

DATE: 01/05/2021

Event Coordinator(s)

Prof. Shailaja Udtewar

Student Coordinator(s)

1. Mandar Bagwe

2. Abhishek Sharma

3. Manish Pandian

4. Divij Pawar

5. Omkar Gorhe

6. Mukesh Parmar

Time:

5pm to 6:30pm

Place:

Zoom Platform

Department:

E-Cell

No of participants:

77 participants

The speaker for the event was **Ms. Roshni Nayak**. Ms. Roshni is a Financial Planner and Coach since the past decade, helping clients achieve holistic financial well-being in a structured manner. Roshni has done her MBA in finance and worked as a Research Analyst writing company and stock reports in Centre for Monitoring Indian Economy. She completed the CFP (Certified Financial Planning) certification from FPSB, India, and then QPFP (Qualified Personal Finance Professional) course from Network FP.

The session started with our director Dr.(Fr.) John Rose SJ's speech on how many students who are in technical background often do not talk or share insights about their finances when they pursue their higher education from foreign universities. Our Principal Dr.YD Venkatesh also encouraged students to share their mindset of financial management with other people. Prof. Shailaja who arranged for this wonderful talk also encouraged students to ask as many doubts as possible as this is a one-time opportunity.

The speaker explained her point of view by asking some questions to make the session interactive. She further exclaimed, '**A rupee today is more valuable than a rupee tomorrow!**' She further suggested everyone to find money investing opportunities right from early 20s even though the amount is small. She also gave an inspiring example of Warren Buffett to prove her point and also share of formula of Budgeting which is, first earn then invest and spend at last.

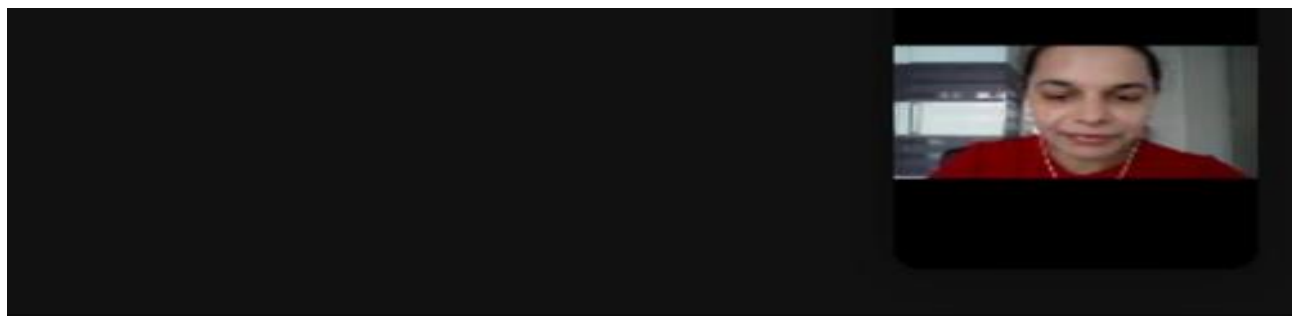
Then Ms. Roshni explained the Investing Options which were, Bank Deposits, Post Office Saving Schemes, Corporate Bond, Equity Shares, Equity Mutual Funds and Debt Mutual Funds. She further said that you will get fixed income from Bank Deposits. Then she introduced everyone to the basics of Stock Market. After that, the speaker started explaining each of the options in the markets to the students.

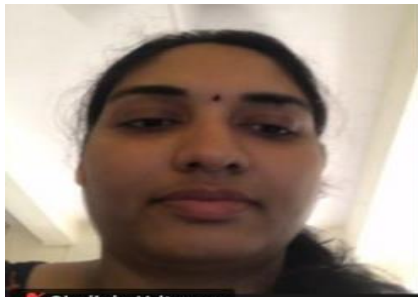
Further the speaker said that you should learn at least the basics before investing in anything. She also shared her 9-Point Action Plan as we enter the corporate world. She continued this by warning us to be ready for unexpected expenses and also have an emergency fund. For that Health and life insurances are necessary.

Last but not the least, she gave the viewers some very useful tips and also told them their right as an investor as there are many people who always try to scam you in this sector.

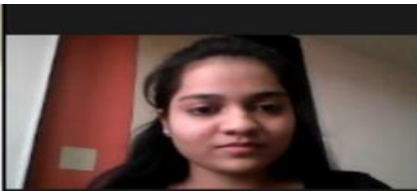
Everyone present at the webinar got inspired by speaker and were committed to start investing their money little by little from now on. The session ended with Vote of Thanks from the E-Cell committee members. All the queries posted by the students in the chat box were answered. Truly, the last session from E-Cell XIE Committee 2020-2021 was an inspiring event.

Images taken during the webinar:





Shailaja Udtewar



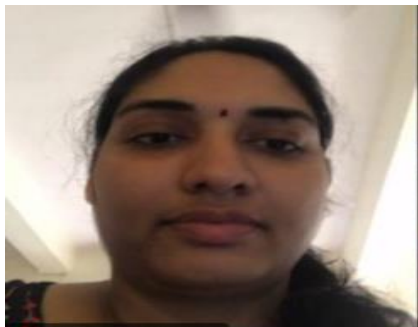
Lekha Ladhe



John Rose SJ



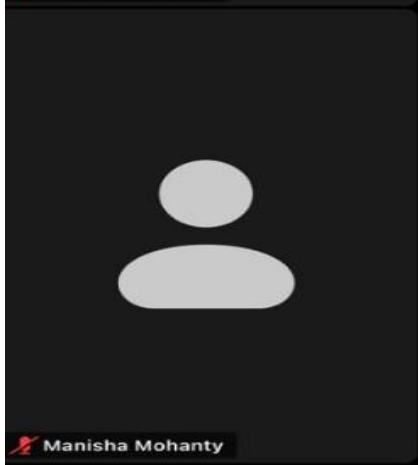
Roshni Nayak



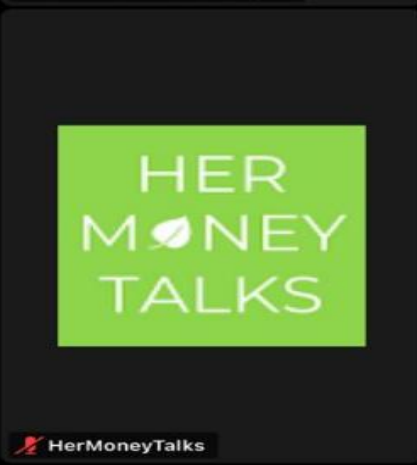
Shailaja Udtewar



Y. D. Venkatesh Venkatesh



Manisha Mohanty



HerMoneyTalks

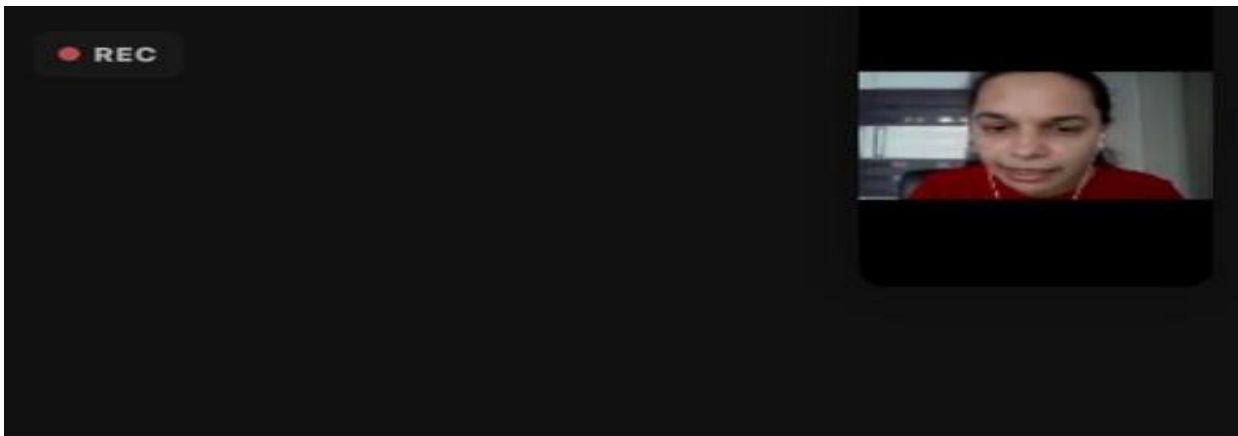
TIME VALUE OF MONEY

Today

- Interest Income
- Opportunity Cost
- Consumption

Tomorrow

- Inflation
- Purchasing Power
- Uncertainty



TIME VALUE OF MONEY

$$PV \times (1 + r)^n = FV$$

Present Value Interest Rate (as a decimal) Number of Periods Future Value

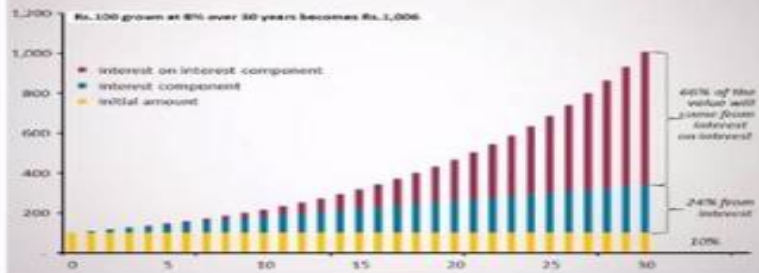


REC



POWER OF COMPOUNDING

Compound interest, in 30 years, is 70% of value



BSE

70% OF THE VALUE

REC



BUDGETING



Earn

Spend

Invest



Earn

Invest

Spend

BSE

70% OF THE VALUE

REC



BORROW FOR THE RIGHT REASONS



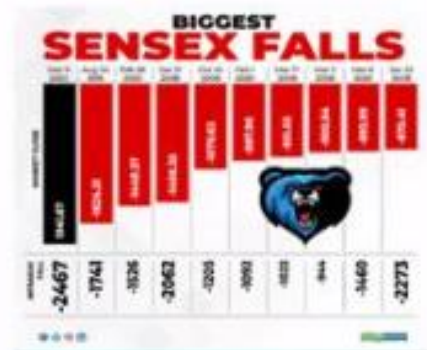
STOCK MARKET BASICS

Primary markets

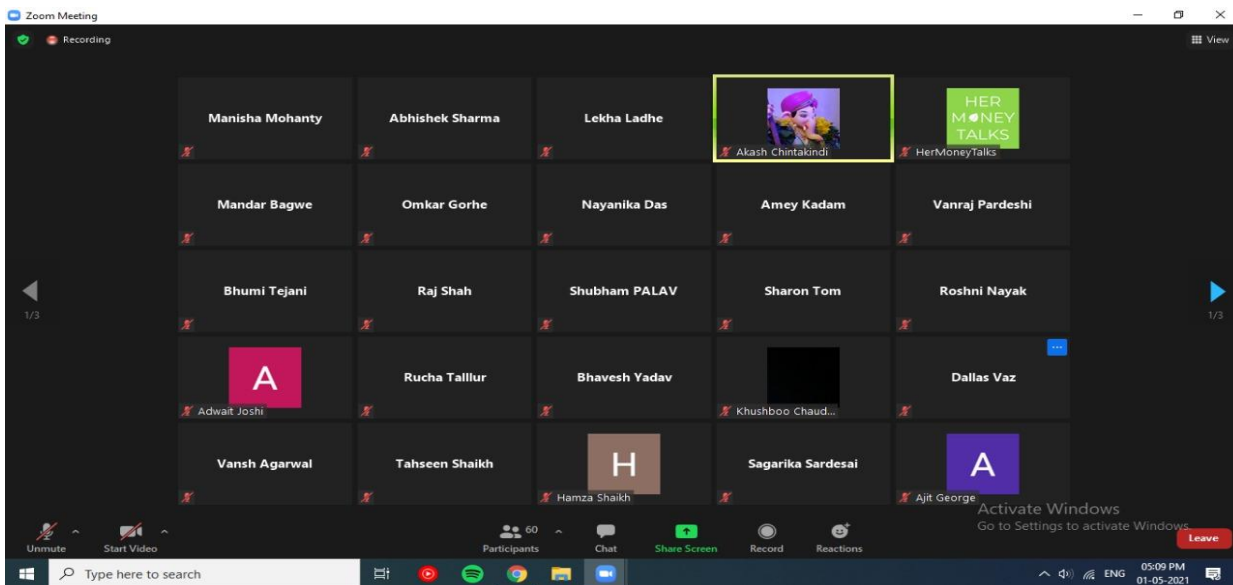
Secondary markets



WEALTH CREATION THROUGH EQUITY



Consider this, from year 2000, a monthly SIP of Rs.5,000 invested in Sensex and increase by 10% every year would have accumulated over Rs.1 crore corpus for you, which is a CAGR of 14% p.a.



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