

## Talk on ‘Investment Awareness and Options for Young Investors’

The Department of Social Sciences, School of Liberal Studies, organized a special talk on October 12th, 2018 on ‘Investment Awareness and Options for Young Investors’. The expert who conducted the talk was Mr. Siddharth Shah, the founder of Shalibhadra firm - an investment and brokerage firm.

This talk was held while Economics minor students of Semester 7, Batch of 2015 were studying Indian Financial Systems and the objective was to expose students to real life scenarios of what they are studying in classrooms. Not only did they see what they are learning come alive, they also became well aware of an important aspect of adulthood rather early on in their lives - investment. The talk saw participation from students across the four batches of SLS.

The event began with a welcome speech by Ms. Nikita Nahata, a final year student who welcomed the guest, the professors present and the participants and gave a brief, eloquent introduction of Mr. Shah’s 34 years of experience in the industry. She welcomed Dr. Prashanta Panda, the Head of Department, Social Sciences, to inaugurate the event with a welcome speech. Dr. Panda spoke briefly about what the event would entail and how it would be beneficial to the audience.



[L to R – Nikita Nahata, Dr. Nausheen Nizami, Mr. Siddharth Shah, Dr. Prashanta Panda and Mr. Manoj Sahoo as Nikita introduces the speaker.]



[Dr. Prashanta Panda inaugurates the event and welcomes the guest]

Mr. Siddharth Shah spoke about the intertwined relationship between money, spending and investment. He placed emphasis on the importance of investing and devising an investment plan, how India is a country of spenders, not investors and on how understanding spending and spending patterns is the first step of investing. He also mentioned how investing earlier on gives better yields and higher savings in the future and cemented the statement with examples of different types of investments along with their yields with varying amounts of time.

He touched upon the different investment options we have and besides explaining the functioning of the option, he also delved into both, their benefits and their drawbacks. Delving into the types of mutual fund schemes, he shed light on how some of them, by their very nature, diversify as they invest in equity of companies in different sectors with different weights based on the growth potentials of the sectors.



Mr. Siddharth Shah as he talks about saving and asks students what they would do if they had Rs. 1 crore.

With great importance given to diversification, the other aspect of investment he accentuated was - time. He was of the belief that if an investor is patient enough and is willing to wait, the investment will definitely give returns as the market corrects itself and a market has both – highs and lows. The many things he said were always supported by interesting videos and clips, or past case studies that highlighted patterns supporting his statements.

After talking about and giving examples of investment options like stocks, mutual funds and the tool of Systematic Investment Planning (SIP), Mr. Shah briefly touched upon four others i.e. real estate, gold, fixed deposits and Public Provident Fund (PPF). Once again, he ensured that the students are made aware of both the negatives and the positives of all these investment options. He also mentioned that when one decides on starting to invest, the first steps should be investing in term insurance and Mediciam.

Upon being inducted into the world of investment, a lot of students were itching to ask questions to the expert. A lot of interesting questions came up, and they were answered and all doubts were cleared by Mr. Shah. The talk was constantly interactive and lived up to its name – it really was for young investors and for investors just starting out. It laid out the various options and made them easy to understand due to them being backed by various case studies, examples and numerical data!



Mr. Shah addressing a question by a participant



Economics faculty present the guest with a memento.

The session ended with Dr. Nausheen Nizami and Mr. Manoj Sahoo presenting Mr. Siddharth Shah with a memento. The participants and the professors, along with the guest clicked a group picture at the end.



A group picture of the participants and the professors along with the speaker – Mr. Siddharth Shah at the end of a successful and informative talk.

Rapporteurs: Dhruvrajsinh Rana, SLS '15 and Tanya Desai, SLS '15