S.A.S GOVERNMENT DEGREE COLLEGE

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RADIO PROGRAM

MAHILALU PATINCHAVALASINA PODUPU SUTRALU

(Savings principles that women should follow)

2025-26

Conducted by

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Title of the activity

MAHILALU PATINCHAVALASINA PODUPU SUTRALU



S. No	Academic Year	Place of Visit	Purpose of Visit
01	2025-2026	Aakashavani	Radio Program on the topic 'Mahilalu patinchavalasina podupu sutralu'

Objectives:

1. **Achieving Financial Independence:** Building a personal corpus to reduce dependency on family members, ensuring freedom to make life choices.
2. **Creating a Safety Net (Emergency Fund):** Establishing a secure, liquid fund covering 3–6 months of living expenses to manage unforeseen events like medical issues or job loss.
3. **Long-Term Retirement Security:** Counteracting longer life expectancies by starting retirement savings early to ensure a comfortable life post-career.
4. **Wealth Creation through Investment:** Moving beyond idle savings to invest in instruments (mutual funds, PPF) that beat inflation and generate higher returns.
5. **Protection Against Life's Unpredictability:** Utilizing insurance products (term plans, health insurance) to secure the family's financial future in case of an untimely event.
6. **Goal-Based Budgeting:** Aligning savings with specific milestones, such as purchasing a home, funding higher education, or starting a business.

Outcomes:

The outcomes are usually measured by:

- **Financial Independence and Empowerment:** Consistent savings allow women to reduce reliance on family members for financial decisions, providing the freedom to live on their own terms. It transforms savings from a necessity into a tool for building personal wealth.
- **Security Against Life Uncertainties:** Building an emergency fund (3–6 months of expenses) provides a safety net for unexpected events like job loss, medical emergencies,

or divorce. This is critical as women often have more career breaks and live longer than men, necessitating a larger retirement cushion.

- **Wealth Accumulation and Growth:** Moving beyond idle savings to active, low-risk investments (e.g., PPF, mutual funds, gold, fixed deposits) helps compound wealth over time and beats inflation.
- **Goal Achievement:** Structured savings help fulfill specific milestones, such as purchasing a home, funding higher education, children's marriage, or taking a vacation.
- **Reduced Debt and Increased Purchasing Power:** Following a budget (e.g., the 50-30-20 rule) helps limit unnecessary spending and reduces dependence on high-interest loans.

Short Report:

This report outlines key savings principles tailored for women, designed to address unique financial challenges such as longer life expectancy, potential career breaks, and the gender wage gap. By adopting a proactive and structured approach, women can achieve financial independence, security, and long-term wealth.

Savings schemes:

- Post Office Savings Account (SB) ...
- National Savings Recurring Deposit Account (RD) ...
- Post Office Monthly Income Scheme Account (MIS) ...
- Senior Citizens Savings Scheme Account (SCSS) ...
- Public Provident Fund Account (PPF) ...
- Sukanya Samriddhi Account (SSA) ...
- National Savings Time Deposit (TD) ...
- Kisan Vikas Patra (KVP)




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