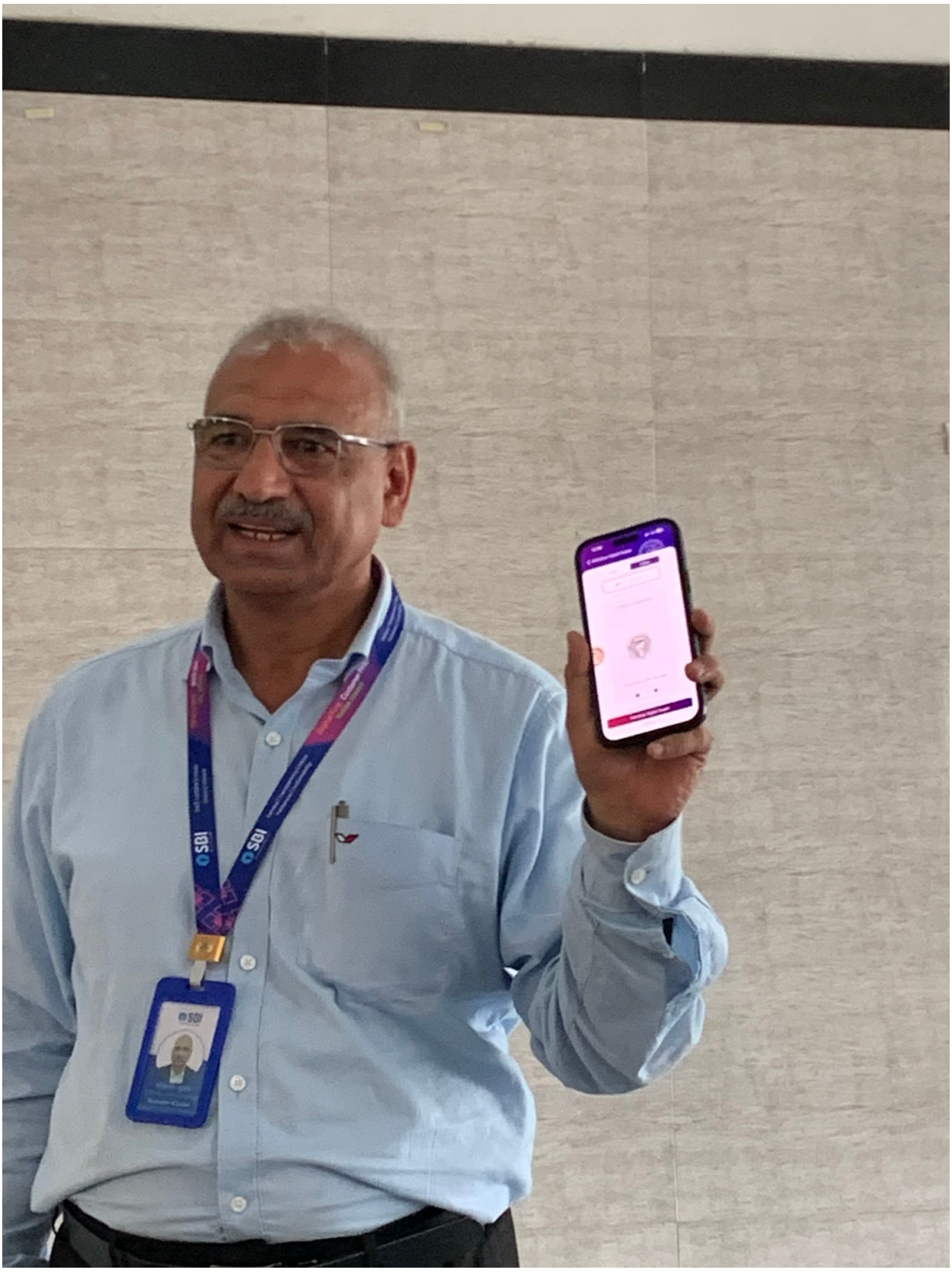
Awareness Programme on Financial Literacy

The awareness programme on financial literacy was organised under the aegis of Unnat Bharat Abhiyan by Panjab University, Chandigarh in village Tira (i.e. one of the five villages adopted by Panjab University) on September 17, 2026 at 11:00am in premises of Gurudwara. The programme was felicitated by Prof Satvinderpal Kaur, Dr. Bharti Garg, Dr. Sumandeep Kaur and Dr. Monica Munjial.

The resource person- Rajinder Kumar who was invited from the State Bank of India, is an avid speaker and experienced finance analyst. He deliberated upon the various issues concerning the needs and demands of the audience in the rural context. He started the conversation by inquiring about the bank account and confirmed whether every person sitting in the audience had their accounts. Recognising the old population, he discussed distinct pension schemes, insurance policies in case of an accident. The safety of ATM credit and debit cards with PIN was discussed when somebody hinted about forgetting the PIN code. The problems commonly faced with UPI payments were also discussed at length concerning issues about fraudulent messages and spam. The key emphasis was laid on government schemes like PM Kisan Yojana and Fasal Bima i.e. crop insurance. The concept of digital currency with use of apps like '₹' or digital rupee were shown with live transactions to showcase ease of managing online payments with government regulated framework. The recent update about Merchant Discount Rate (MDR) on UPI and its impact on consumers was one of the highlights that attracted the attention of varied academicians, students and rural population. The awareness programme ended with feedback from the audience. The vote of thanks and token of gratitude was presented to speakers.


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