



VITT 'N' NIVESH

THE FINANCE AND INVESTMENT CELL
UNDER THE AEGIES OF VANIJYA SAMITI
BHARATI COLLEGE, UNIVERSITY OF DELHI

ANNUAL REPORT 2025 – 2026



ABOUT US

About Vitt 'N' Nivesh

Vitt 'N' Nivesh, the Finance and Investment Cell of Bharati College, University of Delhi, established in 2022, is a dynamic, student-driven initiative dedicated to fostering financial literacy and investment awareness among students. The cell was founded with the objective of creating a platform where students from diverse academic backgrounds can come together to explore, understand, and engage with the world of finance.

In an increasingly complex financial environment, Vitt 'N' Nivesh seeks to simplify financial concepts and make them accessible to all. It encourages students to develop critical thinking, analytical skills, and a practical understanding of financial systems. Through its activities, the cell not only enhances knowledge but also builds confidence among students to actively participate in financial discussions and decision-making processes.

Our Aim

The primary aim of Vitt 'N' Nivesh is to equip students with essential financial knowledge and practical insights into personal finance and investment strategies. It seeks to help students understand the importance of financial planning, saving, and investing for long-term security and growth. The cell actively works towards bridging the gap between theoretical learning and real-world application by organising seminars, workshops, webinars, competitions, and interactive sessions. Additionally, it leverages digital platforms to share informative content and engage students in continuous financial learning.

Our Vision

The vision of Vitt 'N' Nivesh is to establish itself as a leading student-run finance and investment cell that inspires, educates, and empowers students to become financially literate and economically responsible individuals. It aspires to cultivate a culture of informed financial decision-making and proactive learning among students.

The cell envisions nurturing future leaders who possess not only strong financial acumen but also the ability to adapt to the evolving global financial landscape. By instilling awareness, responsibility, and confidence, Vitt 'N' Nivesh aims to contribute towards building a generation that is capable of making sound financial choices and driving economic growth.

PROJECTS

PROJECT 1 — PROJECT VYAPAR



About the Project

Launch Date

October 2023

Project Vyapar was launched in October 2023 by Vitt 'N' Nivesh with the objective of promoting financial independence and entrepreneurial spirit among students. The initiative aims to provide a structured platform where students can earn additional income by selling their pre-owned items in a convenient and organized manner.

Through this project, students are encouraged to understand the value of resources, practice basic selling and negotiation skills, and develop a sense of financial responsibility. It also promotes sustainable practices by encouraging the reuse and circulation of goods within the student community.

The project serves as a practical exposure to real-world market dynamics, helping participants gain hands-on experience in pricing, marketing, and customer interaction.

Event Conducted

BOOKOLX 3.0

Under Project Vyapar, BOOKOLX 3.0 was successfully organized as a student marketplace focused on buying and selling books and other useful items. The event witnessed active participation and provided students with an opportunity to engage in peer-to-peer transactions, making it both economically beneficial and environmentally conscious.

PROJECT 2 — PROJECT KHAATA



About the Project

Initiated	2023 – 2024
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Project Khata was initiated in the academic year 2023–24 with the aim of enhancing financial and banking literacy among students. Recognizing the importance of understanding banking systems in everyday life, this initiative focuses on educating students about both basic and advanced banking concepts.

The project covers essential topics such as opening and managing bank accounts, digital banking, UPI transactions, budgeting, savings, credit management, and awareness of financial security and fraud prevention. It strives to equip students with practical knowledge that is crucial for managing personal finances effectively.

Through interactive seminars, workshops, and awareness drives, Project Khata ensures that financial education is accessible, engaging, and applicable to real-life situations. It also encourages students to become more confident and responsible in handling financial matters.

Event Conducted	NGO VISIT
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As part of Project Khata, an NGO visit was organized to extend financial literacy beyond the college campus. The initiative aimed to spread awareness about basic banking practices and financial inclusion, contributing to community development while also sensitizing students towards social responsibility.

PROJECT 3 — PROJECT INVESTIFY



About the Project

Started	October 2023
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Project Investify was initiated by Vitt ‘N’ Nivesh in October 2023 with the objective of enhancing students’ understanding of investments and stock markets. The project is designed to cater to students from all academic backgrounds, ensuring that financial knowledge is accessible, practical, and engaging.

Through this initiative, the team aims to equip students with essential investment skills and a deeper understanding of financial markets. It emphasizes experiential learning by providing an interactive platform where students can engage in simulated trading and develop analytical and decision-making abilities. The project encourages informed investing habits and builds confidence among students to navigate real-world financial scenarios.

Event Conducted	Investor Awareness Webinar on Financial Literacy and Informed Investing & Finance and Funding : Strategies for Next -Gen Entrepreneurs
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Investor Awareness Webinar on Financial Literacy and Informed Investing

A session focused on spreading awareness about financial planning, risk assessment, and responsible investing, enabling students to make informed financial decisions.

Finance and Funding Strategies for Next-Gen Entrepreneurs

An interactive session that introduced students to various funding options, investment perspectives, and financial planning strategies, encouraging entrepreneurial and investment-oriented thinking.

EVENTS

NGO VISIT REPORT

Date	07 November 2025
Venue	SK Children's Foundation, Janakpuri, Delhi

About the NGO

- Establishment: Started in 2016 by founder Raghav Sharma; officially registered as a trust in 2019.
- Motive: To provide free quality education and holistic development to underprivileged children, including academics, life skills, hygiene awareness, and co-curricular activities.
- Location: Based in Janakpuri, New Delhi, with offline centers and online programs reaching multiple states in India.

Introduction

The NGO visit, held on 7 November 2025, was organized by Vitt 'N' Nivesh – The Investment and Finance Cell of Bharati College, University of Delhi, with the aim of promoting basic financial awareness among children. During the visit, the members of the society engaged with the NGO's students and explained essential financial concepts such as saving, banking, budgeting, and investment through simple and interactive activities. The session helped the children understand the importance of managing money wisely while also enabling the members of Vitt 'N' Nivesh to contribute meaningfully to financial literacy at the grassroots level.

Event Highlights

- Interactive Financial Literacy Session: Children were taught basic financial concepts like saving, banking, budgeting, and investment through simple, engaging activities.
- Practical Learning Approach: Real-life examples and fun demonstrations were used to help the children easily understand how money management works.
- Active Participation: The children showed enthusiasm by asking questions, sharing their experiences, and taking part in small exercises and discussions.
- Social Impact: The visit strengthened the society's mission of spreading financial awareness and helped members develop communication and teaching skills.

Overall Impact

- Enhanced Financial Awareness: Children gained a basic understanding of key financial concepts like saving, banking, and budgeting, helping them develop early money-management habits.
- Confidence & Participation: The interactive format encouraged children to ask questions and share experiences, boosting their confidence in discussing financial topics.

- **Community Engagement:** The visit strengthened the society's outreach efforts, allowing members to create a meaningful social impact while improving their own communication and teaching skills.

Conclusion

The NGO visit proved to be a valuable and enriching experience for both the children and the members of Vitt 'N' Nivesh. The session succeeded in introducing essential financial concepts in a simple and engaging manner, helping the children build a foundation for future financial awareness. At the same time, the visit reinforced the society's commitment to community service.

NGO VISIT — EVENT PICTURES



EVENT REPORT — FINOVISION 2025

Date	12 November 2025
Day	Wednesday
Time	11:00 a.m. to 12:00 p.m.
Venue	Auditorium Ground Floor
Theme	InvestHER – Poster Making Competition

Introduction



As part of FINOVISION 2025, "Vitt 'N' Nivesh" the finance and investment cell of Bharati College organised the InvestHER Poster Making Competition to encourage students to express their creativity while highlighting the role of women in finance. The event aimed at promoting financial awareness, gender inclusivity, and artistic expression through the theme "InvestHER: The Future is Female."

Event Highlights

- The competition invited participants to present posters celebrating the significance of women in finance. With the tagline "Who said finance is all numbers and no glitter?", the event blended creativity with financial awareness, urging participants to portray women's leadership, financial independence, and empowerment.
- FINOVISION 2025 encouraged students to think beyond conventional finance and explore how women are reshaping the industry through innovation, dedication, and resilience.
- The event received an enthusiastic response from students across various departments. Each participant showcased unique creativity and artistic skill. Their posters featured powerful messages, vibrant colours, and imaginative concepts that beautifully aligned with the theme InvestHER.

Results & Recognition

After evaluating the entries based on creativity, originality, theme relevance, and presentation, the following participants were declared winners:

 1st Prize	<i>Akshainie Gupta</i>
 2nd Prize	<i>Anamika</i>
 3rd Prize	<i>Riddhi Goel</i>

Conclusion

The InvestHER Poster Making Competition under FINOVISION 2025 successfully blended finance, creativity, and empowerment. Such partnerships play a vital role in inspiring students to participate, innovate, and celebrate the growing influence of women in finance.

FINOVISION 2025 — EVENT POSTER



VITT 'N' NIVESH
FINANCE & INVESTMENT CELL
BHARATI COLLEGE | UNIVERSITY OF DELHI
UNDER THE AEGIES OF IQAC



in collaboration with

Exciting gift hampers for winners!

NEP SAARTHI
PRESENTS



FINOVISION 2025

InvestHER

Poster Making Competition

THE FUTURE IS FEMALE

Breaking Barriers &
Celebrating Women in Finance

SCAN TO
REGISTER



- 12th November
- 11 AM-12:30 PM
- AUDITORIUM ROOM,
GROUND FLOOR

Certificates for all participants

Registration Fee- ₹20

Sheets will be provided
Bring your own Art/Craft supplies

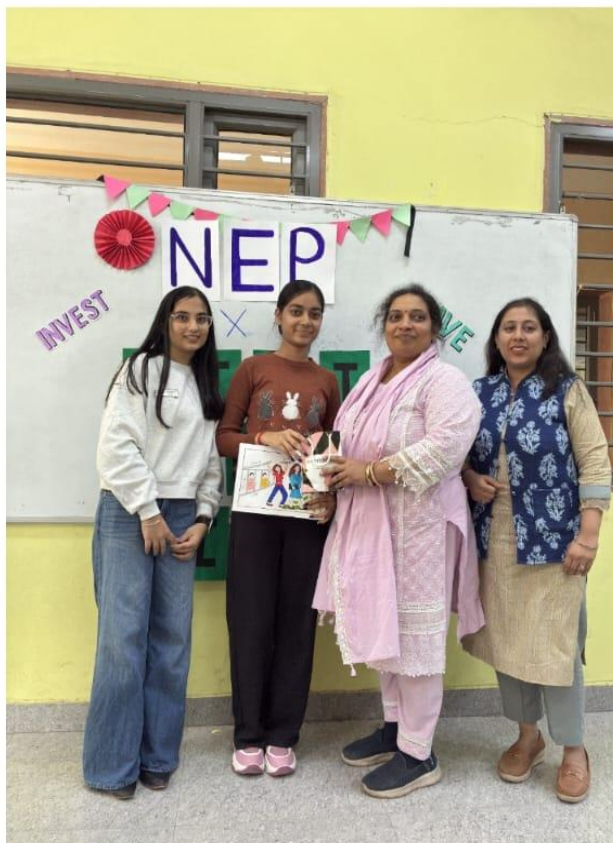
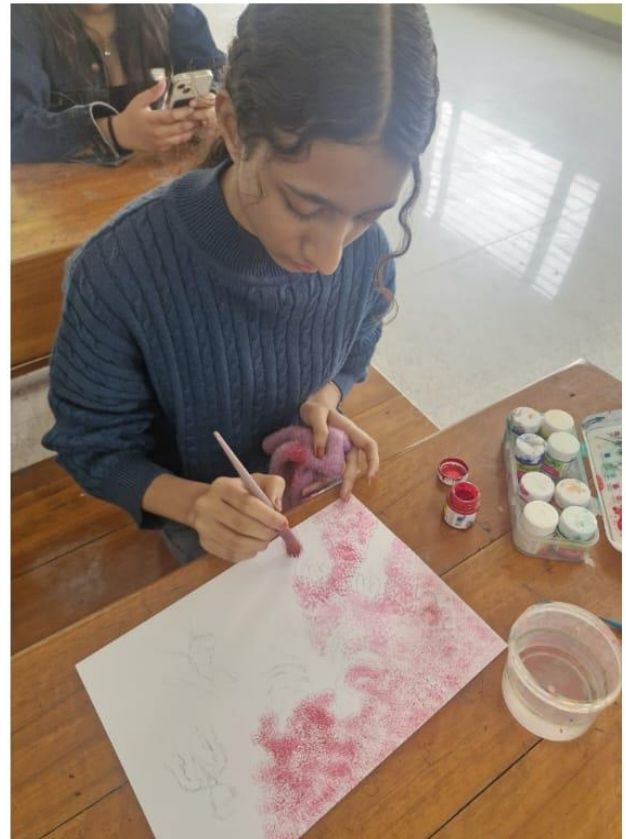
Prof. Saloni Gupta
Principal

Simmons Nangia
President

Dr. Princy Jain
Dr. Vandana Yadav
Co-ordinator (NEP)

Prof Alok Anand
Convenor

FINOVISION 2025 — EVENT PICTURES



BOOKOLX 3.0 — BUY & SELL OLD BOOKS

Date	21 January, 2026
Day	Wednesday
Time	10:00 a.m. to 2:00 p.m.
Venue	Central Lawn

About the Event

BookOLX 3.0 is a buy-and-sell old books initiative organised by Vitt 'N' Nivesh, the Finance & Investment Cell of Bharati College, University of Delhi. The event provides a common platform for students to buy and sell pre-owned books at reasonable prices. With the theme Save, Spend, Invest, BookOLX 3.0 highlights the economic value of books and encourages sustainability by reducing waste while making learning resources accessible.

Event Highlights

- Provided a well-organised platform for students to buy and sell pre-owned academic and non-academic books at student-friendly prices.
- Encouraged financial literacy and mindful spending, helping students understand the value of saving, spending wisely, and investing in everyday resources.
- Promoted sustainability and environmental responsibility by encouraging the reuse of books instead of discarding them.
- Facilitated direct interaction between buyers and sellers, ensuring transparency and fair pricing.
- Helped students reduce academic expenses while making quality study material easily accessible.
- Created a practical learning experience by connecting financial concepts with real-life applications.

Overall Impact


- Significantly reduced the financial burden on students by providing affordable access to academic and reference books, making education more inclusive.
- Enhanced financial literacy by allowing students to practically apply concepts like budgeting, pricing, saving, and value maximisation.
- Promoted sustainable practices by encouraging reuse of books, thereby reducing paper waste and environmental impact.
- Developed a sense of responsible consumption, motivating students to make conscious choices rather than impulsive purchases.
- Encouraged peer-to-peer interaction, strengthening campus community and collaboration among students.
- Provided real-world exposure to basic market dynamics such as demand, supply, and negotiation.

- Instilled long-term habits of mindful spending and resource optimisation that extend beyond college life.


Conclusion


BookOLX 3.0 emerged as a successful initiative that combined financial awareness with practical learning. The event provided students an accessible platform to buy and sell books at affordable prices. It effectively promoted sustainability by encouraging the reuse of academic resources. Students gained hands-on exposure to smart spending and value-based decision-making. The initiative strengthened campus engagement and collective responsibility. Overall, BookOLX 3.0 left a positive and lasting impact on the student community.

BOOKOLX 3.0 — EVENT POSTER



VITT 'N' NIVESH
FINANCE & INVESTMENT CELL
BHARATI COLLEGE | UNIVERSITY OF DELHI
under the aegis of Vanijya Samiti








BookOLX


SAVE, SPEND, INVEST

Buy & Sell Old Books



 21st January

 10:00 am - 2:00 pm

 Central Lawn

**Scan the
QR code for
further
details**

*Maximising the value of every book—
buy smart, sell smarter*

Prof. Saloni Gupta Principal	Dr. Alok Anand Convenor	Dr. Kalpana Kataria Convenor	Simmone Nangia President	Suhana Singhal Vice President
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BOOKOLX 3.0 — EVENT PICTURES



WEBINAR REPORT — INVESTOR AWARENESS

Event Title	Investor Awareness Webinar on Financial Literacy and Informed Investing
Date	11 February 2026
Time	7:00 PM (Online Mode)
Mode	Online Webinar
Resource Person	Dr. Priyanka Rani (SEBI Certified Trainer)

Introduction

An Investor Awareness Program, an initiative executed by SEBI, was organized in collaboration with Lala Lajpatrai Institute of Management and Krati College and supported by Krisha Foundation (SEBI SMART Organisation).

The program aimed to build a strong foundation for individuals beginning their journey in the securities market by explaining investment avenues, associated risks, and regulatory safeguards in a simple manner. Participants were introduced to the structure and functioning of the Indian securities market, including the role of regulatory bodies, stock exchanges, and market indices, along with investor rights and grievance redressal mechanisms.

The session also highlighted common financial frauds and preventive measures to help participants make informed and responsible financial decisions.

Objectives of the Webinar

- To introduce the basics of investing and financial planning.
- To educate participants about investor rights and protection mechanisms.
- To explain various types of investment risks.
- To spread awareness about financial frauds and preventive measures.
- To guide participants in making informed financial decisions.

Key Topics Covered

- Pre-requisites for investing in the securities market – Trading Account and Demat Account.
- Procedure to apply for public issues (IPO) – Online and Offline modes.
- Role and functions of SEBI in regulating the securities market.
- SEBI's Investor Protection and Awareness Programs.
- Basic rules and principles of investing.
- Overview of BSE (Bombay Stock Exchange).
- Understanding Sensex and its significance in the stock market.
- Risk management strategies in investments.
- Safe investing practices and fraud prevention.

Session Highlights

The session provided detailed insights into how individuals can begin their investment journey by opening Trading and Demat accounts. The speaker explained the step-by-step process of applying for public shares through both online and offline methods.

Participants were made aware of the importance of SEBI as the regulatory authority in India and how its investor protection initiatives safeguard investor interests. The discussion also included basic investing principles such as diversification, long-term planning, and risk assessment.

Real-life examples were shared to help participants understand market indices like Sensex and the role of stock exchanges such as BSE in the Indian financial system.

Benefits to Participants

- Improved understanding of the securities market.
- Awareness about investor rights and grievance redressal mechanisms.
- Knowledge of safe and informed investing practices.
- Clarity on avoiding common financial frauds.
- E-certificates were provided to attendees.

Conclusion

The webinar proved to be informative and beneficial for the participants, enhancing awareness about financial literacy and responsible investing while encouraging active participation in financial markets with proper knowledge and risk awareness.

The session strengthened understanding of essential concepts such as opening Trading and Demat accounts, applying for public issues (IPOs) through online and offline modes, the functioning of stock exchanges like BSE, and interpretation of market indices including Sensex. Guidance from the SEBI trainer clarified investment risks, regulatory safeguards, and the importance of disciplined financial planning.

WEBINAR — EVENT POSTER



VITT 'N' NIVESH
The Finance & Investment Cell
Bharati College | University of Delhi

Under the Aegis of Vanijya Samiti

In Collaboration with

Lala Lajpatrai Institute of Management

Supported by: Krisha Foundation (SEBI SMART Organisation)

presents

INVESTOR AWARENESS PROGRAM

E-Certificates
will be
provided

Free
Webinar

INITIATIVE EXECUTED BY SEBI

Key Topics to be Covered

Basics of Investing &
Financial Planning

Understanding
Investment Risks

Making Informed
Financial Decisions



Scan QR to
register



11th February 2026



7:00 to 8:00 PM



Google Meet



Speaker
Dr. Priyanka Rani
SEBI SMART TRAINER

Prof. Saloni Gupta
Principal

Dr. Alok Anand
Convener

Dr. Kalpana Kataria
Convener

Simonne Nangia
President

Suhana Singhal
Vice President

WEBINAR — EVENT PICTURES

BSE **How to apply in Public Issue?** **KRISHA**

ONLINE MODE	
ASBA	- Application Supported by Blocked Amount. - Facility provided by Self Certified Syndicate Banks (SCSCBs) - Full Bid Amount blocked in the bank account of the bidder.
UPI in ASBA	- For <input type="checkbox"/> a) Retail Individual Investors. b) Shareholders bidding in Shareholders Reservation Portion up to Rs.2,00,000/-. - Application via UPI facility of Sponsor Bank.
3-in-1 Account	- Applying in IPO through 3-in-1 account (demat, trading and bank account).
OFFLINE MODE	
Filled Form	- To open a Demat Account first. investors may obtain Application Form from Stock Broker/ Sponsor Bank/ Exchange Website. - Form submitted to Stock Broker/ Sponsor Bank.

BSE **Securities and Exchange Board of India (SEBI)** **KRISHA**
FOUNDATION

☑ Three Key Mandates of SEBI

- ❖ Protection of the interests of investors in securities market.
- ❖ Promote the development of securities market.
- ❖ Regulate the securities market and connected matters.

☑ Major work done by SEBI

- ❖ Improvement in Market design and regulation.
- ❖ Increase in efficiency and transparency in market.
- ❖ Availability of newer products.

BSE - PUBLIC

FINANCE & FUNDING

Event Title	Finance & Funding: Strategies for Next-Gen Entrepreneurs
Date	21 April 2026
Time	12:00 PM onwards
Resource Person	Mr. Grijesh Gupta
Organized by	Vitt 'N' Nivesh
Venue	Seminar Room

Introduction

A seminar on “Finance & Funding: Strategies for Next-Gen Entrepreneurs” was conducted to provide students with a comprehensive understanding of financial management, funding opportunities, and their significance in the modern business environment. The session was delivered by Mr. Grijesh Gupta, an experienced career counselor and academic mentor with over 13 years of expertise in guiding students toward MBA programs, competitive examinations, and professional career paths.

The seminar aimed to bridge the gap between theoretical knowledge and practical application by highlighting how financial decisions directly influence business growth, sustainability, and long-term success. It also focused on creating awareness among students about the importance of financial literacy in everyday life as well as in entrepreneurial ventures. Through an interactive approach, the session encouraged students to think critically, make informed decisions, and develop a deeper interest in the field of finance and management.

Event Highlights

- The seminar offered valuable insights into the practical application of finance in real-life and business scenarios. The speaker emphasized that financial literacy is an essential life skill that helps individuals make informed decisions.
- Special attention was given to entrepreneurial funding, where students were introduced to the importance of planning, financial awareness, and strategic thinking. The session also provided detailed guidance for CAT aspirants, highlighting the need for conceptual clarity, regular practice, and effective time management.
- A key highlight was the emphasis on discipline, perseverance, and a growth mindset. Through real-life examples, the speaker illustrated how consistent effort and determination contribute to long-term success. Additionally, students were advised to avoid excessive reliance on digital tools and instead focus on developing their own understanding and critical thinking abilities.

Overall Impact

- Enhanced understanding of finance and its real-life applications
- Increased awareness about funding and business decision-making
- Clarity on career opportunities in finance and management
- Improved direction for CAT and MBA preparation
- Encouraged discipline, consistency, and goal-oriented approach
- Promoted independent thinking and self-learning
- Reduced overdependence on digital tools and AI platforms
- Strengthened analytical and problem-solving skills
- Boosted confidence in making academic and career decisions
- Inspired a practical and strategic approach toward future goals

Conclusion

The seminar on Finance & Funding: Strategies for Next-Gen Entrepreneurs proved to be an enriching and insightful learning experience for all participants. It successfully highlighted the growing importance of financial awareness, effective decision-making, and strategic planning in both academic and professional contexts. The session not only provided theoretical knowledge but also emphasized its practical relevance in real-world situations.

Furthermore, the seminar motivated students to adopt a disciplined and consistent approach toward their goals, especially in the context of competitive exams like CAT and future career planning. It reinforced the idea that success is achieved through a combination of hard work, smart strategies, and continuous self-improvement.

Overall, the seminar left a positive impact on the participants by encouraging them to think independently, enhance their analytical abilities, and take informed steps toward their personal and professional development.

FINANCE & FUNDING — EVENT POSTER



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Certificate
for all
attendees

presents

FINANCE & FUNDING

STRATEGIES FOR NEXT-GEN ENTREPRENEURS



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SPEAKER:

MR. GRIJESH GUPTA

Qualification: Done PGDM

Experience:

- a) More than 13+ years experience in conseling to the students & working as a Centre head in T.I.M.E.
- b) Guided students to their careers for MBA in India & abroad and for government jobs.



21st April



12pm Onwards



SeminarRoom

Prof. Saloni Gupta
Principal

Dr. Alok Anand
Convenor
(Vanijya Samiti)

Dr. Kalpana Kataria
Convenor

Simmone Nangia
President

FINANCE & FUNDING — EVENT PICTURES



CONCLUSION & LOOKING AHEAD

Vitt 'N' Nivesh | Annual Report 2025-26

Conclusion

The academic year 2025-26 marked a year of growth, learning, and meaningful impact for Vitt 'N' Nivesh. Through our three flagship projects — Vyapar, Khata, and Investify — and through impactful events including FINOVISION 2025, the Investor Awareness Webinar, the NGO Visit to SK Children's Foundation, and BookOLX 3.0, we have consistently worked towards our mission of promoting financial literacy and investment awareness among students.

Each initiative this year has reinforced our commitment to providing practical, accessible, and community-driven financial education. From enabling students to transact through BookOLX to empowering children at the grassroots level through our NGO visit, every effort has contributed to building a more financially aware campus and community.

Looking Ahead

In the coming academic year, Vitt 'N' Nivesh aims to:

- Expand the reach of all three projects — Vyapar, Khata, and Investify — with more structured programming and greater student participation.
- Organise more industry-collaborative seminars, workshops, and certification programs to provide students with professional exposure.
- Deepen community outreach initiatives, including more NGO collaborations and school-level financial literacy drives.
- Onboard a larger volunteer base to ensure wider representation across departments.
- Continue building a financially empowered, investment-aware student community at Bharati College, University of Delhi.

Vitt 'N' Nivesh | Finance & Investment Cell

Under the Aegies of Vanijya Samiti | Bharati College, University of Delhi