



*One Day Seminar*

On



# **Investment Ideas For Wealth Creation:**

## **Financial Education for Young Investors**

**September 24, 2024**  
**(Tuesday)**

*Organized By*

**Department of Commerce, University of Gour Banga, Malda**

*In Association with*

**Internal Quality Assurance Cell (IQAC),  
University of Gour Banga, Malda**

*In Collaboration with*

**Central Depository Services Limited (CDSL)**

**Chief Patron: Professor Pabitra Chattopadhyay,**  
**Hon'ble Vice-Chancellor, University of Gour Banga, Malda**

**Venue: Rishi Aurobindo Sabhagriha, Administrative Building,**  
**University of Gour Banga Campus, Malda**

## **Objectives of the Seminar**

Financial literacy is crucial for students, teachers, and individuals from all walks of life because it equips them with the knowledge and skills to make informed decisions about their money, manage debt responsibly, plan for the future, and ultimately achieve financial security, preventing potential pitfalls like overspending and accumulating unsustainable debt; essentially, it empowers individuals to take control of their finances and build a strong financial foundation for their lives. A strong foundation of financial literacy can help support various life goals, such as saving for education or retirement, using debt responsibly, and running a business. Key aspects of financial literacy include knowing how to invest, create a budget, plan for retirement, manage debt, and track personal spending.

However, in the light of this aspect, this seminar is aimed to discuss the role of financial education in our lives. Further, it will address how the financial literacy helps investors make more informed and educated decisions about their investments. Understanding financial concepts, risks, and investment products enables investors to choose options that align with their financial goals and risk tolerance.

It is expected that the seminar will provide a strong platform to the faculty members, research scholars of different academic institutions, professionals to express their views and discuss it in an open forum. Further, it will give an opportunity to interact with financial advisors and experts.

## **Invitation of Paper for Presentation on the following Sub-Themes**

- Financial literacy or education in everyday life
- Financial Markets
- Financial Management Practices
- Financial Reporting and Sustainability Reporting
- Digitalization of Finance
- Digital Assets and Artificial Intelligence (AI)
- Mutual Fund
- Personal Finance and Behavioural Finance
- Financial Instruments
- Digital Financial Inclusion
- Financial literacy for entrepreneurs
- Banking and Insurance
- Microfinance
- Financial literacy in NEP - 2020 – One of the components for skill formation
- Financial literacy is the need of hour in Indian Education
- Financial literacy and Economics
- Financial literacy and Society
- Financial literacy n and Social Science
- Security Analysis and Investment Management
- Financial literacy in multidisciplinary research
- Any other related topics

## Full Paper Submission Guidelines

1. Soft copy of the **Full Paper** should be submitted. The text of the paper will be in double space, 12 fonts, Times New Roman, keeping a margin of one inch in three sides. MS Word (.doc format) is required. Each **Paper** should be preferably between **2000 - 3000 words** including **Abstract, Background, Objectives of the Study, Brief Methodology, Major Finding and Concluding Remarks.**
2. There should be a separate title page on each paper giving details of author/s, affiliation, address, mobile numbers and e-mail.
3. A declaration must be submitted, along with the paper, by the author(s) mentioning that the manuscript is not copyrighted, and has not been submitted / published elsewhere.
4. Paper presentation will take place in concurrent sessions.
5. **Full Paper** must be submitted within **September 22, 2024.**
6. Notification about the acceptance or otherwise of the Paper will be made by **September 23, 2024.**
7. **Full Paper** should be sent to the following email:  
**[ugb.biswajitpaul@gmail.com](mailto:ugb.biswajitpaul@gmail.com)**

## Publication Opportunity

Revised version of full papers will be invited after the seminar. Accordingly, guidelines will be communicated to the participants via e-mail. Given the great contemporary significance of the theme of seminar, based on the selected full papers of the seminar, an edited book with ISBN may be published. Decisions of the Organizers shall be final in this regard.

## Best Paper Award

There will be two best paper awards for two concurrent technical sessions.

## Registration Fee

**Rs. 100/- (Rupees One Hundred Only).** The participants must make the prescribed payment through only Cash on the Spot.

## **Advisory Committee**

Professor Pabitra Chattopadhyay, Hon'ble Vice Chancellor, UGB

Dr. Biswajit Das, Registrar (Addl. Charge), UGB

Professor Debabrata Debnath, Director, IQAC, UGB

Professor Jyotsna Saha, The Dean, Faculty Council for the Post Graduate Studies in Humanities, Social Science & Commerce, UGB

CMA (Dr.) Md. Jahir Hossain, Finance Officer, UGB

Smt. Aditi Biswas, Branch Manager, UGB Branch, Punjab National Bank

Professor Bhaskar Bagchi, Professor & Head, Department of Commerce, UGB

Professor Manas Chakrabarti, Professor, Department of Commerce, UGB

Professor Goutam Bhowmik, Professor, Department of Commerce, UGB

Shri Moley Biswas, Assistant Vice President, CDSL

Shri Biswanath Chakraborty, SEBI Approved Smart Trainer

Dr. Pinky Mistri, Assistant Professor, Department of Commerce, UGB

Dr. Lakshmi Das, Assistant Professor, Department of Commerce, UGB

## **Registration**

All the participants need to fill up online Registration Form

<https://forms.gle/Srqa4MkjcmtNHjJ39> with all the required details before 22<sup>nd</sup> September, 2024.

## **Target Participants**

All Individuals including Teachers, Research Scholars, Professionals, Businessman, Investors, Serviceman, Students, Corporate Persons, Policymakers.

## **Contact Person**

Dr. Biswajit Paul (Organizing Secretary)

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