

Swami Keshvanand Institute of Technology, Management & Gramothan Department of Management Studies

National Seminar on "Financial Literacy and Investor Awareness" 25th September, 2019

About the Seminar:

We all are living in a competitive world and as an educationalist it's our duty to prepare our students for all the drastic changes occurring in our economy and society because only then our young talents, our students will be able to become an asset for the college, society and nation. Financial Literacy is the knowledge about management of personal finances. It has twin benefit of protecting one from financial frauds as well as planning for financially secure future. Financial literacy gives consumers the necessary knowledge and skills required to assess the suitability of various financial products and investments available in the financial market. This benefit to the consumers translates itself in benefits to the economy as a whole. Financial literacy has become very important during recent years, as financial markets have become complicated and as there is information gap between markets and the common person, leading to difficulties in making correct financial choices. India is amongst one of the world's most efficient and regulated financial markets. It has one of the highest savings rate in the world. While Indians prefer to save, the savings are not invested in a wise manner. A majority of population do not use modern financial products. Unless the common person becomes informed and literate about the changes in the financial markets and products and protects himself from financial distress, wealth creation for the common man and the economy will remain a distant dream. We need to create a nation of savers into a country of financially literate and wise investors to make Indian economy financially prosperous and stable. Financial literacy is viewed differently by different people, and this is reflected clearly in the definitions used in the literature. For few, it is a broad concept, an understanding of economics and how individual financial decisions are affected by economic conditions and circumstances. Thus, financial literacy is the knowledge, ability and skill to understand, control, and use one's financial resources wisely, ultimately leading to the well being and economic security of oneself, one's family, and the economy as a whole. As we all know

finance is very much needed to begin anything. It is the life blood of a business. And as it's important that the students especially related to management should be financially literate. Thus, the very aim of organizing this event is to help the participants in enriching their knowledge about the innovative financial instruments and recent trends in this field.

The seminar holds importance as this is an effort from our side, our institution to spread knowledge about the potential markets in our economy and render knowledge about various dimension of good investment. The seminar is under the aegis of Investor Education & Protection Fund (IEPF) of The Ministry of Corporate Affairs (MCA), Government Of India and The Institute Of Chartered Accountants Of India (ICAI).

Objectives of the Seminar:

- > To spread financial literacy and knowledge of financial markets.
- ➤ To impart much needed education and creating awareness among various segments of society as to their protection.
- ➤ To educate investors on their rights and responsibilities.
- > To make investors aware of grievances handling mechanism and different agencies to be approached for redresses.

Report of the National Seminar:

One day National Seminar on "Financial Literacy and Investor Awareness" was organized by Department of Management Studies, SKIT on 25thSeptember, 2019. The program was in collaboration with Ministry of Corporate Affairs and ICAI under the aegis of Investor Education and Protection Fund (IEPF). The inaugural ceremony of the Seminar was begun with the august gathering in Kautilya auditorium. The holy lamp was lit and Goddess Saraswati was beckoned to bless the occasion.

The Seminar started with a welcome memo by Dr. Ravish Pandey, Convener-National Seminar. He welcomed all the delegates contributing in this Seminar and also briefed about the theme and objectives of the Seminar. Main themes of the program were:

• To spread financial literacy and knowledge of financial markets Financial Goals.

- To impart much needed education and creating awareness among various segments of society as to their protection
- To educate investors on their rights and responsibilities
- To make investors aware of grievances handling mechanism and different agencies to be approached for redresses
- To spread knowledge of Power of Compounding, Risk and reward relationship
- Coverage of some topics like Mutual Funds, Post Office Schemes, PPF, Chit Funds, Ponzi Schemes etc.

In the first session of the National Seminar **CA Veer Jain** was the Expert Speaker appointed by ministry of corporate affairs and ICAI. He enlightened students with the basic concepts underlying the management of money and monetary assets, planning and implementation of financial decisions wisely. Having the ability to read, analyze, manage, and communicate about the personal financial conditions that affect material well-being. It includes the ability to discern financial choices, discuss money and financial issues without (or despite) discomfort, plan for the future, and respond competently to life events that affect everyday financial decisions, including events in the general economy.

The Second session of the National Seminar was uses of artificial intelligence in the field of finance and investment. **Dr R.K. Tailor** was the expert of the session. He discussed with students about importance of artificial intelligence in financial and business world. He also explained about the various new available technologies that are helpful in investment decision. His money-spinning style of passing the knowledge and ideas of planning and decision in investment avenues was well received by the participants. All he made the students think in a logical way and how to develop analytical skill to start their own investments.

These sessions were followed by question-answer session, discussion and view points of the participants and speakers. The Seminar concluded with Valedictory session wherein the certificates were distributed to all the participants. Mementos were also given to the speakers of the National Seminar. Dr. Ona Ladiwal, Associate Professor- DMS, SKIT proposed a vote of thanks to all delegates, Organizing and Technical Committees for smooth conduct and huge

success of National Seminar. The Seminar was well designed and implemented by the Convener Dr. Ravish Pandey, Assistant Professor-DMS. The National Seminar has attained its objectives and was a great success. The seminar has attained its objectives and was a great success.

Outcomes of the seminar:

- To promote the use of mutual funds and other such schemes for saving in salaried persons.
- Spread financial literacy and knowledge of financial markets Financial Goals.
- Financial plan education and creating awareness among various segments of society as to their protection
- Awareness to investors on their rights and responsibilities
- Awareness and proper information to audience about grievances handling mechanism and different agencies to be approached for redresses
- Knowledge of Power of Compounding, Risk and reward relationship for proper financial planning and growth.

Glimpses of Seminar:

Session 1: CA. Veer Jain



Session 2: Dr. R. K. Tailor



Group Photo



Department of Management Studies

National Seminar on "Financial Literacy and Investor Awareness"

Program Schedule 25th September, 2019

Time	Session
09:00 AM to 09:30 AM	Registration & Welcome of the Students
09:30 AM to 10:30 AM	Inaugural Session
10:30 AM to 11:00 AM	Group Photo Session & Hi -Tea
11:00 AM to 12:30 NOON	Experts Talk by CA Veer Jain
12.30 NOON to 02:00 PM	Experts Talk by Dr. R K. Tailor
02.00PM To 02:30 PM	Lunch Break
02.30PM To 03:00 PM	Valedictory Session

Department of Management Studies

National Seminar on "Financial Literacy and Investor Awareness"

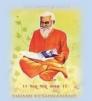
25th September, 2019

List of Experts

S. No.	Name of Expert	Organisation	Country
1	CA. Veer Jain	Ministry of Corporate Affairs and ICAI	India
2	Dr. R. K. Tailor	Assistant Professor, Manipal University, Jaipur	India



SWAMI KESHVANAND INSTITUTE OF TECHNOLOGY, MANAGEMENT & GRAMOTHAN



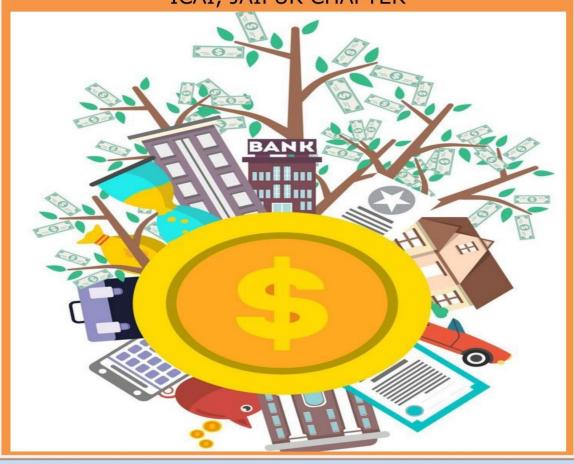
DEPARTMENT OF MANAGEMENT STUDIES

National Seminar

on

Financial Literacy & Investor Awareness

in association with
Ministry of Corporate Affairs, GOI
&
ICAI, JAIPUR CHAPTER



About the Seminar



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Registration Fee:

No Charges

Date: 25thSeptember 2019 Venue: Kautilya Seminar Hall

Objectives of the Seminar:

- To spread financial literacy and knowledge of financial markets;
- To impart much needed education and creating awareness among various segments of society as to their protection;
- To educate investors on their rights and responsibilities,
- To make investors aware of grievances handling mechanism and different agencies to be approached for redresses;

Sub Themes of the Seminar

- Savings and Investments
- Inflation and Its Effects
- Financial Goals
- Power of Compounding
- Various Investment Options, To Create Understanding About Markets and Related Institutions, Their Functions
- Risk And Reward Relationship

About Institute

Swami Keshvanand Institute of Technology Management and Gramothan, Jaipur Swami Keshvanand Institute of Technology, Management and Gramothan, Jaipur, was established in the year 2000 by a team of committed professionals and academicians. SKIT enjoys the reputation of being one of the premier institutes in northern India, possessing qualified and experienced faculty along with well-developed infrastructure. A great sense of discipline, sincerity and an environment conducive to learning makes SKIT an educational paradise. All the Courses are duly approved by AICTE and affiliated to Rajasthan Technical University, Kota. B.Tech courses are accredited by the National Board of Accreditation (NBA, New Delhi). Recently SKIT has been ranked as topmost college as per QIV Score announced by RTU. Department of Management Studies In its endeavor to strengthen the philosophy of Swami Keshvanand Ji and achieve excellence in Techno-managerial environment, the institute established Department of Management Studies in the academic year 2006-2007.

About the Department

The Department of Management Studies offers an AICTE approved Master of Business Administration (MBA) degree course, affiliated to Rajasthan Technical University, Kota. The Department aims at developing future managers equipped with curricular & co-curricular skills, which will help them to make a mark in the industry. To achieve its vision the Department uses a blend of well-qualified and experienced core faculty and renowned visiting faculty members from other institutes. To enhance the horizon of knowledge, various Seminars, Workshops, and Entrepreneurial Activities are organized regularly. The Department is an active member of All India Management Association (AIMA).

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Conference Convener

Dr. Ravish Pandey Assistant Professor, DMS Mob: 9928090907

Conference Secretariat

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Swami Keshvanand Institute of Technology, Management & Gramothan

Department of Management Studies

National Seminar on "Financial Literacy and Investor Awareness" 25th September, 2019

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