

Talk on ‘Investment Awareness and Options for Young Investors’

12 Oct. 2018: 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*’. Mr. Siddharth Shah, the founder of *Shalibhadra Firm* - an investment and brokerage firm was the speaker of the event.

The event was primarily conducted for the students of Economics in Semester 7, 2015 Batch, (who are studying Indian Financial Systems) to connect them to real life scenarios with reference to their course curriculum. Not only did they see what they are learning come alive, but they also became well aware of the concept of ‘financial investment’, which is an important aspect of adulthood. The talk saw participation from students across all 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 faculty members and the participants. Nikita gave a brief and eloquent introduction of Mr. Shah’s 34 years of experience in the industry. She welcomed Dr. Prashanta Panda, the Head of Department of 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 in an early stage of life-cycle gives better yields and higher savings in the future. He further cemented the statement with examples of different types of investments along with their yields with respect to various time period.

He touched upon the various investment options and explained the functionality of the options. He also delved into their benefits as well as 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 should do if they have 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 with highs and lows. Mr. Shah supported his statements with interesting videos and case studies.

After talking about investment options like stocks, mutual funds and the tool of Systematic Investment Planning (SIP), Mr. Shah briefly touched upon four other aspects of investments 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 'Mediclaim'.

Upon being inducted into the world of investment, a lot of students were interested to ask questions to the expert. Mr. Shah answered to various questions and successfully clarified all conceptual doubts raised by the students. The talk was very interactive and lived up to its name as it was organized for young investors. 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.

At the end of the session, Dr. Nausheen Nizami and Mr. Manoj Sahoo presented a memento to Mr. Siddharth Shah.



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