



Institute of Management

Pt. Ravishankar Shukla University, Raipur, (C.G.)

“Two Days Workshop on Financial Literacy and Financial Market”

11th-12th March 2024

A SEBI (Securities and Exchange Board of India) sponsored workshop was conducted for the MBA Students, organized for two days, 11th-12th of March in the, "Institute of Management" (Pandit Ravishankar Shukla University Raipur Chhattisgarh) in the presence of faculty members, Dr. A.K. Shrivastava Sir (Director of IOM, PRSU), Dr. G.K. Deshmukh Sir (Associate professor of IOM, PRSU), Dr. Susheel Indurkar Sir (Assistant professor of IOM, PRSU) for 2nd and 4th semester MBA students. IOM, PRSU invited Dr. Chaitanya Kittur, who is from Bangalore empaneled with SEBI (a government of India regulatory body for securities market) as a 'Financial Education Resource Person', was the facilitator. The workshop aimed at imparting 'Financial Literacy and Financial Market' to aware the students and helping, inculcate in them a habit of savings to become prudent citizens with some basic investment knowledge. Dr. A.K. Shrivastava Sir (Director of IOM, PRSU) gave a brief overview to the students about the workshop. In continuation Dr. Susheel Indurkar Sir (Associate professor of IOM, PRSU) gave the introduction of Dr. Chaitanya Sir. Also, IOM expresses heartfelt gratitude with Memento to Dr. Chaitanya Kittur Sir for sharing his experience and knowledge with the students.

The workshop contained total 8 sessions educated the students on various investment options and the criterion to make sound investment decisions. Dr. Chaitanya Kittur discussed various financial instruments such as bonds, debentures, mutual funds, equity shares, fixed deposits, treasury bills etc. and a host of related topics. He also enunciated through varied examples from daily life, the concepts like overnight funds, liquid funds, ultra-short duration funds, money market funds and low duration funds. He highlighted on the increased significance of long-term investment in the post pandemic era and motivated the attendees for safe investments in PPF, EPF, Equity, ELSS and similar schemes.

Further, he explained the principles of Personal Money Management and suggested websites to enhance the knowledge and understanding of the working of mutual fund companies. Where, Session-I was related with the topic, Importance of Investments comprises sub topics like life goals, income, expense budgeting, inflation, useful tips on savings. Session-II deals with the topic of Financial Investment Opportunity including the types of asset class, small saving scheme, fixed deposit and mutual funds. Session-III was all about the process and prerequisite to invest in securities market. Session-IV deals with the Investment in Primary Markets highlighted with the topics like modes of Capital Issuance, IPO, Post Issuance, Due-Diligence, sources of information for analysis and price discovery of shares in a public offering. Session-V was related with the topic Investment in Secondary Markets and the process to invest through secondary market. Session-VI was about Mutual funds, its classification, how to invest in Mutual Funds, investment modes, transactions, benefits of SIP, NAV and how to choose MF for investments. Session-VII was all about to take precautions while investing in security markets which covers the sub topics like risk of equity and debt investing, how risk is mitigated in securities market, do's and don'ts of investing, SEBI's role

and mandate, measures taken by SEBI for investor protection, reforms or regulations in security market, SCORES and Ponzi schemes. The last session-VIII deals with the topic Career in Securities Market where the student learned about the career opportunities.

In conclusion, the workshop proved beneficial for the attendees as they clarified their doubts regarding investments and realized the importance of managing earnings prudently. The students listened it with rapt attention and participated actively as they were able to relate to lot of topics. Their queries were very well fielded and to their satisfaction. It was extremely informative and lively session. The students gained knowledge about Financial Literacy and Financial Market and also discover career opportunities.

“Glimpse Of the Workshop”

