

DIMAPUR GOVERNMENT COLLEGE
Dimapur: Nagaland
NAAC Accredited Grade B+

Report on the Workshop on Financial Education for Young Citizen

On 31st January at 12 PM and 2nd February at 2 PM, 2025, the National Institute of Securities Market (NISM) under Securities and Exchange Board of India (SEBI) conducted NISM certification workshop as a part of its mission to empower young minds on financial matters at Dimapur Government College for two days under the sponsorship of Aditya Birla Capital Foundation. The workshop was instigated and administered by sir Chenio Lotha, Securities Trainer SEBI/ NISM for all the sessions in both the days.

The primary objectives of the workshop were to educate and frame active minds of students in pursuit of investing in securities markets as well as recognize various employment opportunities in financial services. The workshop was open for all the students irrespective of semesters and departments whereby the major attendees were found to be from B'Com and Economics Department.

On the 1st day, 32 students were present with 22 girls and 10 boys. The main highlights of the day were:

- **Importance of investment:** The role of investment comes into play when saving gives you only certain rate of return in your capital besides its safety. Understanding and aligning one's financial goal is key to choosing the right investment strategy. For instance, use low risk, accessible options like saving accounts or short-term bond, choose balanced investments like fixed deposits or mutual funds for

mid-term goal (3 to 5 years) and opt for higher risk option like equities for greater return.

- **Financial investment opportunities:** The government of India offers various small savings schemes starting from rs500 to rs1000 annually such as Guaranteed Returns, Return Features, Investment Risks, Liquidity and Convenience. The different types of investment products available in securities markets like stock, bonds and mutual funds enable the investors to buy and sell shares, raise capital and buy diversified portfolio of stock and bonds through pooled investment.
- **Process and Pre requisites to invest in securities markets:** To start investing, there are 3 main accounts that are required namely, Bank Account which is generally used for transferring & receiving funds, Trading Account to buy and sell shares, and Demat Account for holding shares electronically. In the process of investment, it is the intermediaries that ensure smooth operations and capital growth. Thus, choosing right broker is an important task.
- **Investment in Primary Markets:** The primary market is where new securities are offered for the first time. Investors can participate in primary markets through ASBA (Application Supported by Blocked Accounts) which is an online mode and through offline mode by opening Demat Account and filling an application form thereafter.

With the above highlighted points, the session for the first day was wrapped with a complete success. The participation of the students made the learning process indefinitely interesting and productive.

On the 2nd day, 30 females and 21 males were present aggregating to 51 students in all. The objectives of the day are as follows:

- **Investment in Secondary Markets:** Generally secondary market deals in securities previously invested. Modes of placing orders to trade in secondary market may include:

- Visit Broker's office.
 - Trade by phone.
 - Email the Broker.
 - Use Broker's website.
 - Use Broker's App.
- **Precautions while investing in Securities Markets:** Some important points to remember while investing are:
- Types of risks involved in investment namely equity and debt risk.
 - Rights and responsibilities of investors.
 - SEBI's initiatives in supporting and protecting retail investors in the stock markets.
- **Careers in Securities Markets:** Based on individuals' social, logical and conservative strength, one can opt for following career options:
- Back-office Manager.
 - Research analyst.
 - Mutual fund distributor/stockbroker.

In addition, following are the steps required to pursue a career in the Indian Securities Markets:

- Enrol in NISM Program.
- Obtain NISM Certification.
- Start your own business.

The two-day long workshop concluded with a word of gratitude from the speaker to the college authority and the students for supporting his campaign with an inspiring participation. Besides the subject oriented knowledge, the students were promised with a certificate of participation

and a certificate of merit to those securing at least 60% and above in the quiz conducted for the concerned workshop.

The Dimapur Government College is immensely privileged and grateful to the speaker, sir Chenio Lotha, Securities Market trainer for his invaluable contribution in bringing such an incredible opportunity to the college.



Reported by:

(Miss Ngunging M.)
BA 8th Semester
Economics Department