



GOVERNMENT COLLEGE

An Autonomous Institution Since 2000 :: RAJAHMUNDRY, ANDHRA PRADESH, INDIA



DEPARTMENT OF ECONOMICS

The Department of Economics organized a guest lecture on “**Awareness on Financial Literacy**” on 27th January 2026 at Government College (Autonomous), Rajahmundry. The programme aimed to enhance students’ understanding of financial management and promote responsible financial practices.

The session was delivered by **Dr. V. Ramesh Krishna, Lecturer in Commerce**, as the resource person. The programme was chaired by **Dr. R. Balayya**, In-charge, Department of Economics. **K. Ananda Rao, Lecturer in Economics**, and **CH. Sanjeev Kumar, Lecturer in Economics**, also shared their valuable inputs. All faculty members of the department actively participated and contributed to the success of the programme.

In his detailed lecture, **Dr. V. Ramesh Krishna** explained the concept and importance of financial literacy in modern life. He emphasized that financial literacy is essential for making informed financial decisions and achieving financial security.

He elaborated on several key areas:

- **Budgeting and Saving:** Importance of planning income and expenditure and cultivating regular saving habits.
- **Banking Awareness:** Types of bank accounts, use of banking services, and importance of financial inclusion.
- **Investment Opportunities:** Overview of savings instruments such as fixed deposits, mutual funds, and insurance.
- **Digital Financial Services:** Growth of digital payments and the importance of cyber safety.
- **Debt Management:** Responsible borrowing and maintaining financial discipline.

He also highlighted how financial literacy contributes to individual well-being and national economic development. His lecture was enriched with practical examples, making it easy for students to understand and relate to real-life situations.

After the main lecture, **K. Ananda Rao** and **CH. Sanjeev Kumar** provided additional insights, stressing the relevance of financial awareness for students’ academic and personal growth.

The session concluded with active interaction, where students clarified their doubts and engaged in discussion.

Student Feedback on the Programme

The feedback received from students was highly positive and encouraging:

1. Students expressed that the lecture was **very informative and practical**, helping them understand real-life financial issues.
2. Many students mentioned that they gained **new knowledge about budgeting, saving, and investment options**.
3. The session on **digital payments and cyber security** was considered highly useful in today's digital era.
4. Students appreciated the **simple and clear explanation** given by the resource person.
5. The interactive nature of the programme helped students **actively participate and clarify doubts**.
6. Some students suggested that **more such sessions and workshops** should be conducted regularly.

Outcomes of the Programme

1. Increased awareness about financial literacy among students.
2. Improved understanding of budgeting, saving, and financial planning.
3. Enhanced knowledge of banking and digital financial services.
4. Awareness of different investment avenues and risk management.
5. Better understanding of cyber security in digital transactions.
6. Encouraged responsible financial behavior and decision-making.
7. Motivated students to apply financial knowledge in their daily lives.

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