EVENT DETAILS	
EVENT TYPE	EXPERT TALK
TOPIC	3C APPROACH: AN INNOVATIVE WAY TO CREATE, CONSUME & CONSERVE ASSETS
DATE	2026-02-27 to 2026-02-27
MODE	ONLINE
ORGANIZER NAME	MR. VIMAL SHARMA, CHITKARA UNIVERSITY, PUNJAB
RESOURCE PERSON	MR. PAWAN SHARMA, TRAINING MANAGER
NO. OF PARTICIPANTS	169
SDG NO	SDG 4: QUALITY EDUCATION, SDG 8: DECENT WORK AND ECONOMIC GROWTH
University Charter	Let's Educate our students for brilliant futures

OBJECTIVE:

1. To build basic financial awareness among young professionals who have recently started earning.
2. To explain the importance of savings discipline and the role it plays in financial independence and personal dignity.
3. To introduce fundamental investment avenues such as Fixed Deposits, Mutual Funds, Equity and Property.
4. To help participants understand the impact of inflation, taxes, health risks and emergencies on long-term financial stability.
5. To encourage early investing and demonstrate the power of compounding for long-term wealth creation.

DESCRIPTION:

The session on Financial Literacy was designed for MBA students from the pharmaceutical sector who have recently started their professional careers and begun earning. The objective of the session was to help young professionals develop a strong foundation in personal financial management at the beginning of their working life. The session began with a discussion on the psychological and practical importance of saving money. Participants were introduced to the idea that financial security contributes significantly to self-confidence, independence and the ability to make better life decisions. Through simple examples, the session emphasized that financial discipline matters more than income level, and even small but consistent savings can create a strong financial base. The session also explored the difference between saving and investing. Students were introduced to basic financial instruments such as Fixed Deposits, Recurring Deposits, Mutual Funds, Equity investments and Property. The concept of the "Financial Planning Pyramid" was discussed to show how individuals should prioritize financial protection, long-term goals and wealth creation. Another important part of the discussion focused on the challenges that affect personal finances such as inflation, taxes, medical expenses, disease, disability and sudden loss of income. Participants were encouraged to prepare for these uncertainties through proper planning, insurance and disciplined investing. The session highlighted the importance of starting early in life. By understanding the power of compounding, students learned how small investments made early can grow significantly over time. Overall, the session aimed to create awareness, encourage responsible financial behaviour and motivate young professionals to take control of their financial future. Promotes financial literacy among young professionals to build informed, responsible and lifelong financial decision-making skills. Encourages financially responsible professionals who can manage income, savings, and investments for long-term economic stability. Develops awareness about disciplined spending, saving, and investment habits that support responsible financial consumption.

OUTCOMES:

1. Early financial discipline can significantly improve long-term financial stability and wealth creation.
2. Understanding basic financial instruments helps young professionals make informed investment decisions.
3. Saving consistently provides financial security, independence and the ability to handle emergencies.
4. Inflation, healthcare costs and unexpected risks make financial planning essential from the start of one's career.
5. The power of compounding rewards those who start investing early and remain consistent over time.

Expert talk on 3C Approach: An Innovative Way to Create, Consume & Conserve Assets by Mr. Pawan Sharma (27.02.2026)

Building Financial Awareness with Mr. Pawan Sharma (27.02.2026)

Financial Literacy Session by Mr. Pawan Sharma (27.02.2026)

Learning the Power of Saving with Mr. Pawan Sharma (27.02.2026)

Strengthening Financial Foundations – Mr. Pawan Sharma (27.02.2026)

Insights on Smart Financial Planning by Mr. Pawan Sharma (27.02.2026)