



SKILL DEVELOPMENT CELL (SDC)

Shaheed Sukhdev College of Business Studies
University of Delhi



EVENT REPORT

TIME VALUE OF MONEY (TVM)

A Session on Basic Knowledge of Finance (KSS)

Organized By	Skill Development Cell (SDC)
Institution	SSCBS, University of Delhi
Event Name	Time Value of Money (TVM)
Main Topic	Basic Knowledge of Finance (KSS)
Date	14th October 2025
Total Participants	42
In Collaboration With	FMA (Finance & Marketing Association)
Document Type	Official Event Report

1. Event Overview

The Skill Development Cell (SDC), SSCBS, in collaboration with the Finance & Marketing Association (FMA), organized a session on “Time Value of Money (TVM)” on 14th October 2025. The event was designed to build a strong foundation in basic financial concepts among students and formed part of the Knowledge, Skills & Strategy (KSS) initiative. A total of 42 participants attended the session, which aimed to strengthen conceptual clarity on how money changes in value over time and why this understanding is central to sound financial and investment decision-making.

2. About the Activity

The session opened with an introduction to the core principle of finance — that a sum of money available today holds greater value than the same sum received in the future, owing to its earning potential. Facilitators walked participants through the fundamental building blocks of the Time Value of Money, including present value, future value, compounding, and discounting, using simple, relatable examples to demystify the underlying mathematics.

Participants were introduced to key formulas used to calculate present and future values, and the practical relevance of these concepts was reinforced through real-life scenarios such as savings, loans, and investment planning. The interactive format encouraged students to work through sample problems, ask questions, and engage in discussion, helping translate theoretical understanding into applied financial thinking.

The activity also touched upon why TVM forms the basis of several advanced financial tools and decisions, including investment appraisal, loan amortization, and retirement planning, giving participants a glimpse into how foundational this concept is across the field of finance.

3. Event Photograph

[Event Photograph]

4. Conclusion

MARKET-NITI style sessions such as this one on the Time Value of Money reaffirm the Skill Development Cell's commitment to strengthening the financial acumen of students beyond the classroom. With 42 participants engaging actively throughout the session, the event successfully achieved its objective of building a clear, practical understanding of a concept that underpins much of modern finance. The collaboration with FMA added further value by bringing together diverse perspectives and fostering peer learning.

Overall, the session was well received by attendees and served as a meaningful step in equipping students with essential financial literacy skills. The Skill Development Cell looks forward to organizing more such sessions to continue nurturing analytical and decision-making capabilities among students.