

Atharva Institute of Management Studies

Activity / Event Report

Name of Event/Title : Financial Literacy Workshop
Exhibition / Seminar : Distinguished Speaker (As Per Flyer)
Contact No : 9892609379
Email Id : pratyushbhaskar@gmail.com
Date(s) of conduction : 17th October, 2024
Class : MMS - Sem 1 & Sem 3(HR)
Faculty coordinator : Dr. Reena Poojara, Dr. Leena Jagawat, Prof. Kajal Desai
Student coordinator/ committee : The Pinnacle Club

DESCRIPTION

Objectives

1. To raise awareness among students about the importance of financial literacy for personal and professional growth.
2. To provide students with a comprehensive understanding of the securities market and the importance of smart investing.
3. To enable participants to make informed and strategic financial decisions through practical insights and tools.
4. To engage students in interactive activities to apply theoretical knowledge to real-world financial scenarios.
5. To introduce students to different types of investment avenues such as stocks, bonds, mutual funds, and real estate.
6. To equip students with the ability to evaluate and manage risks in their investment choices, ensuring a balanced approach to wealth-building.
7. To encourage students to critically assess financial information, enabling them to make sound investment decisions in dynamic markets.
8. To familiarize students with modern digital tools like demat accounts and online trading platforms to enhance their investment efficiency.
9. To provide an understanding of the regulatory framework surrounding the securities market, including investor protection and grievance mechanisms.

Key Takeaways

1. Securities Market Overview:-

The workshop introduced students to the two main types of markets the **primary market**, where new securities are issued and sold to the public for the first time (e.g., during Initial Public Offerings, or IPOs) and the **secondary market**, where previously issued securities are bought and sold among investors. Understanding the functions of these markets is crucial for making well-informed investment decisions.

2. Investment Basics:-

Key concepts like savings, inflation, and taxation were discussed to show their impact on investment returns. **Savings** highlight the importance of setting aside money for future needs, while **inflation** erodes the value of those savings over time. **Taxation** affects the final returns on investments, as taxes can reduce overall profits. The session also emphasized **goal-based investing**, where individuals align their investments with financial goals like retirement or buying a home, ensuring that their investments serve specific objectives.

3. Digital Financial Tools:-

The role of **demat accounts** was discussed as a vital tool in modern investment management. Demat accounts allow investors to store, manage, and trade securities electronically, simplifying the investment process and reducing paperwork. This tool provides greater security and ease of access for managing one's investment portfolio.

4. Risk and Reward Relationship:-

The workshop highlighted the direct link between risk and potential returns. Higher returns typically come with higher risks, and investors must assess their **risk tolerance** before making decisions. **Risk management strategies** such as diversification—spreading investments across different types of assets (e.g., stocks, bonds, real estate)—were introduced as methods to reduce exposure to any single risk, thus creating a balanced portfolio.

5. Importance of Early Investing:-

Starting to invest early was a key focus of the session. Mr. Bhaskar explained how **compound interest** allows investments to grow exponentially over time, as returns start earning their own returns. The earlier one begins investing, the more time they allow their money to grow, which can lead to significant financial gains in the long term.

6. Nomination and Will Creation:-

The need for proper financial planning, including the creation of **nominations** and **wills**, was emphasized. **Nominations** ensure that specific financial assets (like bank accounts, insurance policies) are passed on to designated beneficiaries in the event of the investor's death. A **will** ensures that all

assets, including property and investments, are distributed according to the individual's wishes, helping to avoid legal disputes and confusion for the family.

7. Grievance Redressal Mechanism:-

Participants were informed about the **grievance redressal systems** available in the securities market, such as SEBI (Securities and Exchange Board of India). These systems help investors resolve any disputes or issues related to their investments. The session provided guidance on how to lodge complaints and seek resolutions, ensuring that investors are aware of their rights and the mechanisms in place to protect them.

Learning Outcomes

1. Students gained a practical understanding of the securities market, enabling them to differentiate between primary and secondary markets.
2. They learned how to create and manage a digital portfolio using a demat account.
3. Students learned how to assess investment opportunities based on risk, rewards, taxation, and inflation, improving their decision-making process.
4. Students understood the advantages of starting investments early to maximize financial returns. They learned that early investing leverages compound interest, allowing their money to grow significantly over time.
5. They acquired knowledge about the importance of creating nominations and wills to secure their investments.
6. The workshop provided students with the skills to tackle and resolve investment-related issues.

Flyer of the event



ATHARVA INSTITUTE OF MANAGEMENT STUDIES

(Approved by AICTE, DTE & Affiliated to University of Mumbai)
(NAAC Accredited)



HR CLUB "PINNACLE"

Organises

"FINANCIAL LITERACY WORKSHOP"

Date: October 17, 2024

Time: 10:00 AM

Venue: 4th Floor, Seminar Hall



Pratyush Bhaskar

SEBI Smart Trainer

Glimpse of Event





Attendance sheet with signature

ATHARVA INSTITUTE OF MANAGEMENT STUDIES		
MMS Sem-1 - Attendance Sheet - Batch - 2024 - 2026		
Specialization - Core		
Financial Literacy Workshop Pradyumn Bhaskar		
Date : 17th October, 2024		
Roll No.	Date	10.00AM - 1.00PM
	Name	Signature
A-1	Devesh Agrawal	<i>[Signature]</i>
A-2	Jyeshna Bandaru	<i>[Signature]</i>
A-3	Purvaja Bhanji	<i>[Signature]</i>
A-4	Chetan Bhoi	<i>[Signature]</i>
A-5	Isha Chavan	<i>[Signature]</i>
A-6	Sushant Dalvi	<i>[Signature]</i>
A-7	Priya Darade	<i>[Signature]</i>
A-8	Samrat Desale	<i>[Signature]</i>
A-9	Kavish Dhadiwal	<i>[Signature]</i>
A-10	Manas Dicholkar	<i>[Signature]</i>
A-11	Geetika Ghadi	<i>[Signature]</i>
A-12	Sagar Ghotekar	<i>[Signature]</i>
A-13	Ayush Godam	<i>[Signature]</i>
A-14	Sanyam Gothi	<i>[Signature]</i>
A-15	Ritika Gupta	<i>[Signature]</i>
A-16	Princi Hurkat	<i>[Signature]</i>
A-17	Varsha Ingale	<i>[Signature]</i>
A-18	Karina Jaiswal	<i>[Signature]</i>
A-19	Sangeeta Jakhad	<i>[Signature]</i>
A-20	Rushikesh Jamodkar	<i>[Signature]</i>
A-21	Yash Kasture	<i>[Signature]</i>
A-22	Gauravi Keny	<i>[Signature]</i>
A-23	Abdullah Khan	<i>[Signature]</i>
A-24	Shubham Kharatmol	<i>[Signature]</i>
A-25	Tanaya Lokhande	<i>[Signature]</i>
A-26	Shrutika Malvi	<i>[Signature]</i>
A-27	Vaibhav Matkar	<i>[Signature]</i>
A-28	Riddhi Mhatre	<i>[Signature]</i>
A-29	Krutika More	<i>[Signature]</i>
A-30	Sanket Narole	<i>[Signature]</i>
A-31	Anaya Nimkar	<i>[Signature]</i>
A-32	Vandana Paliwal	<i>[Signature]</i>
A-33	Anushka Pantoji	<i>[Signature]</i>
A-34	Aftab Patel	<i>[Signature]</i>
A-35	Vidit Patil	<i>[Signature]</i>
A-36	Saket Pawar	<i>[Signature]</i>
A-37	Shraddha Pingale	<i>[Signature]</i>

A-38	Utkarsha Pokale	<i>[Signature]</i>
A-39	Pratik Rajput	<i>[Signature]</i>
A-40	Samwad Raul	<i>[Signature]</i>
A-41	Ritu Raut	<i>[Signature]</i>
A-42	Jaydeep Sable	<i>[Signature]</i>
A-43	Prajwal Salunke	<i>[Signature]</i>
A-44	Prasad Salunkhe	<i>[Signature]</i>
A-45	Rajashree Sapkal	<i>[Signature]</i>
A-46	Gauri Sarmalkar	<i>[Signature]</i>
A-47	Preeti Shetty	<i>[Signature]</i>
A-48	Hrutwik Shinde	<i>[Signature]</i>
A-49	Sharad Shinde	<i>[Signature]</i>
A-50	Pavan Shirfule	<i>[Signature]</i>
A-51	Siddhi Shirsat	<i>[Signature]</i>
A-52	Riya Shukla	<i>[Signature]</i>
A-53	Abhishek Singh	<i>[Signature]</i>
A-54	Vedika Singh	<i>[Signature]</i>
A-55	Kasturi Soni	<i>[Signature]</i>
A-56	Sushmitha Sukka	<i>[Signature]</i>
A-57	Prachi Susne	<i>[Signature]</i>
A-58	Pallavi Talwatkar	<i>[Signature]</i>
A-59	Harikrishna Vanja	<i>[Signature]</i>
A-60	Priyaa Vishwakarma	<i>[Signature]</i>
A-61	Rohit Vishwakarma	<i>[Signature]</i>
A-62	Mitali Zitre	<i>[Signature]</i>
A-63	Achal Darade	<i>[Signature]</i>
A-64	Ayushi Vishwakarma	<i>[Signature]</i>
A-65	Sumit Mahadik	<i>[Signature]</i>
A-66	Arya Sharma	<i>[Signature]</i>

ATHARVA INSTITUTE OF MANAGEMENT STUDIES		
MMS Sem-1 - Attendance Sheet - Batch - 2024 - 2026		
Specialization - Core		
Financial Literacy Workshop Pradyumn Bhaskar		
Date : 17th October, 2024		
Roll No.	Date	10.00AM - 1.00PM
	Name	Signature
B-1	Aishwarya Raghavan	<i>[Signature]</i>
B-2	Om Banote	<i>[Signature]</i>
B-3	Shraddha Bansode	<i>[Signature]</i>
B-4	Keshav Bhagwat	<i>[Signature]</i>
B-5	Jasneet Singh	<i>[Signature]</i>
B-6	Anshu Chauhan	<i>[Signature]</i>
B-7	Priyanka Choudhari	<i>[Signature]</i>
B-8	Nishita Chougule	<i>[Signature]</i>
B-9	Radhika Chourasiya	<i>[Signature]</i>
B-10	Chirag Dhamne	<i>[Signature]</i>
B-11	Akshata Dholwade	<i>[Signature]</i>
B-12	Shweta Gaikwad	<i>[Signature]</i>
B-13	Nikhil Gawande	<i>[Signature]</i>
B-14	Khushi Halwai	<i>[Signature]</i>
B-15	Sahil Ingale	<i>[Signature]</i>
B-16	Akash Jadhav	<i>[Signature]</i>
B-17	Rani Jadhav	<i>[Signature]</i>
B-18	Mahek Jasani	<i>[Signature]</i>
B-19	Manisha Jha	<i>[Signature]</i>
B-20	Dhananjay Kadam	<i>[Signature]</i>
B-21	Trupti Kadam	<i>[Signature]</i>
B-22	Yash Kadam	<i>[Signature]</i>
B-23	Bhaves Kathar	<i>[Signature]</i>
B-24	Shubham Khanvilkar	<i>[Signature]</i>
B-25	Khushal Khawale	<i>[Signature]</i>
B-26	Pranav Kulkarni	<i>[Signature]</i>
B-27	Raj Kulsange	<i>[Signature]</i>
B-28	Ekta Lalwani	<i>[Signature]</i>
B-29	Khushi Lathi	<i>[Signature]</i>
B-30	Sanket Malode	<i>[Signature]</i>
B-31	Pratik Mane	<i>[Signature]</i>
B-32	Adesh Mhatre	<i>[Signature]</i>
B-33	Chinmay More	<i>[Signature]</i>
B-34	Priyanka Patthankar	<i>[Signature]</i>
B-35	Rohit Palkar	<i>[Signature]</i>
B-36	Smeet Pateliya	<i>[Signature]</i>
B-37	Mayur Patil	<i>[Signature]</i>

B-38	Viraj Patil	<i>[Signature]</i>
B-39	Abhiraj Pawar	<i>[Signature]</i>
B-40	Hrishik Pawar	<i>[Signature]</i>
B-41	Vaishnavi Pawar	<i>[Signature]</i>
B-42	Shreyash Pednekar	<i>[Signature]</i>
B-43	Mansi Pimple	<i>[Signature]</i>
B-44	Rrucha Rane	<i>[Signature]</i>
B-45	Siddhi Rathod	<i>[Signature]</i>
B-46	Shruti Sanap	<i>[Signature]</i>
B-47	Hetal Sancheti	<i>[Signature]</i>
B-48	Vidhi Sanghvi	<i>[Signature]</i>
B-49	Khushi Saroj	<i>[Signature]</i>
B-50	Sarvesh Sathe	<i>[Signature]</i>
B-51	Shivani Sharma	<i>[Signature]</i>
B-52	Tanvi Shirke	<i>[Signature]</i>
B-53	Atharva Sonone	<i>[Signature]</i>
B-54	Abhishek Sontakke	<i>[Signature]</i>
B-55	Tejas Tarambale	<i>[Signature]</i>
B-56	Aditi Thakur	<i>[Signature]</i>
B-57	Sudhir Tiwari	<i>[Signature]</i>
B-58	Vidya Tripathi	<i>[Signature]</i>
B-59	Malhar Udawant	<i>[Signature]</i>
B-60	Tanay Valvi	<i>[Signature]</i>
B-61	Kinjal Vyas	<i>[Signature]</i>
B-62	Disha Waghmare	<i>[Signature]</i>
B-63	Supriya Walunj	<i>[Signature]</i>
B-64	Kiran Yadav	<i>[Signature]</i>
B-65	Sanskriti Yadav	<i>[Signature]</i>
B-66	Abhay Dubey	<i>[Signature]</i>

ATHARVA INSTITUTE OF MANAGEMENT STUDIES

MMS Sem- III - Attendance Sheet - Batch - 2023 - 2025

Specialization - Human Resource

Financial Literacy Workshop

Pratyush Bhaskar

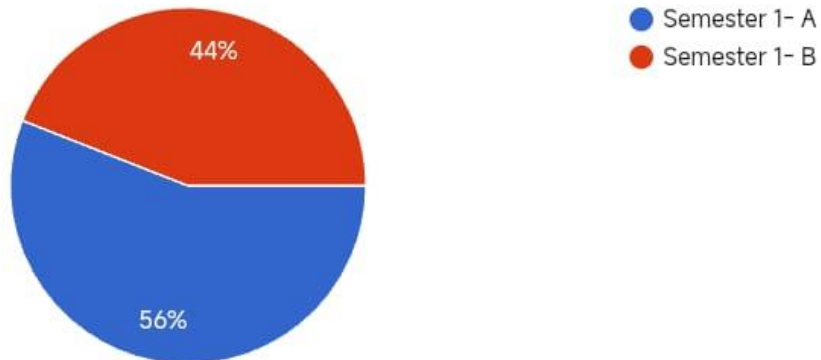
Date : 17th October, 2024

Roll No.	Date	Signature
	Name	
A-27	Malpani Aanchal	<i>Aanchal</i>
A-50	Shekhawat Neelam	<i>Neelam</i>
A-55	Singh Kamini	
A-57	Sona Mansi	<i>Mansi</i>
B-13	Chaudhary Nidhi Rajkumar	<i>Nidhi</i>
B-16	Gaikwad Sahyogi Mahendra	<i>SM Gaikwad</i>
B-31	Kudtarkar Pooja Prakash	<i>Pooja</i>
B-35	Mohite Apurva Mahendra	<i>Amohite</i>
B-40	Nakum Unnati Vijay	<i>Unnati</i>
B-41	Panchal Om Kalpesh	
B-65	Yadav Aakanksha Pramod	<i>Ayadav</i>
B-67	Gharat Sakshi	<i>Sakshi</i>

Feedback Analysis

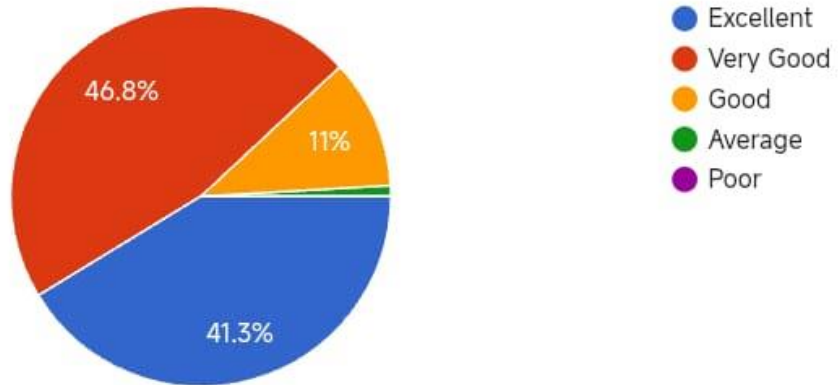
Class & Division

109 responses



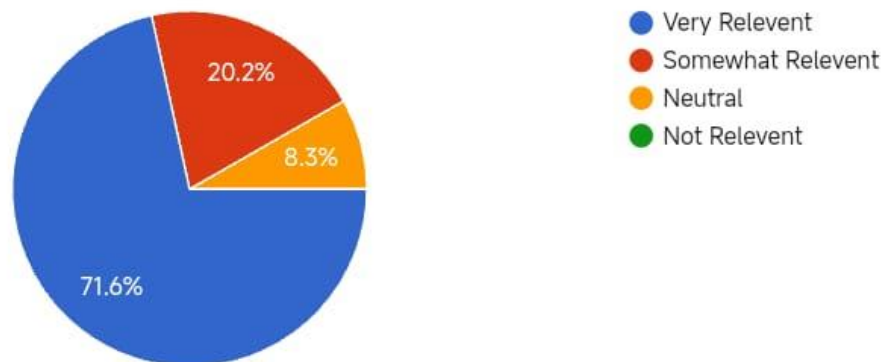
How would you rate your overall experience of the session?

109 responses



How relevant was the content presented to your interests or needs?

109 responses



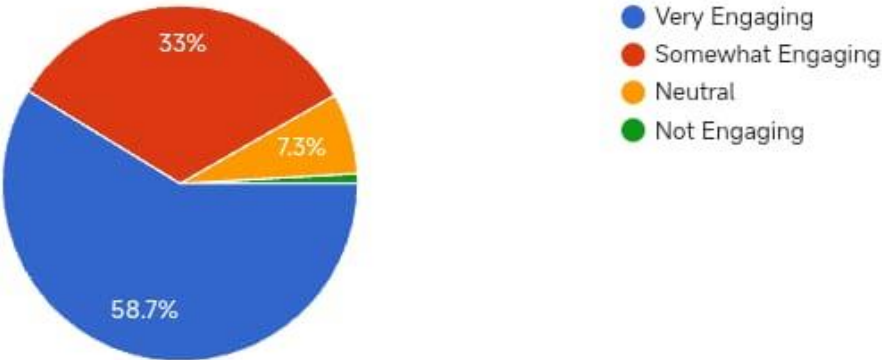
How would you rate the guest speaker's presentation skills?

109 responses



How engaging did you find the session?

109 responses



Report Prepared By: Neelam Shekhawat