

Online SDP 2.0 – Financial Literacy Series

School of Commerce & Management Studies

Academic Year 2025-26

Subject: Financial Literacy Series: Asset Classes & Goal-Based Investment Planning

1. **Event Title:** Online SDP 2.0 – Financial Literacy Series
2. **Theme:** Asset Classes & Goal-Based Investment Planning
3. **Event Date:** 28-12-2025 & 03-01-2026
4. **Event Conduction Duration:** Day 1 & Day 2
5. **Event Venue [Location]:** Online (Zoom Platform)
6. **Organizer of the Event (Faculty):** Ms. Shilpa Wagh
7. **Event Coordinator:** Dr. Shilpi Agarwal (Professor, SOCMS)
8. **Number of Students:** 13 Students

Introduction

The Online SDP 2.0 under the Financial Literacy Series was successfully conducted over two days with the objective of enhancing financial awareness and investment-related knowledge among MBA (BFS) Semester I students. The programme focused on understanding various asset classes, bond dynamics, market risks, and the importance of goal-based investment planning. All students from MBA BFS Semester I, actively participated in the sessions.

Objectives of the Programme

- To create awareness about primary asset classes and their characteristics
 - To understand the concept of goal-based investment planning
 - To explain bond dynamics and interest rate movements
 - To familiarize students with different types of market risks
 - To promote informed and responsible investment decisions
-

Day 1 Highlights

Topic Covered: Primary Asset Classes

On Day 1, the session focused on introducing the concept of Primary Asset Classes, namely:

- Fixed Income
- Equity
- Real Estate
- Gold

The session explained key parameters such as safety, growth, liquidity, regulation, taxation, and legal aspects associated with each asset class. Emphasis was laid on how different asset classes serve different financial goals depending on an investor's risk appetite and investment horizon.

Topic Covered: Bond Dynamics

The session also covered Bond Dynamics, where students were explained the inverse relationship between interest rates and bond prices. Practical illustrations were used to show how bonds trade at a premium or discount depending on changes in market interest rates and coupon rates.

Day 2 Highlights

Topic Covered: Market Risk

Day 2 focused on understanding Market Risk and its impact on investments. The following types of risks were discussed:

- Interest Rate Risk
- Equity Risk
- Currency Risk
- Country Risk

The session also highlighted mitigation strategies, including diversification and cross-border investments, to manage and reduce overall investment risk.

Goal-Based Investment Planning

Students were guided on aligning financial goals with suitable investment options. The importance of time horizon, risk tolerance, and asset allocation in achieving short-term and long-term financial goals was clearly explained.

Learning Outcomes

- Improved understanding of various asset classes and their features
 - Clarity on bond pricing and interest rate movements
 - Awareness of different types of market risks and mitigation strategies
 - Enhanced ability to plan investments based on financial goals
 - Strengthened financial decision-making skills
-

Participation

All students from MBA BFS Semester I actively attended both days of the programme. The sessions were interactive, and participants showed keen interest by engaging in discussions and clarifying their doubts.

Conclusion

The Online SDP 2.0 – Financial Literacy Series was a successful and informative programme. The sessions conducted by Ms. Shilpa Wagh provided valuable insights into asset classes, bond dynamics, and goal-based investment planning. The programme effectively contributed to building a strong foundation in financial literacy among MBA BFS Semester I students and supported their academic and professional development.

GLIMPSES OF EVENT :



The poster features a light blue background with a grid pattern. At the top center, the title 'FINANCIAL LITERACY WORKSHOP' is written in large, bold, dark blue letters. Below the title, there are two main sections for 'DAY 1' and 'DAY 2'. 'DAY 1' is on the left, with a gold coin icon and a target icon. 'DAY 2' is on the right, with a circular portrait of Ms. Shilpa Wagh. At the bottom right, there is an illustration of a piggy bank, a calculator, and more gold coins. The overall design is clean and professional.

FINANCIAL LITERACY WORKSHOP

DAY 1

28 DECEMBER 2025 | SUNDAY
10:00 AM - 1:15 PM

- ✓ Overview of Asset Classes – Equity, Debt, Gold, Real Estate
- ✓ Risk-Return Trade-off & Investor Risk Profiling
- ✓ Setting SMART Financial Goals

DAY 2

3 JANUARY 2026 | SATURDAY
10:00 AM - 1:15 PM

- ✓ Goal-based Investment Planning & Asset Allocation
- ✓ Inflation Impact & Rebalancing a Portfolio
- ✓ Hands-on Activity: Building a Simple Goal-Based Plan

Ms. Shilpa Wagh

LIVE



Ms. Shilpa Wagh

Market Risk

Due to factors impacting overall performance of markets

- Interest Rate Risk
 - Interest rate may change in future based on economic conditions
- Equity Risk
 - Stock prices may go down due to recession
- Currency Risk
 - Exchange rate may appreciate or depreciate
- Country Risk
 - Country's fiscal condition, political stability

Mitigation : Cross Border Investments



Zoom

Leave

REC

LIVE

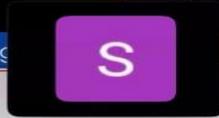


Ms. Shilpa Wagh

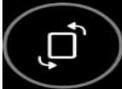
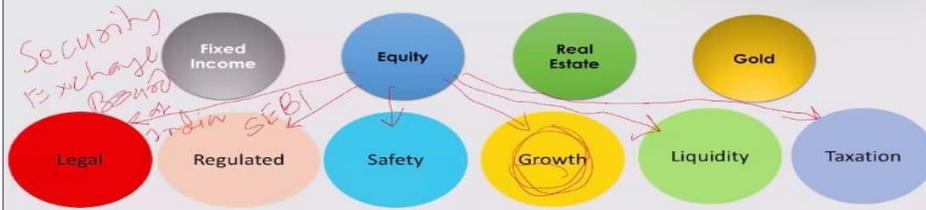
10:14 Sun 28 Dec

NISM National Institute of Securities Markets
at Capacity Building Institute of SEBI

Financial Literacy Program



Primary Asset Classes



Ms. Shilpa Wagh's screen

Audio

Chat

Raise hand

Show CC

Q&A

More

Zoom Leave

REC

Ms. Shilpa Wagh

10:51 Sun 28 Dec

S Financial Literacy Program

Bond Dynamics

Interest Rate: 9% *int. rate <* 1040 At Premium

8% Coupon 1000 Face Value 5 years Maturity

Interest Rate: 7% 960 At discount

Audio Chat Raise hand Show CC Q&A

Event Coordinator :
Dr. Shilpi Agarwal