



# ST FRANCIS DE SALES COLLEGE

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## A FRANSALIAN INSTITUTE OF HIGHER LEARNING

<b>Title</b>	<b>Skill Development Session on :-Skills of Smart Investment - Financial awareness session on virtual fund investment</b>
<b>Date of Event(s)</b>	<b>27<sup>th</sup> September, 2022</b>
<b>Department/Association/Cell/ Committee</b>	<b>Commerce - ACME</b>
<b>Venue (Mention the platform if it is online)</b>	<b>New Auditorium</b>
<b>Number of Participants</b>	<b>280</b>
<b>Resource Person(s) with qualification (if applicable):</b>	<b>Lavin. A. Bhawnani</b>
<b>Event Coordinator</b>	<b>Dr. N.K. Chitra and Prof. Lavin Bhawnani</b>

### The objective of the Program:

- 1. To make the students aware of early investment benefits**
- 2. To motivate them to save money.**
- 3. To explain them importance of SIP**

### Report

The students were explained the importance of Investment in a systematic manner over a period of time. The students were also made aware that the investment started at an early age gives a better return and a sense of financial independence among the youth.

In order to explain the students the importance of investment, a short film was shown to them which was an initiative of IDFC, an important government financial institution.

The basic thinking of every generation is “think about the present and live in the present also includes let the past go and thinking about the future is a waste”. Well it is right to some extent if explained correctly “Think about the present”: means work hard enough in your present as you have only today in hand and you never know what your future is going to be, working today will also improve your future. “Let the past go”: no point clinging on to your past as it has no value, the time has gone and will

never return, do not regret but learn from your past; make sure you learn from your past. “Thinking

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about the future is a waste": waste here means waste of time, do not waste time thinking about the future, instead work today so that along with today even your tomorrow is secured, also work and save to make sure that your investments future is safe.

The emphasis here is on today for tomorrow. To explain this further, you definitely have a today to spend on and the expenses to cover, these expenses may include house exp (miscellaneous ones) expenses for your child's education also other activities, your own expenses, your spouse's expenses, etc. These expenses actually never end. But then, you are earning today tomorrow you will not be earning, what about your tomorrow? What about your child's higher studies? What about an emergency, an unforeseen event? There are so many questions unanswered, so much that you need to answer, yet you have not investments for your future.

The thought of investments needs to come to your mind since the day you have your first salary in hand. The reason for investments may vary, but they need to be investments, not saving money and keeping the same in your pocket or in some hidden wallet in your wardrobe. Keeping money hidden is simply dead money that has no value. Investments of money in may be a stock market, or insurances or mutual funds is much better as your money fetches you returns and it rotates in the market instead of being stagnant in your pockets.

#### **The outcome of the program:**

By showing the students the importance of investment, we were able motivate them to save money in order to invest it wisely and efficiently.

The students liked the short film and appreciated the message sent to the youth to save the money and invest it, in order to become financially independent.

The message spread to the youth through this short film was, " IF YOU WILL SAVE THE MONEY TODAY, THE MONEY WILL SAVE YOU TOMORROW..."

**Report Prepared by:**

Lavanya



**COORDINATOR**

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**Report Verified by:**



**Report Approved by:**

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