



TARANATH SHIKSHANA SAMSTHE'S

**SOMA SUBHADRAMMA RAMAN GOUD WOMEN'S COLLEGE**

Station Road, Raichur - 584101

(Affiliated to Akkamahadevi Women's University, Vijayapur)

Re-Accredited by NAAC with "B" Grade



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Fax: 08532-225770

Principal: Sri. Amaregouda. S., M.A., M.Phil

# Report of National Webinar

**National Webinar**

**On**

**"Financial Empowerment through Wealth Creation"**

**Organised by**

**Department of Commerce,**

**S.S.R.G Women's College, Raichur, Karnataka**

**In Collaboration with Association of Mutual Fund of India**

**Date: 03/07/2023**

**Time: 2.30 Pm - 4.30 PM**

**Platform: Zoom**

**Resource Person/ Keynote Speaker: Shri. Surya Kant Sharma**

**Number of Participants Registered: 879**

**Number of Participants Participated: 300+**

  
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## Programme Schedule

Programme	Name
<b>Virtual Hosting:</b>	<b>Kum. Lemeka Rani</b> , Assistant Professor, Department of Commerce
<b>Welcome Address:</b>	<b>Dr.Venkatappa Naik</b> , Assistant Professor & Head, Department of Economics
<b>Introduction of Keynote Speaker:</b>	<b>Smt. Eramma J</b> , Assistant Professor, Department of Commerce
<b>Inaugural Speech:</b>	<b>Mr.Amaregouda S</b> , Principal
<b>Speech By Keynote Speaker:</b>	<b>ShriSuryakant Sharma</b> , Senior Consultant, AMFI, (Former DGM SEBI)
<b>Interaction Session:</b>	<b>Kum. Lemeka Rani</b> , Assistant Professor, Department of Commerce
<b>Vote of Thanks:</b>	<b>Mr.SanjayaPawar</b> , Assistant Professor & HOD Department of Commerce

  
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## Report of the Webinar

An investor awareness webinar was organised on 03-07-2023 jointly by Association of Mutual Funds in India (AMFI) and Soma Subhadramma Raman Goud Women's College, Raichur on "Financial Empowerment through Wealth Creation".

The webinar was inaugurated by Shri. Amaregouda S. Principal, Hegiven some information about financial empowerment.

Shri Surya Kant Sharma, Senior Consultant AMFI, who was keynote speaker in the webinar at the outset touched upon the importance of financial security of individuals. He emphasized that an investor should first think and ensures adequate life insurance, reasonable medical insurance cover and an emergency fund before embarking upon the journey of wealth creation through sustained investments which is most essential for prosperity. He then made a vehement plea for regular savings and increases of savings every year minimum by 10%. He then dealt in detail on the need for wealth creation for prosperity and emphasised that investors should not be money accumulator but wealth creator which only would make them comfortable with regard to their money needs for their milestones in life.

He then advised participants that they should look at real return and not on notional return as inflation and tax liability substantially takes away major portion of notional return. He cautioned participants that most of the investments except in governmental shames have risk but risk can be managed by simple formula – **Think, understand and invest**. He also emphasized the need to have financial planning of their families in place for focused investment and also the need for practicing rule of compounding in investments for higher return in long run.

He then shared basic information on various investment avenues available in the market viz. Government/RBI bonds, corporate bonds, Government schemes (Post office schemes, PPF, NPS, SukanyaSamriddhi Scheme, securities market etc. real estate, gold and securities market. All these avenues are different and have distinct features and investors should investment their hard earned money according to his/her risk apatite and time horizon of investment.

  
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Shri Sharma cautioned general investor not to enter into securities market directly as there are inherent risks in the market and unless the investor have sound knowledge of market, sectors, economy, international economy etc. he should desist from entering into the market directly. Instead, mutual funds are the best option available for general investor wherein he/she can invest a minimum amount of Rs.500/- through Systematic Investment Plan (SIP) and built a good corpus over a period of time. He also mentioned that in mutual funds there are number of shames as per risk apatite and time horizon of investors. There is a wide spectrum of mutual funds schemes ranging from equity funds to debt funds to exchange traded funds which can be chosen by an investor as per his risk apatite and investment horizon.

At the end, he emphatically cautioned participants not to invest their hard earned money on the advice of others including agents and ***never never in unregulated fund mobilisation schemes – Ponzi scheme, chit funds and committees etc. - which give assurance for higher and quick return at the beginning but ultimately vanish with the hard earned money of investors.*** Not so affluent class of investors are more susceptible to such allurements and we all have a social responsibility to make them aware about the menace of such schemes and impress upon them not to invest their money in such schemes. He also informed that as per a survey, investors have lost more than ten lakh crores of rupees in such unregulated fund mobilisation schemes.

After this, there was a session on National Pension Scheme (NPS) where features of NPS were shared by the invited speaker.

After the sessions, a question answer session was made open for the participants and participants asked lot of questions on personal finance which were satisfactorily answered by the experts.

At the end of the webinar Shri. Sanjaya Pawar, HOD Department of Commerce S.S.R.G Women's College, Raichur gave votes of thanks.

  
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# Webinar Broucher



Estd : 1970

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Department of Commerce  
Organises A National Webinar On



**"FINANCIAL EMPOWERMENT THROUGH WEALTH CREATION"**

In Collaboration with

**Association of Mutual Funds in India (AMFI)**

**PATRON**



**Mr. Amaregouda S**  
Principal

S.S.R.G. women's College, Raichur

**CONVENER**



**Mr. Sanjay Pawar**  
HOD & Assistant Professor

S.S.R.G. women's College, Raichur

**KEY NOTE SPEAKER**



**Shri Suryakant Sharma**  
Sr. Consultant- AMFI  
(Former DGM SEBI)



Platform: ZOOM

Participants of the webinar will be awarded with E- Certificate

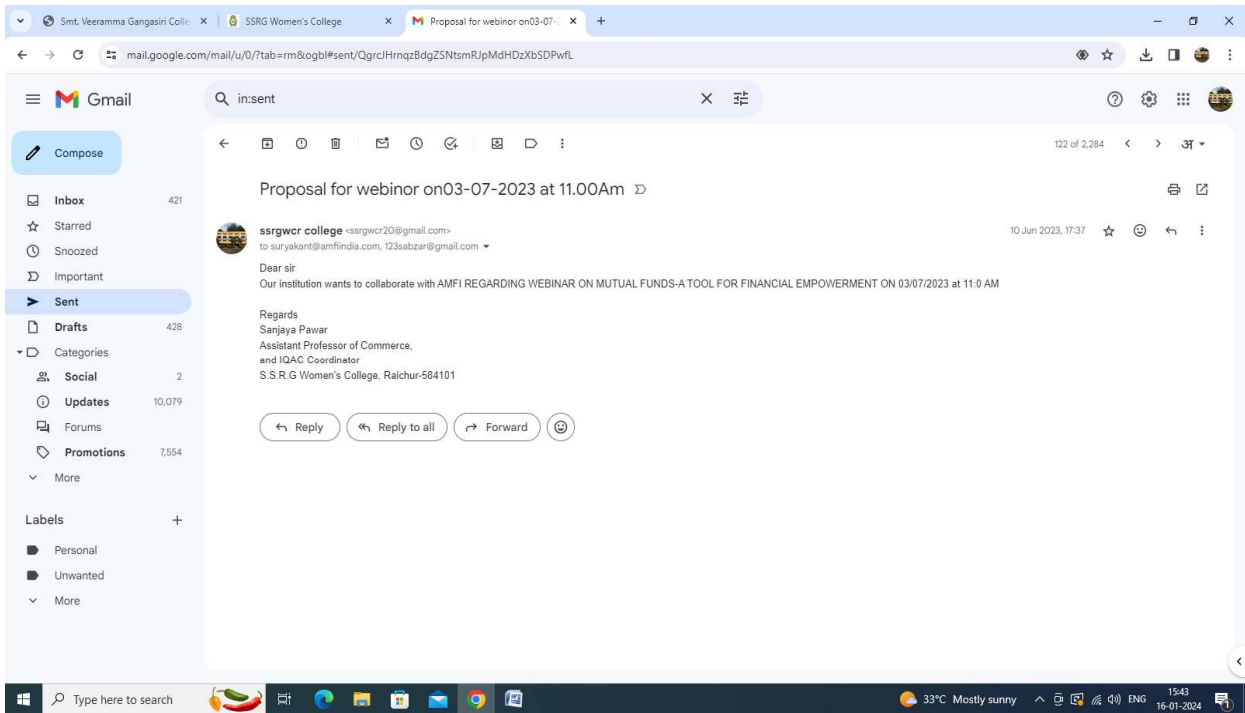
**MONDAY, 03<sup>rd</sup> July, 2023**

**AT 02:30 PM TO 04:30 PM**

  
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# Corresponding Mail



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Website: [www.srgiains.org](http://www.srgiains.org) Email: [srgwcr20@gmail.com](mailto:srgwcr20@gmail.com) Fax: 08532-225771

Principal: Sri. Satyanarayan. M.Com.

## Completion Certificate

A webinar on "Planning and wealth creation through mutual funds - a road map" by the Soma Subhadramma Raman Goud Women's College, Raichur in association with the Association of Mutual Funds in India (AMFI) on 03/07/2023. Sri Suryakant Sharma senior consultant AMFI (Former DGM SEBI) delivered the keynote address.

The participants in the webinar consist of not only the students and in-house faculty of S.S.R.G Women's College, Raichur. But also students and faculty from various institutions, and universities. A total of 300 participants attended the webinar and share good feedback about the webinar. In total the said webinar was informative and interactive. We solicit the same cooperation from AMFI in the future course of action in conducting offline and online sessions.

  
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# Sample Certificate




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**Department of Commerce  
In collaboration with  
Association of Mutual Funds of India (AMFI)**  
Organized a National Webinar on

**“FINANCIAL EMPOWERMENT THROUGH WEALTH CREATION”**

***Certificate of Participation***

This is to certify that Mr./Ms./Dr .....  
from .....  
Attended a webinar on “Financial Empowerment Through Wealth Creation” organized a National Webinar by  
**Soma Subhadramma Raman Gound Women’s College, Raichur, Karnataka** In  
collaboration with **ASSOCIATION OF MUTUAL FUNDS OF INDIA (AMFI)** on **03 July, 2023**

 <b>Mr. Amaregouda S</b> Principal S.S.R.G. women’s College, Raichur	 <b>Mr. Sanjay Pawar</b> HOD & Assistant Professor S.S.R.G. women’s College, Raichur	 <b>Shri Surya Kant Sharma</b> Senior Consultant, AMFI (Former DGM SEBI)
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## ***Profile of Keynote Speaker Mr. Surya Kant Sharma***

Surya Kant Sharma is a Commerce graduate and Masters in Law (LL.M.) with specialization in corporate laws. He is also Chartered Associate of Indian Institute of Banking and Finance (IIBF).

Shri Sharma has over 35years' experience in banking & finance and securities market and had initially served in a leading financial institution, thereafter in Department of Financial Services, Ministry of Finance, Government of India and finally in SEBI.

Shri Sharma joined Securities& Exchange Board of India (SEBI) in 2003 and served in SEBI for more than 16 years in different departments of SEBI. Lastly, in addition to other assignments in SEBI, he was In-charge of Office of Investor Awareness & Education in SEBI's Northern region for more than five years.

Shri Sharma was also a member of Working Group of NCERT for developing vocational course on mutual funds for students of XIth and XIIth classes. Shri Sharma is also a mentor of a few NGOs working for financial literacy and investor awareness in the country.

When he was in SEBI, under his supervision more than 15000 Financial Literacy and Investor Awareness Programs (IAPs) were conducted across north India and he himself had addressed as guest speaker in more than 600 IAPs.

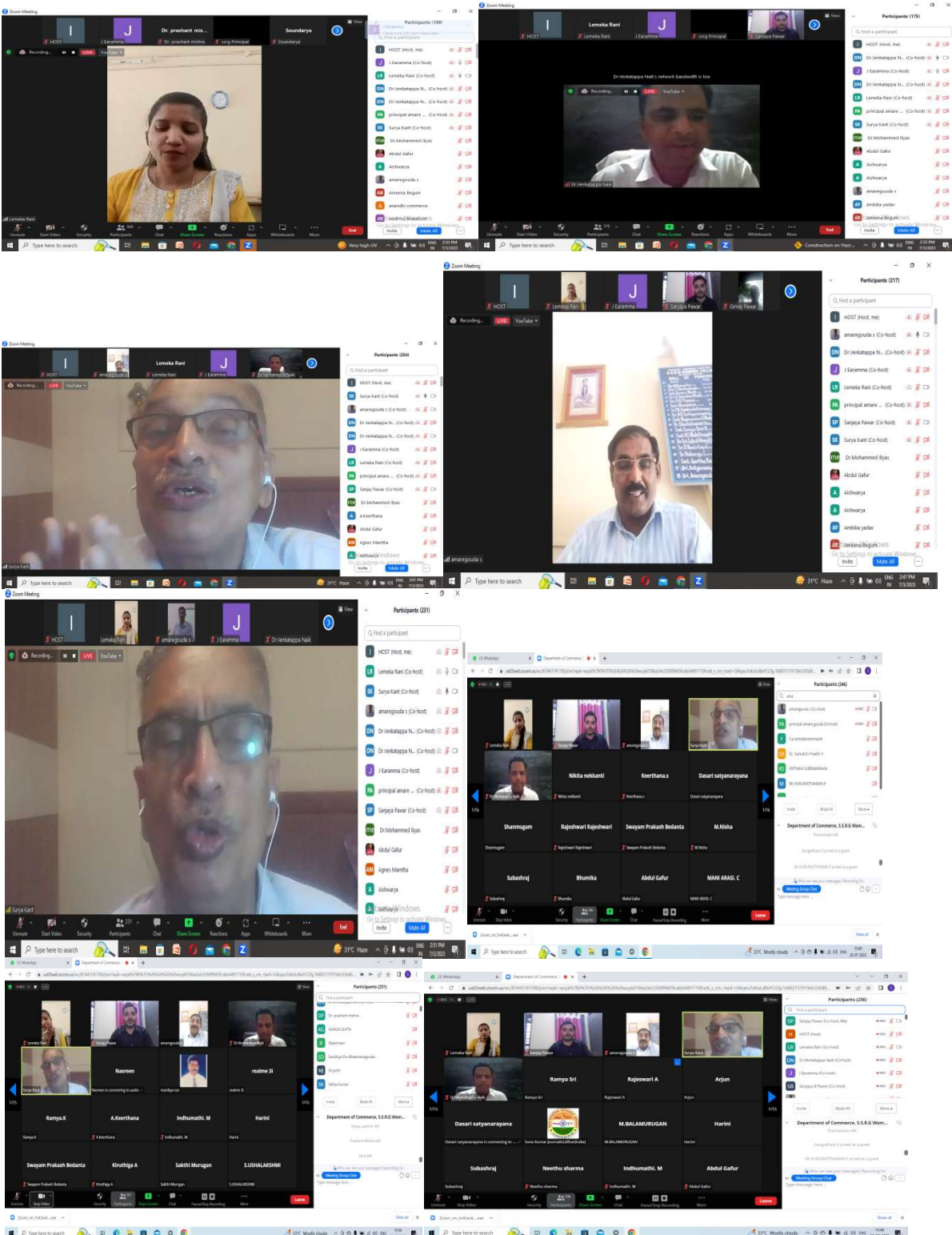
After superannuation from SEBI in 2019, he has joined Association of Mutual in India (AMFI), an apex body of mutual fund in India, as **Senior Consultant** for spreading financial literacy and investor awareness amongst citizens across country.

Since May 2019, Shri Sharma has interacted with lakhs of investors and potential investors (students)through more than 500investor awareness webinars and programs, across country, in reputed Government organisations, research institutions, leading educational and professional institutions, corporates, start-ups, women centric NGOs and others.

  
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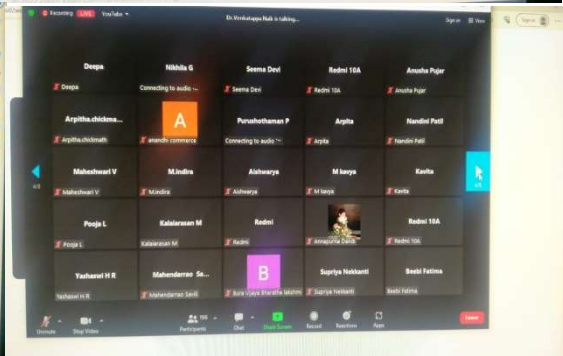
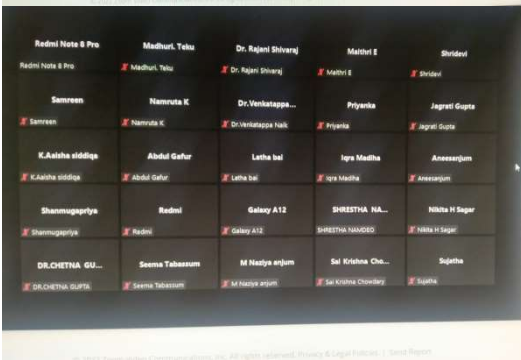
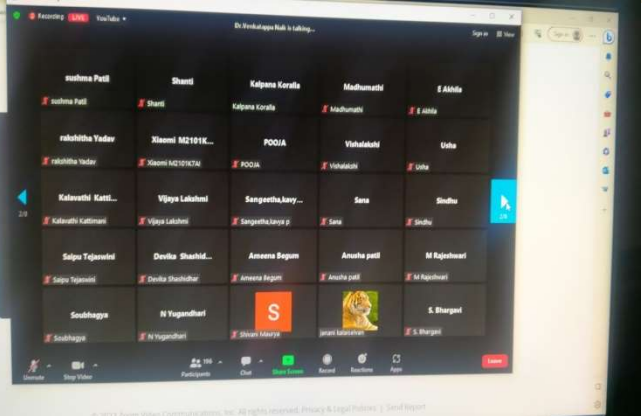
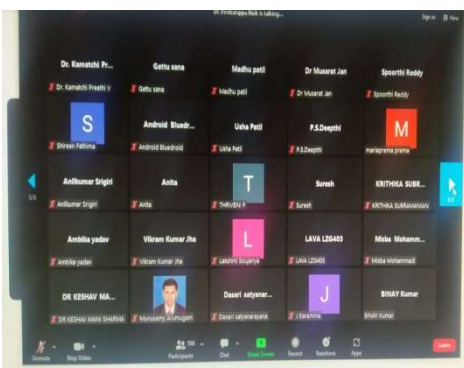
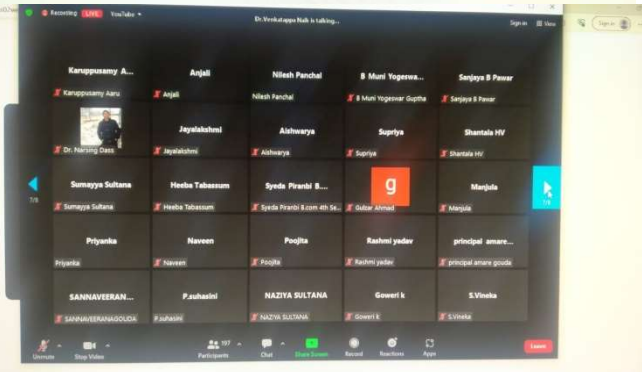
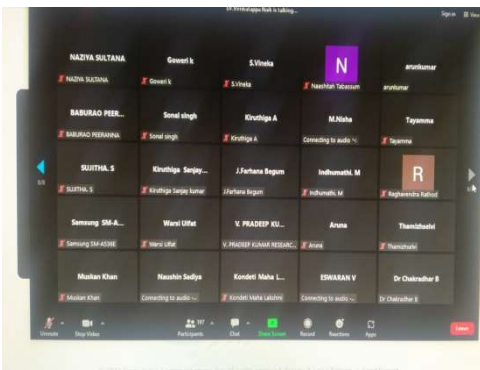
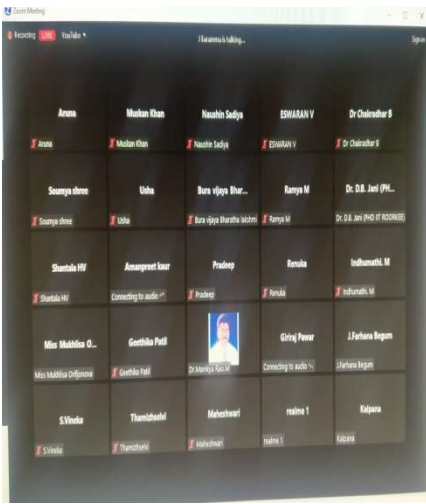
  
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# Photos of the Webinar



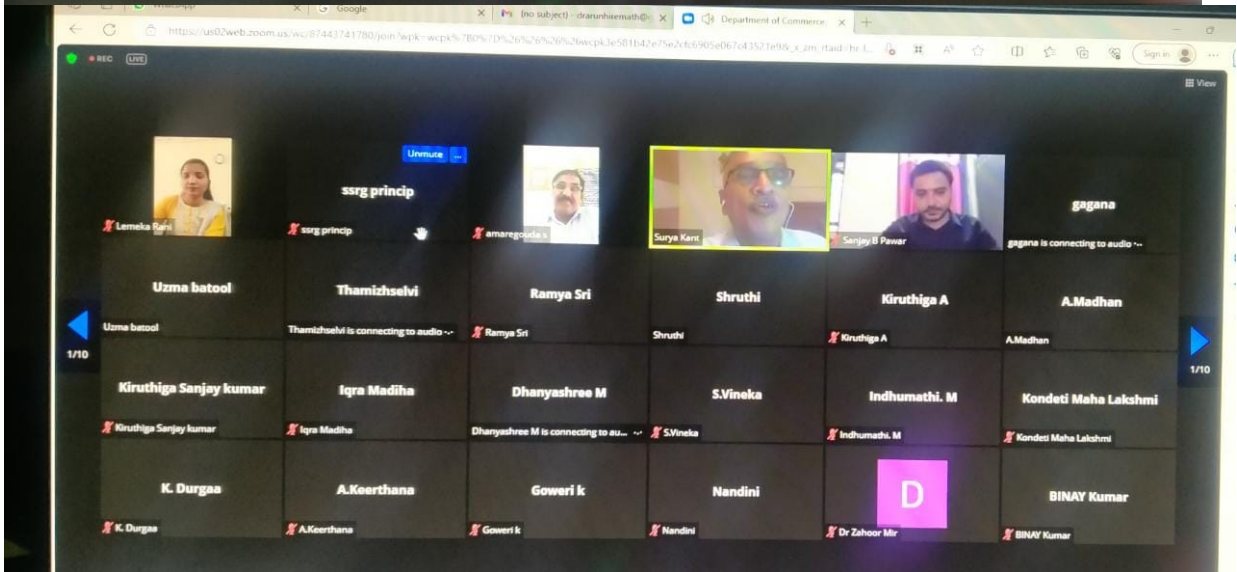
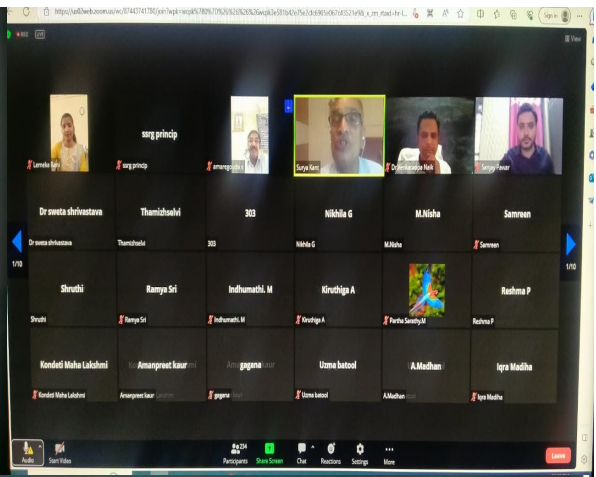
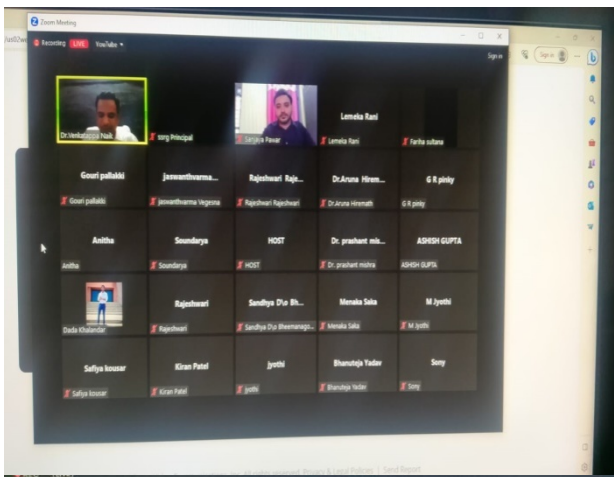
*[Signature]*  
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**S.S.R.G. Women's College,**  
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*[Signature]*  
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*[Signature]*  
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*[Signature]*  
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3:01 3:00

**Close**      **Participants (251)**      **Close**      **Participants (251)**

<b>VL</b> Vijaya Lakshmi		<b>M</b> Manjula	
<b>VK</b> Vikram Kumar Jha		<b>MS</b> Menaka Saka	
<b>V</b> Vishalakshi		<b>MM</b> Misba Mohammadi	
<b>V1</b> vivo 1901		<b>NY</b> N Yugandhari	
<b>XM</b> Xiaomi M2101K7AI		<b>NK</b> Namruta K	
<b>Y</b> Y.p.venkataramanaiah		<b>NS</b> Naushin Sadiya	
<b>AG</b> ASHISH GUPTA		<b>N</b> Naveen	
<b>D</b> Dr.J.Anitha		<b>NS</b> NAZIYA SULTANA	
<b>M</b> mariaprema prema		<b>NH</b> Nikita H Sagar	
<b>NP</b> Nilesh Panchal		<b>PS</b> P shreya	
<b>RN</b> Redmi Note 8 Pro		<b>P</b> P.S.Depthi	
<b>VP</b> V. PRADEEP KUMAR RESEARCH S...		<b>P</b> P.suhasini	

**Invite**      **Invite**

3:01 3:00

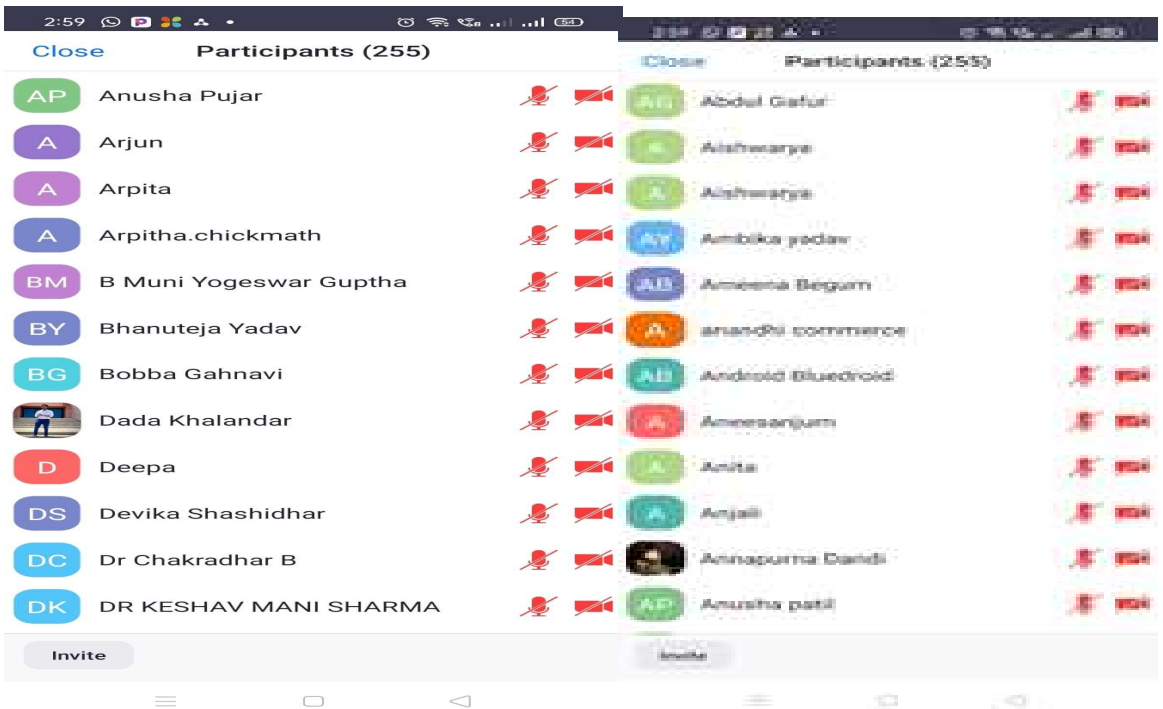
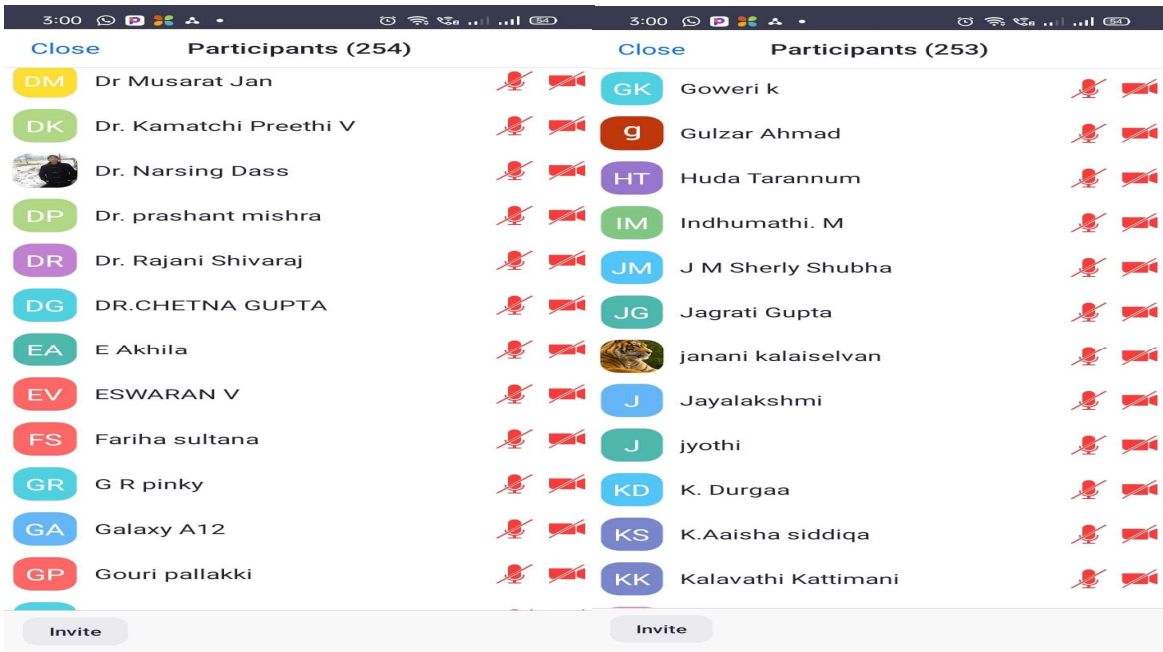
**Close**      **Participants (250)**      **Close**      **Participants (251)**

<b>S</b> Suresh		<b>R</b> Roops Kulkarni	
<b>SP</b> sushma Patil		<b>SB</b> S. Bhargavi	
<b>TH</b> Tanuja,Madhuri, H. Radhika		<b>SK</b> Safiya kousar	
<b>T</b> Tayamma		<b>S</b> Sana	
<b>T</b> Triveni Triveni		<b>SD</b> Sandhya D\o Bheemanagouda	
<b>UP</b> Usha Patil		<b>SP</b> Sangeetha,kavya p	
<b>VS</b> Vidhya Shree		<b>SB</b> Sanjaya B Pawar	
<b>VL</b> Vijaya Lakshmi		<b>S</b> SANNAVEERANAGOUDA	
<b>VK</b> Vikram Kumar Jha		<b>SD</b> Seema Devi	
<b>V</b> Vishalakshi		<b>S</b> Shanti	
<b>V1</b> vivo 1901		<b>S</b> Shivani Maurya	
<b>XM</b> Xiaomi M2101K7AI		<b>S</b> Shridevi	

**Invite**      **Invite**

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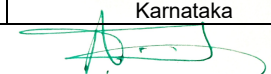
  
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39	avallbajadhav8@gmail.com	Avali	Karnataka

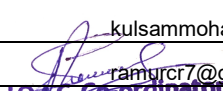
  
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69	rashmiyadavera@gmail.com	Rashmi Yadav	Karnataka
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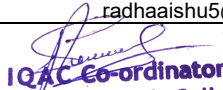


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