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One Day National Workshop on “Financial Literacy for a Secured Future”

Date: 02-12-2023

Venue: Dr. B R Ambedkar Seminar Hall



DEPARTMENT OF COMMERCE & MANAGEMENT



One Day National Workshop on

“Financial Literacy for a Secured Future”

2nd December - 2023



Dr. Pola Bhaskar, IAS
Commissioner of Collegiate Education,
Andhra Pradesh



Dr. R. David Kumar Swamy
Joint Director
Commissioner of Collegiate Education,
Andhra Pradesh



Dr. C. Krishna
Regional Joint Director
Collegiate Education, A.P
Zone-II



Dr. Ramachandra R.K
Principal
Government College (A),
Rajahmundry

Organized by

Department of Commerce and Management Studies

In association with Skill Training Centre, Government College (A), Rajahmundry.



Dr. J. CHANDRA PRASAD
Visiting Faculty and Research Consultant
Institute of Financial Management, Chennai



SRI. SUDA BHANU PRASAD
Certified Financial Planner
SEBI Registered Investment Advisor



SRI. P. SURYANARAYANA
MBA Finance
SEBI Registered Investment Advisor



SRI. B. VENKATA RAO
MBA Finance, BBA, PGDIB,
DIPM, PGDFM, BSC, MFIN
Expert in Stock Markets



Dr Ramachandra RK
Principal



Message

It is my great pleasure to welcome you to the One Day National Workshop on Financial Literacy for a Secured Future on 2nd December, 2023. We are excited to have you join us for this important gathering of experts and thought leaders dedicated to addressing the way to secure our financial future. This workshop should serve as a platform for knowledge exchange, collaboration, and the exploration new methods of investing. It is imperative that we come together to share insights, research findings, and best practices that can lead us toward a more secured financial future. Your presence and contributions at this workshop are vital steps in that direction. Once again, we extend our warmest welcome to all participants, and we look forward to the fruitful discussions. Thank you for being a part of this National Workshop on Financial Literacy for a Secured Future.

Principal



On 2nd December, 2023, the department of Commerce and Management in association with Skill Training Centre (STC), GC(A), Rajahmundry organized 'One Day National Workshop on Financial Literacy for a Secured Future', in Dr. B. R. Ambedkar Seminar Hall, Government College Autonomous, Rajahmundry.

The organizing team whole heartedly render their gratitude to the Principal **Dr. Ramachandra R K** Garu for granting permission and motivating the team to achieve this success. This National event would not have achieved such a great applause without the cooperation of all the stakeholders of the college in general and members of the host department and STC in particular. Head of the Department of Commerce **Dr. PVV Satyanarayana** acted as Convenor while **Dr. A A Annapurna** was the Coordinator and **Sri HSNVS Pavan Kumar**, Lecturer in Commerce acted as the Organizing Secretary for the successful event.

The decision to conduct this program was taken in the departmental meeting and the organizers are highly thankful to **Dr. Chappidi Krishna** garu, Regional Joint Director of Collegiate Education, Zone-II, Rajahmundry, for accepting our invitation and being our Chief Guest and Guest of Honour **Prof. N. Uday Bhaskar** garu, HOD, DCMS, AKNU, Rajamahendravaram for gracing the occasion and delivering keynote address and making the event a grand success.





The organizers are equally thankful to all the resource persons who made all the way to attend the conference. And thankful to all the participants for their meaningful involvement in the workshop.

The National Workshop program started with the release of flyer on 21-11-23 by Principal sir in the presence of faculty members in the board room of the college. On 2nd of December, 2023 National Workshop was organized for which more than a couple of hundred participants took part. The resource persons were from the states of Maharashtra and Tamil Nadu, making the program 'National' in its true spirit.

While delivering the invited lectures, the resource persons stressed the need for this type of workshops and emphasized the need in financial literacy in general and stock market investing in particular. The dignitaries distributed certificates to the participants of this National Workshop.

The National Workshop started with inviting distinguished guests on to the dais by Dr. B. Sujatha, lecturer in commerce followed by Jyoti Prajvalan and Prayer. Opening Remarks to the National Workshop by President of the Session **Dr Ramachandra R K**, Principal of the college. Guest of Honour Prof. **N. Uday Bhaskar**, HOD, DCMS, AKNU, Rajamahendravaram, addressed the gathering.





Technical Session -1: Special Guest, **Dr. J. Chandra Prasad**, Visiting faculty and Research consultant, Institute of Financial Management , Chennai. He stressed upon Financial Literacy – The issue of concern for progress and human well being. Invitation and reading of the profile was done by Kum. T. Ophir Rani, faculty of commerce.

Technical Session-2. Sri **S. Bhanu Prasad**, Financial Advisor, SEBI, Mumbai, gave invited talk on 'Investing in Capital Markets Myths and Facts'. **Sri R. G. Phaneendra Kumar**, Lecturer in Commerce, introduced the resource person to the august gathering.

Technical Session – 3: **Sri B. Venkata Rao**, Asst. Professor, GC (A), Rajahmundry, gave an invited talk on 'Basics of Stock Market Investing". He explained the nuances of dwelling into capital markets. For him investing in stock markets is simple but not easy. Smt. **S. Monica Devi** introduced the resource person to the august gathering.

Technical Session – 4: **Sri P. Suryanarayana**, Financial Advisor, SEBI, Mumbai, explained the importance of Financial Literacy and Financial Discipline for students.. Invitation and reading of profile was done by Smt. **T. Mani Ratnam**, faculty of commerce.





ESTD - 1853

Valedictory & Certificate Distribution.

Dr. Chappidi Krishna garu, Regional Joint Director of Collegiate Education, Zone-II, Rajahmundry, acted as the Chief Guest for the Valedictory session. Distribution of Conference Certificates to the participants. Chief Guests, resource persons were richly honored by the organizers of the workshop.

Organizers of the National Workshop were served with mementoes as a token of memorable event. **Sri H S N V S Pavan Kumar**, Organizing Secretary presented vote of thanks. The One-Day National Workshop culminated with National Anthem. National Conference Highlights appeared in all leading Vernaculars and some English newspapers.

“Bull-markets are born on pessimism, grow on skepticism, mature on optimism and die on euphoria.”

— John Templeton



One day National Workshop on Financial Literacy for a Secured Future

02-12-2023

PROGRAMME SCHEDULE

Session	Time	Resource Person	Topic
10.00 to 10.40 - Inaugural Session			
Session -1	10.40 – 11.10	Dr. J. Chandra Prasad	Financial Literacy – The issue of Concern for Progress and Human Well being
11.10 to 11.20 - Tea Break			
Session - 2	11.20 – 1.00	Sri. Suda Bhanu Prasad	“Investing in Capital markets Myths and facts”
1.00 to 1.40 - Lunch Break			
Session - 3	1.40 to 2.50	Sri. B Venkata rao	Basics of Investing in Stock markets
2.50 to 3.00 - TEA BREAK			
Session - 4	3.00 – 4.30	Sri. P Suryanarayana	Importance of Financial Literacy and Financial discipline for students.
4.30 to 5.00 PM Valedictory Function			

A watercolor illustration of various flowers and leaves in shades of brown, tan, and blue, arranged in a vertical cluster on the left side of the page. The background is a light, textured grey. A large, dark blue, rounded rectangular shape is positioned on the right side, containing the text.

Release
of Flyer
&
Brochure



DEPARTMENT OF COMMERCE & MANAGEMENT



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Estd. 1853

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In association with **Skill Training Centre, GC(A) RJY**



This is to Certify that *Dr./Mr./Mrs./Miss*

.....has participated in

One Day National Workshop of “Financial Literacy for a Secured Future” Organised by Department of Commerce and Management Studies in association with Skill Training Centre, Government College (A) Rajamahendravaram on 02nd

December 2023.

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 The City Government Institute is also Accredited with "A" Grade by NAAC (A-2017)
 College with Potential for Excellence Institution with 8 ISO Certificates
 Website: www.gcgaj.ac.in

ABOUT RAJAMAHENDRAVARAM:
 Rajamahendravaram is a big and renowned historic city in East Godavari District, Andhra Pradesh. It is located on the banks of the river Godavari. The IQAC (IQAC) is the first of its kind in the district. The first language post-graduate programme was started here. The largest road-shoulder bridge is constructed across the river Godavari. The famous Sri Arjun Cotton Storage is located very close to the Rajamahendravaram city.



ABOUT THE COLLEGE:
 Government College (A), Rajamahendravaram was established in 1853 and it is the first and oldest government college in Andhra Pradesh. In the early 18th Century the Government College of Rajamahendravaram was one of the only three graded colleges maintained by Government in Madras Presidency. The college was conferred Autonomous status in 2009 and re-accredited with Grade 'A+' in the RAAC 2017 by NAAC. In the year 2020 with COIR 2, 2018-20. The College got College with Potential for Excellence (CPE) status in 2016. AI present the college offers 82 UG programmes and under single major system 39 UG programmes from the Academic year and 15 PG level and Research programmes. The college caters to the education needs of nearly 7,000 students with various groups and combinations of UG & PG level and Research level students. The college has grown from strength to strength over the past 170 years and marching forward as a global educational institution.

ABOUT THE DEPARTMENT OF COMMERCE AND MANAGEMENT:
 The Department of Commerce is offering B.Com (EM) and B.Com (TM) courses from 1930. In addition to this, B.Com (Computer) vocational Course was introduced during the academic year 2007-08. Since 1987, the Department is offering Post Graduate (M.Com) course in Commerce, B.Com Computers (EM) and B.Com (Banking, Insurance and Financial Services) were introduced in the academic year 2017-18. The Department started BBA (Bachelor of Business Administration) programme from the year 2018-19 and B.Com (Accounting & Taxation) from BBA (Logistics) from the academic year 2019-20 and BBA (Retail Operations) from the academic year 2022-23. The department is served by 29 faculty members with 0 Doctorates, 12 members qualified in NET/JRF. The faculty members have to their credit 28 books and also more than 80 published research articles in various refereed national and international journals. The Department of Commerce organized many national and international seminars and workshops and is continuously striving in developing intellectual capital of the faculty and students.

THEME OF THE WORKSHOP:
 Financial literacy consists of several financial components and skills that allow an individual to gain knowledge regarding the effective management of money and wealth. Financial literacy is the cognitive understanding of financial components and skills such as budgeting, investing, borrowing, taxation, and personal financial management. Financial investments and services have recently become widespread among people of all economic backgrounds. Achieving financial literacy is crucial to India's country due to everyday needs of life, such as loans, mortgages, credit cards, investments, and insurance.

Being financially literate allows an individual to be better prepared for specific financial roadblocks, which in turn, decreases the chances of personal economic distress and it brings forth an assortment of benefits that can improve the standard of living for individuals through an increase in financial stability. Ability to make better financial decisions, Effective management of money and debt, Greater equipped to reach financial goals, Reduction of expenses through better regulation, Less financial stress and anxiety, Increased in ethical decision-making when selecting insurance, loans, investments, and using a credit card. Effective creation of a structured budget see the benefits of being financially literate.

Financial literacy is one of the biggest assets of any country as it is directly proportional to the economic growth. India's financial literacy rate among the young and adult population has been growing due to various factors including the recent advancement in technology and media coverage. The government of India and various regulators are constantly working towards growth by implementing financial literacy courses, workshops and seminars.

Despite having a population of 1.3 billion people, about 70% of the adult populations are still to improve upon their understanding about basic financial concepts. India has the potential to be among the top financial literate country in the world as 27.6% of its people between the age group 25-44 continue participating in the financial inclusion program through financial education. This rate could expand by more than 20% in the next few decades. If the youngsters within the age group 10-10 are also provided proper financial education, This group constitutes about 21.5% of India's population. Financial abilities could lead to general economic growth and increase the standard of living. India's work force combined with strong financial education can take the country to great levels. A financially savvy India would be a big global influence.

In this scenario, The Department of Commerce has come up with the thought of organizing a national level workshop on "Financial Literacy for a secured future". The work shop aims at UG and PG Students who would like to use this as an opportunity to gain skill and knowledge in the area of Finance.

FINANCIAL world



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In investing, what is comfortable is rarely profitable. – Robert Arnott



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Registrations





Welcoming the Guests





Welcoming
Dr. Ramachandra RK,
Principal





Dr. N. Uday Bhaskar,
Dr. J. Chandra Prasad,
Sri. S. Bhanu Prasad &
Sri. P. Suryanarayana



Welcoming
Sri. B. Venkata Rao,
Dr. A A Annapurna,
Dr. P V V Satyanarayana,
Sri. HSNVS Pavan Kumar.

Inaugural Session







WhatsApp Image 2023-12-02 at 10:20:56 AM (1).jpeg

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Commissioner of College Education,
Andhra Pradesh

Dr. C. Krishna
Regional Joint Director,
College Education, AP
Zone-II

Dr. Ramachandra R.K
Principal,
Government College (A),
Rajahmundry

100%

10:41
02-12-2023







Invited Lectures





Invited Talk on Basics of Stock Market Investing

B. VENKATA RAO

MBA (FINANCE), MSc (Chemistry), DIM, DFM,
PGDIM, PGDFM, APSET, NET, (PhD).
29 years teaching experience

We don't have
to be smarter
than the rest,
we have to be
more disciplined
than the rest. –
Warren Buffett



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Never put all the eggs in one basket



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To be a successful investor, you have to be emotionally neutral to winning and losing. Winning and losing are just part of the game. – Robert Kiyosaki

STOCK MARKET vs BAMBOO PLANTATION



What is Required to Excel in
FINANCIAL MARKETS ?

PATIENCE – a rare commodity

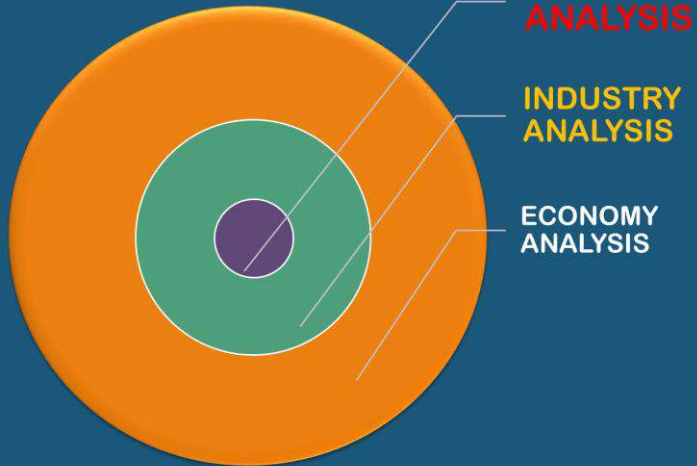


Stock Investors
Biggest Enemy

GREED/FEAR

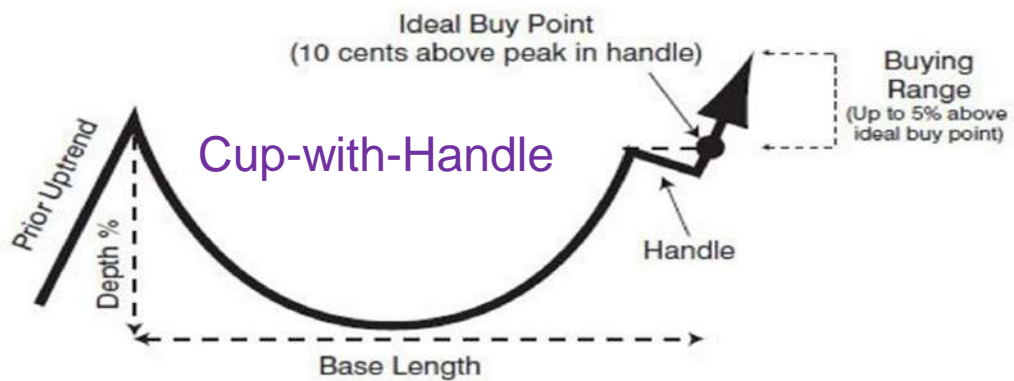


Stock Market is like a Boxing Ring!



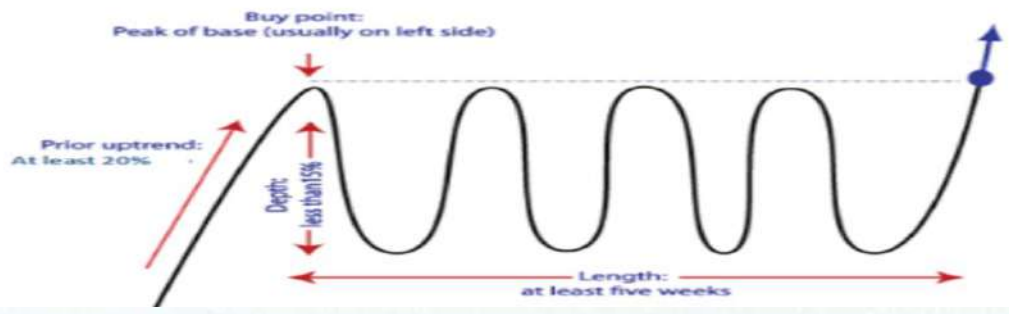
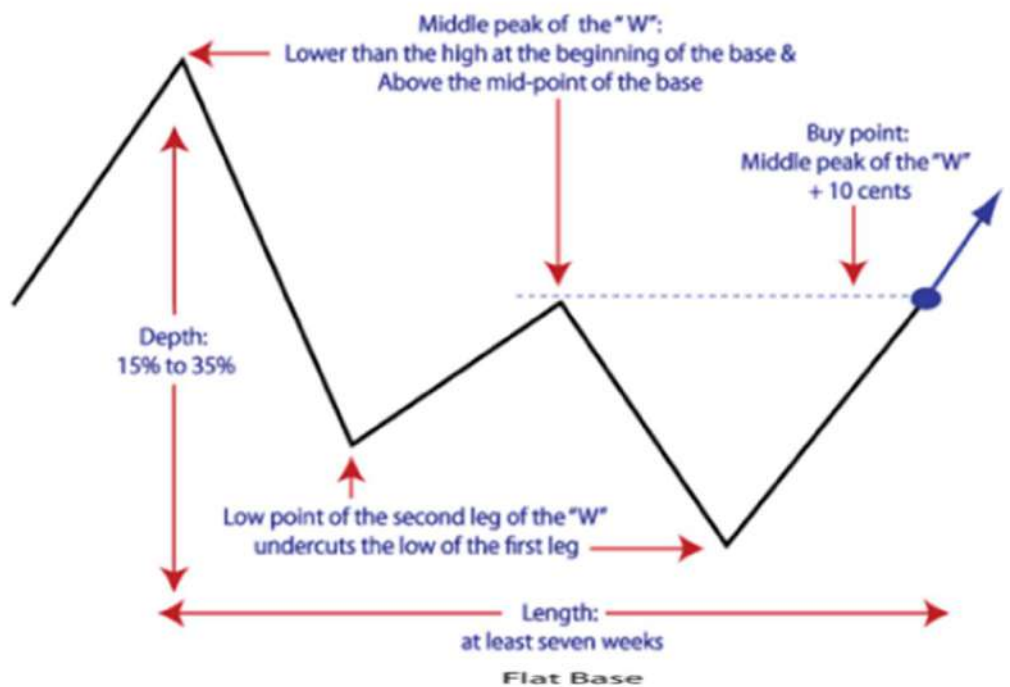
Most Common and Profitable Pattern

- Winning stocks often *start* their big runs by forming this pattern
- Resembles a teacup viewed from the side





Double-Bottom Base





SRI. SUDA BHANU PRASAD
Certified Financial Planner
SEBI Registered Investment Advisor

Invited Talk on “Investing in Capital Markets Myths and Facts”



Start Investing Young



PLAN YOUR INVESTMENTS
TODAY FOR A FINANCIALLY
SECURED FUTURE
TOMORROW!





Participants Interactions





Invited Talk by

Dr. J. Chandra Prasad

On “Financial Literacy – The Issue of Concern for Progress and Human Well Being”



Investing is not about predicting the future; it's about preparing for it. Focus on risk management and long-term value creation.

I will tell you how to become rich. Close the doors. Be fearful when others are greedy. Be greedy when others are fearful.



Invited Talk by
Sri P. Suryanarayana MBA
Financial Advisor, SEBI, Mumbai

On "Importance of Financial Literacy and
Financial discipline for students".



It's not how much money you
make, but how much money
you keep, how hard it works
for you, and how many
generations you keep it for. –
Robert Kiyosaki



**START
INVESTING
TODAY!**

A graphic with a blue sky and mountains background. The text 'START INVESTING TODAY!' is written in large, bold, white capital letters.



RJD Sir addressing the gathering



Participants Response

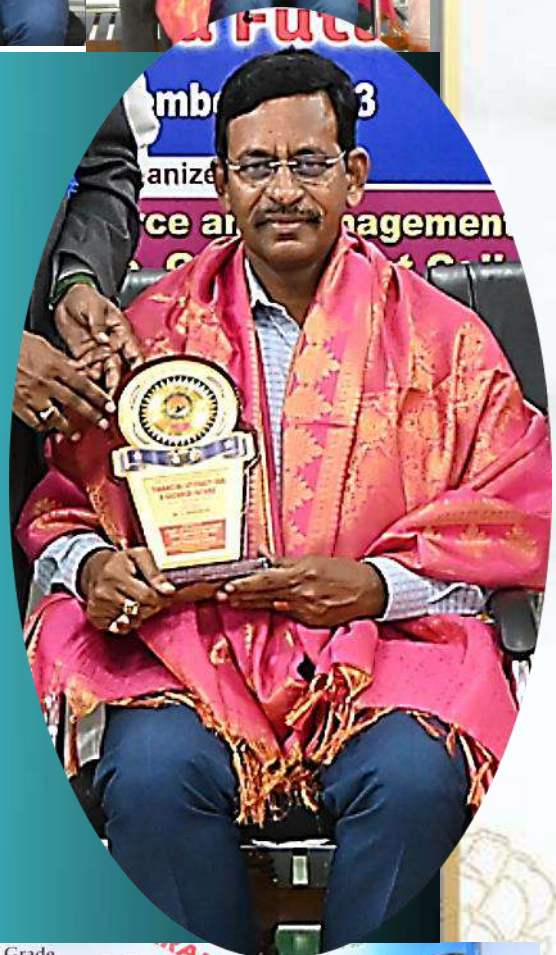


Felicitation to Guests & Resource Persons





Felicitation to Dr C. Krishna garu RJD Zone-II



Felicitating Dr J. Chandra Prasad



Investing is not about beating others at their game. It's about controlling yourself at your own game

Benjamin Graham





Felicitation to
Sri Suda Bhanu Prasad
Financial Advisor, SEBI





Felicitation to
Sri P. Suryanarayana, MBA
Financial Advisor, SEBI, Mumbai



Learn everyday,
but from the
experiences of
others.
It's cheaper!
John Bogle





Stock Market
Investing is Simple
but not Easy
B. Venkata Rao





Felicitation to Dr. Ramachandra RK,
Principal





Felicitation to Dr. A A Annapurna
Coordinator





Felicitation to
Dr. PVV Satyanarayana,
HOD & Convenor

Felicitation to
Sri HSNVS Pavan Kumar
Organising Secretary





Distribution of

Certificates



to Participants







News Paper Clippings



పాదుపుపై కార్యశాల

దేవీచాక్: ప్రభుత్వ ఆర్ట్స్ కళాశాల వాణిజ్యశాస్త్ర విభాగం, నైపుణ్యాభివృద్ధి కేంద్రం ఆధ్వర్యంలో శనివారం కార్యశాల నిర్వహించారు. పాదుపు సొమ్మును వివిధ కంపెనీల్లో ఏ విధంగా మదుపు చేయాలో విద్యార్థులకు అవగాహన కల్పించారు.

ఆర్ట్స్ కళాశాలలో వర్క్ షాప్

కంబాలచెరువు: స్థానిక ఆర్ట్స్ కళాశాలలో వాణిజ్య శాస్త్ర విభాగం, నైపుణ్య అభివృద్ధి కేంద్రం సంయుక్త ఆధ్వర్యంలో ఫైనాన్సియల్ లిటరసీ ఫర్ సెక్యూర్డ్ ఫ్యూచర్ అనే అంశంపై శనివారం జాతీయ వర్క్ షాప్ జరిగింది. దీనికి ఆర్జెడి చప్పిడి కృష్ణ, నన్నయ వర్సిటీ వాణిజ్యశాస్త్ర విభాగాధిపతి ప్రొఫెసర్ ఎన్.ఉదయ్ భాస్కర్ ముఖ్యఅతిథులుగా హాజరయ్యారు. పాదుపు కంపెనీలో ఏవిధంగా పెట్టుబడి పెట్టాలనే అంశంపై విద్యార్థులకు అవగాహన కల్పించారు. కార్యక్రమంలో కళాశాల కోఆర్డినేటర్ డాక్టర్ ఏఎ అన్నపూర్ణ, వర్క్ షాప్ కన్వీనర్ పీవీవీ సత్యనా గాయణ, పీహెచ్ఎస్ఎస్ పవన్ పాల్గొన్నారు.

The best investment you can make is in yourself. Acquire knowledge, skills, and experiences that will pay dividends for a lifetime.



ఆర్ట్స్ కళాశాలలో పైనాన్నియల్ వర్క్ షాపు

రాజమహేంద్రవరం ఆర్చన, డిసెంబరు 2: రాజమహేంద్రవరం ప్రభుత్వ ఆర్ట్స్ కళాశాలలో శనివారం 'పైనాన్నియల్ లిటరసీ ఫర్ సెక్యూర్డ్ ఫ్యూచర్' అనే అంశంపై జాతీయస్థాయి వర్క్ షాపు నిర్వహించారు. కళాశాల వాణిజ్యశాస్త్ర విభాగం నైపుణ్యాభివృద్ధి కేంద్రం ఆధ్వర్యంలో ఈ వర్క్ షాపులో ఆర్జేడీ సీఈ సీహెచ్.కృష్ణ మాట్లాడారు. దైనందిన జీవనం సాగించేవారితో పాటు ఆర్థిక లావాదేవీలు నిర్వహించే ప్రతిఒక్కరూ పైనాన్నియల్ లిటరసీ కలిగి ఉండాలన్నారు. నన్నయ యూనివర్సిటీ వాణిజ్యశాస్త్ర విభాగాధిపతి ఎన్.ఉదయ బాస్కర్, సెబీ సంస్థ నుంచి భానుప్రసాద్, పి.సూర్యనారాయణ, చెన్నయ్ పైనాన్నియల్ మేనేజ్మెంట్ సంస్థ ఆడిటింగ్ బోర్డు ఫ్యాకల్టీ బి.వెంకటరావు మాట్లాడుతూ కంపెనీల్లో ఏ విధంగా పెట్టుబడి పెట్టాలనే అంశంపై విద్యార్థులకు అవగాహన కల్పించారు. కార్యక్రమంలో కళాశాల ఐక్యూ ఏసీ కో ఆర్డినేటర్ ఏపి అన్నపూర్ణ, వర్క్ షాపు కన్వీనర్ పీవీవీ సత్యనారాయణ, ఆర్గనైజింగ్ సెక్రటరీ పీహెచ్ఎస్ఎస్ పవన్, అధ్యాపక సిబ్బంది, విద్యార్థులు పాల్గొన్నారు.



Dr Ramachandra RK
Principal



THANK YOU!



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