



ST FRANCIS DE SALES COLLEGE

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Title	An Entrepreneurial Skill Development Session on Personal Financial Management
Date of Event(s)	22nd February 2023
Department/Association/Cell / Committee	Department of commerce
Venue	Online – Google Meet
Number of Participants	48
Target Audience	M.com Students
Resource Person(s) with qualification (if applicable):	Dr. Gowtham Assistant Professor Christ University
Event Coordinator	Dr. Thanapackiam

A session was conducted on Personal finance management was held on 22nd February 2023. Guest speaker was Dr R. Gowtham working as an Assistant professor in the department of commerce at Christ University, Bengaluru. The event started at 1. Pm and concluded by 2.pm On online Platform. The target audience are both first and final year m.com Students.

Objectives of the workshop:

- To provide them with deeper understanding on the importance of Personal financial management
- To educate students about investment and saving habits
- To highlight importance of SIP at early stage.

It started by giving a warm welcome to the speaker Dr. Gowtham by M.com students. Then the speaker shared his views on personal finance and explained the ways of managing personal finance such as investing in stocks, mutual finance, gold, fixed deposits, bonds, government securities and Public Provident Fund, Insurance plans and Real estate investments.

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He also explained the importance of managing and planning finance ahead so that individuals can retire early and will not have any problem of financial after retirement. He explained about loop holes of tax and He highlighted about debt proportion towards salary should not exceed 20% of our salary.

He mentioned about the significance of savings at earlier stage. He insisted on Systematic Investment Plan at lower amount for a longer period would give tremendous returns for the investors. He asked the students to start saving from their first salary itself. Before savings individual should avoid purchasing unnecessary things and drowned into debt trap.

It was followed by a query session where he answered all the queries of the students and faculty as well, and the webinar was concluded by giving a vote of thanks by Ms. Mahalakshmi, M.com Student.

Outcome of the programme:

The webinar highlighted the importance of savings and investment its value in the retirement stage. The session also emphasized on the various options available for the investors to invest. An individual should have awareness on the current trends in market. The webinar concludes with a note on the significance of early investment. It is a responsibility of each and every one to have a plan for the retirement, healthy and wealthy life.

Report Prepared by:

Thana

Report Verified by:

QA
COORDINATOR

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Photos:



