

# HANSRAJ COLLEGE University Of Delhi NAAC Grade A+ with CGPA 3.62

### 2021-2022

Name of the Department/Society: The Finance and Investment Cell

Name of the Event 3: Parivartan 2022

**Date of the Event:** Feb 25<sup>th</sup> -March 6<sup>th</sup>, 2022

Parivartan is India's largest undergraduate financial literacy drive focusing on imparting financial literacy to the masses. This year, it was conducted at an even larger level with various events under its umbrella. This entailed a showcase of our finance handbook, and our in-house developed personal finance toolkit, both being the results of our hard efforts for over several months as well as a report, SHG sessions and speaker session. Parivartan has brought a change in the lives of more than 8000 people across 35 cities in India in 10 days. These initiatives have made Project Parivartan a festival that celebrates financial literacy.

The following initiatives were taken:-

### Survey

Parivartan 2.0 began its voyage into the realm of ground-level reality. Surveys were conducted by members of society for this purpose. The surveys were carried out in two stages. One before the Shg sessions and one after the Shg sessions had been completed. The major goal of the surveys was to determine the current degree of financial knowledge among persons who are on their way to becoming self-sufficient. The questionnaire was translated into two primary languages, namely Hindi and English. Forms were made available in both paper and electronic formats. The information received during the survey was used to estimate and create the reports.

### • SHG sessions

Accentuating the bottom-level reality of India, this year Parivartan 2.0 held personal finance sessions with SHGs. We provided informative and entertaining lectures on topics ranging from budgeting to government programmes. Aiming to reach out to people who have a strong desire to learn but have been unable to do so due to lack of awareness, Parivartan decided to make an actual impact. Not forgetting the future of our nation, we discussed particular and on-demand themes with them and kept them involved with tasks like preparing their budget. We consider ourselves lucky enough to make this level of impact in people's lives and therefore. Parivartan keeps serving its purpose.

### Speaker session

Under Parivartan 2.0, speaker sessions were conducted to enrich the attendees with personal finance literacy. The dignitaries talked about payment gateways, personal finance and numerous other finance-related topics crucial for today's youth i.e the country's future. The event was graced by Mr Vivek Aggarwal (IAS, additional secretary at Ministry of Finance), Dr Badri Narayanan Gopalakrishnan (Head, trade and commerce, NITI Aayog) and Mr Nalin Bansal (Chief of fintech at NPCI). In addition to this, many honourable personalities appreciated the Finance and Investment Cell's efforts under Parivartan. This included receiving



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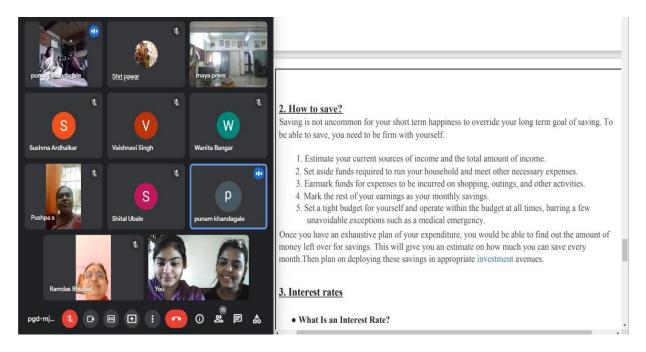
letters of appreciation from Mr Krishan Kumar (ADM, East Delhi), Mr Pankaj Goel (Managing Director, Technology Investment Banking, JP Morgan) and Mr Sanjay Yadav (MLA, Jabalpur). These appreciations have motivated us to perform even better next year.

#### Report

Under Parivartan 2.0, in-depth research work by the virtue of surveys was carried out to determine the level of personal financial literacy. This was then published in the form of a detailed report that involved analysis of factors such as ownership of an account, usage of digital payments etc.

#### • Toolkit

The Financial Toolkit - A one-stop solution to your budgeting problems. As campuses have reopened, we have realised the difficulties of living on a budget and the need to keep track of our expenses. The finance toolkit is designed to help us in the same. We have curated a set of Excel sheets designed to perform functions like track expenditures, set personal limits for each item and measure overages. This way we know where the money we receive each month is going and how to optimise our spending levels. And this is not only going to be useful for college students. This can be used by anyone looking to keep a track of their inflows and outflows from working professionals to blue-collared workers. Building this toolkit was a huge learning experience for us because we got to bring our ideas into a reality by learning different formulas and functions on Excel. Make the most out of your meticulous creation...happy budgeting!



#### • Book

We are proud to present to you our very own book on personal finance! This lucid book contains an array of basic financial topics which most find hard to tackle. There's a time to



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spend and a time to save and we're here to help you keep a track of that time. Be it budgeting or banking, getting to know the technical know-how of taxes and investments or just wanting to save enough we have made sure to be there with you as you take your baby steps towards taking our money matters into your own hands!



