

MADANAPALLE INSTITUTE OF TECHNOLOGY & SCIENCE
(UGC - AUTONOMOUS)

Report on
One day Workshop on “Financial Planning for Young Investors”
Organized by Dept. of Management Studies, MITS
Sponsored by SEBI
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Workshop on Financial Planning for Young Investors was organized on 1-10-2016 for MBA students. This programme was sponsored by Securities Exchange Board of India (SEBI). Dr Mujahed Ali Resource Person of SEBI proposed to conduct a workshop for young investors. Dr D. Pradeep Kumar, Head of the Department of Management Studies encouraged the First year MBA students to attend the programme. Around 160 students attended the session.

The main objective of the program was to bring awareness of securities market and various investment avenues available for the investors. SEBI has an objective to protect the interests of investors in securities, to promote the development and regulate the securities market. SEBI strongly believes that investors are the back-bone of the securities market. Skills are required to earn and spend as well. Accordingly, financial education provides the basic life skill to build a secure financial future. Proper financial knowledge can improve the ability to save for long term goals and prevent the family from financial exigencies.

The workshop inculcated in students the need of Financial Planning as it helps us meet the future goals. Planning of finances is essential for each and every one, be it a school-going kid or a retired citizen. The more early you begin to manage your money, the better it is. When you start early, you can always plan for your future financial goals and have the benefit of meeting them when you want to. This is because you have a longer time horizon to spread out your investments and manage your portfolio across time. It starts with savings, savings mean the funds you keep aside in safe custody like bank saving accounts. Then plan to invest the savings by purchasing various financial instruments which will pay you a return on some future date. We can meet our short term needs with our savings but to meet our long term goals we need to make investments. Savings help to protect our principal while investments help us earn returns over our investments.

It was a great opportunity to interact with the students and communicate them about the importance of Financial Planning.