

**M.E.S. College of Arts & Commerce
Zuarinagar- Goa
Post Graduate Department of Commerce**

“Financial education and ethics in personal finance”

The Postgraduate Department of Commerce organised a seminar on **Financial Education and Ethics in Personal Finance** on 2nd March 2022 between 11.30 am and 1.00 pm as a part of Azadi ka Amrith Mohatsav and 50 years of Murgaoon Education Society for PG Commerce Students. The resource Person for the Seminar was Assistant Professor Pranit Satyavan Naik. The Seminar commenced with the welcome address and introduction of a Resource Person by the M.Com Programme Mentor Dr. Champa R Parab. Vice Principal Dr. Ashish Joshi in his opening remark accentuated on the relevance and the importance of the topic "Personal Finance". The Resource person introduced the participants to the concept of Ethics in personal finance, further explaining and illustrating the top five important factors of personal finance like income, spending, savings, investment, and insurance. He also emphasized on the right decision that each individual should take while they are dealing with personal finance. Lastly, the session enlightened the participants on important calculations like the 50-30-20 rule, rule of 72, rule of 144. In total 36 Students from M.Com Part I and Part II has attended the seminar. Session ended with the positive feedback given by the students.



Dr.Champa R. Parab
M.Com Programme Mentor

Dr. Manasvi M. Kamat
Principal