



भारतीय प्रतिभूति और विनिमय बोर्ड
Securities and Exchange Board of India

**Financial Literacy
&
Awareness
Workshop**

Presented & Prepared by Sushil Alewa
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SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI)

Toll free no : 1800227575,18002667575

Website : www.sebi.gov.in

Complaint : www.score.sebi.gov.in

Education : www.nism.ac.in

Head office : Mumbai Maharashtra

Head : U.k Sinha

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COURSE OUTLINE

- 1. Why to save money and Indian scenario**
- 2. Introduction of financial planning and its process**
- 3. How inflation effect our life**
- 4. Risk taking ability**
- 5. Common saving product and its analysis**
- 6. Modern Investment Products**
- 7. How to understand Indian Securities Market**
- 8. What is Mutual Fund and how its work**
- 9. How to start Investment**
- 10. Complaints & Grievance Handling**

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IS JUST SAVING IS ENOUGH



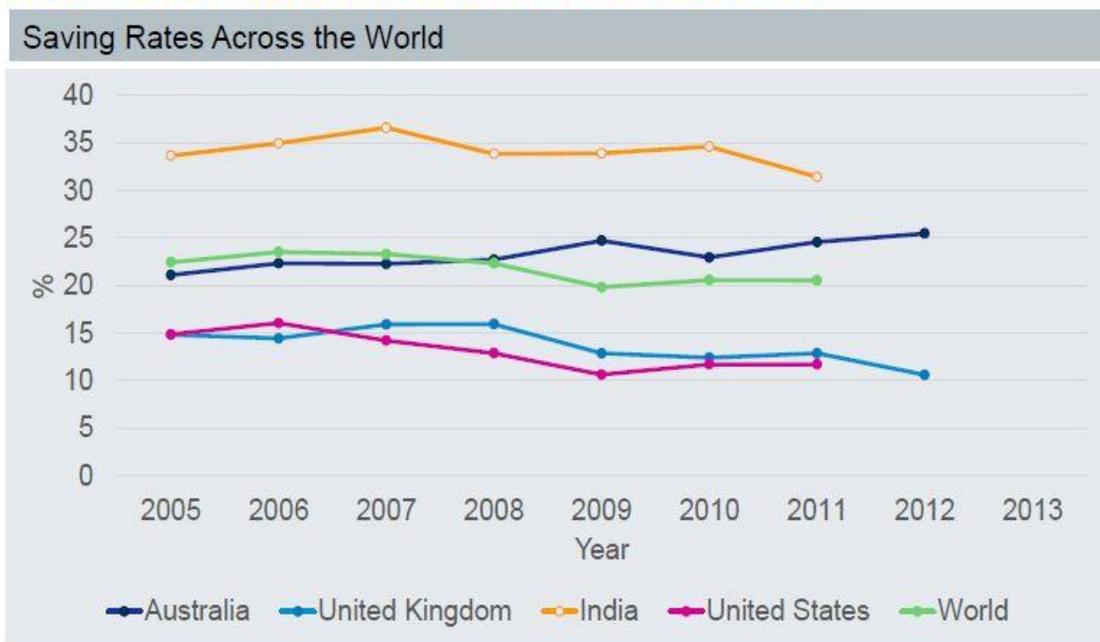
Taxes

Increase in monthly bills for payment

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WE ARE A NATION OF SAVERS

India has the highest saving rate of over 30% GDP



**WHAT WE NEED
TODAY**

FINANCIAL PLANNING

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WHAT IS FINANCIAL PLANNING ?

Financial planning is the process of successfully meeting financial needs of life through the proper management of finances.

It is your roadmap to Financial Health, & Sustainable Wealth creation.

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WHAT IS THE PROCESS ?

The financial planning process



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2

IS YOUR INVESTMENT CAN BEAT THE INFLATION

INFLATION
A TIME BOMB



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ARE YOU PREPARED FOR THIS?

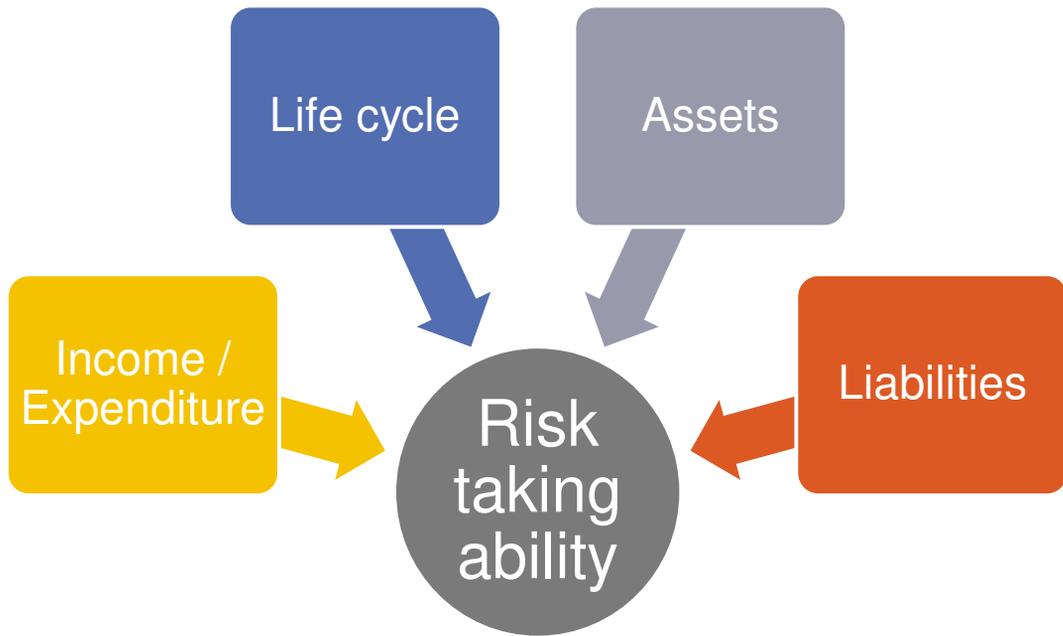
A Loaf of Bread		1 Litre Milk		1 Kg Apples	
					
Year	Amount	Year	Amount	Year	Amount
2000	Rs. 10	2000	Rs. 25	2000	Rs. 25
2010	Rs. 16	2010	Rs. 40	2010	Rs. 80
2020*	Rs. 26	2020*	Rs. 65	2020*	Rs. 130
2030*	Rs. 42	2030*	Rs. 106	2030*	Rs. 212

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INDIA PEOPLE ARE CONFUSED WHAT TO DO ?



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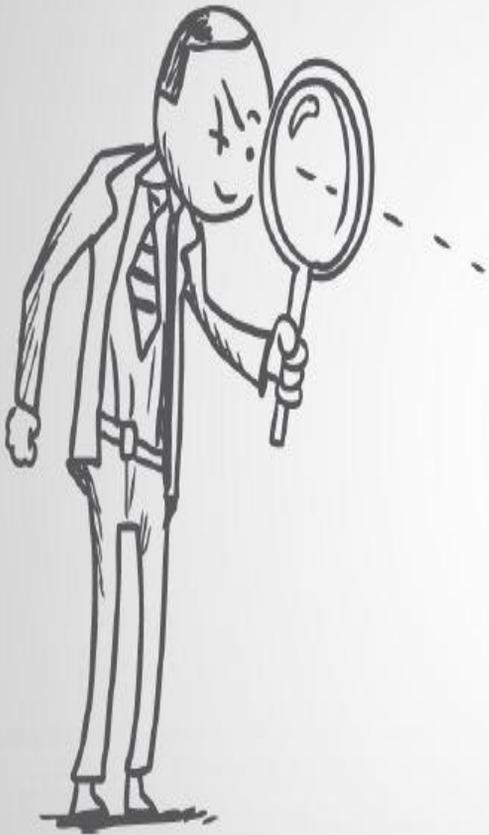
THREE TYPES OF LEVEL RISK

Conservative (Never take Risk in their life)

Moderate (Medium risk taker people)

Aggressive (High risk taking people)

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ARE YOU CHOOSING

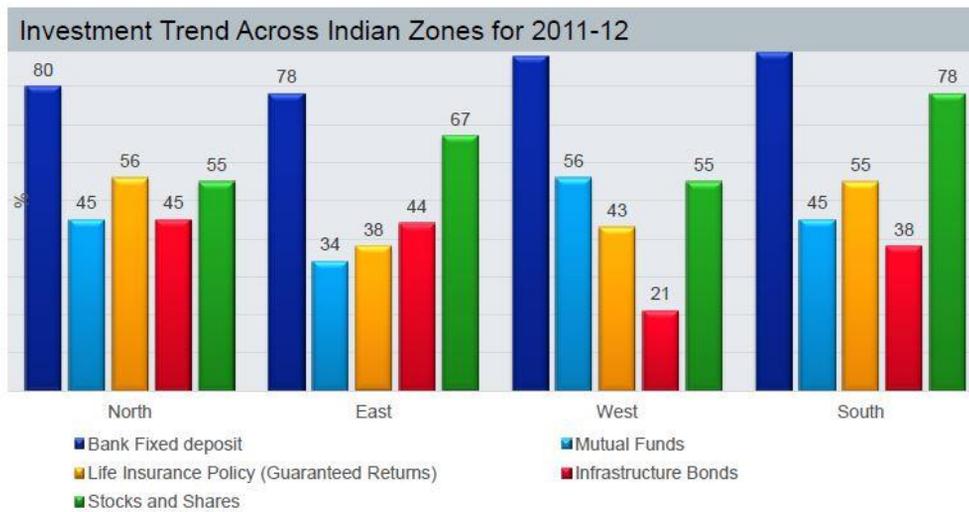
THE RIGHT ASSETS

COMMON SAVING & INVESTMENT PRODUCTS

Name of Product	Expected / Nominal Return	Method	Competent to Inflation (10%)
Saving Bank A/c	4 %	Traditional	Not
Gold	20 %	Physical	Yes
Insurance	6 %	Traditional	Not
Real Estate	15-20 % (unexpected)	Traditional	Yes
Post office Scheme	6-8 %	Traditional	Not
New Pension System	12-13 %	Modern	yes

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WHERE DO WE INVEST



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MODERN SAVING AND TRADING PRODUCTS

Current trend of younger's investment

- 1. Equity market**
- 2. Commodities market**
- 3. Fixed Return Product (Bond / debenture)**
- 4. SIP/STP/SWP**
- 5. Mutual fund**
- 6. Fixed deposit and R.D**
- 7. Chit fund companies**

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INDIAN SECURITIES MARKET

The Battlefield to Understand

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WHAT IS SECURITIES MARKET?

Market is a place where things are bought and sold- a local market, a shopping mall or even online websites

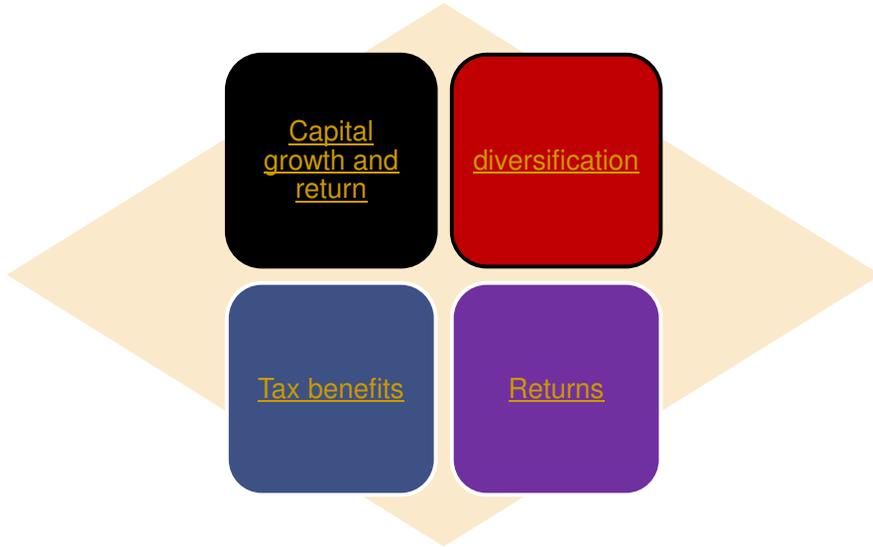
Securities market is a market where securities are bought and sold.

There are various participants / agents/ entities and products in the securities market

Regulated by Securities and Exchange Board of India

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WHY TO INVEST IN SECURITIES MARKET ?



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For Capital growth and return

• INVESTMENT SHOULD BEAT INFLATION I.E. IT SHOULD HAVE CAPITAL GROWTH OTHERWISE YOUR MONEY WILL BUY LESS THAN IT DOES NOW

ILLUSTRATION : MR. X IS A PERSON WHO HAS SAVINGS IN HIS BANK ACCOUNT AND HE IS IN 30% TAX BRACKET

Money in savings account	1,00,000
Interest earned in 1 year (@4 per annum)	4,000
	1,04,000
Tax on Interest (@30.9%)	(1,236)
Impact of Inflation (@8% per annum)	(8,000)
Value at the end of year 1	94,764

• Hence , it is important that the return on investment should be higher than the rate of inflation and tax component.

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www.isfm.co.in

Buy Bullet in 2000 = ₹55000
Value in 2017 = ₹5000



Invested in Eicher Motors Shares
(Manufacturer of Bullet)
In 2000 Year = ₹55000
Value in 2017 = ₹5Crore



EICHER



MRF

Madras Rubber Factory
Share Price in 2001 = ₹500
Share Price in 2017 = ₹74000
Growth in 16 Years = 14000%
Amount Growth = 148 Times

wipro

Invested in Wipro 1980 = ₹10000
Share Value in 2015 = ₹535 Crores

THE POWER OF EQUITY MARKET

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Power of Equity

- *If you have subscribed in 100 shares of _____ company with a face value of Rs. 100 in 1980...*
- In 1981 company declared 1:1 bonus = you have **200** shares
- In 1985 company declared 1:1 bonus = you have **400** shares
- In 1986 company split the share to Rs. 10 = you have **4,000** shares
- In 1987 company declared 1:1 bonus = you have **8,000** shares
- In 1989 company declared 1:1 bonus = you have **16,000** shares
- In 1992 company declared 1:1 bonus = you have **32,000** shares
- In 1995 company declared 1:1 bonus = you have **64,000** shares
- In 1997 company declared 1:2 bonus = you have **1,92,000** shares
- In 1999 company split the share to Rs. 2 = you have **9,60,000** shares
- In 2004 company declared 1:2 bonus = you have **28,80,000** shares
- In 2005 company declared 1:1 bonus = you have **57,60,000** shares
- In 2010 company declared 2:3 bonus= you have **96,00,000** shares

At the end of 2010...

**You have 96,00,000 shares of the
company**

**Any guess about the company ?
(Hint : Its an Indian company)**

Any guess about the present valuation ?

The result of 'Power of Compounding'

Your present
valuation

Rs. 416 Cr.+
(Dividends)

&

The company is

'WIPRO'

EQUITY MARKET



Current level : 11287

No. of listed co : 1650

Timing : 9:00 am to 3.30 pm

Duration : Monday to Friday

PE Ratio : 23.54 (11/09/2018)

Market cap : 65 T

52 week H / L : 11760 : 9687

Website : www.nseindia.com

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EQUITY MARKET



Current level : 38017
No. of listed co : 5400
Timing : 9:00 am to 3.30 pm
Duration : Monday to Friday
PE Ratio : 25.52 (11/09/2018)
Market cap : 60 T
52 Week H/L : 38989 / 31081
Website : www.bseindia.com

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ADVANCES ARE PERMANENT DECLINES ARE TEMPORARY



MUTUAL FUND

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MUTUAL FUND

A Mutual Fund is a trust that pools the savings of a number of investors who share a common financial goal.

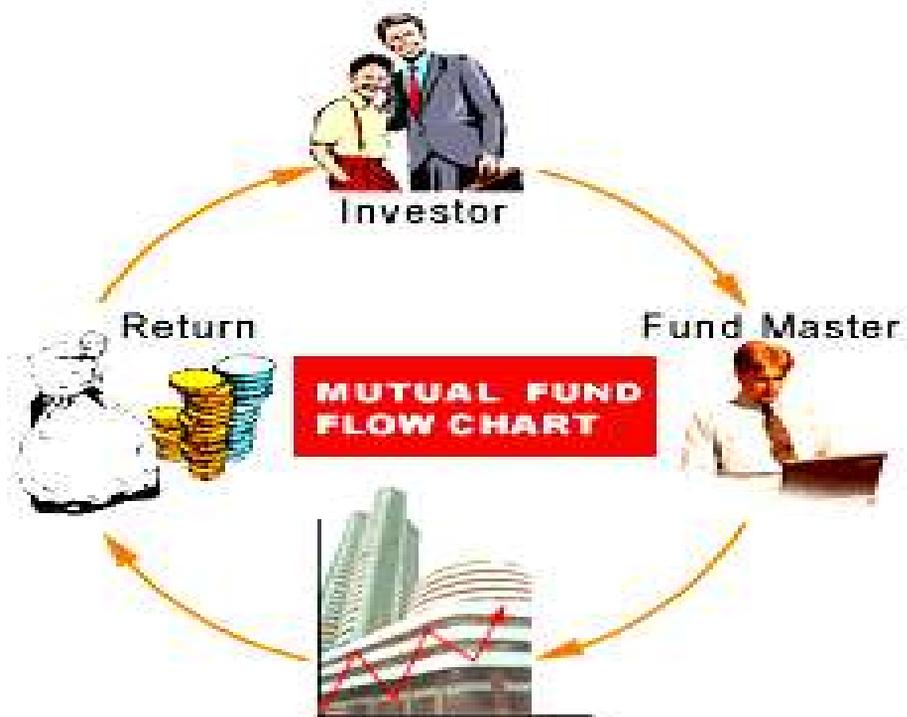
Anybody with an investible surplus of as little as a few thousand rupees can invest in Mutual Funds.

These investors buy units of a particular Mutual Fund scheme that has a defined investment objective and strategy.

The money collected is invested by the fund manager in different types of securities. These could range from shares to debentures to money market instruments, depending upon the scheme's stated objectives.

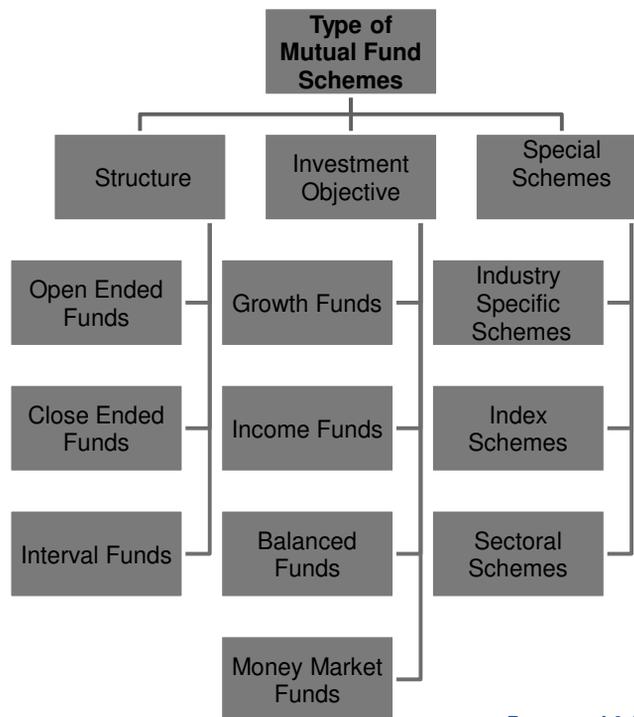
The income earned through these investments and the capital appreciation realized by the scheme are shared by its unit holders in proportion to the number of units owned by them.

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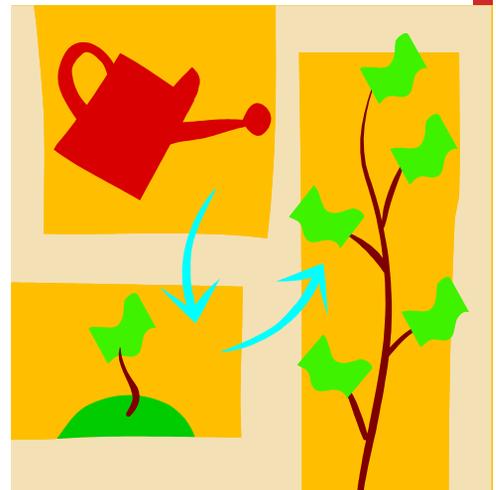
TYPES OF MUTUAL FUNDS



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WHAT IS A SYSTEMATIC INVESTMENT PLAN? **SIP**

An investment plan to invest a fixed amount regularly at a specified frequency say, monthly or quarterly.



SIP is a simple method of investing used across the world as a means to creating wealth

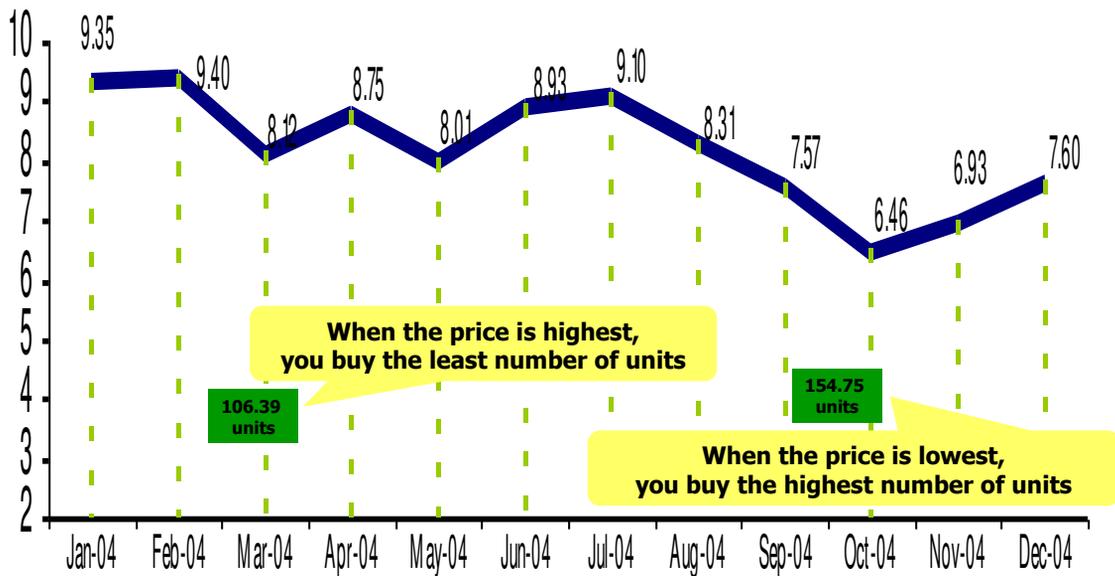
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Benefits of SIP

- Regular
 - Investments happen every month unfailingly
- Power Of Compounding
- Rupee Cost Averaging
- Forced saving
 - Helps you overpower the temptation to spend fully
 - Helps you build for the future
- Automated
 - Completely automated process
 - No hassles of writing cheque every month
- Light on the wallet
 - Investment amount can be so small that you do not even feel the pinch of it being directly deducted, yet the small amount is powerfully working towards your financial security

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SYSTEMATIC INVESTING, AN EXAMPLE



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STEPS TO BECOME SECURITIES MARKET INVESTOR

- Know Your Client (KYC) form and documents
 - PAN Card
 - Personal identification proof
 - Address proof
- Demat accounts & trading accounts required for equity investing
- For investing in MF, Demat is optional

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SOME DO'S AND DON'TS

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DO'S

Always deal with the SEBI registered brokers.

- ✓ **Collect photocopies of all documents executed for registration as a client, immediately on execution.**
- ✓ **Give clear instructions to your broker and insist on contract notes from your broker.**
- ✓ **Check credentials of the companies, its management, fundamentals and recent announcements made by them.**
- ✓ **Adopt trading / investment strategies commensurate with your risk-bearing capacity**
- ✓ **There are no guaranteed returns on investment in the stock market .**
- ✓ **Always keep copies of all investment documentation**

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DON'TS :

Don't deal based on rumours or 'tips' and fall prey to promises of guaranteed returns.

- ✓ **Don't get swayed by promises of high returns.**
- ✓ **Don't leave the custody of your Demat Transaction slip book in the hands of any intermediary.**
- ✓ **Don't blindly follow media reports on corporate developments, as some of these could be misleading.**
- ✓ **Don't forget to take note of the risks involved in an investment.**
- ✓ **Don't hesitate to approach appropriate authorities in case of complaint.**

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COMPLAINTS & GRIEVANCE HANDLING AT SEBI



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FINANCIAL REGULATORS



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Whom to approach and How to lodge an investor complaint?



OIAE - NR
09 Dec 20

**SEBI TOLL-FREE HELPLINE SERVICE
FOR INVESTORS**

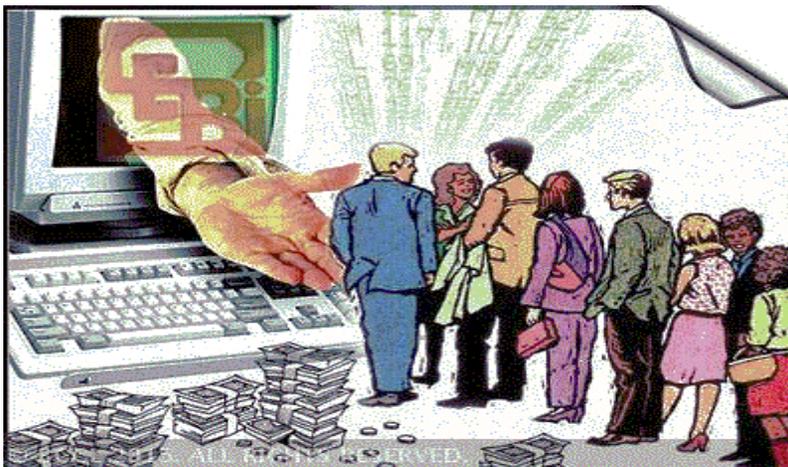
1 800 22 7575
1 800 266 7575

**HAR INVESTOR
KI TAAQAT**



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ON JUNE 8, 2011, SEBI HAD COMMENCED A NEW WEB-BASED CENTRALISED GRIEVANCE REDRESS SYSTEM CALLED AS SCORES



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SCORES

Lodge
Complaints
Online

Track &
Monitor the
status of
the
complaint

Receive
final
outcome of
the
complaint
online

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INVESTOR GRIEVANCES AND REDRESSAL MECHANISM OF REGULATORS

- **Securities and Exchange Board of India :**
www.Score.sebi.gov.in
- **Insurance Regulating and Development Authority of India**
: www.igms.irda.gov.in
- **New Pension System (NPS)**
www.cgms.gov.in
www.nsdl.com

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Thanks

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