

## Atharva Institute of Management Studies

### Activity / Event report

Name of event	: <b>FACULTY SPEAKS, Episode 8</b>
Date(s) of conduction	: 8 September 2021
No. of participants	: 18
Student coordinator/ committee	: Sneha Kamalpuria
Resource person	: <b>Prof. Pratik Vora</b>
Designation	: Assistant Professor
Contact no.	:
Email ID	:

  
 DIRECTOR  
 Atharva Institute of Management Studies  
 MUMBAI-95.



## DESCRIPTION

### Objectives:

- Various investment options for individuals.

### Key Takeaways:

- What do you mean by investment?
- Why is investment required?
- Income – Expense = Savings.
- F.D is giving negative rate of interest.
- Investment option/methods:
  - Conventional (Gold, PO Savings, Traditional methods)
  - unconventional (REETS, ELSS, Index funds, etc.)
- F.D. – 5.9% interest rate.
  - Tax – 20%.
  - Post Tax Returns –  $6\% * (1-0.2) = 4.8\%$
  - Inflation rate – growing around 6 to 7%
  - Real rate of interest – 4.8%-6.7%
    - which is negative i.e., -1.9%
- Making charges on jewelries is a total loss for us a customer.

- Equity market/ share market (Avg CAGR: 20% approximately in 2011-21)
- Equity market is the only option which has given higher ration of return.
- Un conventional:
  - REETS.
  - Index funding.
  - Non convertible debentures.
  - SGP bonds.
  - Equity Link Saving Schemes (ELSS)
- ETF is a type of Direct Investments.
- Index funds are for passive investors.
- Rule of 100:  $100 - \text{Age}$   
= % proportion of equity.

E.g.:

$100 - 37 = 63\%$  portfolio.

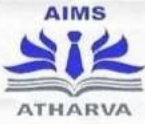
$100 - 55 = 45\%$  portfolio

# FLYER OF THE EVENT



DIRECTOR  
Atharva Institute of Management Studies  
MUMBAI-95.





08

#facultyspeaks

**ATHARVA INSTITUTE OF MANAGEMENT STUDIES**  
(Affiliated to Mumbai University)

presents

# FACULTY SPEAKS



LIVE

Sept 8th, 2021  
10 - 11 AM (IST)

EVERY WEDNESDAY



**Prof. Pratik Vora**  
(MS-Finance, MS - IT,  
NISM Certification Course)

Various investment options for individuals



[www.atharvaims.edu.in](http://www.atharvaims.edu.in)

Flyer Designed by: Piyush Chaudhary (MMS)

DIRECTOR  
Atharva Institute of Management Studies  
MUMBAI-95.



# GLIMPSES



DIRECTOR  
Atharva Institute of Management Studies  
MUMBAI-95.





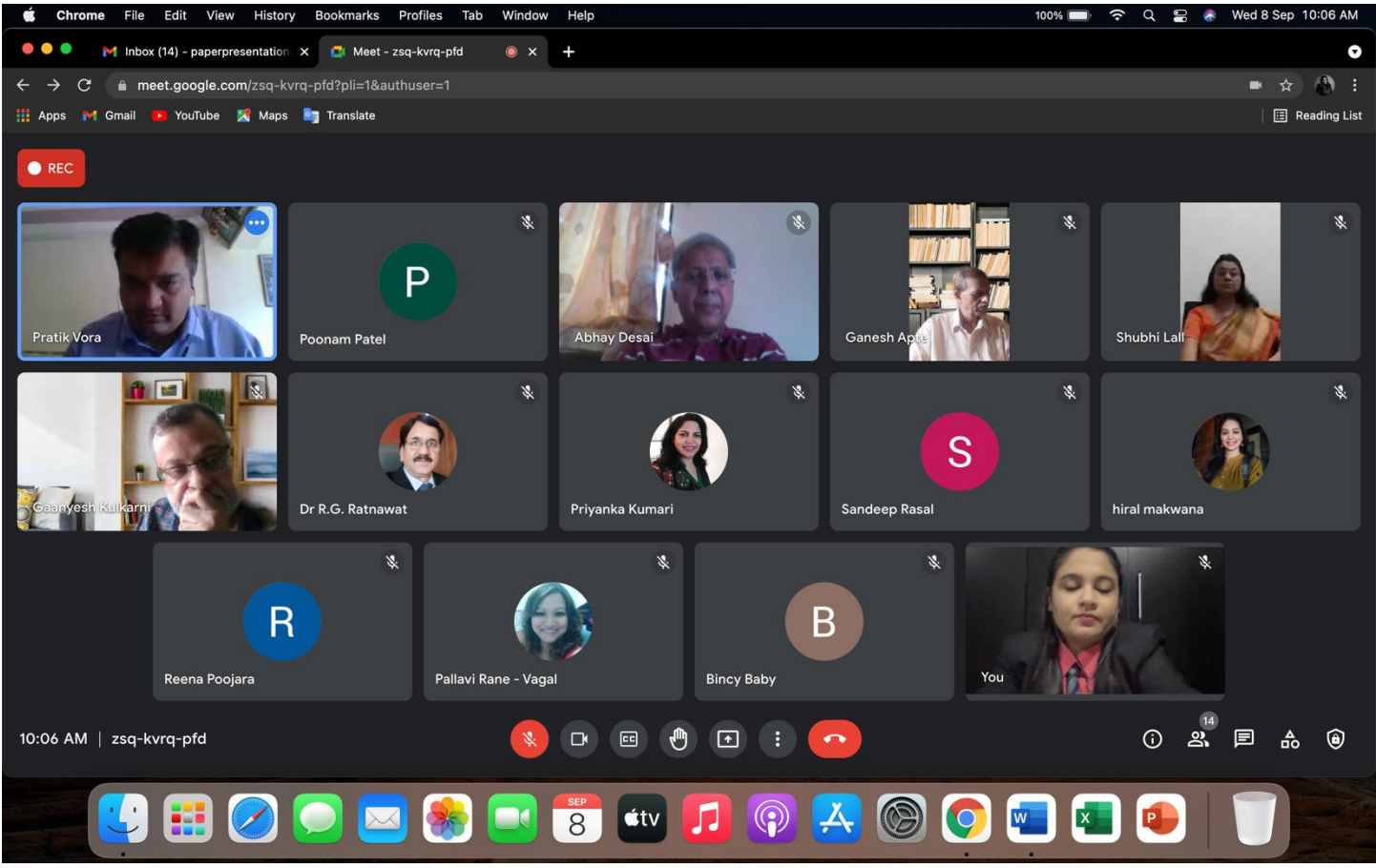
The screenshot shows a Google Meet session in progress. The main window displays a PowerPoint presentation with the following content:

- Slide 1: **INVESTMENT OPTIONS FOR INDIVIDUALS TO DOUBLE UP!!!**
- Slide 1 (bottom right): **PRATIK VORA**

The meeting interface includes a top bar with a 'REC' button and 'Pratik Vora is presenting'. A grid of participants is visible on the right, including Pratik Vora, Dr R.G. Ratnawat, Poonam Patel, Priyanka Kumari, Abhay Desai, Ganesh Apte, Sandeep Rasal, Reena Poojara, Pallavi Rane - Vag..., Bincy Baby, and 2 others. The system tray at the bottom shows various application icons including Safari, Photos, Messages, Mail, App Store, Music, Podcasts, and Google Chrome.

  
**DIRECTOR**  
Atharva Institute of Management Studies  
MUMBAI-95.





  
DIRECTOR  
Atharva Institute of Management Studies  
MUMBAI-95.





The screenshot shows a Google Meet interface on a Mac. The main window displays a Google Jamboard with the following handwritten text:

- FD  $\rightarrow$  5.9% 26%
- tax  $\rightarrow$  20%
- Post-tax Returns  $\rightarrow$   $6\% \times (1 - 0.2)$   
 $\approx$  4.8%
- Inflation  $\rightarrow$  26.7%
- = Real Rate  $\rightarrow$  4.8% - 6.7%
- $\rightarrow$  (1.9%)

The Jamboard interface includes a toolbar with icons for erasing, drawing, and zooming. The meeting controls at the bottom show a red 'REC' button, a microphone icon, a camera icon, a chat icon, a hand icon, a share icon, and a red hang-up button. The participant grid on the right includes:

- Pratik Vora (active)
- Poonam Patel
- Dr R.G. Ratnawat
- Abhay Desai
- Ganesh Apte
- Reena Poojara
- Gaanveshi Kulkarni
- Priyanka Kumari
- Sandeep Rasal
- hiral makwana
- 4 others
- You

The system tray at the bottom of the screen shows various application icons including Safari, Photos, Messages, Mail, Calendar, App Store, Music, Podcasts, and Google Chrome.

  
DIRECTOR  
Atharva Institute of Management Studies  
MUMBAI-95.



The screenshot shows a Google Meet interface on a Chrome browser. The main window displays a PowerPoint presentation titled "Pratik's investment options - PowerPoint (Product Activation Failed)". The slide is titled "Conventional Options:" and lists several investment categories with their respective average annual returns (CAGR):

- FIXED DEPOSITS (BANK / CORPORATE) - 5.9-6.1% (REF. ICICI AND HDFC)
- RECURRING DEPOSITS
- GOLD/SILVER COINS AND BARS (AVG CAGR: 1.2% PAST 5 YRS 2016-2021)
- PPF (7.1% UPTO SEPT 2021)
- POST OFFICE SCHEMES - NSC(6.8%, 5 YEARS) / KVP(6.9%, 124 MONTHS) / MIS(6.6%, 5 YEARS)
- EQUITY MARKET / SHARE MARKET (AVG CAGR: 20% (APPROX) 2011-21)
- MUTUAL FUND (AVG CAGR: 13-14.25%)
- PROPERTY (LAND, COMMERCIAL/HOME) AVG CAGR: 14.5%-16%

A note at the bottom of the slide states: "\*FM RETURNS ARE INDEX BASED MF RETURNS ARE CALCULATED ON INDEX SCHEMES, PROPERTY RETURN DIFFERS".

The Meet interface includes a "REC" button, a list of participants (Pratik Vora, Poonam Patel, Abhay Desai, Ganesh Apte, hiral makwana, Gaayesh Kulkarni, Dr R.G. Ratnawat, Priyanka Kumari, Sandeep Rasal, Shubhi Lall, 5 others, and You), and a bottom dock with various system and application icons.

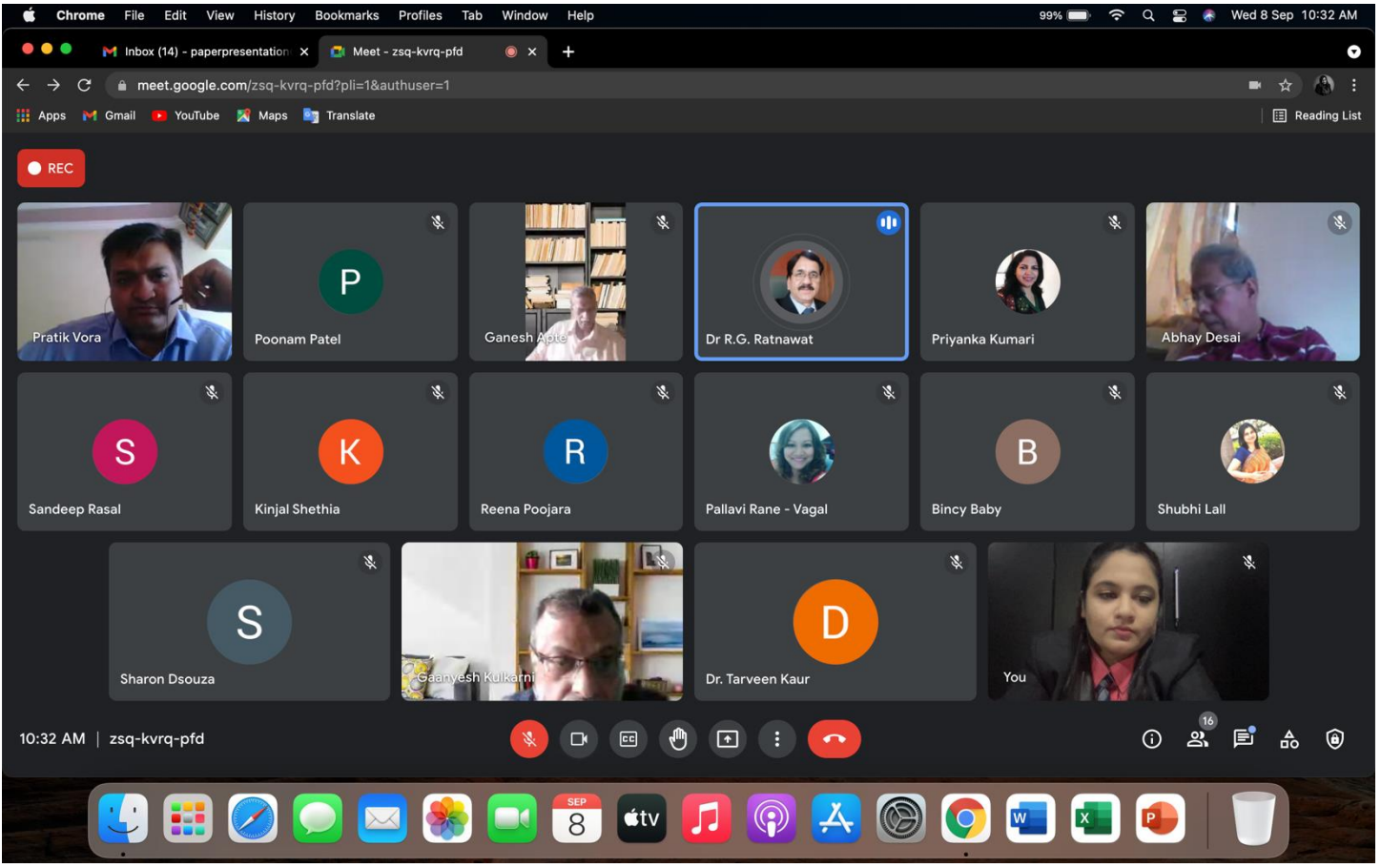
  
**DIRECTOR**  
Atharva Institute of Management Studies  
MUMBAI-95.





  
**DIRECTOR**  
Atharva Institute of Management Studies  
MUMBAI-95.





  
DIRECTOR  
Atharva Institute of Management Studies  
MUMBAI-95.





The screenshot shows a Google Meet interface. At the top, the browser address bar displays 'meet.google.com/zsq-kvrq-pfd?pli=1&authuser=1'. Below the browser, a 'REC' button and the text 'Pratik Vora is presenting' are visible. The main content area features a Google Jamboard with the following handwritten notes:

- ETF → Direct Investment.
- Index Funds → MF → Passive Investment
- ↓
- Replica → M. of 50 ±
- RIL → 14.65%      146508 → RIL
- FCS → 13%      13000 → FCS
- NDFC
- IL&S

To the right of the Jamboard is a grid of participant video thumbnails. Visible participants include Pratik Vora, Dr R.G. Ratnawat, Ganesh Apte, Gaanyeshi Kulkarni, Poonam Patel, Priyanka Kumari, Abhay Desai, Sandeep Rasal, Kinjal Shethia, Reena Poojara, and 5 others. A 'You' thumbnail is also present. At the bottom of the screen, a macOS dock is visible with various application icons.

  
DIRECTOR  
Atharva Institute of Management Studies  
MUMBAI-95.





  
**DIRECTOR**  
Atharva Institute of Management Studies  
MUMBAI-95.

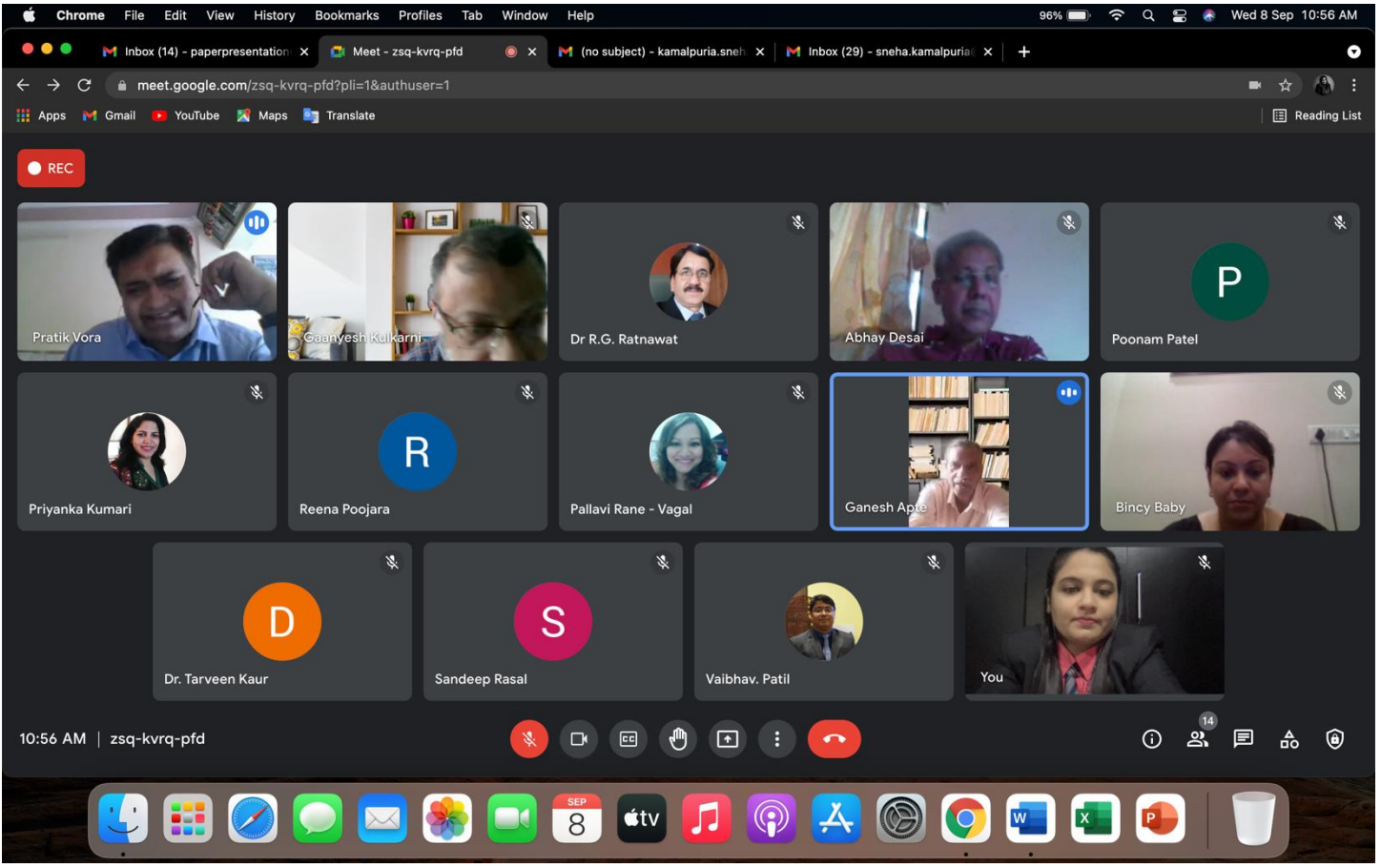






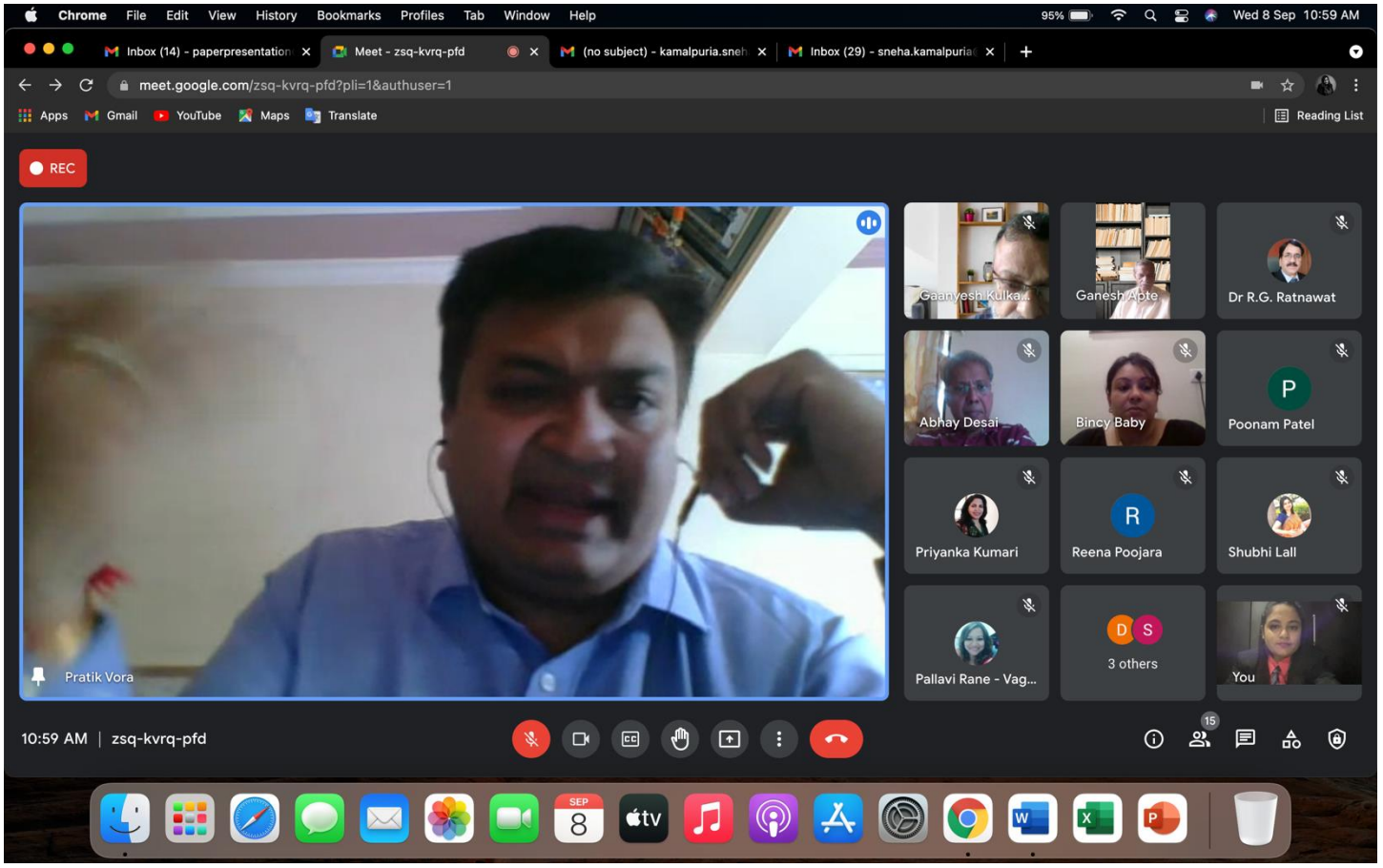
  
DIRECTOR  
Atharva Institute of Management Studies  
MUMBAI-95.





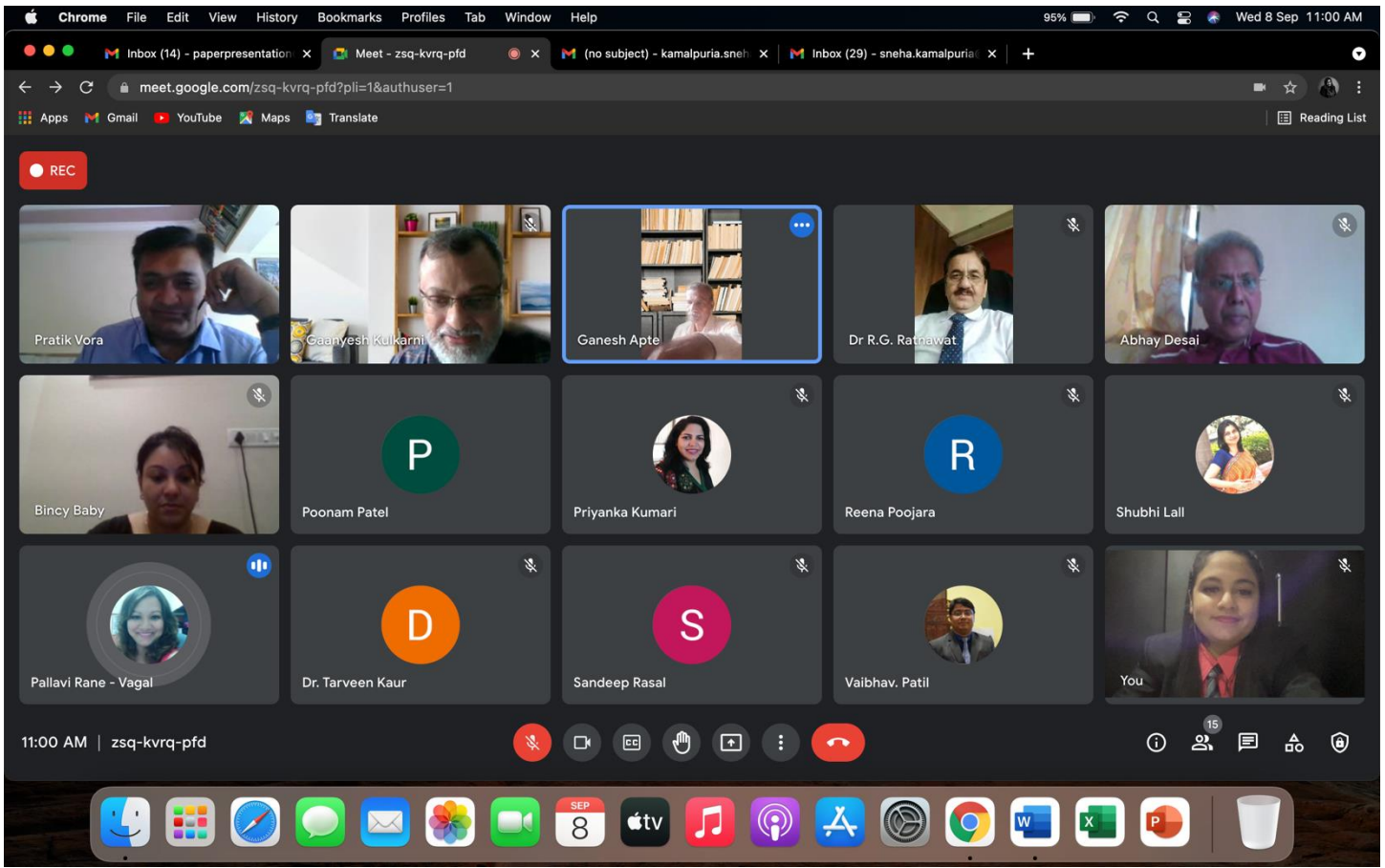
  
**DIRECTOR**  
Atharva Institute of Management Studies  
MUMBAI-95.





  
**DIRECTOR**  
Atharva Institute of Management Studies  
MUMBAI-95.





**EVENT REPORT PREPARED BY:** SNEHA KAMALPURIA, STUDENT, MMS DIVISION B.

**Verified by:** Dr. Shubhi Lall Agarwal, Director, IQAC, AIMS.

**Submitted to:** Dr. R.G. Ratnawat, Director, Atharva Institute of Management Studies.

*This video was recorded on the Email ID [paperpresentation@atharvacoe.ac.in](mailto:paperpresentation@atharvacoe.ac.in)*

Live session was initiated by Sneha Kamalpuria.

  
 DIRECTOR  
 Atharva Institute of Management Studies  
 MUMBAI-95.

