

Report on Financial Literacy & Fraud Awareness Session - 28th July 2026

An online awareness session on “**Financial Literacy & Fraud Awareness**” was successfully conducted for the students of the Department of Health System Management Studies (DHSMS), JSS Academy of Higher Education & Research (JSS AHER), Mysuru.

The session was organized in collaboration with **Pagdandi Edusol Private Limited**, an initiative aimed at empowering students with financial knowledge and safeguarding them from financial and cyber frauds. The programme was held on **28th July 2026 at 11:00 AM** through Google Meet.

PAGDANDI
Edusol Private Limited

FINANCIAL LITERACY & FRAUD AWARENESS

*Knowledge Today,
Secure Tomorrow!*

FREE AWARENESS SESSION
FOR STUDENTS

An initiative by Pagdandi Edusol Private Limited
on behalf of NSE to empower students with
financial knowledge and protect them from
financial & cyber frauds.



**100% FREE
OF COST**
FOR ALL STUDENTS



PRACTICAL
KNOWLEDGE



FRAUD
AWARENESS



BETTER FINANCIAL
DECISIONS



SECURE
FUTURE

YOU WILL LEARN

- Smart Money Management
- Savings, Investments & Wealth Creation
- Digital Safety & Cyber Security
- Fraud Detection & Scam Prevention
- Safe & Responsible Investing



SESSION DETAILS

- Mode: Online / Offline
- Duration: 60 – 90 Minutes
- Audience: UG, PG, Diploma
- Cost: 100% FREE OF COST



INVITE THIS SESSION FOR YOUR STUDENTS!
Colleges, Universities, TPOs, Student Development Departments and
Educational Institutions are invited to partner with us for this
valuable awareness initiative.



Get in Touch

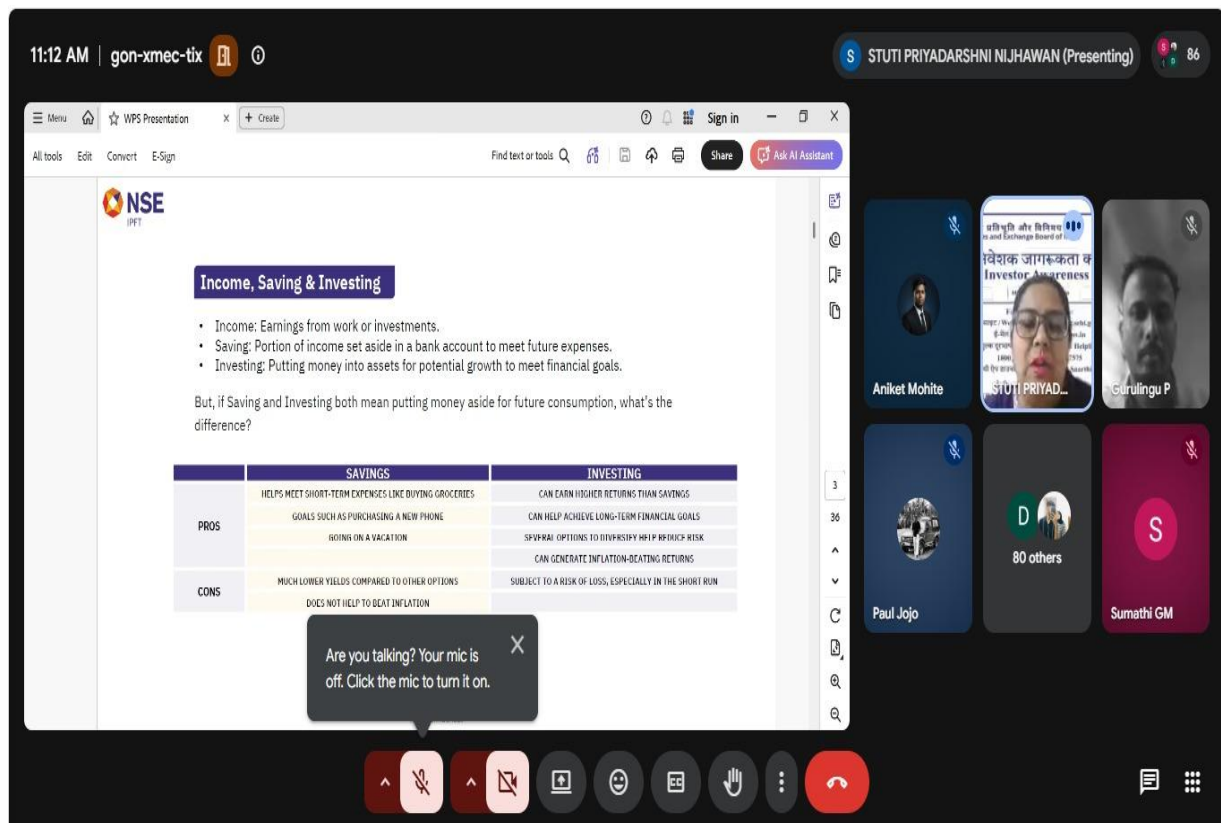
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The resource person for the session was **Dr. Stuti Priyadarshni Nijhawan**, an experienced professional with over 12 years of expertise in teaching and industry, a Company Secretary, PhD (Management), and a certified trainer associated with reputed institutions such as SEBI, NSE, and NISM. She has conducted more than 200 financial literacy and investor awareness programs across various regions.

During the session, key areas covered included:

- Income, saving, and investment concepts
- Smart money management and wealth creation
- Digital safety and cyber security practices
- Identification and prevention of financial frauds
- Responsible and safe investment strategies

The session emphasized practical financial knowledge, fraud awareness, and better financial decision-making. Real-life examples and interactive explanations helped students understand common online scams such as phishing, identity theft, and fraudulent investment schemes.



The screenshot shows a Zoom meeting interface. At the top, the time is 11:12 AM and the user is logged in as 'gon-xmec-tix'. The meeting title is 'STUTI PRIYADARSHNI NIJHAWAN (Presenting)'. The main window displays a presentation slide titled 'Income, Saving & Investing' from NSE (National Stock Exchange of India). The slide lists three points: Income (Earnings from work or investments), Saving (Portion of income set aside in a bank account to meet future expenses), and Investing (Putting money into assets for potential growth to meet financial goals). It then asks a question: 'But, if Saving and Investing both mean putting money aside for future consumption, what's the difference?'. Below this is a table comparing Savings and Investing.

	SAVINGS	INVESTING
PROS	- HELPS MEET SHORT-TERM EXPENSES LIKE BUYING GROCERIES - GOALS SUCH AS PURCHASING A NEW PHONE - GOING ON A VACATION	- CAN EARN HIGHER RETURNS THAN SAVINGS - CAN HELP ACHIEVE LONG-TERM FINANCIAL GOALS - SEVERAL OPTIONS TO DIVERSIFY AND REDUCE RISK - CAN GENERATE INFLATION-BEATING RETURNS
CONS	- MUCH LOWER YIELDS COMPARED TO OTHER OPTIONS - DOES NOT HELP TO BEAT INFLATION	SUBJECT TO A RISK OF LOSS, ESPECIALLY IN THE SHORT RUN

At the bottom of the slide, there is a notification: 'Are you talking? Your mic is off. Click the mic to turn it on.' The right side of the Zoom window shows a grid of participants, including Aniket Mohite, STUTI PRIYADARSHNI NIJHAWAN (Presenting), Gurulingu P, Paul Jojo, and Sumathi GM. The bottom of the Zoom window shows various controls like mute, video, chat, and a red 'X' icon.

The programme witnessed active participation from students, making the session interactive and engaging. The initiative contributed significantly to enhancing students' awareness regarding financial planning and cyber fraud prevention.

The event was successfully coordinated by **Assistant Professor Gurulingu P**, Department of Health System Management Studies, JSS AHER, Mysuru, ensuring smooth execution and effective student participation.

Overall, the session was highly informative and beneficial, aligning with the objective of promoting financial literacy and building a financially aware student community.



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