

Workshop Report:
ONE DAY SEMINAR ON
FINANCIAL AWARENESS PROGRAM FOR BEGINNERS

Organized by
LUCKNOW PUBLIC COLLEGE OF PROFESSIONAL STUDIES (LPCPS)

(Affiliated to the University of Lucknow)

Vinamra Khand, (Near Kathauta Lake)

Gomti Nagar, Lucknow

Date: September 13, 2023 Time: 1:00 PM onwards

Venue: Room No. 403 Block- A

ABOUT THE SEMINAR

A Seminar on Financial Awareness Program for Beginners aims to give students fundamental knowledge about global investment opportunities. The program will cover essential topics such as investment strategies, risk assessment, and understanding Mutual Funds.

This seminar will equip students with the necessary insights to make informed investment decisions, fostering financial literacy and responsible financial behavior.

Through expert presentations and interactive sessions, participants will gain a comprehensive understanding of the key principles guiding international investments, thereby empowering them to navigate the complexities of the global financial landscape with confidence.

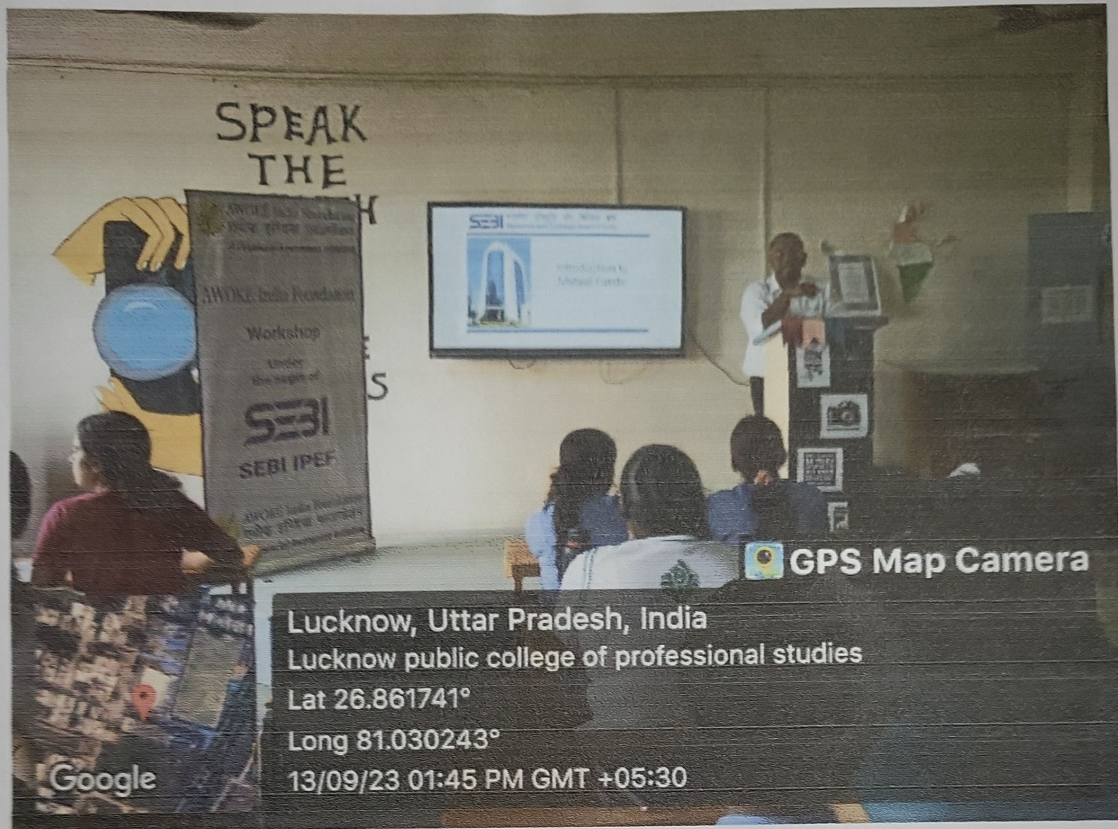
INVITED SPEAKER

Prof. Uttam Kumar

Senior Trainer AWOKE India



Principal
Lucknow Public College of Professional Studies
Vinamra Khand, Gomtinagar, Lucknow



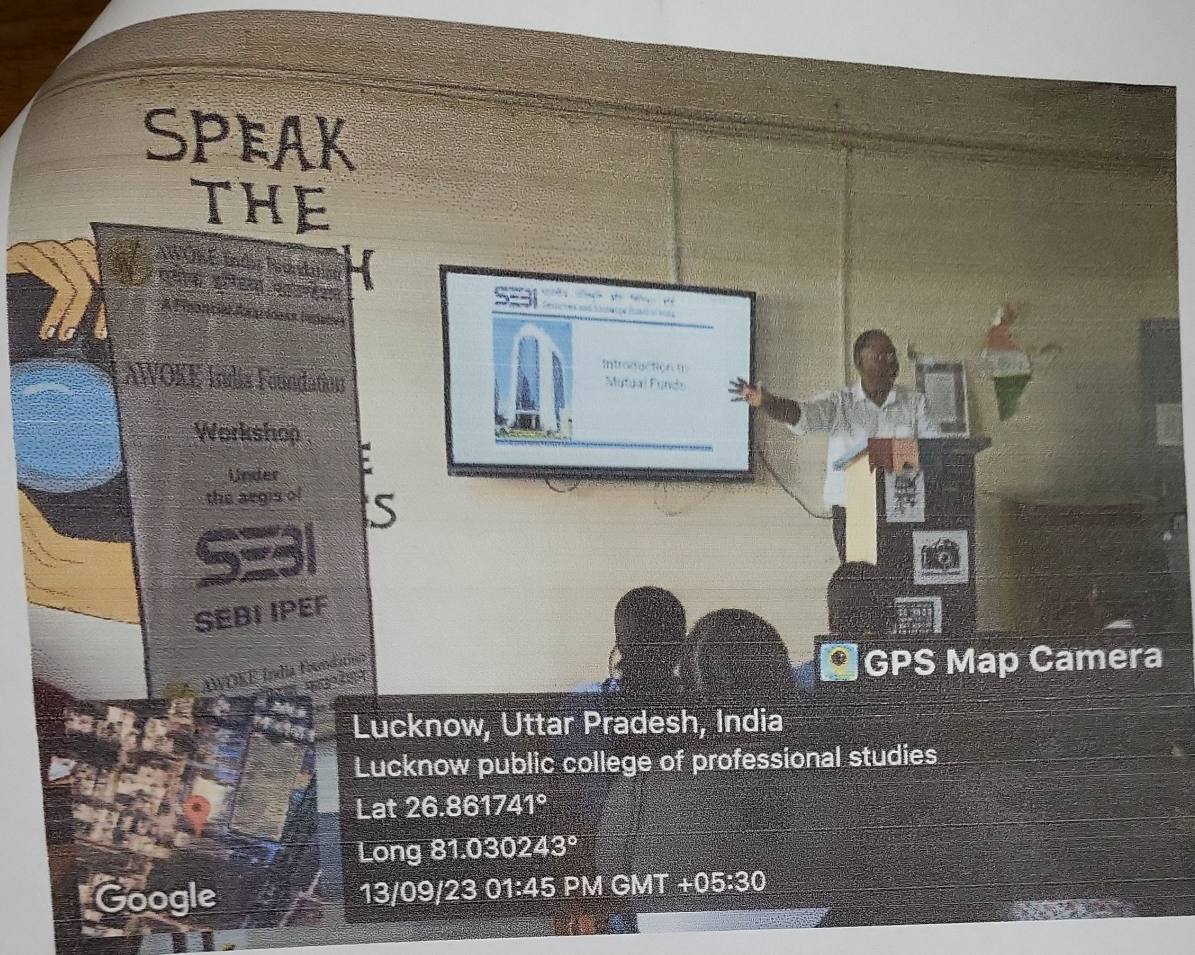
Prof. Uttam Kumar said that navigating these opportunities requires a deep understanding of global markets, economies, and geopolitical factors.

Market analysis: Before investing globally, it is essential to conduct thorough market analysis. This involves studying economic indicators, political stability, regulatory frameworks, and cultural factors that may impact investment performance. For instance, an investor interested in the technology sector might analyze the growth potential of emerging markets like India or China, considering factors such as smartphone penetration rates or government initiatives promoting digitalization.

He told that **Diversification Benefits:** Investing globally provides diversification benefits by reducing exposure to country-specific risks. By spreading investments across different regions and asset classes, investors can mitigate the impact of localized economic downturns or geopolitical events. For example, during the 2008 financial crisis, while the US stock market experienced significant declines, some emerging markets like Brazil or India remained relatively resilient due to their domestic consumption-driven economies.

Aswini

Principal
Lucknow Public College of Professional Studies
Vinamra Khand, Gomtinagar, Lucknow



He said that Currency Considerations: Investing globally also introduces currency risk. Fluctuations in exchange rates can significantly impact investment returns. Investors need to carefully assess currency risk and consider hedging strategies when necessary. For instance, if an investor expects the value of a foreign currency to depreciate against their home currency, they may choose to hedge their investments using derivatives or invest in assets denominated in their home currency.

Accessing Global markets With advancements in technology and financial infrastructure, accessing global markets has become easier than ever before. Investors can choose from various investment vehicles such as mutual funds, exchange-traded funds (ETFs), or direct investments through brokerage accounts. These options provide flexibility and allow investors to tailor their portfolios based on their risk appetite and investment goals.

Prof. Uttam Kumar said that Emerging Markets vs. Developed Markets: When considering global investment opportunities, investors often face the dilemma of investing in emerging markets or developed markets. Emerging markets offer higher growth potential but come with higher risks due to factors like political instability or weaker regulatory frameworks. On the other hand, developed markets provide stability and transparency but may have lower growth prospects. A well-diversified portfolio may include a mix of both, depending on an investor's risk tolerance and long-term objectives.

Abinav

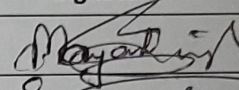
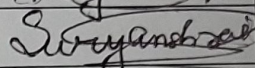
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LUCKNOW PUBLIC COLLEGE OF PROFESSIONAL STUDIES
**ONE DAY SEMINAR ON
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Attendance Sheet
Date : 13 SEPTEMBER 2023

S.No	Name of Participant	Course/Class	Signature
1	Vaishnavi Mishra	B.Com (H) Isem	Vaishnavi
2	Jyoti Kumari	B.Com (H) Ist Sem	Jyoti
3	Shatakshi Shukla	BCH Ist Sem	Shatakshi
4	Radha Chaurasiya	BCH Ist Sem	Radha
5	Kashish Gupta	" "	Kashish
6	Poincy Singh	" "	Poincy
7	Mammat Tripathi	" "	Mammat
8	Aanchal Chaudhary	BCH Ist Sem	Aanchal
9	Akanksha Mishra	BCH Ist Sem	Akanksha
10	Kritika Singh	BCH (Ist Sem)	Kritika
11	Sonika Singh	"	Sonika
12	Shreyashi Asthana	BCH (Ist Sem)	Shreyashi
13	Annpurna Srivastava	B.Com (H) Ist Sem	Annpurna
14	Sudiksha Singh	BCH (Ist Sem)	Sudiksha
15	Shreya Singh	BCH (Ist Sem)	Shreya
16	Anni Sharma	BCH (Ist Sem)	Anni
17	Yash Verma	"	Yash
18	Shivansh Yadav	BCH (Ist Sem)	Shivansh
19	Aditi Agarwal	BCH (Ist Sem)	Aditi
20	Chahat Srivastava	"	Chahat
21	Deeksha Khare	BCH (Ist Sem)	Deeksha
22	Saksham Pandey	BCH (Ist Sem)	Saksham
23	Tarun Rastogi	"	Tarun
24	Prince Baranwal	"	Prince
25	Sargam Rastogi	"	Sargam
26	Shagun Jaiswal	"	Shagun
27	Anshika Shukla	BCH (Sem I)	Anshika
28	Poojash Yadav	"	Poojash
29	Ayush Verma	"	Ayush

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S.No	Name of Participant	Course/Class	Signature
30	Mayank Singh	BCH (Sem I)	
31	Suryansh Rai	BCH (Sem I)	
32	Vishwajeet Yadav	"	Vishwajeet Yadav
33	Utkarsh Tiwari	BCH (Sem I)	Utkarsh
34	Piyush Verma	BCH (Sem I)	Pi
35	Utkarsh	BCH (Sem I)	Utkarsh
36	Pranav Sharma	BCH (Sem I)	Pranav Sharma
37	Pranjali Pal	BCH (Sem I)	Pranjali Pal
38	Devraj Agarwal	BCH (Sem I)	Devraj Agarwal
39	Harsh Kumar Singh	BCH (Sem I)	Harsh
40	Akshat Khare	BCH (Sem I)	Akshat
41	Nishtha Srivastava	BCH (Sem I)	Nishtha
42	Aanchal Pandey	BCH (Sem I)	Aanchal Pandey
43	Varnika	BCH (Sem I)	Varnika
44	Sabcena Khatoon	BCH (Sem I)	Sabcena
45	Swikriti Tiwari	BCH (Sem I)	Swikriti
46	Divyansh Bansal	BCH (Sem I)	Divyansh
47	Ronak K. Routary	"	Ronak
48	Md. Aquib	"	Aquib
49	Aditya Mishra	"	Aditya
50	Harsh Srivastava	BCH (Sem I)	Harsh
51	Hardik Garg	BCH (Sem I)	Hardik
52	Bhavyansh Singh Bisht	"	Bhavyansh
53	Aravind Yadav	"	Aravind
54	Krishna Agarwal	"	Krishna
55	Deepak Kumar	"	Deepak

 Principal
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 Vinamra Khand, Gomtinagar, Lucknow