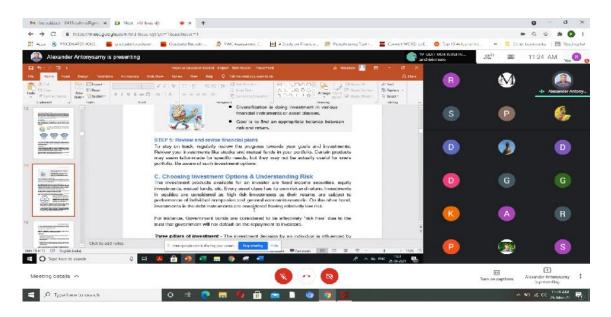
## **Workshop on Financial Education**

The Department of B.Com Honours organized a two hour workshop on "Financial Education" on 25<sup>th</sup> March, 2021. It was conducted by Mr. Alexander Anthonysamy, SEBI empanelled resource person. The session was organized on context of "Global Money week" commemorated by SEBI.

The workshop was attended by 79 second year and final year students via Google Meet from 11 AM to 12.30 PM. Mr. Daniel Augustus, Director-LIAC, Prof Minothi and Dr. Jerusha Irene Chitra participated in the workshop. The course in charge Dr. Leema Rose welcomed and introduced the resource person.

In his lecture Mr. Alexander discussed about various investment alternatives available to an investor. He gave insight about the current trends in stock market and also explained the procedures to start online trading for a beginner. He also explained about many government schemes which were beneficial to hedge inflation, secured return and reducing unforeseen risks. The case in point shared by him was "you could participate in the ownership of café coffee day by purchasing one share at Rs.26, whereas one coffee served in café coffee day costs around Rs.100. Hence ownership is more affordable".



The following topics were discussed in the financial education program:

1. Introduction to Savings & amp; Investments

2. Basics of Budgeting, Inflation Effects on Investments, Risk and Return, Power of Compounding and Time Value of Money.

3. Choosing the Right Investment Options

4. Asset Allocation Strategy

5. Savings & amp; Investment Related Products such as Banks, Government Schemes, Bonds, Debentures, Company Fixed Deposits, Mutual Funds, Equity Shares, Depository system, Investment Philosophies etc.

6. Protection Related Products like Insurance Policies, Health Insurance

7. Borrowing Related Products Personal Loans, Home Loans, Reverse Mortgage, Loans against Securities, Credit Card Debt, Steps to avoid excess debt.

8. Investor Protection & amp; Grievances Redressal Mechanism. etc.

The vote of thanks was proposed by Joseph Mathew, Final year student on behalf of all the students. It was beneficial workshop for the students.

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