

EVENT DETAILS

EVENT TYPE	EXPERT TALK
TOPIC	SMART YOUTH, SMART SAVINGS: INNOVATIVE APPROACHES IN BUDGET 2025
DATE	2025-04-26 to 2025-04-26
MODE	ONLINE
ORGANIZER NAME	DR. DINESH TANDON
RESOURCE PERSON	BHAWNA ARORA, CHARTED ACCOUNTANT
NO. OF PARTICIPANTS	252
SDG NO	SDG 4: QUALITY EDUCATION, SDG 3: GOOD HEALTH AND WELL-BEING

OBJECTIVE:

1. Understand key highlights from Budget 2025 related to youth financial empowerment.
2. Explore innovative saving and investment strategies.
3. Analyze government schemes and incentives for smart financial planning.
4. Develop practical training skills for budgeting and wealth creation.
5. Promote a culture of financial literacy among young individuals.

DESCRIPTION:

The expert talk on "Smart Youth, Smart Savings: Innovative Approaches in Budget 2025" was a highly engaging session led by CA Bhawna Arora, a seasoned financial expert. The session provided an in-depth understanding of how the latest Union Budget 2025 impacts youth and their financial planning choices. CA Arora began by outlining key highlights from the budget, emphasizing measures aimed at fostering savings, investments, and entrepreneurship among young citizens. She discussed innovative schemes such as enhanced tax deductions for first-time investors, startup funding support, and incentivized savings plans like updated Sukanya Samriddhi and Public Provident Fund modifications. A major focus of the session was on integrating innovative savings techniques, such as micro-investments through fintech platforms, goal-based financial planning, and budgeting with the aid of digital tools. CA Arora also illustrated the power of compounding and early investments with practical examples to inspire attendees to start financial planning at a young age. Interactive discussions and Q&A sessions allowed participants to voice their queries regarding practical aspects of saving, investing, and tax optimization. CA Arora also highlighted the importance of cultivating financial discipline and using technology wisely to track expenses, set savings goals, and automate investments. The session concluded by encouraging attendees to embrace a future-ready mindset, utilizing government initiatives and smart tools to achieve financial independence. Practical takeaways included steps for budgeting effectively, choosing the right saving instruments, and understanding tax advantages to maximize personal wealth.

OUTCOMES:

1. Enhanced financial literacy among youth promoting informed saving and spending decisions for future stability.
2. Awareness of Budget 2025's encouraging proactive financial planning and goal setting.
3. Encourage adoption of financial literacy practices to foster informed youth communities
4. Demonstrate budgeting techniques and wealth creation skills through practical application.

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MARKETING**

Expert Talk

SMART YOUNG, SMART SAVINGS: Innovative Approaches in Budget 2025



Resource Person



Bhawna Arora
Chartered Accountant

Date: 26th April 2025

Time: 8:00 pm onwards

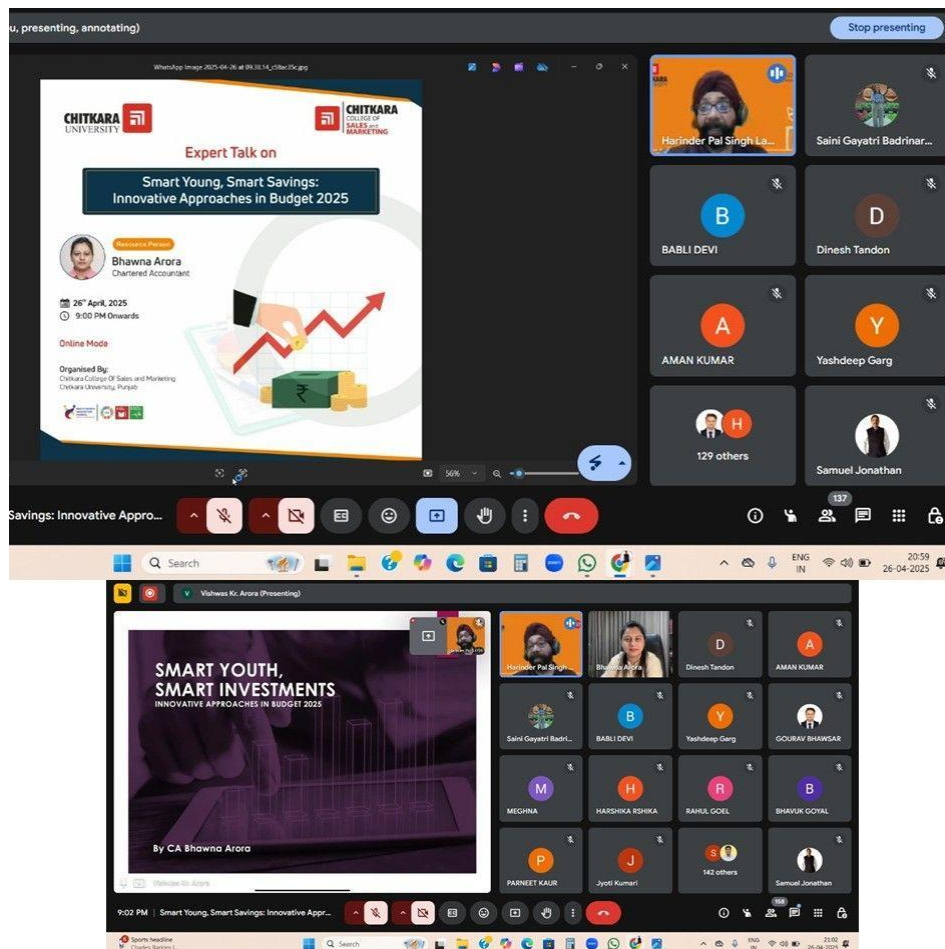
Mode: Online



Organised by:

Chitkara College of Sales & Marketing

Expert Talk : Smart Young, Smart Savings: Innovative Approaches in Budget 2025
(26-Apr-2025)



Welcome address by Mr. Harinder Pal Singh (26-Apr-2025)



Flow of expert talk shared by Ms. Bhawna Arora (26-Apr-2025)

Key Highlights of Union Budget 2025

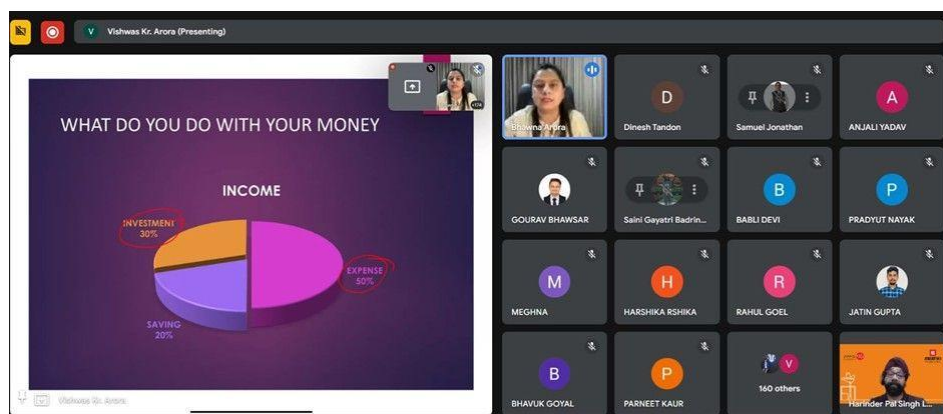
- New Income Tax Bill replacing 1961 Act (simplified by 60%)
- New tax slab rates starting at ₹4,00,000
- Rebate u/s 87A up to ₹12,00,000 income
- Rationalised TDS/TCS for ease
- Updated ITR-U time limit: 4 years
- Corporate tax: Amendments in capital gains, transfer pricing, international taxation

Income Tax Slab

Income Tax Slab	Tax Rates for Individual & HUF Below the Age Of 60 Years & NRIs
Up to Rs.2.5 lakh*	Nil
Rs.2.5 lakh to Rs.5 lakh	5%
Rs.5 lakh to Rs.10 lakh	20%
Above Rs.10 lakh	30%

Handwritten notes: "Cgt 20% up", "20% up", "20% up"

Budget highlight and tax slabs information update by Ms. Bhawna Arora (26-Apr-2025)



Valuable inputs by Ms. Bhawna during the expert talk (26-Apr-2025)



Valuable inputs by Ms. Bhawna during the expert talk (26-Apr-2025)