

### MAHARASHTRA EDUCATIONAL SOCIETY'S

# H. K. COLLEGE OF PHARMACY

PRATIKSHA NAGAR OSHIWARA, JOGESHWARI (W), MUMBAI 400102 NAAC Accredited Grade 'A'



Date/Day: 6th August 2025/Wednesday

Title: 'Introduction to Financial Markets and Cyber Security Awareness'.

# **Objectives:**

By combining financial literacy with cybersecurity, the lecture aimed to create well-informed individuals that can confidently navigate financial markets while safeguarding their digital assets.

Program Outcome: PO1, PO2, PO3, PO8, PO9, PO11.

**Resource Person:** Ms. Mili Paul, SEBI SMART Trainer and Founder of MISE Edutech LLP, was the speaker for the event.

# **Participant Details:**

Total no. of college students: **50** Total no. of Teachers: **5** 

## **Summary of the activity:**

The Department of Lifelong Learning and Extension (DLLE) at MES's H. K. College of Pharmacy successfully conducted a workshop titled 'Introduction to Financial Markets and Cyber Security Awareness' on 6<sup>th</sup> August, 2025, at 10.00 am in the Auditorium. The session was designed to enhance participants' understanding of financial systems and promote safe practices in the digital financial landscape.

### **Session Highlights**

### Financial Markets

The speaker provided a comprehensive overview of financial markets, emphasizing their impact on personal finance and the economy. Key topics included:

- Structure and types of financial markets.
- Roles of regulatory bodies such as **SEBI**, **RBI**, stock exchanges, and brokers.
- Core financial instruments like stocks, bonds, and mutual funds.
- Risk-return dynamics and investment strategies.

## Cyber Security Awareness

To address the growing concerns around digital threats, the session included:

- Real-world examples of financial scams and fraud.
- Best practices for secure online banking and investing.
- Techniques to safeguard sensitive personal and financial data.



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## **Insurance Education**

The concept of **insurance** was introduced as a vital tool for financial protection against unforeseen events. The speaker categorized insurance into **Life Insurance** and **General Insurance**, and explained various subtypes:

Type	Subtypes & Examples	Purpose
III ite inclirance	Term Life, Whole Life, ULIPs, Endowment, Child Plans	Financial security for dependents
Health Inchrance	Individual, Family Floater, Senior Citizen, Maternity	Covers medical expenses
Motor Insurance	Car, Two-wheeler, Commercial Vehicle	Protects against vehicle damage and liability
Travel Insurance	Domestic, International, Student	Covers travel-related risks
Property Insurance	Home, Fire, Theft	Protects physical assets
Commercial Insurance	Business, Liability, Marine	Safeguards business operations

# Inflation and Lifestyle Inflation

In the final segment, the speaker explained **inflation** as an unavoidable economic reality and introduced **lifestyle inflation** as a personal financial challenge. Participants learned:

- The difference between economic inflation and lifestyle-driven spending.
- The importance of disciplined financial habits.
- Strategies to protect purchasing power and build long-term wealth.

## **Photo Gallery:**

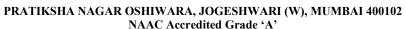






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## **Outcome of activity:**

- Participants gained a clear understanding of various financial markets and instruments.
- Students learned how financial markets influence both personal finance and the national economy.
- The session enhanced awareness of cyber threats and safe digital practices.
- Learners understood the importance and structure of different types of insurance.
- Attendees left with a holistic view of financial systems and strategies to protect themselves in a digital financial landscape.

### Link for social media:

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Facebook:	https://www.facebook.com/photo/?fbid=1228093469330293&set=a.4701859651210	
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Instagram:	https://www.instagram.com/p/DNTZTOwIqK9/?utm_source=ig_web_copy_link&ig_	
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Mrs. Dipti Chirmac Ms. Sayli Sawant



Dr. Tushar Lokhande Principal

