



SNDT Arts and Commerce College for Women, Pune

Department of Commerce

Financial Literacy Workshop Programme Report

Program Dated: 1st Feb, To 5th Feb 2024

Time: 11.30 a.m. to 1.30 a.m.

Venue: Room No .29

Number of Beneficiaries: 102

The Commerce Department, SNDT Arts and Commerce College for Women, Pune, organized a “Financial Education for Young Citizens conducted by National Institute of Securities Markets (NISM) under the aegis of CSR program of Aditya Birla Capital.”

All the guests were welcomed at the beginning of the program by HOD Commerce **Mr. Ashok Kokate** and the introduction of the guest was done by **Dr. Deepali Khandre**. The main program commenced with the felicitation of guest Dr. CS Ravi Ahuja by Principal Dr. Anjali Kadam. Thereafter, he was delivered a highly informative session relating to

Financial Literacy 5-Day Program Report

Program Overview: The Financial Literacy 5-Day Program aimed to provide participants with a comprehensive understanding of investment opportunities, securities markets, mutual funds, and career prospects within the financial industry. Each day focused on different aspects of financial literacy to equip participants with the knowledge and skills necessary to make informed investment decisions and pursue careers in securities markets.

Day 1: Importance of Investment

- Session I: Understanding Investment
 - Discussed the significance of investment in building wealth and achieving financial goals.
 - Covered basic investment concepts such as risk and return, diversification, and the power of compound interest.

Day 2: Exploring Financial Investment Opportunities

- Session II: Financial Investment Opportunities
 - Introduced participants to various investment options, including stocks, bonds, real estate, and commodities.

- Discussed the characteristics, risks, and potential returns associated with each investment opportunity.

Day 3: Investing in Securities Markets

- Session III: Process & Prerequisites to Invest in Securities Markets
 - Provided an overview of securities markets, including stock exchanges and regulatory bodies.
 - Discussed the prerequisites for investing in securities markets, such as opening a brokerage account and conducting research on investment opportunities.
- Session IV: Investment in Primary Markets
 - Explored the process of investing in primary markets through initial public offerings (IPOs) and new bond issuances.
 - Covered the role of investment banks, underwriters, and the IPO process.

Day 4: Secondary Markets and Mutual Funds

- Session V: Investing in Secondary Markets
 - Introduced participants to secondary markets where previously issued securities are bought and sold.
 - Discussed stock exchanges, trading mechanisms, and factors influencing market prices.
- Session VI: Introduction to Mutual Funds
 - Provided an overview of mutual funds as investment vehicles.
 - Discussed different types of mutual funds, including equity funds, bond funds, and index funds.
 - Explored ways to invest in mutual funds, such as through direct purchases or through retirement accounts like IRAs and 401(k)s.

Day 5: Securities Markets Career Opportunities and Precautions

- Session VII: Precautions while Investing in Securities Markets
 - Highlighted common pitfalls and risks associated with investing in securities markets.
 - Provided guidance on conducting due diligence, diversifying investments, and avoiding fraudulent schemes.
- Session VIII: Career in Securities Markets
 - Explored career opportunities in securities markets, including roles such as stockbroker, financial analyst, investment banker, and portfolio manager.
 - Discussed educational and professional requirements for pursuing careers in the financial industry.

Program Evaluation:

- Participants reported increased confidence in understanding investment concepts and navigating securities markets.
- Feedback indicated a desire for more interactive activities and case studies to reinforce learning.

- Many participants expressed interest in further workshops or resources to delve deeper into specific investment topics and career paths.

Conclusion: The Financial Literacy 5-Day Program successfully provided participants with a solid foundation in investment principles, securities markets, mutual funds, and career opportunities within the financial industry. By covering a diverse range of topics over five days, participants gained valuable insights and skills to make informed investment decisions and explore potential careers in securities markets. Continued efforts to promote financial literacy are essential for empowering individuals to achieve financial success and secure their future.

Mr. Ashok Kokate

Head, Department of Commerce

Dr. Anjali Kadam

Principal (Addl. Charge)

