ISFM®

Way to Financial Abundance

BEST STOCK MARKET SCHOOL

EMPOWERING INVESTEORS

THROUGH "FINANCIAL LITERACY & AWARENESS"

IBMR

GD GOENKA

RTC Police Traning Center - Bhondsi, Gurugram

Gurugram university

Gurugram university

KIT College

Why We Need Such Program : -

Many reputed global organizations have conducted "Financial Literacy Surveys" in India over last few years. India was ranked 23rd among 28 countries surveyed across the world and last among the 16 Asian countries surveyed. Key highlights of these surveys are as follows:

1. 76% of adult Indians do not adequately understand key financial concepts
2. Only 14% understood risk diversification
3. Only 14% of the Indians saved with a formal financial institution
4. Only 33% of the Indians are putting aside money for retirement
5. 45% of the participants feel that it is better to spend money on enjoying life than saving for retirement

As Indian economy evolves and market forces continue to increase the range and the complexity of the financial products, individuals have to upgrade their understanding of "basic money management, Financial Planning and Investments."

How we are doing : -

ISFM – International School of Financial Market is involved with creating awareness among various groups of investors on behalf of the "Indian Regulators and Market Infrastructure Institution like NSE, BSE, SEBI, NISM, NSDL, CDSL, AMFI, Mutual Fund AMC and Broking Companies " We have conducted more than 3000 IAPs over last few 14 years covering more than 30000 investors. These IAPs cover a range of topics from "Basics to Advance of investing" to "Financial goal planning" and nuances of "Products Knowldge" etc.

We conduct both; Basic IAPs (for young, entry level employees) but also the Advanced programs for senior executives who are keen to learn beyond basics. Following are the benefits of attending these programs

- Enhanced awareness about investing in general and invest options in particular
- Better money management leading to financial prosperity and peace of mind
- Better planning for important financial goals (Marriage, Dream home, Dream car, Vacations and Retirement)
- How to complain against intermediaries in Financial market like : Banks, insurance, stock market, mutual funds etc.

We propose to help your employees / Staff by conducting "Investor Awareness Programs" at your campus. We seek your convenience in doing the same. Please note that these programs are totally free of cost for your organization. The entire expense of the program shall be borne by the sponsoring authority. These programs focus only on creating awareness; hence no scheme or products promotion is allowed in these programs.

These programs are conducted in simple and jargon free language using real-life situation-based examples. Kindly let us know if you need any clarification or information in this respect from our side.

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CONTENTS

Investment Awareness Program (IAP) Contents

Session 1 : Introduction to Financial Literacy Importance of saving and investing Power of compounding Difference between saving and investing Setting financial goals (short, medium, long-term)

Session 2 : Overview of Banking and Financial System in India Types of banks: Scheduled Commercial Banks, Cooperative Banks, Small Finance Banks Basic Banking Products: Savings Account, Fixed Deposit, Recurring Deposit Importance of Credit Score (CIBIL) UPI, NEFT, RTGS – Understanding digital transactions

Session 3 : Government Welfare and Retirement Schemes

1. **National Pension System (NPS)**
   Overview and objective | Types of NPS Accounts: Tier I & II | Tax benefits under 80CCD(1), 80CCD(2)
   Withdrawal and annuity
2. **Atal Pension Yojana (APY)**
   Targeted at unorganized sector workers | Fixed pension amounts (₹1,000 to ₹5,000) | Govt co-contribution eligibility
   Age limits and subscription process
3. **Public Provident Fund (PPF)**
   Tenure : 15 years (extendable) | Interest rate and compounding | Tax-free returns | Partial withdrawals & loans
4. **Sukanya Samriddhi Yojana (SSY)**
   Targeted at girl child | Account opening age: 0–10 years | High interest rates | Tax benefits under 80C
5. Employees' Provident Fund (EPF) | Employer & employee contributions | Interest rate and tax treatment
   Withdrawal rules and online claims

Session 4 : Introduction to Investment Avenues

1. **Mutual Funds**
   What is a mutual fund?
   Types : Equity, Debt, Hybrid, Index
   SIP vs. Lump sum | Benefits and risks
   Role of AMFI (Association of Mutual Funds in India)
2. **Stock Market (Basics)**
   Equity shares, IPOs | Role of SEBI | How to invest in stocks (demat account, brokers) | Risk & return expectations
3. **Fixed Income Instruments**
   Bonds, Corporate FDs, NSC, KVP | Risk vs. return
4. **Real Estate, Gold, and Digital Gold**
   Pros and cons | Liquidity, taxation

Session 5 : Insurance Awareness

1. Life Insurance | Term Insurance vs. Endowment/ULIPs | Importance of adequate cover
2. Health Insurance | Individual vs. family floater plans | Importance of early purchase | IRDAI role in grievance redressal
3. General Insurance | Motor, travel, home insurance | Claim process and customer rights

Session 6 : Investor Rights and Grievance Redressal

Role of SEBI in investor protection | SCORES (SEBI Complaints Redress System)
How to lodge complaints against brokers, mutual funds, etc. | Role of RBI's Banking Ombudsman
Role of IRDAI (Insurance complaints) | Awareness of fraud and scams – how to protect yourself

Session 7 : Tax Planning and Benefits

Income Tax slabs and exemptions
Section 80C, 80D, 80CCD, 10(10D) & New Tax Regime
Importance of filing ITR
Tools for tax savings (ELSS, NPS, SSY, PPF)

Session 8 : Creating a Personal Financial Plan

Budgeting and expense tracking | Emergency fund – how and where
Goal-based investing: education, marriage, retirement | Risk profiling and asset allocation

Session 9 : Quiz / Case Studies / FAQs

Real-life scenarios | Myth-busting round | Interactive Q&A

INVITATION TO WORKSHOP

Please give 6-7 days advance notice to conduct this program
No Advertising and Promotion allowed in this seminar
Duration : - 1 - 2 Hours | Minimum Participants : 50 Person | Fee : Free of Cost / NIL

PHOTOS

KEY SPONSOR

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