

11

Department of Commerce, Kiang Nangbah Government College Jowai

Report on the National Webinar held on 18/01/2022

Topic: **Financial empowerment through Wealth Creation**

Resource person/Keynote speaker: **Mr Surya Kant Sharma**, Senior consultant at the Association of Mutual Fund in India (AMFI), and Ex-DGM, SEBI, Mumbai

AMFI Coordinator: Mr Sabzar Ahmad

Number of participants who registered on line = 1000+

Number of participants who joined the webinar = 700+, good and inspiring participation in deed.

All 700 participants were provided with e-certificate.



THE DEPARTMENT OF COMMERCE
KIANG NANGBAH GOVERNMENT COLLEGE, JOWAI
In collaboration with AMFI
Is organising

A NATIONAL WEBINAR ON
"FINANCIAL EMPOWERMENT THROUGH WEALTH CREATION"
Date: 18TH January, 2022 (Tuesday)
Time: 11.00AM to 1.00PM

Webinar Programme agenda

Time	Item	Name
11.00am	Virtual hosting	Mr Vivek L P Lyngwa Faculty of Commerce
.....	Welcome-cum-inaugural address	Dr E M Blah The Principal
.....	Short speech and Introduction of the resource person	Mr Hercules Toi HoD, Commerce
11.15am	Theme speech	Mr Suryakant Sharma The Resource Person
12.50pm	Interaction session	Mr Vivek L P Lyngwa
1.05pm	Vote of thanks	Mr Julius Kharkongor Faculty of Commerce
NATIONAL ANTHEM		
	Rapporteurs	Mr R Bareh, Mr R M Lyngkhoi & Mr S Bamon
	Compilation/report writing	Mr S D Tynsong



Mr Sharma started his presentation by taking medium income earning group as the target audience. Teachers, government employees and private sector employees upto middle level officers with certain monthly income fall under this category of people. Level of savings are usually low, or insignificant.

Sources of income → → Savings → → investment

Savings can be made even by students, if they are motivated to do so. When savings are made, the next step is to make an investment.

1. Investment for security purposes:

a. Life insurance, b. Term insurance, c. Health insurance, d. Umbrella policy/medi-claim policy

Amount of money invested is adversely affected by the rate of inflation. So, there is a difference between Real income (or real return) and Nominal income.

i.e. Real return = Nominal return – inflation – income tax.

2. Hence, Financial Planning is important.

3. Investment is very important because of "the Rule of compounding" which is popular now and in fact called **the 8th wonder of the world**.

4. Investors should understand that 'Investing in FD' needs to be re-invested so that the amount invested keeps compounding itself.

5. Then, investors should be aware that 'Investing in govt. bonds and debentures' is one good option.

6. Investors can also explore the options of 'Investing in Real estates' and/or make savings or invest through post office schemes.

7. Investing in gold may be very attractive to all Indian women in particular. In this case, investment can be made in (a) Physical gold and (b) digital form (called sovereign gold scheme) of the government

8. Investing in Security markets gives the highest return but it also involves high risk. Investment can take place in the Primary or the Secondary markets (stock exchanges).

9. Interestingly, for people with fixed income and medium income level, investing in PPF (Public Provident Fund) schemes of the government, which are all tax exemptions, may be the best options. However, depending on their risk appetite, they can earn more if they invest in those options with higher risk.

Again, investment can be made by way of Equity fund (i.e. equity of Corporate), or *Liquid fund*.

Investment may be made in Regular plans or Direct plans.

Another option of investment is through Mutual funds. Good options are Systematic investment plan (SIP), Systematic transfer plan (STP) and Systematic withdrawal plan (SWP)



**GOVERNMENT OF MEGHALAYA
KIANG NANGBAH GOVERNMENT COLLEGE ::: JOWAI**
(Affiliated to North Eastern Hill University)

Dr.(Mrs)E.M Blah
Principal
Ph- 03652 223759



Jowai- 793150
West Jaintia Hills
Meghalaya

NO.KNGC-J/S/26/2021-22/1860

Dated Jowai, the 29th Nov 2021

To,

Mr. Suryakant Sharma
Senior Consultant- AMFI
(Former DGM, SEBI)

Subject: Proposal for Organizing National Webinar on Financial Planning regarding Investments and Mutual Funds.

Dear Sir,

Heartiest Congratulations for organizing number of webinars on Financial Planning regarding Mutual Funds.

We are also willing to organize such a type of National Webinar on "Financial Planning regarding Investments and Mutual Funds" in collaboration with AMFI on 18/01/2022 from 11.00 A.M. to 1.00. P.M.

Please, kindly sanction our proposal and oblige.

Yours Sincerely,

(Shri. H.Toi)

Head of Commerce Department

Principal

Kiang Nangbah Govt. College, Jowai

Brochure

THE DEPARTMENT OF COMMERCE
KIANG NANGBAH GOVERNMENT COLLEGE,
JOWAI,
WJHD, MEGHALAYA

(A ISO 9001:2015 ACCREDITED INSTITUTION WITH GRADE B)

IN COLLABORATION WITH
**THE ASSOCIATION OF MUTUAL FUND
OF INDIA (AMFI)**
IS ORGANISING
**"A NATIONAL WEBINAR ON
FINANCIAL EMPOWERMENT
THROUGH WEALTH CREATION"**

DATE
18th JANUARY 2022

TIME
11:00 AM
TO
01:00 PM

OBJECTIVES:
Awareness and dissemination of financial knowledge to the masses in general and student community in particular regarding saving habits and investment options for financial empowerment as a long-term financial goal in one's life.

REGISTRATION IS FREE
Link for Registration
<https://forms.gle/8938323823823823>

DR. (MRS.) E. M. BLAH
PRINCIPAL & PATRON

MR. SURYAKANT SHARMA
Senior Consultant AMFI
(Former DGM SEBI)

MR N. TOI
Convener & H. O. D, Commerce
(K. N. G. College, Jowai)

**DISTINGUISHED
SPEAKER**

MR SABZAR AHMAD,
Co-ordinator, AMFI

ORGANISING COMMITTEE

1. Mr. Hercules Toi
2. Mr. Steshon D. Tynsong
3. Mr. Julius Kharkongor
4. Mr. Vivek L. P. Lyngwa
5. Mr. Rennyson Barch
6. Mr. Ridley M. Lyngkhoi
7. Mr. Sankiroi Bamoi

For any query Contact
+91 9436106072
+91 9856007998

Zoom meeting link
<https://us02zoom.us/j/9381469719018?pwd=>

WhatsApp group link
<https://chat.whatsapp.com/G0911469719018>

Participants of the webinar will be eligible to receive free filling Feedback Form.

PRESS RELEASE

04-01-2022

This is for the information of all concerned that the Department of Commerce, Kiang Nangbah Government College, Jowai in collaboration with the Association of Mutual Funds in India (AMFI) is organising a National Webinar on the topic “**Financial Empowerment through Wealth Creation**” on the 18th January, 2022 at 11.00AM.

This topic is quite relevant in today’s context as it relates to the concept of Financial Management and the use of Financial Services available in the country’s macroeconomic framework so that the resources are made available for the benefit of all citizens equally. Those who can afford to make a saving, however small it may be, are encouraged to make a sort of saving habits for their own sustainable future. It is to be noted that even young students can also make small savings.

The organising committee and the College authority are thankful to AMFI for providing its yeoman service and online platform that makes this webinar possible. More importantly, our gratefulness goes to Mr. Suryakant Sharma, Senior Consultant AMFI and former DGM SEBI, who has consented to be the resource person or the keynote speaker on the topic chosen for the webinar.

Both teaching (Day and Morning) and non-teaching staff and students as well are invited to join by first registering themselves in the given link and to join the webinar on the scheduled date through the zoom meeting link or by using zoom meeting ID and meeting passcode to be provided later on.

Hope that the webinar will be of great benefit to all participants.

sd/-
Dr (Mrs) E M Blah
Principal



Certificate of participation



This certificate is awarded to

Dr/Mr/Ms _____

**for participating in the National Webinar on
“FINANCIAL EMPOWERMENT THROUGH WEALTH CREATION”**

**organised by THE DEPARTMENT OF COMMERCE, KIANG NANGBAH GOVERNMENT COLLEGE,
JOWAI in collaboration with the Association of Mutual Funds of India (AMFI) on the 18TH January, 2022
(Tuesday)**

Dr. (Mrs) E. M. Blah
Principal and Patron

Mr. Surya Kant Sharma
Sr. Consultant AMFI & former DGM, SEBI

Mr. Hercules Toi
Convener & HoD

Date: 25th January, 2022

Completion Certificate


An investor awareness program was organised on the 18th January, 2022 by the Department of Commerce along with the IQAC, Kiang Nangbah Government College, Jowai in collaboration with the Association of Mutual Funds in India (AMFI) on the topic "Financial Empowerment through Wealth Creation". Shri Surya Kant Sharma, Senior consultant AMFI and former DGM (SEBI) was the keynote speaker.

The program was attended by not only the faculty members, staff and students of the College, but by a good number of participants from other institutions in the District, the State of Meghalaya, the country and from outside India as well. In fact, the response was quite overwhelmed in the sense that about 1100 people registered for the webinar.

The national webinar was well attended by more than 700 participants. The session was simply awesome, quite informative and so much interactive.

Regards,

Dr (Mrs) E. M. Blah,
Principal
(Signature with stamp of the head of the Institution)



(Shri. H. Toi)

Head of Department of Commerce
Kiang Nangbah Govt. College





सत्यमेव जयते

Dr(Mrs)E.M.Blah,
Principal,

GOVERNMENT OF MEGHALAYA

Office of the Principal, Kiang Nangbah Govt. College, Jowai

(Affiliated to North Eastern Hill University)

Jowai- 793150

West Jaintia Hills District, Meghalaya



(O) Tel. No. 03652-22379

Email: kngc1967@gmail.com

NOTICE

Dated Jowai the 10th January, 2022.

The Department of Commerce, Kiang Nangbah Government College, Jowai in collaboration with the Association of Mutual funds in India (AMFI) is organizing a National Webinar on the topic “ *Financial Empowerment through Wealth Creation*” on the 18th January, 2022 at 11.00.AM.

Teaching faculty (both Day and Morning), Non-teaching staff and students are all invited to join the webinar. Participants are to register themselves in the given link provided and to join the webinar on the scheduled date and time through the zoom meeting link or by using zoom meeting ID and meeting passcode provided in PDF format.

E certificate will be issued to all those who responded to the feedback which will be provided at the end of the programme. Hope that the webinar will be of great benefit to all participants.



E.M. Blah
Principal

K.N. Govt.College, Jowai