REPORT ON INVESTOR AWARENESS PROGRAMME

SIR C. R. Reddy College for Women, Eluru

An **Investor Awareness Programme** was organized at **SIR C. R. Reddy College for Women, Eluru**, with the objective of creating awareness among students about safe and responsible investment practices. The programme was organized by **SEBI (Securities and Exchange Board of India)** and **CDSL (Central Depository Services Limited)**. The session was conducted with the support of the resource person, **Sri Vijaya Kumar Chilukuri, Managing Director, MUVES Consultancy Pvt. Ltd.**

The programme focused on developing financial awareness among students and helping them understand the importance of saving, investing, risk management and making informed financial decisions. The resource person explained that investment is an important part of financial planning, but investors should understand the risks and verify information before investing their hard-earned money.

The speaker explained several important **Do's and Don'ts for investors**. Students were advised not to build their investment portfolio by simply copying somebody else's portfolio. Every investor has different financial goals, income, risk-taking capacity and investment requirements. Therefore, investments should be selected only after understanding one's own financial needs.

Participants were also advised not to invest in unauthorized or unregulated investment products. Before investing, it is important to check whether the person, company or intermediary offering an investment service is properly registered with the concerned regulatory authority. Investors should never blindly trust advertisements, social-media messages or recommendations from unknown persons.

Another important point discussed during the programme was to **never believe promises of guaranteed or unusually high returns**. Investments are generally associated with some degree of risk, and no genuine investment should be accepted merely because someone promises quick or guaranteed profits. Students were encouraged to be careful about fraudulent schemes and to verify every investment opportunity before making any payment.

The resource person also emphasized the importance of dealing only with **verified and registered investment advisers or intermediaries**. Investors should check the credentials and registration status of advisers before accepting investment advice. Proper verification can help protect investors from fraud and financial loss.

The programme highlighted several important **Do's for investors**. First, investors should verify all information before investing. They should understand the product, its risks, charges, expected returns and terms and conditions. Secondly, investors should conduct proper research rather than making investment decisions based on rumours or emotions. Thirdly, investors should deal only with SEBI-registered investment advisers and authorized intermediaries whenever professional investment advice is required.

The session also introduced students to various investor-protection and grievance-redressal resources. The **SEBI SCORES platform** was discussed as an important mechanism through which investors can register complaints relating to the securities market. Students were also made aware of online dispute-resolution facilities and the importance of reporting cyber-related financial fraud through appropriate official channels, including the cyber-crime reporting system.

The resource person further explained the importance of learning from reliable sources. Investors should use official websites and educational resources provided by organizations such as SEBI, RBI and other recognized financial institutions. Instead of depending on unverified information circulated through social media or messaging applications, investors should obtain information from authentic sources.

Another important topic discussed was **mutual funds**. Mutual funds can provide professional management, liquidity and diversification. In a mutual fund, money from different investors is pooled and invested in securities according to the objectives of the scheme. Professional fund managers manage these investments. Diversification can help reduce the impact of poor performance of any single security, although it does not completely eliminate investment risk.

The programme helped students understand that financial literacy is essential for everyone. Young people should develop good financial habits at an early stage by saving regularly, setting financial goals, understanding risk and avoiding unnecessary debt and speculative investments. Investment decisions should be based on proper knowledge and long-term financial objectives rather than on fear, greed or the expectation of making quick money.

The Investor Awareness Programme was highly informative and useful for the students of **SIR C. R. Reddy College for Women, Eluru**. The session provided practical knowledge about safe investing, investor protection, financial fraud prevention and the importance of conducting proper research before investing. The interaction with the resource person helped students understand that financial decisions should always be made carefully and responsibly.

The programme conveyed a valuable message: **"Research before investing, verify before trusting, and invest according to your financial goals and risk capacity."** The awareness created through this programme will help students become financially responsible individuals and make informed investment decisions in the future. 110 final year B.Com students are participated for this program