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Report on Financial Literacy Program

Organized by:
The Finance Committee, Accounts Department under the guidance of IQAC, SurTech

In collaboration with:
2i Educare and Aditya Birla capital, Kolkata

Date: 25th September, 2026
Time: 11:00 AM onwards
Venue: Dr. Sudhir Chandra Sur Institute of Technology and Sports Complex (SurTech)
Address: 540, Dum Dum Road, Surer Math, Kolkata - 700074

Speaker: Md Aamir Sulaiman, AVP Investor Education and distributors Development
Nikhat Sultana Budhraja, Founer and CEO, 2i Educare

Objectives of the Program

1. To equip graduating students with essential financial literacy principles prior to entering the professional workforce.
2. To build an understanding of global macroeconomic drivers, market volatility, and their direct impact on personal wealth.
3. To guide students on transition strategies from academic life to industry payroll ("My First Pay Cheque").
4. To demystify personal inflation metrics, budgeting, systematic investment plans (SIPs), and long-term asset allocation.

Session Highlights & Core Discussion Points

The session was delivered through an interactive approach combining real-world macroeconomic case studies, interactive financial modeling concepts, and actionable personal finance strategies.

1. Macroeconomic Context: "War for Economy & The Focal Point of Money"

- The speaker emphasized that contemporary global conflicts and geopolitical dynamics are fundamentally centered around economic power and resources.
- Money and capital flow remain the primary focal points driving corporate strategies, national policies, and individual livelihood choices.
- Students were urged to look beyond immediate salary figures and understand broader economic cycles and purchasing power dynamics.

2. Market Dynamics & Commodity Price Volatility

- Practical market illustrations were presented, highlighting macro-shocks such as crude oil price surges spiking up to **60%**.
- Discussion covered how raw material price escalation cascades into general consumer inflation, interest rate shifts, and diminished disposable income for salaried professionals.

3. Personal Finance is Individual: The Concept of Personal Inflation

- A key takeaway highlighted that "standard inflation numbers" published by central agencies represent macroeconomic averages and do not accurately reflect individual reality.
- In personal finance, every individual has a unique inflation rate dictated by lifestyle choices, debt obligations, commuting costs, family dependencies, and location.
- Students learned to compute their individual cost-of-living inflators to build resilient personal budgets.

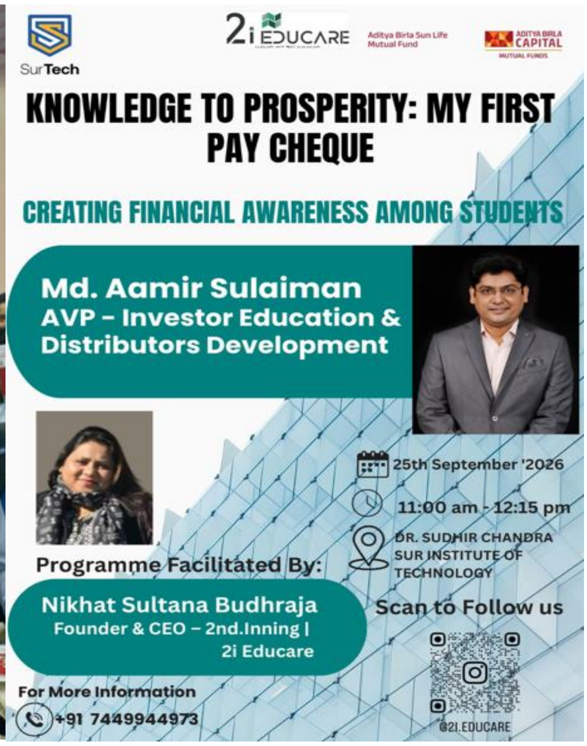
4. Campus-to-Corporate Transition: Managing "My First Pay Cheque"

- **Mindset Shift:** Navigating the critical financial transition when moving from student life (expense-driven) to industrial employment (income-and-taxation driven).
- **Rule of Thumb Allocation:** Prioritizing emergency funds, basic insurance cover, and tax-efficient investments before discretionary spending upon receiving the first salary.
- **Power of Early Compounding:** Demonstrating the impact of starting systematic investments early in one's career versus delaying by even 3–5 years.

Actionable Outcomes & Student Learning Assessment

- **Enhanced Financial Awareness:** Students gained practical understanding of personal budgeting, saving mechanisms, and inflation hedging strategies beyond theoretical engineering economics.
- **Readiness for Industry Transition:** Graduating students expressed enhanced confidence in evaluating employment compensation packages, tax deductions, and salary structuring.
- **Risk Awareness:** Participants acquired clarity on the distinction between wealth creation tools (equity/mutual funds) and capital protection tools (fixed income), along with risk mitigation against high inflation spikes.

Few Glimpses of the event:

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2i EDUCARE
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ADITYA BIRLA CAPITAL
KNOWLEDGE TO PROSPERITY: MY FIRST PAY CHEQUE
CREATING FINANCIAL AWARENESS AMONG STUDENTS
Md. Aamir Sulaiman
AVP - Investor Education & Distributors Development
25th September '2026
11:00 am - 12:15 pm
DR. SUDHIR CHANDRA SUR INSTITUTE OF TECHNOLOGY
Programme Facilitated By:
Nikhat Sultana Budhraja
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