Kushwaha for his wholehearted support and ceaseless inspiration, otherwise this academic event i.e. One Day National Seminar on “Financial Planning and Preparedness for Financial Inclusion” could not have been made materialized. His moral support efforts and consistent encouragement to academic excellence prove instrumental in organizing the programme during the tough time. Such an academic event on financial education and awareness intending to benefit every section of the society as an outreach academic event of the university was the consequence of his overall academic vision. The entire Organizing Team of this event duly appreciates the physical and psychological support extended by the supreme office of the institution which proved substantial in organizing this academic event.

Our innermost acknowledgement is also due to Pro Vice Chancellor, Prof. Amitava Mitra for his regular supervision and insightful inputs in the hours of need. We express our heartfelt thanks to Dr. Nabam Takam Rikam, Registrar, RGU, for support and services required to conduct this academic event that have been proved significant in conducting the programme successfully. Our departmental family friend, philosopher and guide i.e. Prof. Otem Padung, Finance Officer, RGU deserves immense expression of gratitude for his consistent monitoring and commendable comments at various stages of the programme. Dean, Faculty of Commerce and Management & Director-IQAC, Prof. Rama Chandra Parida as the senior most and the most experienced member of the Commerce Department family also deserves due acknowledgement to his overt and covert supports received during the organization of this national seminar.

We express our deep regards and sincere thanks to Mr. Babu Samuel Madela from the Securities and Exchange Board of India [SEBI], Mr. Surakant Sharma from the Association of Mutual Funds in India [AMFI] for accepting our invitation to be a part of the programme and for being generous enough to share their scholarly understanding, experience, and insights through extensive and intensive deliberation covering different facets of financial planning with diverse participants including students, university, college and school teachers, common men of the society across the country. Thanks are also due to Dr. sanjay Agrawal from the AMFI, for his vital role as the seminar facilitator cum AMFI

Coordinator for linking the speakers of SEBI and AMFI to our programme and for providing technical support services to conduct the programme in online mode.

We appreciate the contributions of our Seminar Director-Prof. Sanjeeb Kumar Jena, Head, Department of Commerce, RGU; and Co-Director-Dr. Shankar Thappa, Head of Department of Management, RGU; for their overall guidance and support received at the different phases in conducting the programme successfully.

We sincerely extend our overwhelming thanks to the heterogeneous participants across the country for exhibiting their keen interest and active participation in our departmental initiative on financial literacy expansion; and we look forward to observe the significant impact of this one day academic event on financial planning and preparedness.

Special thanks are due to each member of the organizing committee of the national seminar, for their individual support and cooperation to organize the programme wonderfully. Organizing Committee includes Dr. Philip Modi, Assistant Professor, Department of Commerce, RGU; Dr. Devi Baruah, Assistant Professor, Department of Commerce, RGU; Dr. Atege Lingii, Assistant Professor, Department of Commerce, RGU; Dr. Sunil Nandi, Assistant Professor, Department of Commerce, RGU; Ms.Olympia Kurmi, Assistant Professor, Department of Commerce, RGU; and Dr. Anil Kumar Singh, Assistant Professor, Department of Management, RGU;

**Dr. Vinod Kumar Yadav**

National Seminar-Coordinator and Organizing Secretary

Assistant Professor, Department of Commerce,

Rajiv Gandhi [A Central] University, Rono Hills, Doimukh, Arunachal Pradesh

## Executive Summary

The ongoing COVID-19 pandemic has created an unprecedented situation across the globe. It emerged as a health crisis, and now it is gradually converting into a global economic crisis that has led to a severe disruption in economic activities all over the world. It is manageable for the well developed economies of the world. However, developing and under developed economies of the world are experiencing and facing unexpected and unimaginable crises due to this pandemic. It is one of the biggest economic crises of twenty first century world whereby uncountable enterprises have reached to the stage of shutdown and hence, crores of people across the world have lost their livelihood sources.

Therefore, academic event on financial planning to sensitize the society on financial issues is of great significance from different perspectives. The financial planning skills are not only during the normal time but they are more important during odd time. As during the normal time when flow of income is undisturbed then we have to primarily focus on investment side but during the crisis period we have to pay equal attention on earning as well as investment. Thus, role and significance of financial planning education get multiplied during the abnormal time period. It is not only significant for the commerce and management people but it is equally important for each common man of the society as everyone has come across financial planning during his or her life span in order to live a successful and prosperous life.

Under the patronage of Prof. Saket Kushwaha, Hon’ble Vice Chancellor, RGU; Prof. Amitava Mitra, Pro Vice Chancellor, RGU; Dr. Nabam Takam Rikam, Registrar, RGU; Prof. Otem Padung, Finance Officer; RGU; Prof. Rama Chandra Parida, Dean Faculty of Commerce and Management, RGU; and Prof. Tasi Kaye, Professor-Incharge Placement Cell, RGU; this one day national seminar on financial planning was conducted . Six hundred Sixty Six participants [covering 24 Indian States including 6 Northeastern States; and 3 Union Territories across India] applied to this one day national awareness programme on financial planning. The Inaugural Programme lasted for around half an hour commencing at 11.45 am pm followed by back to back two distinct technical sessions on financial planning by Mr. Suryakant Sharma and Mr. Babu Samuel Madela from the Association of Mutual Funds in India [AMFI] and Securities and Exchange Board of India [SEBI] respectively.

The first technical session was delivered by Mr. Suryakant Sharma from the Association of Mutual Funds in India [AMFI]. During his overall deliberation, he threw light on different dimensions of the financial planning in nutshell. He discussed the concept, role and relevance of financial planning wherein he explained the necessity and merit of financial planning from the current and future perspectives. His main point of deliberation was mutual fund under which he explained the concept and classes of mutual fund, and Do’s, Don’ts, strategy, and policy of an individual while investing in mutual funds.

Second technical session was delivered by Mr. Babu Samuel Madela from the Securities and Exchange Board of India [SEBI]. During his talk on financial planning, he explained the objectives, functions, role and relevance of the SEBI in the overall investment journey of an investor. He discussed rights and responsibilities of investors while doing investment in the capital market. He also highlighted the current and prospective role of the SEBI in the capital market. The overall deliberation on financial planning was quite informative, knowledge enriching, practice oriented, and interesting. Technical sessions attempted to cover almost every aspect of financial planning, ranging from the basics of financial planning to different investment opportunities available in the market. The content of the deliberations was worth appreciating from the theoretical and practical viewpoints. The virtual presence of participants for more than two hours on virtual seminar platform and overwhelming thanksgiving by the participants as a sign of positive feedback at the conclusion of the programme; manifests deep care and curiosity of the participants to the contents of the seminar.

The most important phase of the programme was the meaningful interaction of participants with speakers to their different personal and reflective queries. Many general and specific investment related queries of the participants were successfully addressed by the experienced speakers of the field. Participants across the country exhibited their pleasure and satisfaction to the programme by sending numerous complimentary messages with regard to the Resource Persons as well as for the Organizing Team of the programme, in the chat box of the virtual seminar platform.

**Dr. Vinod Kumar Yadav**

National Seminar-Coordinator and Organizing Secretary

Assistant Professor, Department of Commerce,

Rajiv Gandhi [A Central] University, Rono Hills, Doimukh, Arunachal Pradesh

# **Part 1: Preface**



## 1.1. About the Host Institution

### The Rajiv Gandhi University, Arunachal Pradesh

Rajiv Gandhi University (formerly Arunachal University) is the premier institution of higher education in the state of Arunachal Pradesh completing thirty-seven years of its existence. Late Smt. Indira Gandhi, the then Prime Minister of India, laid the foundation stone of the University on 4th February 1984. Subsequently, it started its postgraduate teaching from the academic session 1988-89 at Rono Hills, where the present campus is located. The University was converted into a Central University by an Act of the Parliament of India which came into force from 9th April 2007 as per a notification of Ministry of Human Resource Development (MHRD), Government of India.

It is the only Central University of the Arunachal State. At present there are Twenty-Six (28) Departments and Two (02) Institutes functioning under Eleven (11) Academic Faculties. The Faculty members have been actively engaged in research activities. The University has been maintaining its academic excellence. The students from the University are contributing at significant positions not only in State and Central Government Services, but also in various Institutions, Industries and Organizations. The University has continuously maintained its premier status among top hundred (100) educational institutions in NIRF ranking across India.

The campus at Rono Hills is nestled on a picturesque tableland in the outskirts of Itanagar, the capital of Arunachal Pradesh. It is at a distance of 7 km from the National Highway 52A which leads to Itanagar. There are 42 affiliating colleges / Institutes under the University including:

- Eighteen (18) Government Degree Colleges
- Eight (9) Private Degree Colleges
- One (1) Govt. Law College
- Nine (9) Private B.Ed. College
- One (1) Private Homoeopathy Medical College and
- One (2) Private Nursing College
- One (1) Medical College

The University embraces 29 Post-graduate Programmes comprising Agricultural Sciences, Anthropology, Botany, Chemistry, Commerce, Computer Science & Engineering, Economics, Education, English, Electronics and Communication Engineering, Fine Arts & Music, Geography, Geology, Hindi, History, Law, Management, Mathematics, Mass Communication, NSS, Physics, Physical Education, Political Science, Psychology, Sociology, Social Welfare, Statistics, and Zoology. In addition to 29 Academic Departments the Arunachal Institute of Tribal Studies (AITS) offers an inter-disciplinary M.Phil. Course. The Institute of Distance Education (IDE) offers distance mode of education. The Dept. of Law, Statistics, Agricultural Sciences, Sports Sciences (SS) have been established in the year 2020-21. Almost all the Departments in the University offer Ph.D. programmes. The University runs P.G. Diploma Courses in Hospitality Management and Tourism, Mass Communication, Geo-informatics, Banking and Insurance, Functional Hindi and an Advanced PG Diploma in Disaster Management and Biodiversity, besides Diploma in DPPTE and Certificate Courses in Communicative English, Tribal languages, Yoga Therapy and Graphics and Animations, etc.

The University currently has internet access through the services provided by VSAT Facility. Internet is provided through 2 mbps leased line link and 1 Mbps DAMA VSAT link from ERNET India, New Delhi. In addition, 1Gbps National Knowledge Network (NKN) link has also been commissioned to the University through which university receives 10-20 Mbps internet bandwidth. The University also runs a project namely Women Technology Park which imparts training to unemployed women on mushroom cultivation, sericulture, modified loom, ornamental fish, etc. In a span of around 37 years Rajiv Gandhi University has matured into an institution with proven academic excellence, social commitment and cultural interest with a clear vision for its future growth.

## About the Organizing Departments

### Department of Commerce

The Department of Commerce was started from the academic session 1995-1996. The department has 10 qualified and dedicated faculty members. It has completed the twenty-five successful years of its existence, and during which it recorded its impressive presence in the development and growth of the state in particular and India in general.

At present, Department is being headed by Prof. S.K.Jena., Dean, Faculty of Commerce and Management is Prof. R.C. Parida, who is also Director, IQAC, RGU. The former Dean and Head of the Department-Prof. Tasi Kaye is currently acting as Professor-Incharge Placement Cell, RGU. The former Head of the Department is currently acting as Finance Officer, RGU.

The Department currently offers Master Degree Programme [**M.Com.**] under CBCS system, Post Graduate Diploma in Banking and Insurance [**PGDBI**], M.Phil. & Ph.D. Programme, Diploma in Computerized Accounting [DCA] & Certificate Course in Goods and Services Tax [CCGST].

## **Department of Management**

The Department of Management, Rajiv Gandhi University was set up in the year 2005 with the introduction of one year Post Graduate Diploma Course in Hospitality Management and Tourism [PGDHTM] with an intake capacity of 21 students. The Department introduced two year full time MBA Programme with an intake capacity of 30 students. The MBA Programme offers several specializations like Marketing, Finance, and Human Resource Management. Currently Department has eight full time faculty members including seven Assistant Professor and an Associate Professor. One Professor is on leave. The Department has its own two storey building [built up area of 1305.79 square meter] and other essential facilities including a computer lab and a departmental library. The University Industry Interface Cell [UIIC] and the Centre of Entrepreneurship have been set up under the department.

### **1.2. About the Sponsoring Agency**

There was no external funding for the programme. The programme was sponsored by the host institution i.e. Rajiv Gandhi University, Rono Hills, Doimukh, Arunachal Pradesh.

### **1.3. Background**

The financial planning led by financial education plays a key role in the financial empowerment of an individual. It not only gives reasonable comfort to an individual but also goes a long way in efficiently managing its finances and meeting social and financial commitments during the service period (active phase) and post-retirement life (passive phase). Savings and Investments made by the citizens of an economy are the two indicators by which the strength of an economy can be measured. As per International Monetary Fund World Economic Outlook (April-2015) dated June 03, 2015, the Indian economy stands at 7<sup>th</sup> place in the world in terms of Nominal GDP and 3<sup>rd</sup> in terms of Purchase

Power Parity (PPP). The corporate sector plays an important role in shaping our economy. The investment in the top 500 companies of our country by FIIs had reached 23% with the value over \$335 billion till the year 2014 as per the Citigroup Report 2015. Retail participation has come down drastically in recent decades. This leads to a situation where most of the returns were enjoyed by the FIIs rather than the Retail Investors, which implies less participation in indirect investment. The reason for less participation by retail investors in the markets is due to the dearth of financial awareness led by poor financial education among the investors.

Thus, there is a strong need for an initiative to be taken by which retail investors can be educated as well as encouraged to make informed investment decisions in the corporate economy. New Pension scheme is another area of interest for the prospective participants. Lots of doubts are there with respect to the NPS. Further financial literacy plays a significant role in the calculation of human happiness index. The scenario developed owing to an unprecedented and unimaginable pandemic COVID-19 has totally changed the dynamics of savings and investments and, thus, it has put a greater stress on the investors not only in the form of shrinkage in the investment portfolio future uncertainty also.

Currently we are going through the tough times; hence, we need to be constant in our approach to investment in place of being influenced by the momentary changes. Furthermore, we need a meticulous financial plan for handling day to day and occasional financial stress being faced while doing investment on regular basis. This is time to re-strategize not only our financial planning for passing through this difficult phase of life but also for the prudent decision making with regard to prospective investment. We should be optimistic with reasonable cautions led by well calculated analysis of risk with respect to financial investment.

As the statutory protector of interest of the investors, in the securities market, SEBI along with AMFI endeavours to educate the investors so as to make them self-protected”. Apart from investor education, financial education is also considered essential; financial education is a vital and valuable life

skill that empowers people to make sound financial decisions and take responsibility at their own for the same. Accordingly, SEBI’s financial education oriented Webinars attempts to impart better understanding of financial products to the investors to enable them to better manage their finance.

## 1.4. Objectives

The precise objectives are specified as given below:

1. To make the participants well familiar with the concept of Financial Planning.
2. To provide practical knowledge to the participants to financial planning.
3. To make the participants known with different attractive investment alternatives available in the market.
4. Sharing DO’s and Don’ts with participants while participating in the market as the investor.
5. To address the various queries and doubts of participants across disciplines being faced while making investment in the market.

## 1.5. Expected Programme Outcome

The expected programme outcomes of the proposed webinar are as specified below:

1. Participants will be familiar with the concept and application of financial planning
2. Participants will come to know about different safe and attractive investment options available in the market.
3. Participants’ investment related doubts and queries will be resolved.
4. Participants will be educated and motivated to participate in the financial market.
5. Participants would be very much aware of their rights and responsibilities while doing investment in the market.
6. Participants would be well protected through their own financial understanding

## 1.6. Theme and Sub-themes

The main theme of the programme was “Financial Planning and Preparedness for Financial Inclusion”. This theme itself is an umbrella theme that is capable of easily accommodating all the facets of financial planning, therefore, no subtheme was decided while planning for the programme. This programme intended to provide basic knowledge and understanding of different terms and concepts related to the financial planning of an individual.

## 1.7. Resource Persons

Two prominent speakers [Association of Mutual Funds in India & Securities and Exchange Board of India] of the concerned field delivered session in One Day National Seminar on Financial Planning and Preparedness for Financial Inclusion held on 15<sup>th</sup> July 2021. Their introduction in nutshell is given below:

### 1. Mr. Suryakant Sharma, Association of Mutual Funds in India [AMFI]



Mr. Surya Kant Sharma is a Commerce graduate and Masters in Law (LL.M.) with specialization in corporate laws. He is also Chartered Associate of Indian Institute of Banking and Finance (IIBF). He has over 35 years’ experience in banking & finance and securities market. He served initially in a leading financial institution, thereafter in Department of Financial Services, Ministry of Finance, Government of India and finally in SEBI for more than 15 years.

He joined Securities & Exchange Board of India (SEBI) in 2003 and served there for more than 16 years in different departments of SEBI. Lastly, in addition to other assignments, he was DGM-In-charge of Office of Investor Awareness & Education in SEBI’s Northern region for more than five years. He is a member of Working Group of NCERT for developing vocational course on mutual funds for students

of XIth and XIIth classes. He is also mentor of a few NGOs working for financial literacy and investor awareness in the country. Under his supervision more than 15000 Financial Literacy and Investor Awareness Programs (IAPs) were conducted across north India when he was in SEBI and he himself has addressed as guest speaker in more than 600 IAPs.

After superannuation from SEBI in 2019, he has joined Association of Mutual in India (AMFI), an apex body of mutual fund in India, as Senior Consultant for spreading investor awareness amongst citizens. During pandemic since May 2020, he has interacted with thousands of investors and students through more than 180 webinars in reputed educational and professional institutions, corporates, start-ups, government departments, public enterprises, research intuitions, professional/business bodies across country.

## 2. Mr. Babu Samuel Madella, Securities and Exchange Board of India [SEBI]



Mr Samuel Babu Madella,AGM is Betch and MBA joined SEBI in 2011. Prior to this I was working in a psu bank as a Manager. He has 13 years experience in banking and securities market. He is presently working in IMD of SEBI and has earlier worked in OIAE and HR department in SEBI

## 1.8. Programme Beneficiaries

This programme was a programme of common interest for all. The beneficiaries of the programme were as follows:

- Students [School, College, & University]
- Research Scholars [College/University]
- Faculty Members [College/University]
- School Teachers [Public and Private]
- Other Employees [Public and Private]
- Common Men

Thus, the intended target audience of this programme was every person of our society. Details of the participants are stated below:

Total Applications Received: 666

Representation from North East India: 237

Representation from Other Indian States and Union Territories: 429

**Table 1: Distribution of Participants as per the Geographical Location:**

Participants	Percentage
North East India	36
Other Indian States and Union Territories	64

**Table 2: Participation of Union Territories, North Eastern States and Other Indian States**

Participation of States	Number
North East Indian States	6
Union Territories	3
Other Indian States	24

**Table 3: RGU and Non-RGU Wise Distribution of Participants**

Participants	Percentage
RGU	25
Non-RGU	75

**Table 4: Urban and Rural Participation**

Participants	Percentage
Rural India	40
Urban India	60

**Table 5: Category wise Distribution of Participants**

Participants	Percentage
Students	39
Self-Employed People	4
Employed People	50
Unemployed People	7

**Table 6: Discipline Wise Distribution of Participants**

Participants	Percentage
Commerce	36
Management	18
Other Discipline	46

## 1.9. Budget

The consolidated budget of the programme had not been earmarked. However, minimum financial support to address the basic requirements of the programme was assured.

## 1.10. Modus Operandi

There was no registration fee for the participants. Live web sessions were conducted through Zoom Platform.



## **Part 2: Session Wise** **Deliberations**

## 2.1. Inaugural Session

One Day National Seminar on “Financial Planning and Preparedness for Financial Inclusion” was organized by the Department of Commerce, Rajiv Gnadhi University, Arunachal Pradesh in collaboration with the Association of Mutual Funds in India [AMFI] and Securities and Exchange Board of India [SEBI]; and in association with the Department of Management, Rajiv Gandhi University, Arunachal Pradesh.

The technical support was provided by the Association of Mutual Funds in India [MAFI] through Dr. Sanjay Agrawal [Seminar Facilitator cum AMFI Coordinator]. The AMFI programme facilitator started joining of the participants and other concerned members to the programme through virtual platform at 11.30 am sharp. Professor Tasi Kaye, Former Head and Dean, Department of Commerce, and currently Professor In-charge Placement Cell, RGU presented a welcome note to the august gathering over virtual platform at the outset of the programme.

Dr. Vinod Kumar Yadav, Coordinator and Organizing Secretary of the National Seminar presented a brief introduction of the one day national academic programme. Honourable Vice Chancellor, Professor Saket Kushwaha formally inaugurated the programme through his inaugural address to the programme. Under his overall inaugural address, he manifested his inner most pleasure, pride and perspective to such an academic event, and appreciated the efforts of the department. Honourable Pro Vice Chancellor, Professor Amitava Mitra also addressed the gathering through his insightful and substantial remarks on the occasion. He also encouraged department members and solicited for the organization of academic events of the common interest ahead.

## 2.2. Technical Sessions

**Moderator:** Dr. Vinod Kumar Yadav, Programme Coordinator and Organizing Secretary, and Assistant Professor, Department of Commerce, Rajiv Gandhi University, Arunachal Pradesh

### **First Technical Session**

**Resource Person: Mr. Suryakant Sharma, Association of Mutual Funds in India [AMFI]**

The first technical session was delivered by Mr. Suryakant Sharma from the Association of Mutual Funds in India [AMFI]. During his overall deliberation, he threw light on different dimensions of the financial planning in nutshell. He discussed the concept, role and relevance of financial planning wherein he explained the necessity and merit of financial planning from the current and future perspectives. His main point of deliberation was mutual fund under which he explained the concept and classes of mutual fund, and Do's, Don'ts, strategy, and policy of an individual while investing in mutual funds.

### **Second Technical Session**

**Resource Person: Mr. Babu Samuel Madela, Securities and Exchange Board of India [SEBI]**

Second technical session was delivered by Mr. Babu Samuel Madela from the Securities and Exchange Board of India [SEBI]. During his talk on financial planning, he explained the objectives, functions, role and relevance of the SEBI in the overall investment journey of an investor. He discussed rights and responsibilities of investors while doing investment in the capital market. He also highlighted the current and prospective role of the SEBI in the capital market.

The Technical Session was moderated by Dr. Vinod Kumar Yadav, Programme Coordinator and Organizing Secretary, and Assistant Professor, Department of Commerce, Rajiv Gandhi University, Arunachal Pradesh. Moderator manifested his insightful remarks on the impactful deliberations made by the veteran speakers of the financial market world. Multiple queries were put forth by the participants before the speakers through the chat box of the virtual platform. Speakers addressed each query of the participants very nicely and satisfactorily. At the end, the ‘Vote of Thanks’ was proposed by Dr. Sankar Thappa, Head, department of Management, Programme Co-Director and Head, Department of Management, Rajiv Gandhi University. He expressed his enormous heartfelt gratitude to each stakeholder of the programme.

## **Part 3: Major Takeaways**

### 3.1. Academic Context

The financial planning led by financial education plays a key role in the financial empowerment of an individual. It not only gives reasonable comfort to an individual but also go a long way in efficiently managing its finances and meeting social and financial commitments during the service period (active phase) and post-retirement life (passive phase). Savings and Investments made by the citizens of an economy are the two indicators by which the strength of an economy can be measured. As per International Monetary Fund World Economic Outlook (April-2015) dated June 03, 2015, the Indian economy stands at 7<sup>th</sup> place in the world in terms of Nominal GDP and 3<sup>rd</sup> in terms of Purchase Power Parity (PPP). The corporate sector plays an important role in shaping our economy. The investment in the top 500 companies of our country by FIIs had reached 23% with the value over \$335 billion till the year 2014 as per the Citigroup Report 2015. Retail participation has come down drastically in recent decades. This leads to a situation where most of the returns were enjoyed by the FIIs rather than the Retail Investors, which implies less participation in indirect investment. The reason for less participation by retail investors in the markets is due to the dearth of financial awareness led by poor financial education among the investors.

### 3.2. Research Context

Currently we are going through the tough times; hence, we need to be constant in our approach to investment in place of being influenced by the momentary changes. Furthermore, we need a meticulous financial plan for handling day to day and occasional financial stress being faced while doing investment on regular basis. This is time to re-strategize not only our financial planning for passing through this difficult phase of life but also for the prudent decision making with regard to prospective investment. We should be optimistic with reasonable cautions led by well calculated analysis of risk with respect to financial investment. Thus, financial planning has ample of opportunity for the extensive research and studies in the field of finance. This programme has acted as a catalyst to accelerate the pace of research work in the field of banking, insurance and different constituents of capital market, which will reflect through drastic change in further research, studies, and investment behavior of investors.

### 3.3. Policy Making and Practice Context

The deliberation on various aspects of financial planning could be of great significance for the policy makers to resolve issues of the financial planning. Moreover, it may prove worth mentioning in successfully addressing the various prevailing problems of the financial market in India.

## **Part 4: Annexure**

## Annexure 4.1.: Programme Schedule

### Inaugural Programme Schedule

**Minute to Minute Programme Schedule**

**National Seminar on “Planning and Preparedness for Financial Inclusion”**

**15<sup>TH</sup> JULY 2021 [THURSDAY]**

SL.No.	Time	Programme Details	Dignitary
1	11:45-12:00	JOINING OF PARTICIPANTS/ ATTENDEES THROUGH ZOOM PLATFORM	DR. SANJAY AGARWAL
1	12:00-12:05	WELCOME ADDRESS BY DEAN FACULTY OF COMMERCE & MANAGEMENT	PROF.RAMA CHANDRA PARIDA
2	12:05-12:10	INTRODUCTORY REMARKS BY COORDINATOR & ORGANIZING SECRETARY	DR. VINOD KUMAR YADAV
3	12:10-12:15	INAUGURAL ADDRESS BY THE VICE CHANCELLOR	PROF. SAKET KUSHWAHA
4	12:15-12:20	INAUGURAL ADDRESS BY THE PRO VICE CHANCELLOR	PROF. AMITAVA MITRA
5	12:20-12:25	OPENING VOTE OF THANKS BY THE HOD COMMERCE & WEBINAR DIRECTOR	PROF. SANJEEB KUMAR JENA
6	12:25-12:45	FIRST TECHNICAL SESSION	MR. DEB BHATTACHARJEE
7	12:45-01:45	SECOND TECHNICAL SESSION	MR. SURYAKANT SHARMA
8	01:45-02:05	THIRD TECHNICAL SESSION	MR. SANDEEPAN MUKHERJEE
9	02:05-02:25	QUESTION-ANSWER SESSION	RESOURCE PERSONS
10	02:25-02:30	CLOSING VOTE OF THANKS BY THE HOD MANAGEMENT & WEBINAR CO-DIRECTOR	DR. SHANKAR THAPPA
<b>PROGRAMME MODERATION BY DR. VINOD KUMAR YADAV &amp; DR. ANIL KUMAR SINGH</b>			

### Annexure 4.2.: List of Participants

Name of Participants	Location	Native State	RGU/Non-RGU	Discipline
Kipa Tarung	Rural	Arunachal Pradesh	Non-RGU	Commerce
Devi Baruah	Rural	Arunachal Pradesh	Non-RGU	Commerce
Dr. Vilas Govindrao Dapke	Rural	Arunachal Pradesh	RGU	Commerce
Bivash Das	Rural	Assam	RGU	Commerce
Dr Firdoos Ahmad Ganie	Rural	Assam	RGU	Commerce
Shubham Pandey	Rural	Assam	RGU	Commerce
Harshitha M	Rural	Other State/UT of India	Non-RGU	Commerce
Sharmila Kumari	Rural	Other State/UT of India	Non-RGU	Commerce
Prince Patidar	Rural	Other State/UT of India	Non-RGU	Commerce
Abha Anand	Rural	Other State/UT of India	Non-RGU	Commerce
Bharat Tamut	Rural	Other State/UT of India	Non-RGU	Commerce
Ragini Sakala	Rural	Other State/UT of India	Non-RGU	Commerce
Lalit Kumar	Rural	Other State/UT of India	Non-RGU	Commerce
Jalaj Pratap Singh	Rural	Other State/UT of India	Non-RGU	Commerce
Manveer Kaur Dhillon	Rural	Other State/UT of India	Non-RGU	Commerce
Dr. S. Bhogendra Singh	Rural	Other State/UT of India	Non-RGU	Commerce
Jofy Jaison	Rural	Other State/UT of India	Non-RGU	Commerce
Nyoke Siram	Rural	Other State/UT of India	Non-RGU	Commerce
Dr. Harvansh Maravi	Rural	Other State/UT of India	Non-RGU	Commerce
Prof. Anil Kumar Sah	Rural	Other State/UT of India	Non-RGU	Commerce
Dr. Longjam Pabitabi Devi.	Rural	Other State/UT of India	Non-RGU	Commerce
Kapoor Chand Verma	Rural	Other State/UT of India	Non-RGU	Commerce
Dr. Sunil Kumr Verma	Rural	Other State/UT of India	Non-RGU	Commerce
Gunjan Deka	Rural	Other State/UT of India	Non-RGU	Commerce
Osi Darang	Rural	Other State/UT of India	Non-RGU	Commerce
Mariyom Dai	Rural	Other State/UT of India	Non-RGU	Commerce
Dr Padmanna Pujari	Rural	Other State/UT of India	Non-RGU	Commerce
Sonal Jain	Rural	Other State/UT of India	Non-RGU	Commerce
Vijay Majhi	Rural	Other State/UT of India	Non-RGU	Commerce
Dr. Vicky Saroh	Rural	Other State/UT of India	Non-RGU	Commerce
Kamal Singh	Rural	Other State/UT of India	Non-RGU	Commerce



<b>Moda Nani</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Devendra Muzalda</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Anuj Borah</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Anand Pandey</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Millo Mamung</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Biraj Narah</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Hanuman Maurya</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Ananda Maroti Kalbande</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Biri Amji</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Thomas Yigam</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Balmiki Prasad Mahato</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Tamchi Tade</b>	Rural	Other State/UT of India	RGU	Commerce
<b>Sape Chuma</b>	Urban	Arunachal Pradesh	Non-RGU	Commerce
<b>Margi Ete</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>K C Jayanna</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Habung Sama</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Kukut Tabing</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Dr Mukta Malhotra</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>P.Srinivasan</b>	Urban	Assam	Non-RGU	Commerce
<b>Akoijam Dibiya</b>	Urban	Assam	Non-RGU	Commerce
<b>Dr. K.I.N.D Akandan Parama Iyavul</b>	Urban	Manipur	Non-RGU	Commerce
<b>Dr. Noor Hasan</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Keerthana K</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Asisha Suvadarsan Mohanty</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>G.Sunitha</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Mahesh Kumar</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Mahavir Shantinath Kasar</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Seena</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>D.A.V College Sri Ganganagar</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Karthik S Sharma</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Mr Babul Dutta</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Leishangthem Sarnabati Devi</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Mrs.G.Manimekala</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Hemachandra D</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Nikhil Negi</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Nitesh Bakraniya</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Kandrathi Sambasivarao</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Aishwarya.R</b>	Urban	Other State/UT of India	Non-RGU	Commerce

<b>Ms Sheela Sardarsingh Rajput</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Sandeep Sharma</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dimple Juneja</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Md Faizul Haque</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Murli Manohar Mahato</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. S Sriranjani Mokshagundam</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>D Rajagopal</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Amira Patwe</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Navdeep Singh</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>S Padma Annakamu</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Sindhura.K</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr.S.B.Bashetti</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Md. Shahnawaz Rizvi</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Sharath A M</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Sarita Singhal</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Yibom Bagra</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Meenakshi Sharma</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Taring Chuka</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Pathuri Mahender Reddy</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Kiran Bala</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr.Rajendra Shankar Shahane</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Gurumayum Binimanjuri Devi</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Jyoti Lalit Adhane</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Medhendra Rishi</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Neelam Gupta</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Girraj Prasad Prajapati</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Gurpreet Kaur</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>M Archana</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>G. Taruni Chari</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Thangjam Priyogopal Singh</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>B Nikitha</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Keshav Mani Sharma</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Vasadi Sudharani</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Mudgala Sai Pallavi Jenifar</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Shrestha Saha</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Harish Gadde</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Asenga Linggi</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Sanjay Datta Ratnaparkhe</b>	Urban	Other State/UT of India	Non-RGU	Commerce

<b>Vaibhav Sahu</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Ravi Kumar M</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Nisanth.P.M</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Drmoirangthem Momocha Singh</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr Srikantha Nayaka G</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Pramod K C</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Shikha Kumari</b>	Rural	Arunachal Pradesh	Non-RGU	Commerce
<b>Dr. Vinod Atmaram Nannavare</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Md.Tamijuddin</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Akshatha B G</b>	Rural	Other State/UT of India	RGU	Commerce
<b>Buke Lamgu</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Dr. Satyam Soni</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>G.Komala</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Ravi Ranjan Kumar</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Rajib Morang</b>	Rural	Arunachal Pradesh	Non-RGU	Commerce
<b>Otem</b>	Rural	Arunachal Pradesh	Non-RGU	Commerce
<b>Dr.K.Lokeswari</b>	Rural	Arunachal Pradesh	Non-RGU	Commerce
<b>Anil Tanti</b>	Rural	Arunachal Pradesh	Non-RGU	Commerce
<b>Geda Noshi</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Bidyuth Chetry</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Nabo Perme</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Dr Suban Singh Tagore</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Dr Nagnnath Adinath Mane</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Chalak Lowang</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Bengia Bai</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Mr. Wapol Mossang</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Dr.G.D.S.Bagga</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Gyandeep Bhattacharjee</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Md Abdulla Ahmed Mazumdar</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Moon Dutta</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Nilamani Gogoi</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Ngurang Yami</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Jacob Ngukir</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Dr Nyarik Geyi</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Tom Panyang</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Daniel Torchi Kadu</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Chow Monu Mein</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Jenpor Koje</b>	Rural	Arunachal Pradesh	RGU	Commerce

<b>Rabiraj Sharma</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Puja Baruah</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Linyak Ete</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Jarge Gamkak</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Miss Terkar Jilen</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Shital Rai</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Kiri Badak</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Ms. Minpi Tali</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Mercy Lamneichong Lhungdim</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Ezili Debbarma</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Dr. Atege Linggi</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Akhand Pratap Singh</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Abhishek Kumar Chaudhary</b>	Rural	Assam	Non-RGU	Commerce
<b>Ruby Ghosh</b>	Rural	Assam	RGU	Commerce
<b>Pooja.M</b>	Rural	Assam	RGU	Commerce
<b>Akshay Kumar Gubbala</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Kago Tado</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Surya Sindhu Sri Karuturi</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Asha Dadasaheb Kadam</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Khiromani Nag</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Khoda Jailyang</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Porag Pachoni</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>B Rahul Singh</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Sanjib Debbarma</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Ragini Thakur</b>	Rural	Tripura	Non-RGU	Commerce
<b>Dr Harjinder Pal Singh Saluja</b>	Urban	Tripura	Non-RGU	Commerce
<b>Menuka Kadu</b>	Urban	Arunachal Pradesh	Non-RGU	Commerce
<b>Sorang Khamin</b>	Urban	Arunachal Pradesh	Non-RGU	Commerce
<b>Chanda Pradhan</b>	Urban	Arunachal Pradesh	Non-RGU	Commerce
<b>Supali Purkayastha</b>	Urban	Arunachal Pradesh	Non-RGU	Commerce
<b>Adhiraj Das</b>	Urban	Arunachal Pradesh	Non-RGU	Commerce
<b>Niravkumar C Khambhati</b>	Urban	Arunachal Pradesh	Non-RGU	Commerce
<b>Dr.Manisha Kotgire</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Suresh Kataria</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Leegang Odi</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Duyu Sunya</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Dodum Natung</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Phuntso Tashi</b>	Urban	Arunachal Pradesh	RGU	Commerce

<b>Akash Sarwan</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Linko Niya</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Adil Hakeem Khan</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Narra Pradeep</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Isang Chowsong</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Arti Nahak</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Jacob Tamin</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Ms. Nanu Maga</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Nang Chanika Longphoi</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Poha Bapu</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Sagar Chettry</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Tihang Afi</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Dr.Chhuttan Singh Yadav</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Dr Jasvinder Singh Bhatia</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Dr. Odang Mara</b>	Urban	Assam	RGU	Commerce
<b>Harsh Gupta</b>	Urban	Assam	RGU	Commerce
<b>Sumit Jangid</b>	Urban	Assam	RGU	Commerce
<b>Fatma Daraksha</b>	Urban	Manipur	Non-RGU	Commerce
<b>Khangembam Debobala Devi</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dhiren Deka</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Kumarsomaling B Balikai</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Ganesh H N Pai</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Sharanabasavayya</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Renu</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr Soniya Rajpoot</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Saroj Kumar Patra</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Tarun Kamal Chowdhary</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Nikhil Shetty Nisha</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Mudit Khater</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Pooja J</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Pragati Baghel</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Prashant Krushnarao Pathak</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Shubham Chaturvedi</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr Balaji Gurunath Kamble</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Kishor Kumar Dawar</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Nandita Barma</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Tumi Angu</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Yumkhaibam Ranjita</b>	Urban	Other State/UT of India	Non-RGU	Commerce

<b>Shashikant Bharat Shinde</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Kanika Negi</b>	Urban	Other State/UT of India	RGU	Commerce
<b>Shreyana Bharat Sawadh</b>	Urban	Other State/UT of India	RGU	Commerce
<b>Dr. Lalit Kumar Dubey</b>	Urban	Tripura	Non-RGU	Commerce
<b>Sonam</b>	Urban	Tripura	Non-RGU	Commerce
<b>Hari Natung</b>	Urban	Tripura	Non-RGU	Commerce
<b>Babuilu Towong</b>	Rural	Tripura	Non-RGU	Commerce
<b>Koptik Mossang</b>	Rural	Arunachal Pradesh	Non-RGU	Commerce
<b>Dr. Munna Lal Yadav</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Koj Talin</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Vishnu Kant Rai</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Narang Yassa</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Dr Sanjay Kumar Srivastava</b>	Rural	Arunachal Pradesh	RGU	Commerce
<b>Dr V Kannan Phd,</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Meera Yadav</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Mohnish Mahamune</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr Philip Modi</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Ribbom Sora</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Boda Naveen</b>	Urban	Arunachal Pradesh	RGU	Commerce
<b>Prof Mahendra N Prajapati</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Chandramore Deepali Ravindra</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Tanmoy Das</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Dr Ranju Rathore</b>	Rural	Arunachal Pradesh	Non-RGU	Management
<b>Sangeeta Yadav</b>	Rural	Mizoram	Non-RGU	Management
<b>Hina Kausar A</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Mithi Padung</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Krishna Malpani</b>	Urban	Arunachal Pradesh	Non-RGU	Management
<b>Satyam Soni</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>M.Lethesh</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Anushka Mishra</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Rupendra Kumar Dubey</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Dr Mamta Pawar</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Payyavula Sivani</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Dr.Ashok Purbhaji Tiparse</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Gepeng Paron</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Prakash Kumar</b>	Rural	Arunachal Pradesh	Non-RGU	Management
<b>Rajeeyabegam Tegginamani</b>	Rural	Other State/UT of India	RGU	Management
<b>Sandeep Kumar Agrawal</b>	Urban	Other State/UT of India	RGU	Management

<b>Dr.G.L.Khangode</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Yab Rajiv Camder</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Preity Rigia</b>	Rural	Arunachal Pradesh	Non-RGU	Management
<b>Dr. Kulvir Beniwal</b>	Rural	Arunachal Pradesh	RGU	Management
<b>Dr Kanchana P</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Ashok Kumar</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Sonam Lama</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Bakul Bharali</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Dr. Amruthavarshini V</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Kh Power</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Nidamanuri Mounika</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Nich Nagu</b>	Urban	Other State/UT of India	Non-RGU	Commerce
<b>Dr. Narayan Sharma</b>	Urban	Assam	Non-RGU	Commerce
<b>Elina Hakhun</b>	Rural	Other State/UT of India	Non-RGU	Commerce
<b>Deepak Gurjar</b>	Rural	Arunachal Pradesh	RGU	Management
<b>Ratnakar Sahoo</b>	Rural	Assam	Non-RGU	Management
<b>Ravindra Meena</b>	Rural	Assam	Non-RGU	Management
<b>Telsing Zamngam</b>	Rural	Manipur	Non-RGU	Management
<b>Mrs Hemalata Kondamudi</b>	Rural	Manipur	RGU	Management
<b>Melody.Asem</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Jyoti Prasad Yadav</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Mangkhonun Haokip</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Satyendra Prasad</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Durgeshwari</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Lame Taluk</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Vijayashekaranyaka J R</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Dr Namrata Goyal</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>N.Mohana Priya</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>M Sucharitha</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Rohitash Kumar</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Vinod Kumar</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Donu Tair</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Bane Tayeng</b>	Urban	Arunachal Pradesh	Non-RGU	Management
<b>Ambaresh Jena</b>	Urban	Arunachal Pradesh	RGU	Management
<b>Maneesha T M</b>	Urban	Assam	Non-RGU	Management
<b>Sanjay Kumar</b>	Urban	Assam	Non-RGU	Management
<b>K Rajani</b>	Urban	Manipur	RGU	Management
<b>Dr Hemanta Chakravarty</b>	Urban	Meghalaya	Non-RGU	Management



<b>Parag Bhagwant More</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Meerabai Suresh Kawade</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Jyoti Sharma</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Ashok Barman</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>V. Navaneetham</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Dr. Ranu Agrawal</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Dr Rajesh Kumar Singh</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Dr. Likhha Eichir</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Pramod Krushana Rao Pathak</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Atul Kumar Yadav</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Kasimang Moyong</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Dr. Rohit Bangwal</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Sudha Rani Dehri</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Simranjit Kaur</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Nada Sunya</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Deepok Lego</b>	Rural	Arunachal Pradesh	Non-RGU	Management
<b>Nangram Kakum</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Anil Kumar Nagar</b>	Urban	Arunachal Pradesh	RGU	Management
<b>Pooja Negi</b>	Urban	Assam	Non-RGU	Management
<b>Shiwani Singh</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Abhishek Kumar Gupta</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Chau Longwatha Chautang</b>	Rural	Arunachal Pradesh	Non-RGU	Management
<b>Pakyir Lombi</b>	Rural	Arunachal Pradesh	RGU	Management
<b>Sunil Koijam</b>	Rural	Arunachal Pradesh	RGU	Management
<b>Dinesh Kumar</b>	Rural	Arunachal Pradesh	RGU	Management
<b>Tsering Lamoh</b>	Rural	Arunachal Pradesh	RGU	Management
<b>Dakme Tatung</b>	Rural	Arunachal Pradesh	RGU	Management
<b>Mantai Pansa</b>	Rural	Arunachal Pradesh	RGU	Management
<b>Bhoirab Jyoti Konch</b>	Rural	Assam	RGU	Management
<b>Charu Okam</b>	Rural	Assam	RGU	Management
<b>Phlegon Syndai</b>	Rural	Assam	RGU	Management
<b>Prof Akhade Kavita Dattatray</b>	Rural	Assam	RGU	Management
<b>Lakshmi S</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Abhishek Kumar Sahu</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>J.Jayaarathi</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>M. Anitha</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Krishna Konwar</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Vidya Bhat</b>	Rural	Other State/UT of India	Non-RGU	Management



<b>Nilufa Wahid</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Devaka Syamprakash</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Dr Karam Chand Mahato</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Pedapattapu Rajesh</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Monu Rai</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Gankhu Pansa</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Dr.Bhagyashri Dinesh Patil</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Pekyum Gibi</b>	Urban	Arunachal Pradesh	Non-RGU	Management
<b>Dr. Ashi Lama</b>	Urban	Arunachal Pradesh	RGU	Management
<b>Dr. Arun Kumar Gautam</b>	Urban	Arunachal Pradesh	RGU	Management
<b>Vidya Sagar Kumar</b>	Urban	Arunachal Pradesh	RGU	Management
<b>Afsana Rahman</b>	Urban	Arunachal Pradesh	RGU	Management
<b>Miss Juhi Kumari</b>	Urban	Arunachal Pradesh	RGU	Management
<b>Dawa Yuden Goiba</b>	Urban	Arunachal Pradesh	RGU	Management
<b>Angel Lamgu</b>	Urban	Arunachal Pradesh	RGU	Management
<b>Dr. K. Sotechand</b>	Urban	Arunachal Pradesh	RGU	Management
<b>Mukesh Kumar Yadav</b>	Urban	Arunachal Pradesh	RGU	Management
<b>Dr. G. Vasudevaiah</b>	Urban	Arunachal Pradesh	RGU	Management
<b>Dr Navneet Kumar</b>	Urban	Assam	RGU	Management
<b>Harish Chouhan</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Shiv Malpani</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Prof Dr J.Venugopal Mba Dept</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Rahul Maskare</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Mukeshkumar C. Vaghela</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Dr. Meena Fakira Patil</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Ravi Mihu</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Rajo Rallen</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Dr. Suraj M. Popker</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Dr Sanjay Kumar Bharti</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Pushpa Mandal</b>	Urban	Other State/UT of India	Non-RGU	Management
<b>Bhawna Kumari</b>	Rural	Other State/UT of India	Non-RGU	Management
<b>Chikom Dirchi</b>	Rural	Arunachal Pradesh	Non-RGU	Management
<b>Lokam Mina</b>	Urban	Arunachal Pradesh	RGU	Management
<b>Taloko Tatak</b>	Urban	Arunachal Pradesh	Non-RGU	Management
<b>Karyir Niri</b>	Rural	Arunachal Pradesh	RGU	Management
<b>Larkum Tajom</b>	Rural	Arunachal Pradesh	Non-RGU	Other
<b>Swarnamika Singha</b>	Rural	Arunachal Pradesh	Non-RGU	Other
<b>Jonty Pusang</b>	Rural	Arunachal Pradesh	RGU	Other

<b>Kiran Rangnath Bhise</b>	Rural	Arunachal Pradesh	RGU	Other
<b>Kh Najirun</b>	Rural	Assam	Non-RGU	Other
<b>Kumbha Ramakrishna</b>	Rural	Assam	Non-RGU	Other
<b>Andy. R</b>	Rural	Assam	Non-RGU	Other
<b>Dr.V.Valeeullah</b>	Rural	Assam	Non-RGU	Other
<b>Rubina Umpey</b>	Rural	Assam	RGU	Other
<b>Pawan Kumar Sinha</b>	Rural	Assam	RGU	Other
<b>Md Amir Sohail</b>	Rural	Manipur	Non-RGU	Other
<b>Prabu A</b>	Rural	Manipur	Non-RGU	Other
<b>Ankit Saini</b>	Rural	Manipur	Non-RGU	Other
<b>Aruna Samudrala</b>	Rural	Manipur	Non-RGU	Other
<b>Meitankeishangbam Birjit Singh</b>	Rural	Manipur	Non-RGU	Other
<b>Balaram Padhan</b>	Rural	Manipur	Non-RGU	Other
<b>Dr. Sonu Bharti</b>	Rural	Manipur	Non-RGU	Other
<b>Divya Prabhu P</b>	Rural	Manipur	Non-RGU	Other
<b>Lokesh Kumar Sharma</b>	Rural	Manipur	Non-RGU	Other
<b>Surendar Singh</b>	Rural	Manipur	RGU	Other
<b>Prof. Shashi Kumar</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Rajiv Kumar</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Purushottam P . Surya</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Dr Okram Sanajaobi Devi</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>N. Malarvizhi</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Nellore Manoj Kumar</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Rajwinder Kaur Gill</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Binam Libang</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Swarup Ranjan Chakraborty</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Ms M Thaslim Rifaya</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Ajaya Kumar Mohapatra</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Jasmine Selvapackiam. J</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Kadam Dattatrya Ramrao</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Mahbobur Rahman</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Dr. P. Nagarajan</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Balantrapu Bhaskara Rao</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Ceemona Taku</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>G.Revathi</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Muskan Gupta</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Dr. Sudhir Vajjanathrao Panchagalle</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Dr S N G Rama Mohan Rao Gali</b>	Rural	Other State/UT of India	Non-RGU	Other

<b>Dr. Ajay Kumar Tiwari</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Mr G B Makvana</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Hapijul Islam</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Hina Nabam Yadir</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Jemni Tali</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Sakiwar Prashanth Kumar</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Devajit Saikia</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Asra Nazneen</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Praveen Ramu Durgannavar</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Rafia Jan</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Harish Kumar Lodhi</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Anant Arjun Kalaji</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Ram Prasad Kumbhakar</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Dr. Manish Kumar</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Yogita Pandurang Chaudhary</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Dr. Shekhar Maidamwar</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Matrujyoti Biswal</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Pragati Pandey</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Nani Yami</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Surinder Kumar</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Dr Neelam Sinha</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Jogendra Kumar</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Tolum Chumchum</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Birudugadda Pravallika</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Rajit Changmai</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Mannan Ansari</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Pejum Ado</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Dr. Tacha Thaman</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Dr Bijoy Ahir</b>	Urban	Other State/UT of India	RGU	Other
<b>Dr. Sanjay Tiwari</b>	Urban	Arunachal Pradesh	Non-RGU	Other
<b>Satyajit Saha</b>	Urban	Arunachal Pradesh	Non-RGU	Other
<b>Rajnish Yadav</b>	Urban	Arunachal Pradesh	RGU	Other
<b>Anjali Kumari Gupta</b>	Urban	Arunachal Pradesh	RGU	Other
<b>Dr.Ch.Hymavathi</b>	Urban	Arunachal Pradesh	RGU	Other
<b>Dr. Girdhar Lal Sharma</b>	Urban	Assam	Non-RGU	Other
<b>Dr Amit Vyas</b>	Urban	Assam	Non-RGU	Other
<b>Anil Kumar Yadav</b>	Urban	Assam	Non-RGU	Other
<b>Saurabh Srivastava</b>	Urban	Assam	Non-RGU	Other

<b>Pankaj Kumar Sinha</b>	Urban	Assam	RGU	Other
<b>Ashish Kumar Sharma</b>	Urban	Manipur	Non-RGU	Other
<b>Mrs Sunita</b>	Urban	Manipur	Non-RGU	Other
<b>Dr.Divyarajsinh M Zala</b>	Urban	Manipur	Non-RGU	Other
<b>Leishangthem Shashikanta Singh</b>	Urban	Manipur	Non-RGU	Other
<b>Umakanta Panda</b>	Urban	Manipur	Non-RGU	Other
<b>Anushri Patel</b>	Urban	Manipur	Non-RGU	Other
<b>Malini K</b>	Urban	Manipur	Non-RGU	Other
<b>Roopa Rajendran</b>	Urban	Manipur	Non-RGU	Other
<b>Dr. Jyothi Adapa</b>	Urban	Manipur	Non-RGU	Other
<b>Ayush Gupta</b>	Urban	Manipur	Non-RGU	Other
<b>Thokchom Loteshori Devi.</b>	Urban	Manipur	RGU	Other
<b>Tanmay Jain</b>	Urban	Manipur	RGU	Other
<b>Vitthal Ranba Kendre</b>	Urban	Meghalaya	Non-RGU	Other
<b>Dr. Shrikant L. Patil</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Mrs.R.Sasikala</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Kh Warish Ahamed</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr Vijay Prakash Srivastava</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Sandip Das</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Vijeta</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Jyoti Prajna Panigrahi</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr Devki Nandan Sharma</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr. Manisha Sureshchandra Araj</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Divya Rai</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Moirangthem Joychandra Singh</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Nur Hanani Zayani Binti Alias</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Ms.Shabana Malled</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Bhavana G L</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Nilesh Panchal</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr. Sachin Bhaskar Kumbhar</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Tatum Kodak</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Prakash Yadav</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Seema Saikia</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>P.Jim Linda</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>T. Sivakumar</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Binni Kumari</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr.Maw Sorum</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Rakesh Upadhye</b>	Urban	Other State/UT of India	Non-RGU	Other

<b>Srikanth.N</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Kangjam Rita Devi</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr R Thamilmani</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Sujatha S.L</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Kamaljit Verma</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Ms.Neelam</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Vaibhavi Kumari</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr.Smitha Poulose</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr. Jyoti Mathur</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Mohd Faizan Hussain</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Bhuvaneshwaran.N</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Chandan Kumar</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Chelle Radhika</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr. Bikash Bage</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Shalu Chahal</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr. Raji Rajan</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Sanjay Goswami</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Shilpa Negi</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Pramod Kumar Jha</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Pharmaceutical Chemistry</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Sorakayala Venkata Anusha</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Mohammed Ashma</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr. Manisha Priya</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Darba Pakam Lobom</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>C Shilpaja</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Mechek Sampar Awan</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr Aashutosh Tiwari</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Tilling Tabin</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>K.C.Biswal</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Prof.Dr.Sanjay Shamrao Nanware</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr. Chandrakant. Chaudhari</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Sarita Yadav</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr.Sushma Sharma</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Ashwini Jamuni</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr Ved Prakash Gupta</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Haobam Chanu Indira</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Prof. Boa Reena Tok</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Ms.D.Senthamarai</b>	Urban	Other State/UT of India	Non-RGU	Other

<b>Kirsum Ori</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr.Mamta Kumari</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Jabgum Pale</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Sachin Kumar Sah</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Kelina Maharjan</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr M Arul</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Hemanta Kumar Sarma</b>	Urban	Other State/UT of India	RGU	Other
<b>Tara Chand Badiwal</b>	Urban	Other State/UT of India	RGU	Other
<b>Singitham Santosh Kumar</b>	Rural	Other State/UT of India	RGU	Other
<b>Sumit Kumar Jena</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Kime Tara</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Dr. Kadambini Mishra</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Mariappan C</b>	Urban	Assam	Non-RGU	Other
<b>Aditi Das</b>	Urban	Manipur	Non-RGU	Other
<b>P. Vijaya Lakshmi</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Moirangthem Purnachandra Singh</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Nani Umie</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Sushil Ahirwar</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Eshwar K R</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Kaling Payang</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr. Laxminarayan C. Kurpatwar</b>	Rural	Tripura	Non-RGU	Other
<b>Dr. Mahesh Bhausahab Thorat</b>	Rural	Arunachal Pradesh	Non-RGU	Other
<b>Tam Ama</b>	Rural	Arunachal Pradesh	RGU	Other
<b>Sandip Rijal</b>	Rural	Arunachal Pradesh	RGU	Other
<b>Moge Karga</b>	Rural	Arunachal Pradesh	RGU	Other
<b>Tatyam Moyong</b>	Rural	Arunachal Pradesh	RGU	Other
<b>Biplab Debbarma</b>	Rural	Arunachal Pradesh	RGU	Other
<b>Ajam Mossang</b>	Rural	Arunachal Pradesh	RGU	Other
<b>Olympia Kurmi</b>	Rural	Arunachal Pradesh	RGU	Other
<b>Nitish Gusain</b>	Rural	Assam	RGU	Other
<b>Renu Kushvah</b>	Rural	Assam	RGU	Other
<b>Ashwini S. Mirji</b>	Rural	Manipur	Non-RGU	Other
<b>Chow Thaneya Chowhai</b>	Rural	Manipur	RGU	Other
<b>R.Ramavathi</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Dr. Manoj Kumar</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Thuta Bhaskararao</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Chandan.V</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Neeru Deshwal</b>	Rural	Other State/UT of India	Non-RGU	Other

<b>Monalisa Raut</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Ashmita Sinha</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Mohnish Pulast</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Sachin Karbhari Jadhav</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Dr. V.Mahmudul Hasan</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Tulika Lahon</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Puspa Reule</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Kalaiyarsan K</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Wakode Chandu Shankar</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Jyotish Kumar Mahato</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Dr. T. Velpandi</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Minakhi Borah</b>	Rural	Other State/UT of India	RGU	Other
<b>Birju Kumar Sah</b>	Rural	Other State/UT of India	RGU	Other
<b>Anil Payeng</b>	Urban	Other State/UT of India	RGU	Other
<b>Rinchin Dorjee</b>	Urban	Arunachal Pradesh	Non-RGU	Other
<b>Dr.Satish Uttamrao Patil</b>	Urban	Arunachal Pradesh	Non-RGU	Other
<b>Bompa Lomdak</b>	Urban	Arunachal Pradesh	RGU	Other
<b>Bishnupriya Borah</b>	Urban	Arunachal Pradesh	RGU	Other
<b>R.Anitha</b>	Urban	Arunachal Pradesh	RGU	Other
<b>Kongam Potom</b>	Urban	Arunachal Pradesh	RGU	Other
<b>Jeetender Thakur</b>	Urban	Arunachal Pradesh	RGU	Other
<b>Diptanu Saha</b>	Urban	Arunachal Pradesh	RGU	Other
<b>Dr. Seema Bhargava</b>	Urban	Arunachal Pradesh	RGU	Other
<b>Dr. Sanjay Prasad</b>	Urban	Arunachal Pradesh	RGU	Other
<b>Jaya Mishra</b>	Urban	Arunachal Pradesh	RGU	Other
<b>Cherukuri Kalyani</b>	Urban	Assam	Non-RGU	Other
<b>Shammy T</b>	Urban	Assam	Non-RGU	Other
<b>Naorem Ingochouba Singh</b>	Urban	Assam	Non-RGU	Other
<b>Sunil Ramashray Kushwah</b>	Urban	Assam	RGU	Other
<b>Kapil Saini</b>	Urban	Assam	RGU	Other
<b>Pallavi</b>	Urban	Assam	RGU	Other
<b>Akash Pandey</b>	Urban	Manipur	Non-RGU	Other
<b>Dr.Shamaila Siddiqui</b>	Urban	Manipur	Non-RGU	Other
<b>Kavitha S R</b>	Urban	Manipur	Non-RGU	Other
<b>Bhavtosh Awasthi</b>	Urban	Manipur	RGU	Other
<b>J.Lavanya</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr. Savitsmita Vilasrao Chawan</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Olik Tamut</b>	Urban	Other State/UT of India	Non-RGU	Other

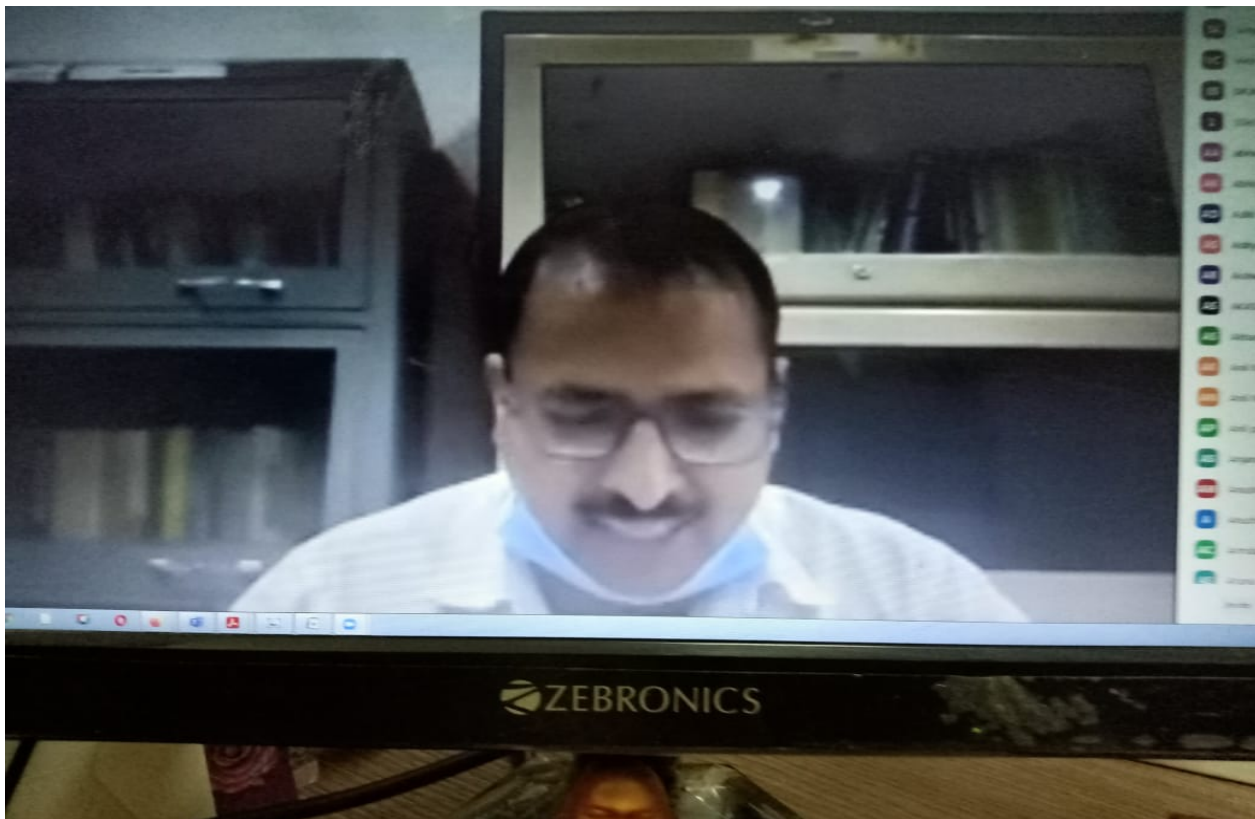


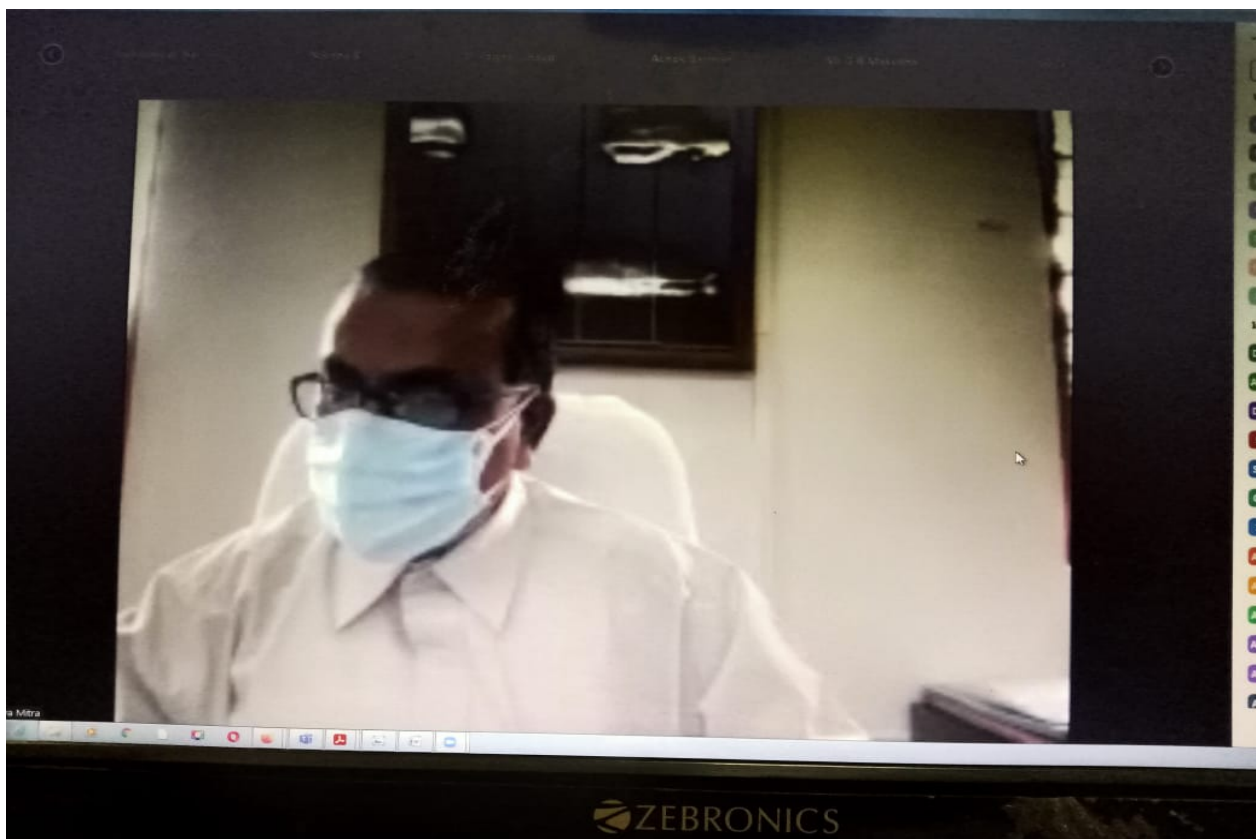
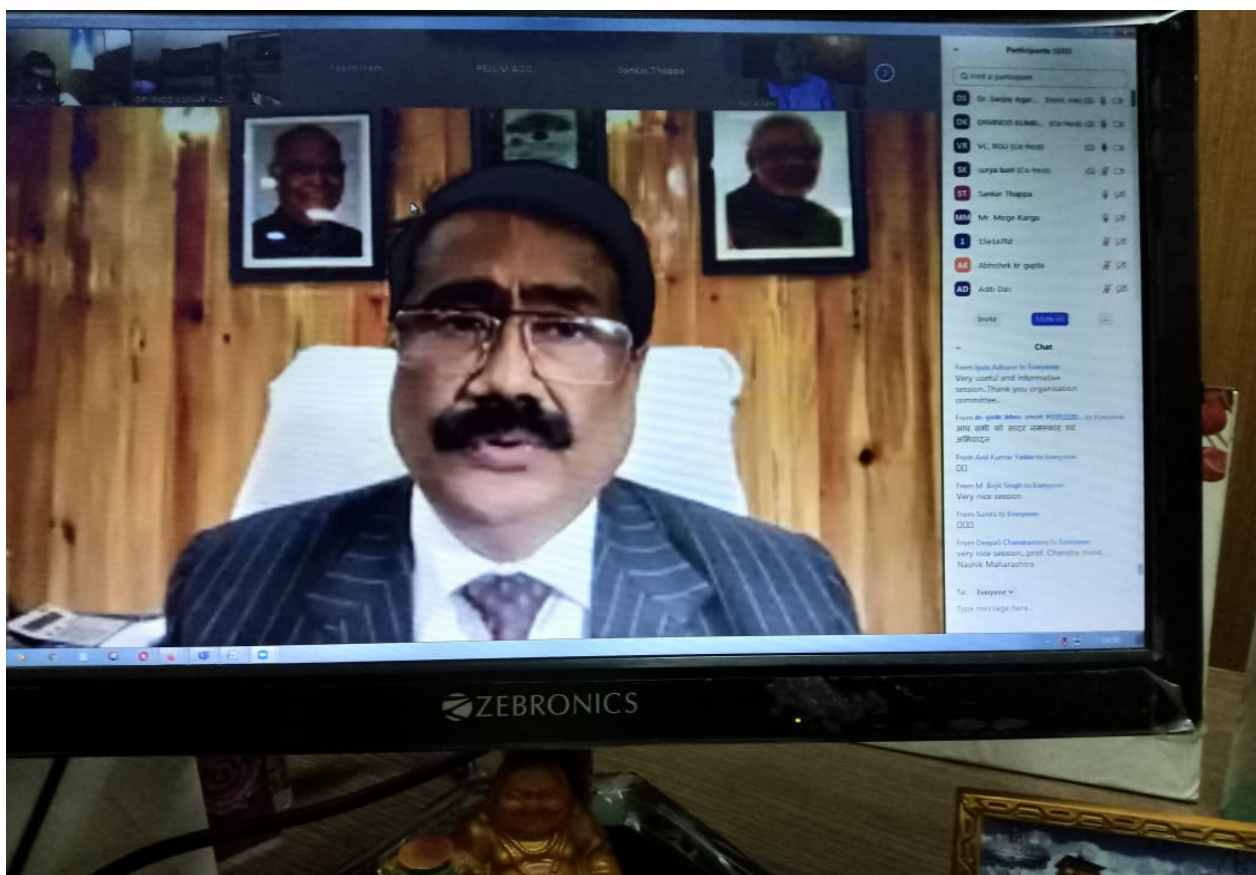
<b>Dr. Kishor Sheshrao Chaure</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>K.Khasimpeera</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>S. L. Bairwa</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Mohammed Shoabuddin Taahir</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Mrs. Shewli Roy</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr Sat Narain</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Panashe Ndlovu</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Bol Bahadur Bishwakarma</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Toter Bagra</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Prof.Digambar Balu Purane</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Pratibha Kumari</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Rakesh Paswan</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Smita Mahesh Pore</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr G Aruna</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Achom Surjit Singh</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr.MD Dave</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Prof Priyanka Darekar</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Gireesh R</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Aaquib Raouf</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Rkta</b>	Urban	Other State/UT of India	Non-RGU	Other
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<b>Ravi Sharma</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Lakshmi H</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Pradeep Kumar</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Kargo Angu</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Kumar Nitin</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Sarode Usha Sawlaram</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Toko Jiri</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Prabhjot Kaur</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Somnath Mukhuti</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Anuj Chaturvedi</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>S. Sairam</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Duyu Kampu</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr.Ashok Kumar Tomar</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr. Rekha Melwani</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Sadanand Dinkar Aparadh</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Mohammad Ayub Ahmed</b>	Urban	Other State/UT of India	RGU	Other
<b>Dr. Dongri Mohammed Siddiq</b>	Urban	Other State/UT of India	RGU	Other

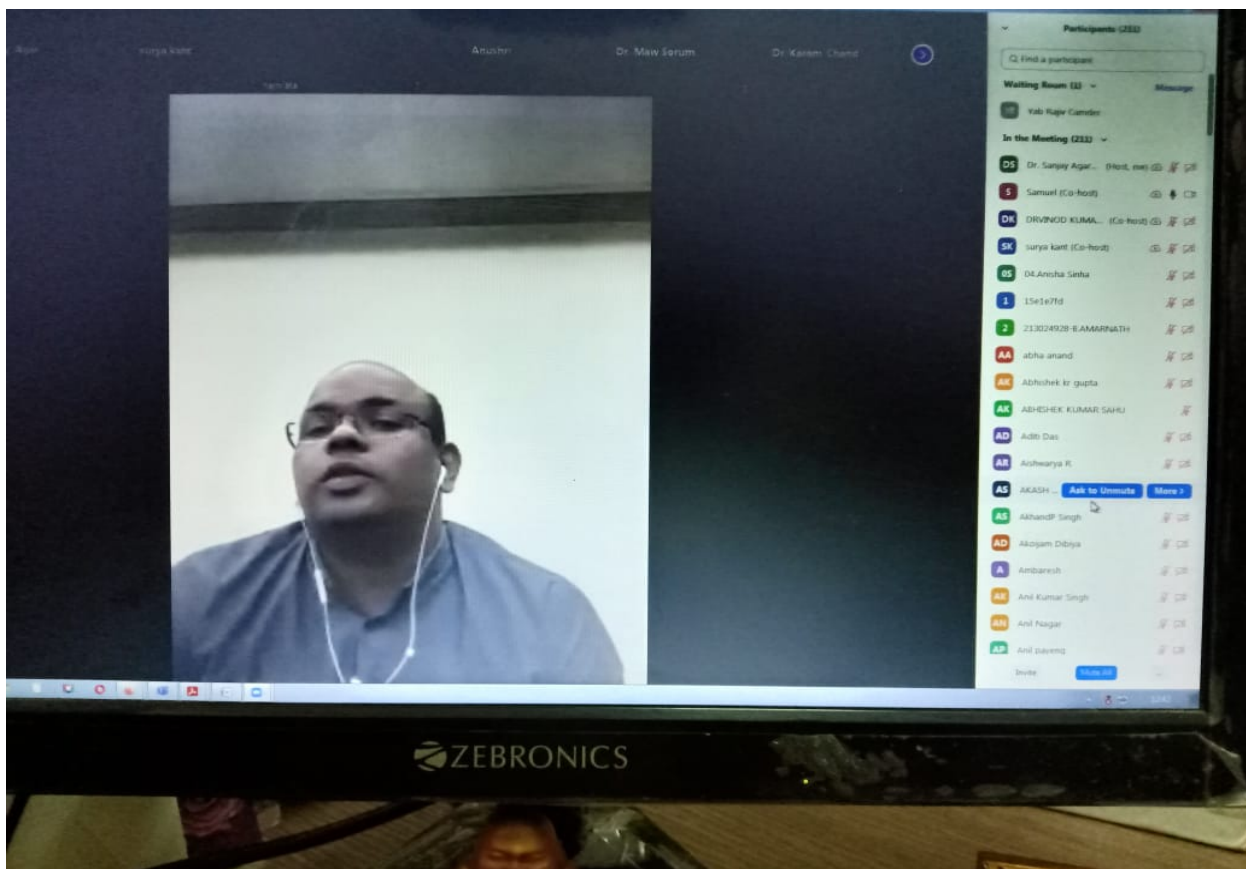
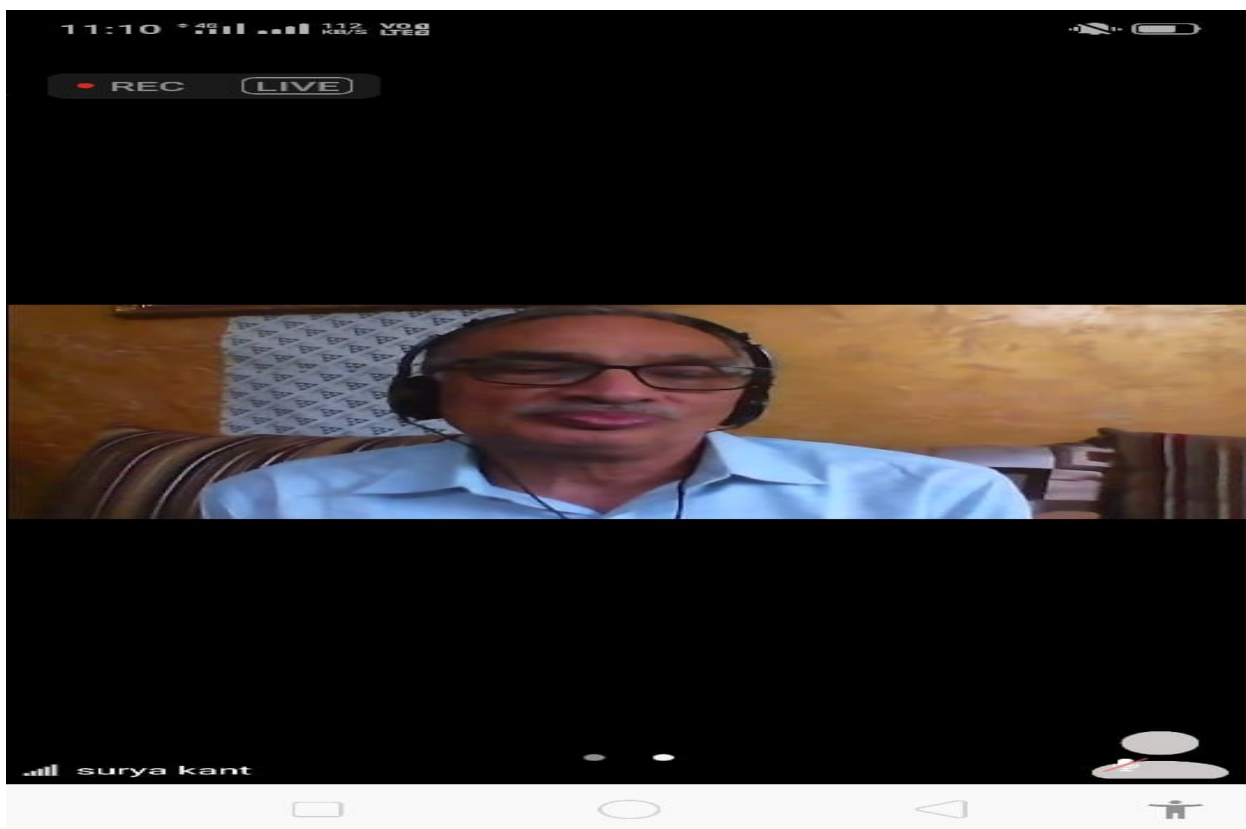


<b>Akanksha Sachan</b>	Urban	Other State/UT of India	RGU	Other
<b>Uday Suresh Dhomne</b>	Urban	Other State/UT of India	RGU	Other
<b>Venkatesan A</b>	Urban	Other State/UT of India	RGU	Other
<b>Khoda Bapu</b>	Rural	Other State/UT of India	RGU	Other
<b>Rita Kumari Yadav</b>	Rural	Arunachal Pradesh	Non-RGU	Other
<b>Tagang Naizer</b>	Rural	Arunachal Pradesh	Non-RGU	Other
<b>Stany Alai.B</b>	Rural	Arunachal Pradesh	RGU	Other
<b>Nisha Yadav</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Md. Anuwar Shah</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Dr. R. Dharmaragini</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Shaik Asha Begum</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Avvaru Kiran Kumar</b>	Rural	Other State/UT of India	Non-RGU	Other
<b>Bhartendu Singh</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Ompi Kumari</b>	Urban	Arunachal Pradesh	RGU	Other
<b>Rita Kumari Yadav</b>	Urban	Arunachal Pradesh	RGU	Other
<b>Dr. Kumam Praphullo Singh</b>	Urban	Arunachal Pradesh	RGU	Other
<b>Dr.S.Nambi Devi</b>	Urban	Manipur	Non-RGU	Other
<b>Anand Shukla</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Rajesh Ahuja</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Mohammed Wajid</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr. Tanushri Mukherjee</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Ms. Asha Varma</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Priyanka Chourasiya</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Dr.D.D.Saravanam</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Payal Karmakar</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Aliza</b>	Urban	Other State/UT of India	Non-RGU	Other
<b>Okram Surchandra Singh</b>	Rural	Other State/UT of India	Non-RGU	Other

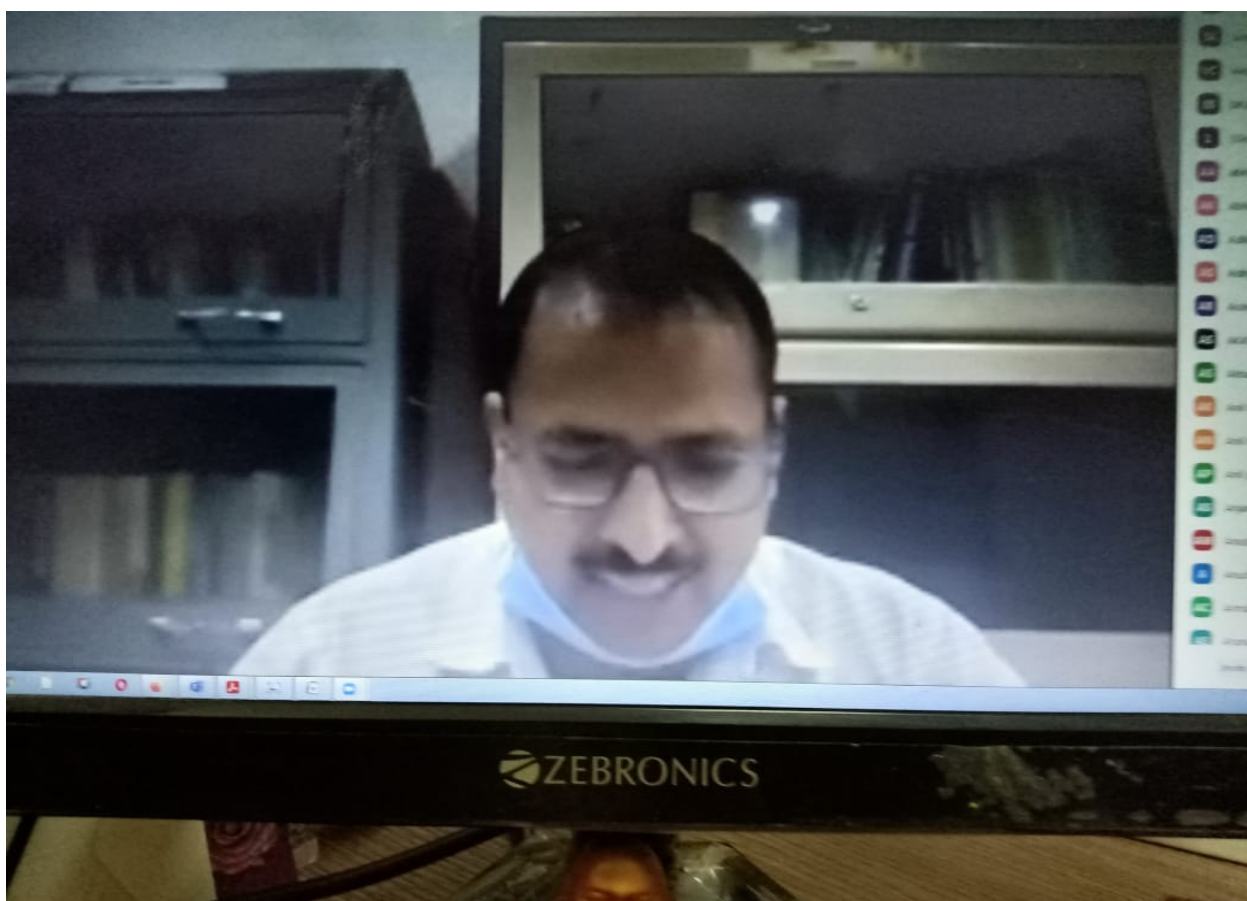
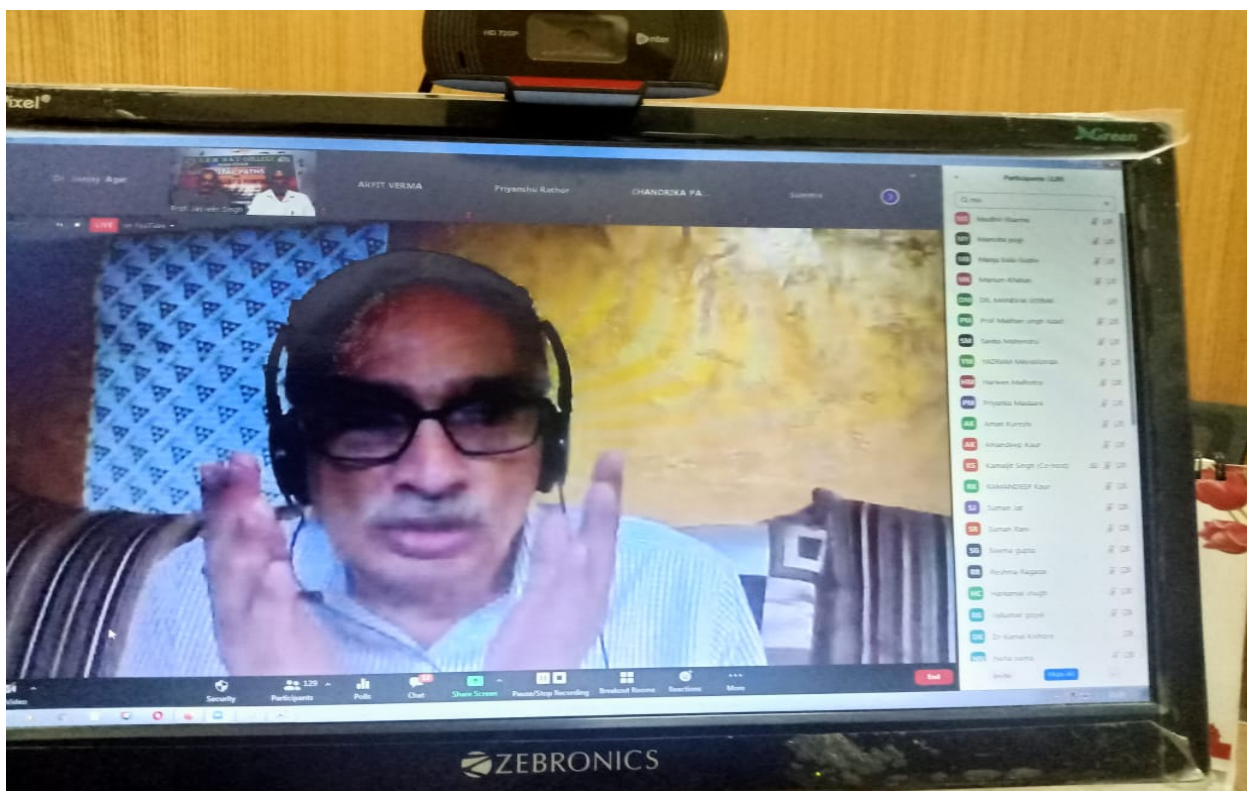
**Annexure 4.3.: Photographs**

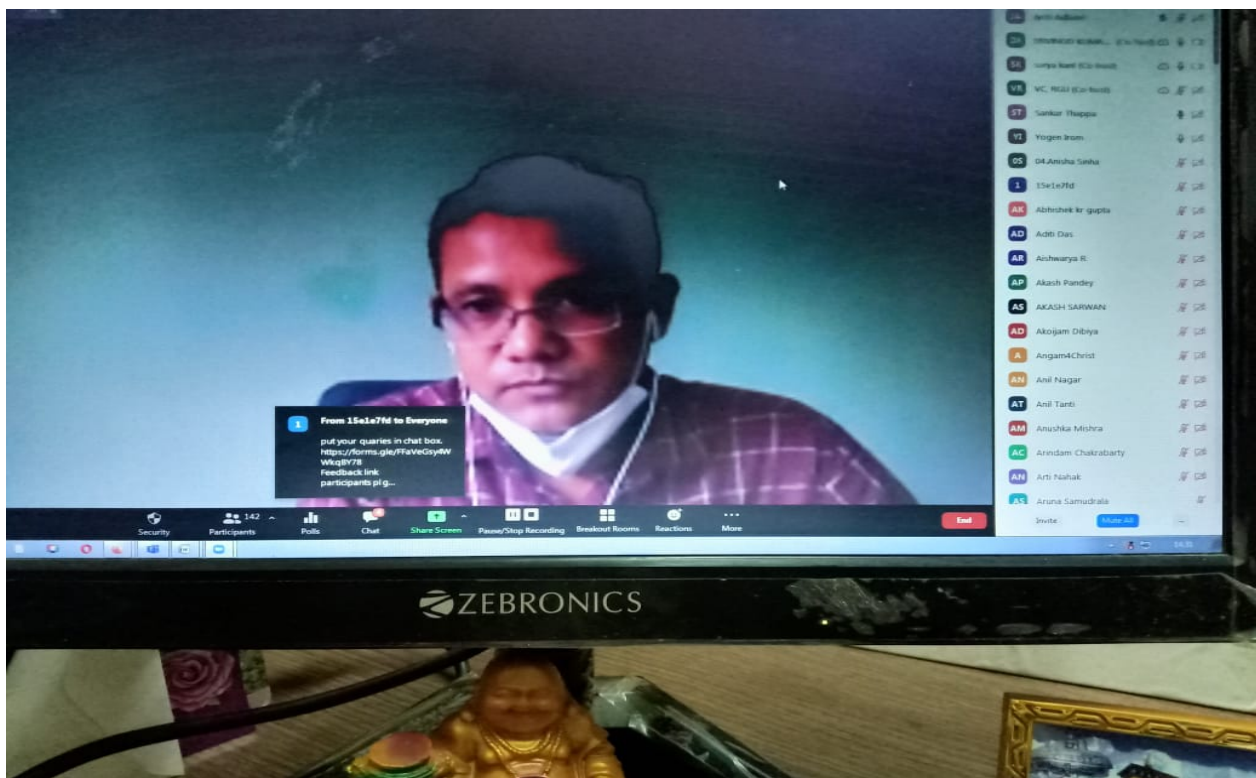
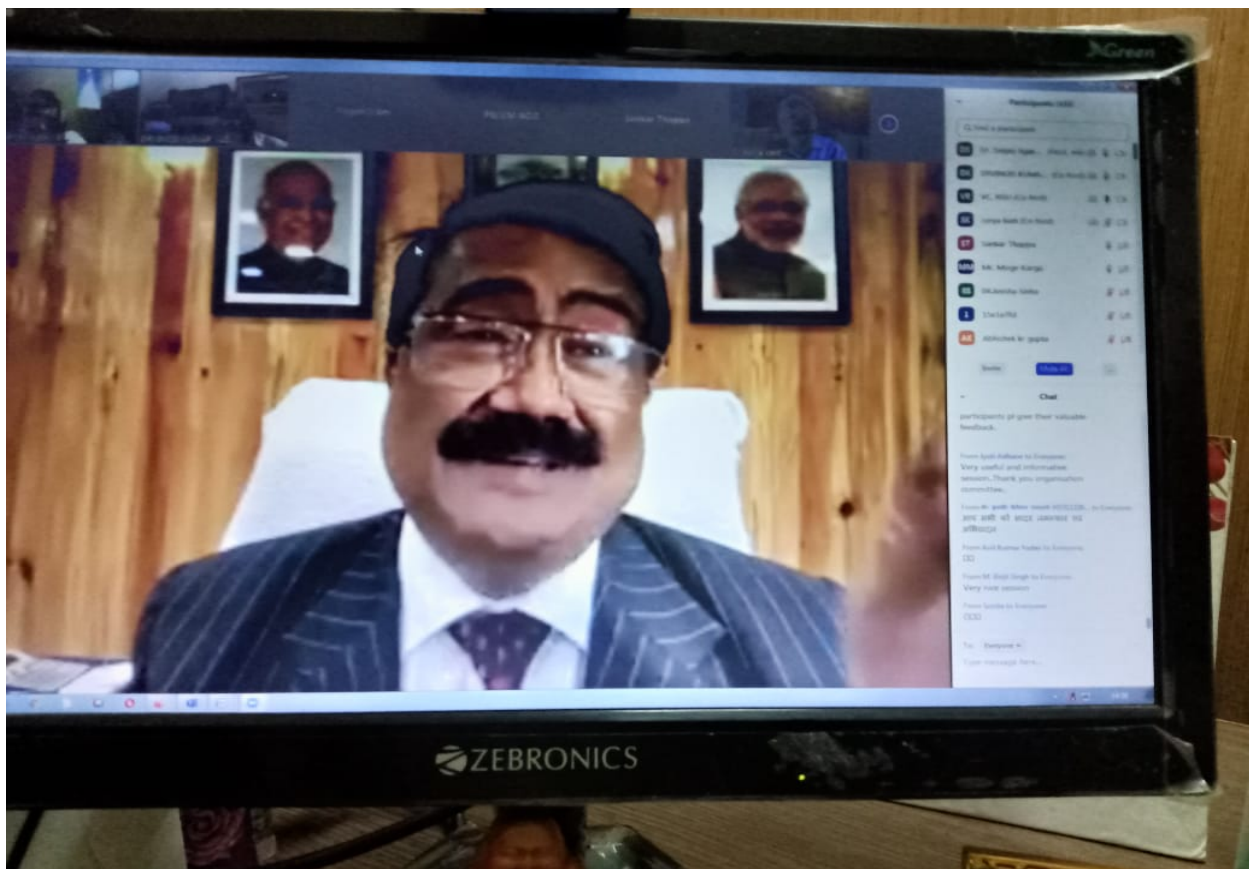












## Annexure 4.4.: Media Coverage

12/21/21, 5:13 PM

Nat'l seminar on fin'l planning held | The Arunachal Times

### Nat'l seminar on fin'l planning held

July 17, 2021

**RONO HILLS, 16 Jul:** More than 625 people attended a virtual national seminar on 'Financial planning and preparedness for financial inclusion', organized by the commerce department of Rajiv Gandhi University (RGU) on 15 July.

The programme was organized with the prime objective of expanding financial education, knowledge, and information and awareness among school, college and university students and teachers.

RGU Vice Chancellor Prof Saket Kushwaha inaugurated the seminar, which was organized in association with RGU's management department, the Securities and Exchange Board of India (SEBI) and the Association of Mutual Funds in India [AMFI].

The VC stressed on the relevance of such national seminars. Senior faculty member Prof Tasi Kaye, RGU Pro-VC Amitava Mitra, RGU Commerce Department Assistant Professor Dr Vinod Kumar Yadav and Management Department Head Dr Shankar Thappa also spoke.

Samuel Babu Madella from the SEBI and Suryakant Sharma from the AMFI delivered lectures on the subject of financial planning in day-to-day life.





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## Seminar on 'Financial Planning and Preparedness for Financial Inclusion'

Date : 15th July, 2021 - Rajiv Gandhi University, Arunachal -



### Department of Commerce, RGU organized a National Seminar on "Financial Planning and Preparedness for Financial Inclusion"

RGU, Rono Hills, 16th July 2021. Department of Commerce, Rajiv Gandhi Central University organized a National Seminar on "Financial Planning and Preparedness for Financial Inclusion" on 15th July 2021 in association with the Department of Management, and in collaboration with the Securities and Exchange Board of India [SEBI] and Association of Mutual Funds in India [AMFI].

Dr. Vinod Kumar Yadav who envisioned and initiated this programme as a Coordinator and Organizing Secretary, also working as an Assistant Professor in the Department of Commerce. This programme was organized with the prime objective of the expansion of financial education, knowledge, information, and awareness among the school, college and university students and teachers as well.

The programme was inaugurated at 12 noon by Prof. Saket Kushwaha, Vice Chancellor, Rajiv Gandhi University. He delivered an inaugural address under which he shared his insightful views and vision to the relevance of such kind national seminar based on financial education. Prof. Amitava Mitra, Pro Vice Chancellor, RGU was also present in the inaugural session and addressed virtual gathering.

Prof. Tasi Kaye, senior faculty of the department presented a formal welcome note. Coordinator and Organizing Secretary of the National Seminar presented a summary of the seminar and concluded seminar briefing by pronouncing "Jai Samwidhan, Jai Vigyan, Jai Loktantra, Jai Bharat, Jai Arunachal".

More than six hundred twenty five people registered to the virtual national seminar wherein 60% attendees were from urban background and 40% rural background; 25% participants were from RGU and 75% from the outside RGU; around 60% participants were from commerce and management background and 40% from other disciplines; 50% participants were employed and 50% unemployed including students.

Under this national seminar, two eminent speakers namely Mr. Samuel Babu Madella from SEBI and Mr. Suryakant Sharma from AMFI delivered very intensive and extensive informative and interesting sessions whereby they endeavoured to fulfill the aspirations and expectations of the attendees to every possible extent by touching the length and breadth of the financial planning in day to day life.

Technical sessions of the seminar concluded with the question-answer session. Dr. Shankar Thappa, Head of the Department of Management presented an extensive formal vote of thanks at the end of the seminar. The programme was formally concluded by the Vice Chancellor of the university by sharing his personal experience and extending best wishes and congratulations to the seminar organizing team and resource persons for the successful national seminar at the end of the academic session.

Dr. Vinod Kumar Yadav  
 Coordinator and Organizing Secretary, National Seminar  
 Rajiv Gandhi Central University,  
 Rono Hills, Doimukh,  
 Arunachal Pradesh

\* This information is sent by Dr. Vinod Kumar Yadav who can be contacted at vinod(DOT)yadav(AT)rgu(DOT)ac(DOT)in  
 This Post is webcasted on July 17 2021

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## RGU conducts seminar of financial planning

July 17, 2021

**RONO HILLS, Jul 16:** The Commerce department of Rajiv Gandhi University (RGU) Thursday organized a seminar on “Financial Planning and Preparedness for Financial Inclusion” in association with the Department of Management and in collaboration with the Securities and Exchange Board of India (SEBI) and Association of Mutual Funds in India (AMFI).

Dr Vinod Kumar Yadav who envisioned and initiated the programme as a coordinator and organizing secretary, also working as an Assistant Professor in the department of commerce.

The programme was organized with the prime objective of the expansion of financial education, knowledge, information, and awareness among the school, college and university students and teachers as well.

Inaugurating the programme vice chancellor (VC) Prof Saket Kushwaha shared his insightful views and vision to the relevance of such kind national seminar based on financial education.

The coordinator of the seminar presented a summary of the seminar.

More than six hundred twenty five people registered to the virtual national seminar wherein 60 per cent attendees were from urban background and 40 per cent from rural background, a press release informed.

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## RGU ORGANISES NATIONAL SEMINAR ON 'FINANCIAL PLANNING AND INCLUSION' WITH SEBI'S COLLABORATION ([HTTP://WWW.EASTERNSENTINEL.IN/NEWS/STATE/RGU-ORGANISES-NATIONAL-SEMINAR-ON-FINANCIAL-PLANNING-AND-INCLUSION-WITH-SEBIS-COLLABORATION.HTML](http://www.easternsentinel.in/news/state/rgu-organises-national-seminar-on-financial-planning-and-inclusion-with-sebis-collaboration.html))

👤 📅 17th Jul 2021 12:07:AM 🌐 State

Eastern Sentinel Arunachal News

RONO HILLS, Jul 16: Department of Commerce, Rajiv Gandhi University in association with the Department of Management on Thursday organised a national seminar titled 'Financial Planning and Preparedness for Financial Inclusion' through virtual mode with the objective of spreading knowledge and awareness on financial information and inclusion among school, college and university students and teachers.

Conducted in collaboration with the Securities and Exchange Board of India (SEBI) and Association of Mutual Funds in India [AMFI], the seminar was inaugurated by Vice Chancellor Professor Saket Kushwaha. Delivering the inaugural address, the VC underscored the relevance of such national seminars for spreading financial education among common people. Among the 625 participants, 60% were from urban background and 40% had rural background and 25% were from RGU and 75% from outside. 60% participants had commerce and management background and 40% were from other disciplines and participation ratio between employed and unemployed was equal. Assistant Professor in the Department of Commerce Dr. Vinod Kumar Yadav was the seminar's Coordinator and Organizing Secretary. Eminent speakers namely Samuel Babu Madella from SEBI and Suryakant Sharma from AMFI conducted informative sessions touching the length and breadth of the subject of financial planning in day to day life.

Pro VC Professor Amitava Mitra and senior faculty of the department, Professor Tasi Kaye also spoke on the occasion.

### Kenter Joya Riba

*(Managing Editor)*

She is a graduate in Science with post graduation in Sociology from University of Pune. She has been in the media industry for nearly a decade. Before turning to print business, she has been associated with radio and television.

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Seminar on financial education - Independent Review

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## Seminar on financial education

 By **Independent Review** July 16, 2021

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### RONO HILLS, 16 JUL

A national seminar on ‘Financial planning and preparedness for financial inclusion’ was organised by the department of commerce, Rajiv Gandhi University, in association with the department of management, Securities and Exchange Board of India [SEBI] and Association of Mutual Funds in India [AMFI] through virtual mode on Thursday.

The programme aimed for the expansion of financial education, knowledge, information, and awareness among the school, college and university students and teachers.

The programme was inaugurated by RGU Vice Chancellor Saket Kushwaha.

He shared his insightful views and vision to the relevance of such kind national seminar based on financial education.

Resource persons Samuel Babu Madella from SEBI and Suryakant Sharma from AMFI delivered talks on financial planning in day to day life.

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SC to implement digital bail order system across country

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Liromoba to be fully vaccinated by October

**Annexure 4.5.: Programme Brochure**

# **National Seminar Planning and Preparedness for Financial Inclusion**



**15th July (Thursday), 2021**

**Organized by**

**Department of Commerce, RGU, Arunachal Pradesh**

**In Association with Department of Management, RGU, Arunachal Pradesh &**

**In Collaboration with Securities and Exchange Board of India [SEBI] &**

**Association of Mutual Fund in India [AMFI]**

**Concept Note:** The financial planning led by financial education plays a key role in the financial empowerment of an individual. It not only gives reasonable comfort to an individual but also go a long way in efficiently managing its finances and meeting social and financial commitments during the service period (active phase) and post-post-retirement life (passive phase). Savings and Investments made by the citizens of an economy are the two indicators by which the strength of an economy can be measured. As per International Monetary Fund World Economic Outlook (April-2015) dated June 03, 2015, the Indian economy stands at 7th place in the world in terms of Nominal GDP and 3rd in terms of Purchase Power Parity (PPP). The corporate sector plays an important role in shaping our economy. The investment in the top 500 companies of our country by FIIs had reached 23% with the value over \$335 billion till the year 2014 as per the Citigroup Report 2015. Retail participation has come down drastically in recent decades. This leads to a situation where most of the returns were enjoyed by the FIIs rather than the Retail Investors, which implies less participation in indirect investment. The reason for less participation by retail investors in the markets is due to the dearth of financial awareness led by poor financial education among the investors.

As the statutory protector of interest of the investors, in the securities market, SEBI along with AMFI endeavours to educate the investors so as to make them self-protected". Apart from investor education, financial education is also considered essential; financial education is a vital and valuable life skill that empowers people to make sound financial decisions and take responsibility at their own for the same. Accordingly, SEBI's financial education oriented Webinars attempts to impart better understanding of financial products to the investors to enable them to better manage their finance.

**Objectives:** \*To make the participants well familiar with the concept of Financial Planning. \*To provide practical knowledge to the participants to financial planning. \*To make the participants known with different attractive investment alternatives available in the market. \*Sharing DO’s and Don’ts with participants while participating in the market as the investor. \*To address the various queries and doubts of participants across disciplines being faced while making investment in the market.

**Participants:** The intended target audience includes person from any discipline or any academic background across the country. It has been basically designed to cater the financial education needs of the students and faculty members of the schools, colleges, and university as well. Even common people of the society who are interested in participating in this webinar may also register to ensure their participation in the programme.

**Registration & Participation:** Nothing would be charged from the interested participants against their participation in the programme. Live web sessions will be conducted through Zoom Platform. The number of seats is limited for the participants in the webinar. So, interested applicants will be selected on first come first served basis.

**Registration & Participation:**

Date & Time	Inaugural Session	
15.07.2021 [11:45AM-02:15 PM]	Technical Session-1	Mr. Suryakant Sharma, Senior Consultant AMFI [Key Note Speaker]
	Technical Session-2	Mr. Deb Bhattacharjee, Assistant General Manager, SEBI
	Closing	

**RESOURCE PERSONS**



**Mr. Deb Bhattacharjee**  
Assistant general Manager  
Securities and Exchange Board of India [SEBI]



**Mr. Suryakant Sharma**  
Senior Consultant

The Association of Mutual Fund in India [AMFI]

**CHIEF PATRON**



**Prof. Saket Kushwaha**  
Vice Chancellor  
RGU, Arunachal Pradesh



**Prof. Amitava Mitra**  
Pro-Vice Chancellor  
RGU, Arunachal Pradesh



**Dr. Nabam Tadar Rikam**  
Registrar  
RGU, Arunachal Pradesh



**Prof. Otem Padung**  
Finance Officer  
RGU, Arunachal Pradesh

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**Registration** **CLICK HERE**