



Goa University

Discipline of Mathematics, School of Physical and Applied Sciences

Report on

Invited Lecture by Ms. Asha Varma Khandelwal

1. Title of the Event/Activity/program	Invited Lecture Titled: Financial Literacy and Awareness Program(Investor Awareness Initiative).
2. Date and Time	September 28, 2026 from 4:00 pm - 5:00 pm
3. Mode of conduct (Physical/Online)	Online Mode
4. School	School of Physical and Applied Sciences
5. Collaborating Agency/School/Directorate	in collaboration with Krisha Foundation (a SEBI SMART Organization).
6. Detail of the Resource Person (Brief biodata)	Ms. Asha Varma Khandelwal Assistant Professor, Lalalajpatrai Institute of Management, Mumbai.
7. Number of Faculty attended/participated	22
8. Number of Student attended / participated	66
9. No. of external students/faculty/other participants	18
10. The objectives of the Program/activity/event	To promote financial literacy and investor awareness by providing participants with essential knowledge of the securities market, informed investment practices, risk management, investor rights, and available grievance-redressal mechanisms.
11. Description of the Program/activity/event	The Mathematics discipline of School of Physical and Applied Sciences organized An


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	Investor Awareness Programme to educate participants about the securities market, investment procedures, investor rights, due diligence, risk awareness, and SEBI's investor protection and grievance-redressal mechanisms. The session was conducted by a qualified resource person associated with the SEBI SMART Investor Awareness initiative .
12. Benefit/Key outcomes of the Program/activity/event	The programme enhanced participants' financial literacy and awareness of the securities market . It helped them understand various investment avenues, the importance of conducting due diligence before investing, and the risks associated with investment decisions. The session also familiarized participants with investor rights, SEBI's investor protection measures, and grievance-redressal mechanisms such as SCORES , thereby encouraging informed, responsible, and cautious investment practices.
13. Enclosures with report	Brochure, photos, Bio-Data of resource person.

Signature:

[Signature]
29/09/26

Name of Coordinator:

Dr. Jessica Fernandes e Pereira

Designation: Assistant Professor

Signature:

[Signature]
29/09/2026

Dean:

prof. Jivan S. Parah

School of Physical and Applied Sciences

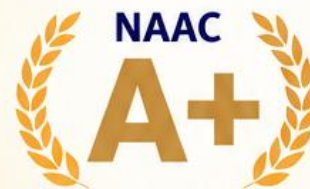
Seal of the
School/Directorate/University

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School of Physical and Applied Sciences
Goa University, Goa



GOA UNIVERSITY



School of Physical and Applied Sciences (SPAS)

Goa University

organises a talk on

Learn
Invest
Plan
Grow

Financial Literacy and Awareness Program

An Investor Awareness Initiative

By

Lala Lajpatrai Institute of Management (LLIM), Mumbai

in collaboration with **Krishna Foundation**

(A SEBI SMART Organisation)



Date

28th September 2026
(Monday)



Time

04:00 pm – 05:00 pm
(Duration: 60 minutes)



Mode

Online



Audience

Open to all

Topics Covered in the Session

- 1 Introduction to SEBI and the Securities Market
- 2 Primary Market vs. Secondary Market: Key Differences
- 3 Types of Public Issues in the Primary Market
- 4 Pre-requisites for Investing in the Securities Market
- 5 Due Diligence Before Investing
- 6 How to Apply for Public Issues
- 7 Shareholders' Rights
- 8 SEBI's Recent Investor Protection Measures
- 9 Do's and Don'ts of Investing: Advice for Investors
- 10 Investor Grievance Redressal via SCORES
- 11 SEBI's Information/Help Desk



Speaker

Prof. Asha Varma Khandelwal

Assistant Professor

Lala Lajpatrai Institute of Management



Coordinator

Jessica Fernandes e Pereira, Ph.D.

Assistant Professor

School of Physical and Applied Sciences
Goa University



- This is a purely educational program and does not involve any kind of product selling or promotional activity.
- Participants will gain practical insights into investing, financial planning, and risk management.



Register Here

<https://forms.gle/BtBkMtpAg1wZuC5b7>

*Empowering Minds
for a Financially Aware Tomorrow*

GOA UNIVERSITY

4:10 PM | mhu-dzmik-bcv

Asha Varma (Presenting, annotating)

THE SECURITIES MARKET- LEVEL 1

UNDERSTANDING THEM FROM AN INVESTOR'S PERSPECTIVE

Shilpa Gondhall 4:05 PM
Non-commerce

J. J. 4:07 PM
A job

4:07 PM
Investments

VISHANT RAMCHANDRA BORKAR 2302172 4:07 PM
Rent

Iona Francie 4:08 PM
Investment

Send a message

Rachel Dcosta

62 others

Jessica Fernandes e Pereira

4:14 PM | mhu-dzmik-bcv

Asha Varma (Presenting, annotating)

Understanding Money

Meet Raj:
Raj is a young professional with many dreams. He just started working and wants to learn how to manage his finances.

Raj's father always said, "Money doesn't grow on trees", and through this, Raj learns the importance of earning and saving money.

What does money mean to you?
Money is a medium of exchange.

Why is money important?

- Essential for meeting basic needs
- Helps to achieve your aspirations such as owning a house, buying car, vacations, higher education, comfortable retirement etc.

Aashtha NAIK

Aldrich Dias

Alena Mariam Fernandes

Alshika Fernandes

Analliese Fernandes

Aniket Gacekar

Anshika Narvekar

Asha Koshiy

Asha Varma
Meeting host

41 others

Jessica Fernandes e Pereira

4:25 PM | mhu-dzmik-bcv

Asha Varma (Presenting, annotating)

External participants joined

NSE

Cost of Living (₹)

Year	Cost of Living (₹)
Base Year	40,000
5 Years	60,000
10 Years	80,000
15 Years	100,000
20 Years	120,000

Value of Money (₹)

Year	Value of Money (₹)
Base Year	1,60,000
5 Years	1,20,000
10 Years	1,00,000
15 Years	80,000
20 Years	60,000

Cost of living increases year on year due to Inflation. Money value reduces due to the same impact
Inflation assumed @ 6% p.a.

Asha Varma

Rachel Dcosta

Navyiot Naik

Savio Ribeiro

Shreya Naik

Utkarsh Desai

56 others

Jessica Fernandes e P...

4:36 PM | mhu-dzmik-bcv

Asha Varma (Presenting, annotating)

NSE

Can You Earn Money While Sleeping?

YES!

Priya (27) worked a 9-to-5 job and earned a monthly salary. But she also earned money while she slept, through her rental property and investments. She is now 47, has retired early and travels the world, while she continues to earn from her investments and rental income.

Income can be earned

- Actively through Direct work (e.g., salaries) (Active Income)
- Passively through Investments, rentals, dividends, etc. (Passive Income)

Income builds financial stability and independence.

Asha Varma

Vedant Kakde

Navyiot Naik

Savio Ribeiro

58 others

Rachel Dcosta

Speaker's Profile – Ms. Asha Varma Khandelwal

Ms. Asha Varma Khandelwal is a dynamic academician and finance professional with a strong background in teaching, research, and capital markets. She currently serves as an Assistant Professor at Lala Lajpatrai Institute of Management, Mumbai, where she actively contributes to postgraduate education and institutional development.

With over seven years of rich teaching experience in finance and economics, Ms. Varma has taught both undergraduate and postgraduate courses. She has played a pivotal role in mentoring student research, organizing academic events, and managing accreditation processes.

Prior to her academic career, she held key roles in the financial services sector with reputed firms such as Kotak Securities Ltd. and Sharekhan Ltd. (a BNP Paribas company). Her industry experience spans equity and currency derivatives, mutual funds, financial advisory services, and client portfolio management—bringing valuable real-world insights into her teaching.

Ms. Varma is SET qualified in both Commerce and Economics, holds a Master's degree in Commerce and Economics, and is currently pursuing her Ph.D. A passionate researcher, she has authored several research papers, including two published in ABDC-listed journals. Her work addresses contemporary issues such as financial literacy, environmental policy, and consumer behavior in capital markets.

She was featured in *Voice of Ghatkopar* for her outstanding contributions to higher education and is a certified SEBI SMART Trainer, regularly conducting investor awareness programs to promote financial literacy.

Ms. Asha Varma's expertise lies at the intersection of academia and financial markets. Through her engaging sessions, industry insights, and dedication to quality education, she continues to inspire both students and professionals.