

DEPARTMENT OF MASTER OF COMPUTER APPLICATIONS

A Webinar Report on "Stock Markets and Financial Awareness"

Overview: The main objective of the webinar is to educate and empower students on Stock Markets and understand the need of Financial Planning at an early age, organized by Department of MCA & Department of MBA in association with Proficient Minds sponsored by National Securities Depository Ltd. (NSDL). The webinar aimed to enhance financial literacy among students and highlight the importance of early financial planning. Held on July 21, 2025, in the Dept. of MCA - seminar hall, the session featured by Mr. Suhas Rajput as the distinguished speaker and commenced at 11:30 AM, providing valuable insights into the dynamics of the stock market and fundamental principles of personal finance. Key topics covered included the importance of early investment, diversification, the power of compounding, and awareness against financial frauds.



I. Event Details

- * Webinar Title: Stock Markets and Financial Awareness
- * Collaborated with: Proficient Minds sponsored by National Securities Depository Ltd.

- * Date: July 21, 2025
 - * Time: 11:30 AM - 12:30 PM (Duration: 1 hour)
 - * Venue: Dept. of Computer Applications - Seminar Hall
 - * Target Audience: First Year MCA & MBA Students
 - * Speaker: Mr. Suhas Rajput
- Organizers: Department of MCA & Department of MBA



II. Objectives of the Webinar

- * To educate awareness of Stock Markets & Depositories
- * To educate Thumb rules of Investment & Expense Management
- * To Build foundation of financial discipline in students.
- * To educate on need for early Money Management.

III. Session Highlights / Key Takeaways

Mr. Suhas Rajput delivered an insightful and engaging session, covering several crucial aspects of financial literacy and investment:

- * **SEBI Investor Awareness Test:** The session began with an introduction to a free online investor awareness test by SEBI. This test is designed to enhance investor knowledge, offers a certificate upon completion, and provides free study materials, encouraging investors to actively improve their financial understanding.

- * **Importance of Investment:** The speaker strongly emphasized why investing is crucial, highlighting its role in wealth creation and achieving financial goals.

- * **Diversification:** A key concept stressed was the importance of diversification while investing. Mr. Rajput explained how spreading investments across different assets can mitigate risks.

- * **Tax Benefits of Investing:** Students were informed about the various ways investing can be beneficial for Income Taxes, providing an added incentive for financial planning.

- * **Power of Compounding:** The principle of "the power of compounding" was repeatedly stressed as essential for investors. Mr. Rajput famously quoted Albert Einstein: "Compounding is the 8th wonder of the world," illustrating its significant impact on long-term wealth accumulation.

- * **Early vs. Late Investor:** The session highlighted the stark difference in returns between an early investor versus a late investor. Even a small difference in the starting time can lead to a major difference in the final wealth created, encapsulated by the speaker's quote: "The sooner I start the better I get."

- * **Accessible Investment:** Mr. Rajput demonstrated that investment is accessible, stating that it can be started with as little as ₹250 per month through a Systematic Investment Plan (SIP).

- * **Financial Crime Awareness:** The webinar also covered important topics such as money laundering and anti-money laundering (AML), along with mentioning relevant legislative and regulatory references to these financial crimes.

- * **Demat Account:** The necessity of a Demat account was explained, particularly its role in receiving benefits from investments.

- * **Prudent Investing and Fraud Awareness:** Concluding the session, Mr. Rajput clarified that "investing is not gambling." He urged attendees to be aware and cautious while trading and

investing, detailing several fraud schemes to look out for. He specifically highlighted "digital arrest" as a latest trend in scamming people.

* Additional Resources: For further educational information, students were directed to www.nsdl.co.in. The speaker also mentioned an online quiz conducted by SEBI in collaboration with NISM, offering prizes worth ₹21 lakhs.

IV. Outcome and Impact

The webinar was successfully delivered its objectives, providing students with foundational knowledge and encouraging a proactive approach to financial planning. The practical advice, coupled with warnings against common scams, equipped attendees with valuable insights for their financial journey.

V. Conclusion

The webinar by Proficient Minds and NSDL, featuring Mr. Suhas Rajput, was an impactful session that significantly contributed to the financial literacy of the students. It effectively communicated a few but major financial concepts in an understandable manner, emphasizing the power of early and disciplined investment. The session concluded with a powerful quote by **Benjamin Franklin**: **"An investment in knowledge pays best interest,"** perfectly summarizing the core message of the event.