



**Institute of Management**  
**Pt. Ravishankar Shukla University**  
**Raipur, (C.G)**

**Expert Talk on Financial Awareness**

14<sup>th</sup> March 2024

Institute of Management, Pt. Ravishankar Shukla University organised an 'Expert Talk' session on 'Financial Awareness' in the presence of 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 the students of MBA 2<sup>nd</sup> and 4<sup>th</sup> semester. IOM, PRSU invited Mr. Sanjay Lal as the expert person from Bhilai, Chhattisgarh to give the students guidance on financial awareness as to how to plan for future. Dr. A.K. Srivastava gave brief overview to the students about the session and Dr. G.K. Deshmukh introduced the expert Mr. Sanjay Lal.

Purpose of the session was to make the students aware about financial situation that may arise in the future & how we can be prepared to balance the risk it may involve, to generate sustainable volume of wealth.

Key notes were regarding Traditional Modes of investment like life insurance, post office schemes, gold, provident fund, fixed deposit & many more, as to how they may not be able to tackle the constant rise in inflation and time value of money. Constraints to growth of money were basically coined under limited time and limited qualification (earning modes) which inherits lots of restrictions itself in generating capital, so to level that out either creation of a system (corporate, where people work for you to earn) or investment as an individual was suggested, to build passive source of income where the invested money compounds itself if monitored properly with constant & organized plans, whereas doing that with unplanned entry & exit leads to loss or only short term benefits was also made understood.

Information about Equity investment, Mutual Fund, Debt instruments, Stock Exchanges, Small-cap, Mid-cap, Large-cap investment, IPOs and due diligence to invest in those was also made known to the students, along with how fast Indian economy is growing in this decade compared to economy and index rise in previous 60-70 years, which opens up lots of opportunities to create wealth was given to have an overview of how to invest and construct a portfolio for long term wealth growth.

All the students from 2<sup>nd</sup> and 4<sup>th</sup> semester of MBA benefitted from this session of financial awareness. The enriching session ended with interaction between students and the expert regarding the subject, in continuation Mr. Sanjay Lal was presented a memento by Dr. Susheel Indurkar sir along with closing remarks.

**Glimpse of the session:**

