AWOKE India Times
एवोक इण्डिया टाइम्स

Year 13 | Issue 32 | Oct- Dec 2025



- *New goals. New strategies. New milestones.*
- *Empowering growth through ideas, insights, and action*

www.awokeindia.com

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Editor's Note



Dear Esteemed Readers,

As we step into the New Year 2026, we extend our warmest wishes for a year filled with progress, purpose, and new possibilities. This special Oct–Dec 2025 edition of AWOKE India Times highlights key milestones and impactful initiatives undertaken during the quarter, with a special focus on the 8th Edition of the International Financial Literacy Conclave (IFLC 2025).

IFLC 2025 reaffirms our commitment to advancing financial literacy, digital inclusion, and sustainable development, with a focused emphasis on Rural Bharat. The conclave, inaugurated by Hon'ble Shri Brajesh Pathak, along with other eminent dignitaries, brought together policymakers, thought leaders, and practitioners for meaningful dialogue and knowledge-sharing towards inclusive economic growth.

This edition also showcases the important role of our Advisory Board and Executive Committee, and captures key insights from "Insightful Interactions, Inspiring Outcomes"—dialogues that continue to guide ideas, influence perspectives, and inspire actionable change.

During this quarter, AWOKE India further strengthened investor empowerment through Investor Awareness Programs (IAPs), including the celebration of World Investor Week, aimed at promoting informed investing and responsible financial decision-making. Alongside this, initiatives under ALAKH – AWOKE Learning and Knowledge Home, extensive media engagement, and timely updates on finance and the economy have been presented in a simple and easy-to-understand manner for our readers.

In addition, through industry-oriented training programs, internship opportunities, and thought-provoking special articles, this issue seeks to inspire sound financial thinking and effective financial planning.

We are confident that this edition will prove to be informative, insightful, and inspiring. We sincerely value your continued support and look forward to your valuable feedback and suggestions as we strive to create greater impact.

Warm regards,
Pravin Kumar Dwivedi
Founder & Chairman – AWOKE India Group

Advisory Board



Prof Subrata Chakraborty
Hon. Chairman- Advisory Board
Former Dean & Director In Charge, IIM, Lucknow



Hon'ble Justice Sudhir Kr Saxena
Former District Judge of UP High Court and Served as Member Secretary of UPSLSA



Dr Anup Chandra Pandey
Former Election Commissioner of India & Former Chief Secretary, Government of Uttar Pradesh



Mr G B Pattanaik
Former Principal Secretary, Governor of UP and Former Vice- Chancellor, Lucknow University



Mr Chintan Khanna
Corporate Trainer
Former- SCB [Global Trainer], ANZ Grindlays



Mrs Aparna Awasthi
Former DGM- Outreach, SBI, LHO, Lucknow



Mr A K Singh
Former CGM, NABARD, Lucknow



Mr Devesh Mathur
COO- HSBC Bangladesh and Former Head, GBS- Bank of America



Prof Vipul
Professor of Finance and Accounting, IIM Lucknow



Mr Vijay Sahi
Former GM
Times of India



Dr Deepti Dwivedi
Managing Director
Arth Vipra Finvest Pvt Ltd

Executive Committee



Mr B L Gupta
Former GM,
Punjab National Bank



Mr Pramil Dwivedi
Founder
Pragya International Trust



Mr G P Tripathi
Ex Chief Manager
Bank of India



Dr Kirti Narayan
Retd Principal,
Jai Hind College, Mumbai



Dr Ashu Shukla
Former- IG Police
CRPF



CA Rajeev Sharma
FCA ICAI



Rajive Kumar, IFS (Retd.)
Chairman, EAC–Industry-1, MoEFCC Former Professor & VP, Amity Foundation (EFCC)



Mr Tilak Manocha
Ex Joint Director Dept of Vocational Education & Skill Development



Mrs Pratima Tiwari
Chief Manager
Union Bank of India



Mr Nihal Chandra Shivhare
Director- Financial Literacy Centre, Jhansi



Mr RAS Khangar
EX AGM, NABARD



Mr S K Mishra
Former Chief Manager
Punjab National Bank



Mr S K Srivastava
Professor- Amity University



Col (Dr) Sameer Misra
Vice President
S M Securities Pvt Ltd



Mr Narendra Dhawan
[Retd] AGM Oriental
Bank of Commerce



Mr Rajiv Pradhan
Former Chief Manager
Bank of Baroda



Mr Ashutosh Nigam
EX AGM NABARD

AWOKE India Group

Leading Training, Consulting, and Social Enterprise (Established 2012)

AWOKE stands for "A Wisdom One Knowledge Enterprise," reflecting our vision of awakening individuals, industries, and institutions through knowledge-driven initiatives that empower and transform lives.

Operating across BFSI, IT, HR, taxation, business training, and internship programs, AWOKE India Group works to enhance financial and professional acumen and build a future-ready society.

AWOKE India Consultants Private Limited (AICPL)

- Training and Consulting Division of the AWOKE India Group
- Delivers customized, outcome-oriented training and consulting programs
- Works with corporates, government bodies, educational institutions, professionals, entrepreneurs, and MSMEs
- MOUs with 15+ colleges and academic institutions for training, internships, and student skill development
- AICPL is a SEBI SMART (Securities Market Training) Organization
- Acts as a catalyst for transformation through practical learning, capacity building, and sustainable performance improvement

AWOKE India Foundation (AIF)

- Social impact arm of the AWOKE India Group
- Recognized as the only SEBI-registered Investor Association (IA) in Uttar Pradesh
- Promotes financial literacy, investor education, investor protection, and skill development
- Supports investor awareness and grievance redressal initiatives
- Works extensively with students, women, youth, SHGs, FPOs, and rural communities

Key Initiatives:

- Depositor Education Awareness Program (DEAP)
- Centre for Financial Literacy (CFL) of RBI
- Awoke Learning and Knowledge Home (ALAKH) – free holistic education for underprivileged children
- Entrepreneurship & Skill Training Programs

Flagship Programs & Impact

- Over 1 lakh sessions conducted pan India, reaching 25 lakh+ participants across 300 districts
- RBI CFL Project: Financial literacy sessions for rural communities in UP & Bihar
- International Financial Literacy Conclave (IFLC): 8 Editions since 2018
- Financial Planning & Awareness sessions for corporates, government employees, MSMEs, students, and educational institutions
- Coverage of 750+ educational institutions

Key Services & Areas of Expertise

- Investor Education & Investor Protection
- Financial Literacy & Financial Inclusion Programs
- Depositor Education Awareness Programs of RBI
- Corporate & Government Employee Training
- Retirement, Tax & Financial Planning Workshops
- Capacity Building for MSMEs, Startups & FPOs
- Skill Development & Entrepreneurship Training
- Faculty, Student & Professional Development Programs
- Customized Training & Consulting Solutions



International Financial Literacy Conclave

8th Edition

International Financial Literacy Conclave- #IFLC2025

Theme:

Digital Finance for All: Building Trust, Security, and Innovation in Rural Bharat

The International Financial Literacy Conclave 2025 (#IFLC2025) marks the 8th edition of this prestigious platform dedicated to strengthening financial literacy, promoting digital financial inclusion, and fostering innovation for sustainable economic development, with a special emphasis on Rural Bharat. As India rapidly advances towards a digitally empowered economy, IFLC 2025 aims to address critical aspects of trust, security, and accessibility in digital financial systems, ensuring that the benefits of digital finance reach every citizen, especially in rural and underserved communities.

Inaugural Session

The Inaugural Session of the International Financial Literacy Conclave 2025 will be graced by the Chief Guest along with a distinguished panel of eminent dignitaries from governance, financial regulation, public policy, and academia.



Distinguished Guests

- **Chief Guest-** Hon'ble Shri Brajesh Pathak, Deputy Chief Minister Govt of UP
- **Dr. K. V. Raju-** Member, EAC-PM & Economic Advisor to the Chief Minister of Uttar Pradesh
- **Smt. Kamala Kantharaj-** Chief Regulatory Officer, BSE India, Mumbai
- **Shri Amarjeet Singh-** Whole Time Member, SEBI, Mumbai
- **Mr. Alok Ranjan, IAS (Retd.)-** Former Chief Secretary, Government of UP
- **Prof. Vipul (Retd.)-** Professor of Finance and Accounting, IIM Lucknow







AGRICULTURE: Empowering Agri Startups/ Agripreneurs/ FPOs for prosperity through collaboration & active tech adoption

- **Dr Anand Kumar Singh-** Former Vice Chancellor Chandra Shekhar Azad Agriculture University, Kanpur
- **Prof Kushankur Dey-** Professor Indian Institute of Management, Lucknow
- **Mr Uttam Kumar Mishra-** General Manager, UP Gramin Bank, Lucknow
- **Mr Madhukhar Swayambhu-** CEO Founder Vaidik Srijan







YOUTH: Orienting rural youth towards Innovation & AI led entrepreneurships/ Startups/MSMEs

- **Mr Devesh Mathur-** COO-HSBC Bangladesh and Former Head, GBS Bank of America
- **Dr RK Singh-** Chief General Manager, SIDBI, Lucknow
- **Mr Piyush Mishra-** COO & CFO IIT Kanpur SIIC
- **Mr Pranav Agarwal-** President Tie Lucknow
- **Mr Abhinav Pandey-** Incubation Manager - STPI MedTech CoE, Lucknow
- **Mr Ashok Varma-** Partner, Grant Thornton Bharat LLP





WOMEN: Digital Financial Literacy to build confidence and trust, and to scale up the usage of tech platforms

- **Prof (Dr) Jyoti Dewan**, Chair & Professor- Jaipuria Incubation Foundation & Jaipuria Institute of Management
- **Smt. Dakshita Das**, IRAS (Retd)- Former Additional Member (Finance) Ministry of Railways New Delhi
- **Ms. Kamala Kantharaj**- Chief Regulatory Officer, Bombay Stock Exchange, Mumbai
- **Mr Rahul Mishra**- Cyber Security Adviser, Uttar Pradesh Police, Lucknow
- **Mr Arinjoy Dhar**- Senior Director for Microfinance- BRAC
- **Ms Aryaki H Kaushik**- Research Scholar at FMS, LU in Financial Management Former Academic Asst. at IIM Lucknow
- **Mr Bhupinder Jit**- Director-Business Consulting and Public Policy at Grant Thornton Bharat LLP





BFSI: Democratising Digital Finance for excellence in customer service with a Human Touch

- **Prof (Dr) Alok Pandey-** Professor & Dean, O.P. Jindal Global University
- **Mr Nixon Joseph-** Group Executive Director, Devi Sansthan, Lucknow
- **Ms Akanksha Gupta-** SEBI– SMART Trainer Financial Education Specialist
- **Mr Pravin Kumar Dwivedi-** Founder & President, AWOKE India Group





Insightful Interactions, Inspiring Outcomes



Meeting with **Shri Parth Sarthi Sen Sharma**, IAS, ACS (Education), Govt. of UP



Meeting with Director General **Ranjan Prakash Thakur, IRITM**



Meeting with **Shri Thakur Yadav**, Chairman UP Grameen Bank, UP



Meeting with **Prof. Arun Kumar Dixit**, Principal, DAV College, Kanpur



Meeting with **Mr V. P. SINGH,** Principal Kendriya Vidyalaya, Balrampur



Meeting with **Dr Rizwan Ahmed,** Director, Azad Institute Of Pharmacy and Research

Investor Awareness Programs (IAPs)

AWOKE India successfully celebrated World Investor Week 2025 through a series of impactful and informative programs. The event was held from 6th to 12th October 2025 and featured a total of 24 informative sessions, with approximately 40 participants attending each session. AWOKE India efficiently organized these sessions in collaboration with esteemed partners such as SEBI, BSE, and Union Mutual Fund, significantly enhancing the depth, quality, and outreach of the initiatives. Through these programs, AWOKE India and its partners aimed to empower individuals with essential financial knowledge, enabling them to make informed investment decisions and manage their finances wisely.







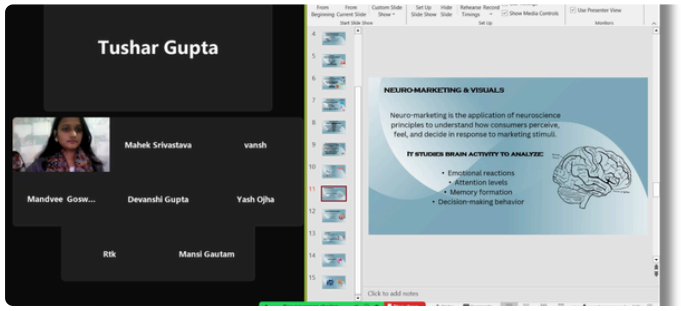


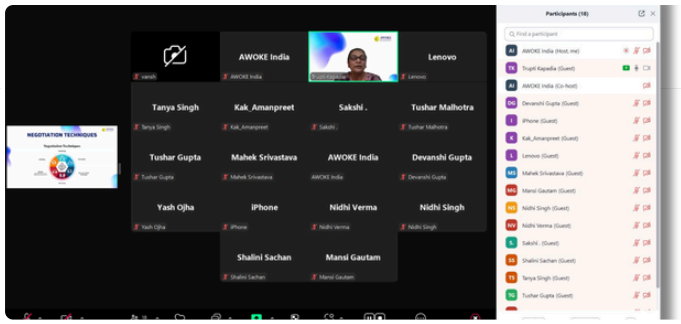


Industry-Ready Training Programs & Internship

October–December 2025

AWOKE India, in collaboration with Jagran College of Arts, Science & Commerce, successfully delivered industry-aligned training programs and internship projects aimed at enhancing student employability, practical skills, and career readiness.





By integrating academic learning with real-world industry exposure, this collaboration strengthened experiential learning initiatives aligned with emerging industry trends and evolving market requirements.

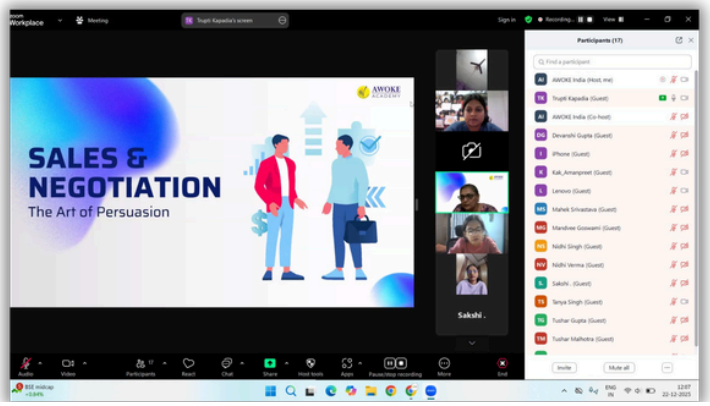
SKILL DEVELOPMENT & TRAINING PROGRAMS

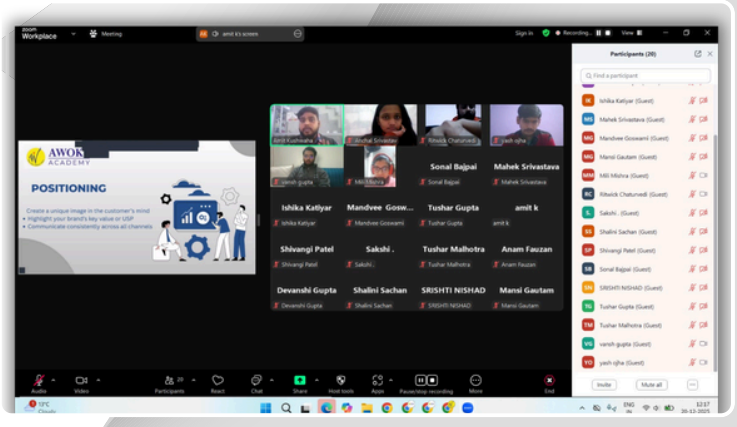
The AWOKE India– Jagran Training Programs focused on building professional, technical, and interpersonal competencies through interactive sessions, case studies, and hands-on assignments.

KEY TRAINING AREAS:

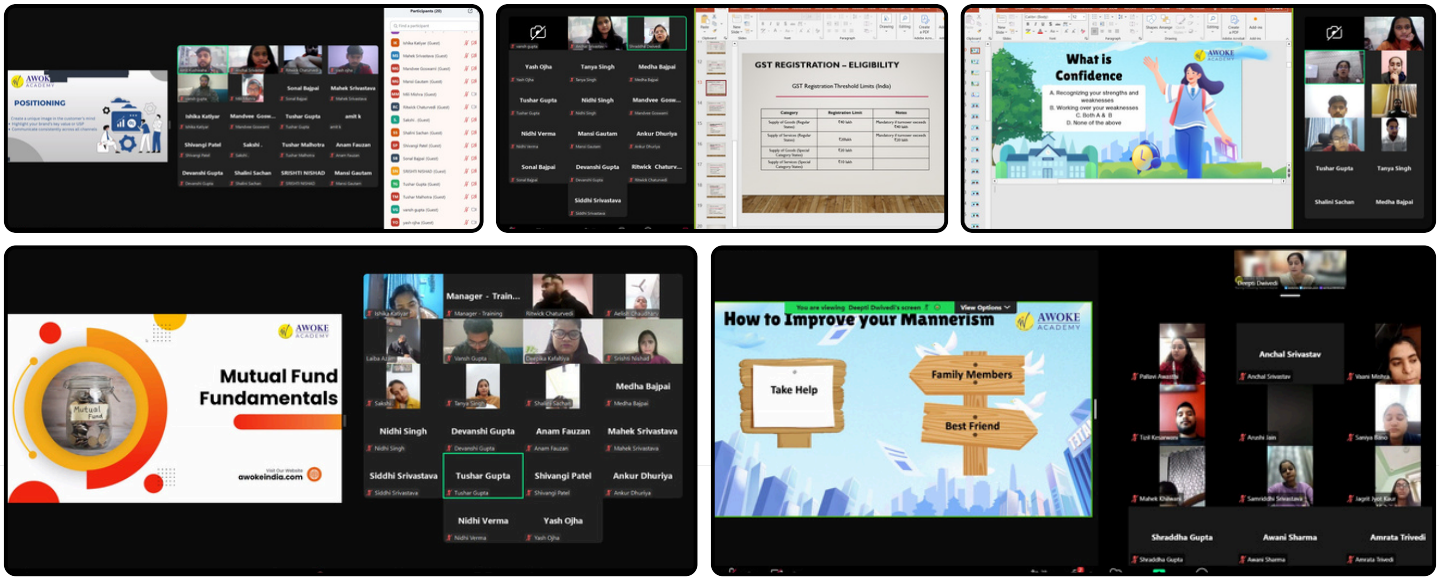
- Sales & Negotiation Management
- Mutual Fund & Investment Fundamentals
- Self-Management & Personal Development
- GST Registration & Returns
- AI & Digital Marketing Basics
- Excel for Business & Productivity
- Visual Design for Marketing

These programs emphasized practical application, conceptual clarity, and workplace readiness.





INTERNSHIP PROGRAMS by AWOKE India



A) MARKETING INTERNSHIP PROJECTS

- Digital & Performance Marketing
- Brand Strategy, PR & Integrated Marketing Communication (IMC)
- Social Media, Content & Influencer Marketing
- Market Research, Analytics & MIS
- Event Marketing & Go-to-Market Strategies

B) FINANCE INTERNSHIP PROJECTS

- Financial Inclusion & Digital Banking (PMJDY, UPI)
- Investment, Insurance & Risk Awareness
- Cyber Fraud & Consumer Protection
- Personal Finance & Tax Planning
- RBI & SEBI – Investor Protection

C) STUDENT OUTCOMES & IMPACT

- Enhanced employability and industry readiness
- Practical exposure to real business challenges
- Strong analytical, communication, and problem-solving skills
- Increased awareness of ethics, compliance, and sustainability
- Confidence to transition from classroom learning to professional environments

A SCALABLE MODEL FOR ACADEMIC INSTITUTIONS

The AWOKE India-Jagran College collaboration demonstrates a proven, scalable, and outcome-driven approach to experiential learning- ideal for institutions seeking stronger industry engagement and measurable student success.

Building on this foundation, AWOKE India continues to expand its industry-aligned training programs and internship offerings to address evolving market needs and future-ready skill requirements.

ARTICLE 1- Unorganized Sector: Backbone of Indian Economy



Mr Govind Misra
Retired Chief Manager- Punjab National Bank

India's economic discussions are often dominated by policymakers and economists in formal settings, yet the ground reality is very different. The Indian economy is primarily driven by the unorganized sector, which contributes nearly 50 percent of GDP and employs around 90 percent of the workforce. This sector is visible everywhere from street vendors, tea stalls, mechanics, Kirana stores, garment shops, vegetable and fruit sellers to small repair outlets across urban and rural India. Despite being the backbone of the economy, this sector is frequently ignored, undervalued, and subjected to indirect injustice.

This sector is visible everywhere from street vendors, tea stalls, mechanics, Kirana stores, garment shops, vegetable and fruit sellers to small repair outlets across urban and rural India. Despite being the backbone of the economy, this sector is frequently ignored, undervalued, and subjected to indirect injustice.

One of the greatest strengths of the unorganized sector is the equitable distribution of income. When a person eats an idli for ₹15 at a street stall, the vendor retains only ₹2–3 while the remaining amount is shared across the supply chain, including transporters, grinders, and helpers. In contrast, when the same idli is sold for ₹300 in a five-star hotel, most of the profit remains with the establishment, with minimal distribution. Another key feature is decentralized decision-making. A roadside flower seller can instantly offer a discount based on customer interaction, whereas in the organized sector even a small discount requires approvals across multiple levels, often resulting in lost opportunities.

The unorganized sector also displays remarkable flexibility and adaptability. Vendors frequently change products based on seasons and festivals such as Holi, Ganesh Chaturthi, Durga Puja, and Diwali, sometimes altering supply chains and product mixes 10–15 times a year. In comparison, organized firms may take years to adopt new product lines. A vendor in Lucknow selling health snacks to joggers in the morning and the same snacks near a liquor shop in the evening demonstrates intuitive market segmentation without any formal research mechanisms.

A personal incident from Mumbai further highlights the business intelligence within this sector, where a young boy selling pens identified the real decision-maker and later guided another child toward a customer with higher purchasing potential. Such lessons in sales, customer relationship management, and market targeting are learned through experience and necessity, not classrooms. The unorganized sector absorbs people of all ages, genders, education levels, and economic backgrounds, offering more entrepreneurship per square foot than any other sector. Street vendors dynamically plan products for different occasions, manage inventory, cash flow, and supply chains without formal departments, despite being school or college dropouts.

These workers begin their day earlier than most and rarely take breaks. Newspaper hawkers deliver papers even during heavy rains, knowing that failure could cost them their livelihood, while services in the organized sector often suffer disruptions due to technical or staffing issues. Despite their discipline and contribution, they remain labelled as "unorganized" and largely unsupported.

India today faces a widening gap between the rich and the poor. The country ranks around 140th in per capita income but stands third globally in the number of billionaires. This disparity can only be reduced by strengthening the unorganized sector, which stimulates demand and encourages industrial growth. Labour-intensive activities, largely run by this sector, generate employment and increase consumption, thereby boosting GDP. In contrast, the organized sector is becoming increasingly automated. For instance, automobile manufacturing now produces more output with fewer workers, turning organized industries into job-loss sectors.

Therefore, the government must remodel its policies and adopt a bottom-up approach that prioritizes the unorganized sector. Recognizing, supporting, and empowering this sector is essential for inclusive growth, employment generation, and sustainable development of the Indian economy.

ARTICLE 2- Why Saving Is Not Enough: The Importance of Investing Early



Mr Pradeep Pandey
BFSI Trainer, Investor Awareness Speaker &
FinTech Professional, SMART Trainer- AWOKE India

For generations, saving money has been considered the foundation of good financial habits. Parents encourage children to save pocket money, salaried individuals are advised to keep funds in bank accounts, and families often rely on fixed deposits for security. While saving is important, saving alone is no longer sufficient in today's economic environment. To meet long-term financial goals and protect wealth from inflation, investing early has become a necessity.

What Saving Really Means

Saving refers to setting aside money in safe and easily accessible instruments. Common saving products in India include savings bank accounts, fixed deposits (FDs), recurring deposits (RDs), and cash holdings. These instruments offer safety and liquidity, making them ideal for emergencies and short-term needs.

However, the returns from most saving instruments are relatively low. Bank savings accounts typically offer around 3–4 percent interest, while fixed deposits may provide 5–7 percent returns depending on tenure and bank. Though these returns appear safe, they often fail to create real wealth over the long term.

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Understanding Inflation: The Silent Enemy

One of the biggest challenges to saving is inflation. Inflation refers to the gradual increase in the prices of goods and services over time, which reduces the purchasing power of money.

For example, if household expenses are ₹30,000 per month today, they may rise to ₹60,000 or more after 12–15 years. If savings grow at a rate lower than inflation, the real value of money declines. In simple terms, money saved today may buy less in the future, even if the balance has increased. This is why relying only on traditional savings can be risky for long-term goals like children's education, home purchase, or retirement planning.

How Investing Helps Beat Inflation

Investing allows money to grow at a faster rate and helps counter the effects of inflation. Investment products are designed to generate higher long-term returns by participating in economic growth. Popular investment options include mutual funds, equities, Public Provident Fund (PPF), National Pension System (NPS), and long-term market-linked products. Among these, mutual funds and Systematic Investment Plans (SIPs)have gained popularity due to their simplicity, flexibility, and potential for higher returns.

While market-linked investments may fluctuate in the short term, history shows that disciplined, long-term investing has the potential to deliver inflation-beating returns.

The Advantage of Starting Early

Time is one of the most powerful tools in investing. Starting early allows investors to benefit from compounding, where returns earned are reinvested and generate additional returns over time. A person who starts investing a small amount in their 20s can accumulate significantly more wealth than someone who starts investing a larger amount later in life. Early investing reduces financial pressure, allows better risk management, and makes long-term goals more achievable.

Balancing Saving and Investing

Saving and investing serve different purposes and should work together. Saving provides financial security and liquidity, while investing supports wealth creation.

A balanced financial approach includes:
•Maintaining an emergency fund through savings
•Investing regularly for long-term goals
•Reviewing and adjusting investments as income and goals change
This balance ensures stability without compromising future growth.

Managing Risk with Proper Planning

Fear of risk often prevents people from investing. However, not investing also carries risk, especially the risk of losing purchasing power due to inflation. Risk can be managed through diversification, goal-based investing, regular investments, and a long-term perspective.
Understanding one's risk appetite and choosing suitable products is essential for sustainable wealth creation. Saving is an essential financial habit, but it is only the first step. In an economy marked by rising inflation and increasing life goals, saving alone cannot secure the future. Investing early enables individuals to grow wealth, protect purchasing power, and achieve financial independence. The key is to start early, stay disciplined, and allow time to work in your favour.

Finance & Economy Updates (OCT- DEC 2025)

- The Reserve Bank of India has brought State and Central Cooperative Banks under the Integrated Ombudsman Scheme, 2021, with effect from 1 November 2025, enabling their customers to receive free and time-bound resolution of banking and digital payment–related complaints.

- The Reserve Bank of India has also expanded its public awareness efforts by launching a verified WhatsApp channel, allowing citizens to access official financial information and important updates in a simple and direct manner.

- Developed by C-DAC, M-Kavach 2 is a comprehensive security app for Android devices that helps users identify security misconfigurations, detect hidden or banned apps, and scan mobile phones for potentially malicious applications.

- PAN must be linked with Aadhaar by 31 Dec 2025; unlinked PANs go inoperative from 1 Jan 2026.

- The Government of India has stated that India has surpassed Japan to become the world's fourth-largest economy, with a GDP of approximately USD 4.18 trillion, and is poised to overtake Germany to become the third-largest economy by 2030.

- Unclaimed bank deposits in India have more than doubled in five years, crossing ₹67,000 crore- highlighting the urgent need for greater financial awareness and account monitoring.

- The Government of Uttar Pradesh has directed all secondary schools to implement cybersecurity guidelines, conduct training and awareness programs for students, teachers, and parents, promote safe digital practices, and ensure full compliance by 15 December.

- The Reserve Bank of India (RBI) is helping citizens reclaim funds from inactive accounts (2+ years) or unclaimed deposits (10+ years) via the UDGAM portal or by submitting KYC documents at any bank branch.



A-L-A-K-H

This quarter at ALAKH, our children had many moments of happiness, learning, and care. Every day, the classrooms were filled with smiles, curiosity, and excitement to learn new things. Through daily activities, group learning, and teacher guidance, the children showed confidence and interest in their studies. The caring environment helped them feel safe, supported, and motivated to do their best.



BE A PART OF THEIR JOURNEY

We invite you to support ALAKH in creating a safe and caring space where children can learn, grow, and dream. With the right guidance, love, and learning support, every child gets a chance to move towards a brighter future.



Your Support Helps Provide

- ✔ Learning materials and school supplies
- ✔ Healthy snacks for growing children
- ✔ A safe and positive learning environment
- ✔ Emotional support & skill-building activities

"Every contribution, big or small, helps create a future full of hope"

Scan the QR Code to Donate

All donations are eligible for tax exemption under Section 80G
ALAKH is registered under the Foreign Contribution Regulation Act (FCRA)



CONTRIBUTE NOW

Media Coverage

विकसित भारत

एवोक इंडिया के अंतरराष्ट्रीय वित्तीय साक्षरता सम्मेलन में बोले डिप्टी सीएम ब्रजेश पाठक

डिजिटल फाइनेंस के जरिये गांव-कस्बों से उठ रहा नया भारत

संवाद न्यूज एजेंसी

लखनऊ। यूपीआई ने टेला-फेरी वालों से लेकर ग्रामीण बाजारों तक अपनी मजबूत पकड़ बनाकर डिजिटल साक्षरता को नई ऊंचाई दी है। 2017 के बाद डिजिटल सेवाओं, ई-गवर्नेंस और आर्थिक सुधारों ने प्रदेश की अर्थव्यवस्था को गति देने के साथ पारदर्शिता भी बढ़ाई है। वित्तीय साक्षरता विकसित भारत के निर्माण की मूलभूत आवश्यकता है।

यह बातें डिप्टी सीएम ब्रजेश पाठक ने एवोक इंडिया के अंतरराष्ट्रीय वित्तीय साक्षरता सम्मेलन में कहीं। गोमतीनगर स्थित एक होटल में शनिवार को आयोजित 'डिजिटल फाइनेंस फॉर ऑल–मिलिंग्स टूस्ट एंड इनोवेशन इन रूरल इंडिया' विषयक आठवें संस्करण का उद्घाटन



सम्मेलन में ब्रोशर लॉन्च करते एवोक इंडिया के एमडी प्रवीण कुमार द्विवेदी, वीएसई की चीफ रिस्क ऑफिसर कमला कांतराज, उप मुख्यमंत्री ब्रजेश पाठक, भारत सरकार की आर्थिक सलाहकार समिति के सदस्य डॉ. केवी राजू व पूर्व मुख्य सचिव आलोक रंजन। अमर

सचिव आलोक रंजन, भारत सरकार की आर्थिक सलाहकार समिति के सदस्य डॉ. केवी राजू, वीएसई की चीफ रिस्क ऑफिसर कमला कांतराज, सेबी के सदस्य अमरजीत सिंह और एवोक इंडिया के एमडी प्रवीण कुमार द्विवेदी ने किया।

दैनिक जागरण के आइ विटनेसों ने 2047 तक विशेषज्ञों ने कहा कि दस वर्षों में बड़ा इंफ्रास्ट्रक्चर तैयार हुआ है लेकिन वित्तीय साक्षरता चुनौती है। 90 करोड़ लोगों के पास मोबाइल फोन है पर वित्तीय लेनदेन करने वालों का प्रतिशत सिर्फ 35 है। कार्यक्रम में चार पैनल डिस्कशन हुए, जिनमें 30 वक्ताओं ने विचार साझा किए।

पिछले 10 वर्षों में हुए बड़े आर्थिक सुधार : डॉ. केवी राजू

लखनऊ। परिचर्चा में आर्थिक सलाहकार समिति के सदस्य डॉ. केवी राजू ने कहा कि देश में 65,000 करोड़ रुपये से अधिक के डिजिटल ट्रांजेक्शन और 12,000 लाख करोड़ रुपये के कुल वित्तीय लेनदेन हो रहे हैं। उन्होंने आरबीआई और सेबी की पहल, डिजिटल पेमेंट इंडेक्स, फिनटेक उत्पादों और डिजिलॉकर की आसान उपलब्धता को डिजिटल समावेशन की बड़ी उपलब्धि बताया। उन्होंने कहा कि 15,000 डिजिटल सर्विस सेंटर, 6G-सक्षम डाक और 75 शहरों तक डिजिटल सेवाओं का विस्तार ग्रामीण व कृषि आधारित अर्थव्यवस्था को मजबूती दे रहा है। वीएसई की चीफ रिस्क ऑफिसर कमला कांतराज ने कहा कि निवेशकों की संख्या में तेज वृद्धि हुई है, जिसमें युवा वर्ग की भागीदारी सबसे अधिक है। तीन स्तंभ वित्तीय साक्षरता, सुरक्षा तक पहुंच और तकनीक वित्तीय तंत्र पारे में निर्णायक भूमिका निभाते हैं।

■ **जुड़ाव कोड और ओटीपी से पैसा जाता है, आता नहीं :** डिजिटल ट्रांजेक्शन बढ़ने के साथ साइबर अपराधों में भी इजाफा हुआ है। इसमें निपटने के लिए पुपी पुलिस के साइबर सुरक्षा सलाहकार राहुल मिश्रा ने कहा कि 'यह याद रखना जरूरी है कि कभी भी कोड शेयर करने या ओटीपी शेयर करने से पैसा जाता है, आता नहीं। सावधानी रखकर कई तरह की धोखाधड़ी से बचा जा सकता है। सलाह दी कि क्रेडिट-डेबिट कार्ड का सीन अंकों का मोबाइल नंबर चट कर ले और कार्ड पर उस डिजिटल को मार्कर से ढक दें ताकि फ्रॉड की आशंका कम हो। प्रदेश की 25 करोड़ आबादी के मुकाबले पुलिस फोर्स सिर्फ 6 लाख की है। इसलिए साइबर सुरक्षा को लेकर पुलिस को और अपडेट होने की जरूरत है। (संवाद)

'UPI ने आसान की छोटे व्यापारियों की राह'

■ NBT रिपोर्ट, लखनऊ : यूपीआई ने छोटे व्यापारियों, ठेला-फेरी वालों और ग्रामीण क्षेत्रों तक डिजिटल भुगतान पहुंचा कर पारदर्शिता व सुविधा बढ़ाई है। ये बात शनिवार को उपमुख्यमंत्री ब्रजेश पाठक ने कही। वो गोमतीनगर स्थित एक होटल में एवोक इंडिया के अंतरराष्ट्रीय वित्तीय साक्षरता सम्मेलन को संबोधित कर रहे थे। उन्होंने कहा कि 2017 के बाद उत्तर प्रदेश में डिजिटल सेवाओं, ई-गवर्नेंस और आर्थिक सुधारों ने राज्य की अर्थव्यवस्था को नई गति और पारदर्शिता प्रदान की है।



कार्यक्रम में 'डिजिटल फाइनेंस फॉर ऑल: बिल्डिंग ट्रस्ट, सिक्योरिटी एंड इनोवेशन इन रूरल भारत' विषय पर विशेषज्ञों ने बात रखी। जिसमें पूर्व मुख्य सचिव आलोक रंजन, आर्थिक सलाहकार समिति भारत सरकार के सदस्य डॉ. केवी राजू, सेबी मुंबई के पूर्णकालिक सदस्य अमरजीत सिंह, बॉम्बे स्टॉक एक्सचेंज की चीफ रिस्क ऑफिसर कमला कांतराज और एवोक इंडिया ग्रुप के अध्यक्ष प्रवीण कुमार द्विवेदी ने व्याख्यान दिया।

समझौते का उद्देश्य विद्यार्थियो का सर्वांगीण विकास : प्राचार्य

हरदोई (एसएनबी)। शहर के सीतापुर रोड स्थित जीडीसी की कैरियर काउंसिलिंग समिति द्वारा वित्तीय साक्षरता और निवेशक जागरूकता व कम्पनी सचिव कैसे बने शीर्षक पर अवोक इंडिया फाउंडेशन तथा इंस्टीट्यूट आफ कम्पनी सेक्रेट्री आफ इंडिया के सहयोग से वर्कशाप का आयोजन किया गया। साथ ही महाविद्यालय व एवोक इंडिया फाउंडेशन लखनऊ के मध्य एक समझौता ज्ञापन पर हस्ताक्षर किए गए। इस समझौते का मुख्य उद्देश्य महाविद्यालय के विद्यार्थियों को इंटर्नशिप व सामाजिक जागरूकता कार्यक्रमों से जोड़ना है। जिससे उन्हें व्यवहारिक अनुभव प्राप्त हो सके। इस विद्यार्थियों को स्कूल फार लाइफ कार्यक्रम के अंतर्गत विभिन्न सामाजिक परियोजनाओं पर कार्य करने का अवसर प्रदान करेगा। संस्था विद्यार्थियों को आवश्यक प्रशिक्षण देकर उन्हें वास्तविक क्षेत्रीय कार्यो से जोड़ने का कार्य करेगी। एवोक इंडिया ग्रुप विद्यार्थियों को सुरक्षित कार्य वातावरण, प्रशिक्षण तथा प्रोजेक्ट आधारित अनुभव प्रदान करेगा। यह सहयोग पूर्णतः निःशुल्क रहेगा। यह समझौता ज्ञापन दोनों संस्थाओं के बीच पांच वर्ष की अवधि के लिए प्रभावी रहेगा। समझौते का उद्देश्य विद्यार्थियों के सर्वागीण विकास के साथ-साथ समाज में जागरूक नागरिकता का निर्माण करना है। प्राचार्य निखिलेश शरण व एवोक इंडिया ग्रुप के कम्प्लायंस आफिसर गौरव मेहरोत्रा ने समझौता ज्ञापन पर हस्ताक्षर किए तथा इस साझेदारी को विद्यार्थियों के लिए एक नया अवसर बताया। इस अवसर पर डा. प्रवेश कुमार, डा. अभिषेक सेंगर, डा. नितिन बाजपेई व डा. सुधीर कुमार सिंह उपस्थित रहे। कार्यक्रम का संचालन डा. कृष्ण कुमार कनौजिया ने किया।

'स्कूल फॉर लाइफ' कार्यक्रम के अन्तर्गत विभिन्न सामाजिक परियोजनाओं का हुई वर्कशाप





राहुल प्रजापति

हरदोई। कैरियर काउंसिलिंग समिति द्वारा वित्तीय साक्षरता और निवेशक जागरूकता तथा कंपनी सचिव कैसे बने शीर्षक पर अवोक इंडिया फाउंडेशन तथा इंस्टीट्यूट ऑफ कंपनी सेक्रेट्री ऑफ इंडिया के सहयोग से एक वर्कशॉप का आयोजन किया गया। इसके साथ ही महाराणा प्रताप राजकीय स्नातकोत्तर महाविद्यालयए हरदोई एवं अवोक इंडिया फाउंडेशन, लखनऊ के मध्य आज एक समझौता ज्ञापन मेमोरेंडम अंडरस्टैंडिंग-एम०ओ०यू० पर हस्ताक्षर किए गए।

इस समझौते का मुख्य उद्देश्य महाविद्यालय के विद्यार्थियों को इंटर्नशिप एवं सामाजिक जागरूकता कार्यक्रमों से जोड़ना है, जिससे उन्हें व्यवहारिक अनुभव प्राप्त हो सके। इसके अंतर्गत अवोक इंडिया ग्रुप महाविद्यालय के विद्यार्थियों को **स्कूल फॉर लाइफ** कार्यक्रम के अंतर्गत विभिन्न सामाजिक परियोजनाओं पर कार्य करने का अवसर प्रदान करेगा। संस्था विद्यार्थियों को आवश्यक प्रशिक्षण देकर उन्हें वास्तविक क्षेत्रीय कार्यों से जोड़ने का कार्य करेगा। यह ग्रुप विद्यार्थियों को सुरक्षित कार्य वातावरण, प्रशिक्षण तथा प्रोजेक्ट आधारित अनुभव प्रदान करेगा। यह सहयोग पूर्णतः निःशुल्क रहेगा, अर्थात् विद्यार्थियों या महाविद्यालय से किसी प्रकार का शुल्क नहीं लिया जाएगा। दोनों संस्थाओं के बीच पाँच वर्ष की अवधि के लिए प्रभावी रहेगा। समझौते का उद्देश्य विद्यार्थियों के सर्वांगीण विकास के साथ-साथ समाज में जागरूक नागरिकता का निर्माण करना है।

इस अवसर पर महाविद्यालय के प्राचार्य निखिलेश शरण अवोक इंडिया ग्रुप के कॉम्प्लायंस ऑफिसर गौरव मेहरोत्रा ने इस पर हस्ताक्षर किए तथा इस साझेदारी को विद्यार्थियों के लिए एक नया अवसर बताया। कार्यक्रम की अध्यक्षता महाविद्यालय प्राचार्य प्रो० निखिलेश शरण ने की। इस अवसर पर सभी प्रोफेसर मौजूद रहे कार्यक्रम का संचालन डा० कृष्ण कुमार कनौजिया ने किया।

अवॉक इंडिया फाउंडेशन कराएगा छात्रों को इंटर्नशिप

संवाद न्यूज एजेंसी

हरदोई। महाराणा प्रताप राजकीय स्नातकोत्तर महाविद्यालय में शुक्रवार को कॅरियर काउंसिलिंग समिति की तरफ से कार्यशाला का आयोजन किया गया।

अवॉक इंडिया फाउंडेशन और इंस्टीट्यूट ऑफ कंपनी सेक्रेटरी ऑफ इंडिया के प्रतिनिधियों ने कार्यशाला में विद्यार्थियों को कॅरियर के प्रति जागरूक किया। फाउंडेशन ने विद्यार्थियों को इंटर्नशिप कराने के लिए महाविद्यालय के साथ समझौता भी किया।

वित्तीय साक्षरता और निवेशक जागरूकता और कंपनी में सचिव कैसे बने विषय पर आयोजित कार्यशाला का शुभारंभ महाविद्यालय प्राचार्य प्रो. निखिलेश शरण ने किया।

प्राचार्य ने कहा कि महाविद्यालय के विद्यार्थियों को व्यावहारिक जानकारी हो, इसलिए कार्यशाला आयोजित की गई है। बताया कि कार्यशाला में आई अवॉक इंडिया फाउंडेशन विद्यार्थियों को कार्य करने का सुरक्षित माहौल, प्रशिक्षण और

कंपनी प्रतिनिधि ने महाविद्यालय के साथ समझौते पर किए हस्ताक्षर



हस्ताक्षरित एमओयू को दिखाते फाउंडेशन प्रतिनिधि प्राचार्य व प्राध्यापक। स्रोत: महाविद्यालय

फाउंडेशन के कॉम्प्लायंस ऑफिसर गौरव मेहरोत्रा ने कहा कि फाउंडेशन की तरफ से विद्यार्थियों को स्कूल फॉर लाइफ कार्यक्रम के तहत विभिन्न परियोजनाओं पर कार्य करने का मौका देगा।

महाविद्यालय प्राचार्य और फाउंडेशन प्रतिनिधि ने विद्यार्थियों को इंटर्नशिप कराने के लिए समझौते पर हस्ताक्षर किए। संचालन डॉ. कृष्ण कुमार कनौजिया ने किया। इस मौके पर डॉ. प्रवेश कुमार, डॉ. अभिषेक सेंगर, डॉ. नितिन बाजपेयी, डॉ.

बीबीएयू के 300 से अधिक विद्यार्थियों ने सेबी द्वारा आयोजित विश्व निवेशक सप्ताह 2025 मनाया

आर्य प्रवाह

लखनऊ। बाबासाहेब भीमराव अंबेडकर विश्वविद्यालय , लखनऊ के सूचना प्रौद्योगिकी तथा अभियंत्रण विभागों द्वारा आज विश्व निवेशक सप्ताह 2025 के अवसर पर भारतीय प्रतिभूति और विनिमय बोर्ड (सेबी) के तत्वावधान में एक निवेशक जागरूकता कार्यशाला का आयोजन किया गया। यह कार्यशाला एवोक इंडिया के सेबी स्मार्ट प्रशिक्षकों द्वारा संचालित की गई, जिसमें तीन सौ से अधिक विद्यार्थियों ने भाग लिया। कार्यक्रम का उद्घाटन डॉ. राजश्री पांडेय , प्रोफेसर शिशिर कुमार, प्रोफेसर आर. ए. खान, तथा एवोक इंडिया के श्री प्रवीण कुमार द्विवेदी द्वारा किया गया। विश्व निवेशक सप्ताह एक वैश्विक अभियान है, जो अंतरराष्ट्रीय प्रतिभूति आयोग संगठन , अमेरिका के तत्वावधान में 130 से अधिक देशों में मनाया जाता है। भारत में यह अभियान सेबी के मार्गदर्शन में, शेयर बाज़ारों और अन्य पूंजी बाज़ार



संस्थानों के सहयोग से आयोजित किया जाता है।

स्मार्ट निवेशक वही है जो निवेश करते समय सत्यापित स्रोतों पर भरोसा करता है और सोशल मीडिया पर प्राप्त अप्रमाणित प्रस्तावों को नजरअंदाज करता है। कार्यक्रम का उद्देश्य विद्यार्थियों को वित्तीय योजना, निवेश की समझ, बचत का महत्व, निवेश के सही माध्यमों की पहचान तथा धोखाधड़ी योजनाओं से सतर्क रहने जैसे विषयों पर जागरूक करना था।

प्रवीण कुमार द्विवेदी, संस्थापक एवं अध्यक्ष, एवोक इंडिया समूह तथा सेबी स्मार्ट प्रशिक्षक, और प्रोफेसर उत्तम कुमार, सेबी स्मार्ट प्रशिक्षक, ने सेबी द्वारा निवेशक शिक्षा एवं संरक्षण के लिए किए जा रहे सतत प्रयासों पर प्रकाश डाला। उन्होंने कहा कि ऐसे कार्यक्रम युवाओं में वित्तीय जागरूकता बढ़ाते हैं और उन्हें जिम्मेदारीपूर्वक निवेश करने के लिए प्रेरित करते हैं। कार्यक्रम में सूचना प्रौद्योगिकी एवं अभियंत्रण विभागों के विद्यार्थियों और शिक्षकों ने उत्साहपूर्वक भाग लिया। कार्यक्रम का समापन एवोक इंडिया की अतिरिक्त उपाध्यक्ष (प्रशिक्षण) सुश्री रवजीत महाजन द्वारा आभार के साथ किया गया।

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