HOPE Foundation's

Finolex Academy of Management & Technology, Ratnagiri
Department of Information Technology
Association for Computing Machinery(ACM) Student Chapter

Seminar on Financial Literacy, Capital Markets & Commodity Markets Awareness

The **Department of Information Technology**, in association with its **Association for Computing Machinery (ACM) Student's Chapter organized a Seminar on "Financial Literacy, Capital Markets & Commodity Markets Awareness"** for **Second Year (SE) and Third Year (TE) students** on 27 July, 2026 from 03.15 pm to 05.15 pm to develop financial awareness and promote responsible investment practices among young learners.

The seminar was conducted to introduce students to the importance of financial planning, investment opportunities, and the functioning of India's capital and commodity markets at an early stage of their academic and professional journey. As future engineers and professionals, students were encouraged to understand the significance of managing personal finances, making informed financial decisions, and building long-term financial security.

The resource person for the session was **Mr. Devendra Tare, Chief Executive Officer (CEO), Dhaaraa Academics and Consultancy Services**. Dhaaraa Academics and Consultancy Services is a knowledge-driven organization dedicated to enhancing financial literacy, employability skills, and professional competencies among students and working professionals. The organization works with the mission of bridging the gap between academic education and practical knowledge through structured workshops, seminars, training programs, and customized capacity-building initiatives.

The awareness session was conducted by **Dhaaraa Academics and Consultancy Services** as a **SEBI empanelled Securities Markets Training (SMARTs) Organisation (Empanelment No. SEBI/SM/O/HO/MH/44)** under the aegis of the **Securities and Exchange Board of India (SEBI)**. The program was supported by leading Market Infrastructure Institutions, namely the **National Stock Exchange (NSE), Bombay Stock Exchange (BSE), National Securities Depository Limited (NSDL), Central Depository Services (India) Limited (CDSL), Multi Commodity Exchange (MCX), National Commodity & Derivatives Exchange (NCDEX), Market Infrastructure Institutions (MSI), and the National**

Institute of Securities Markets (NISM). The seminar was conducted as part of SEBI's Investor Awareness and Financial Education initiatives and was **completely free of cost**, being funded through Investor Protection Funds and Corporate Social Responsibility (CSR) initiatives. The session was purely educational in nature, with **no product promotion, investment solicitation, or sales activities**.

The seminar began with a welcome address emphasizing the growing importance of financial literacy in today's rapidly changing economic environment. Students were introduced to the concept of financial literacy as an essential life skill that enables individuals to effectively manage income, expenses, savings, investments, and financial risks. Mr. Devendra Tare highlighted how sound financial knowledge empowers individuals to achieve financial independence, make informed decisions, and contribute positively to the nation's economic development.

During the session, participants gained valuable insights into the fundamentals of **Capital Markets**, including the structure and functioning of primary and secondary markets. The speaker explained the role of stock exchanges such as the **NSE** and **BSE** in facilitating transparent and efficient trading of securities. Students were introduced to various financial instruments, including equity shares, bonds, mutual funds, Exchange Traded Funds (ETFs), and Initial Public Offerings (IPOs). Special emphasis was placed on understanding how capital markets mobilize savings into productive investments and contribute significantly to industrial growth and economic progress.

An important component of the seminar focused on the significance of **financial planning** and the need to cultivate healthy financial habits from an early age. Students learned about budgeting, goal-based financial planning, emergency funds, disciplined savings, and the importance of investing regularly. The concept of **Systematic Investment Plans (SIPs)** was explained in detail, highlighting how small, consistent investments can generate substantial wealth over time through the power of **compounding**. Practical illustrations demonstrated how long-term investing can help individuals achieve financial goals such as higher education, entrepreneurship, home ownership, and retirement planning.

The session also addressed the impact of **inflation** on purchasing power and personal wealth. Through simple real-life examples, students understood why merely saving money may not be sufficient to achieve long-term financial goals and why investing in suitable financial instruments becomes necessary to combat inflation. The speaker encouraged students to begin financial planning early and develop disciplined investment habits that align with their future aspirations.

Another key highlight of the seminar was the introduction to **Commodity Markets**. Students were familiarized with the concept of commodities, commodity exchanges, and the role of futures and options in managing price risks. Mr. Tare explained how commodity markets facilitate price discovery and provide risk management solutions for producers, traders, industries, and investors. Basic concepts related to agricultural commodities, precious metals, energy commodities, and commodity derivatives were explained in a simple and student-friendly manner, enabling participants to appreciate the importance of commodity markets in the overall economy.

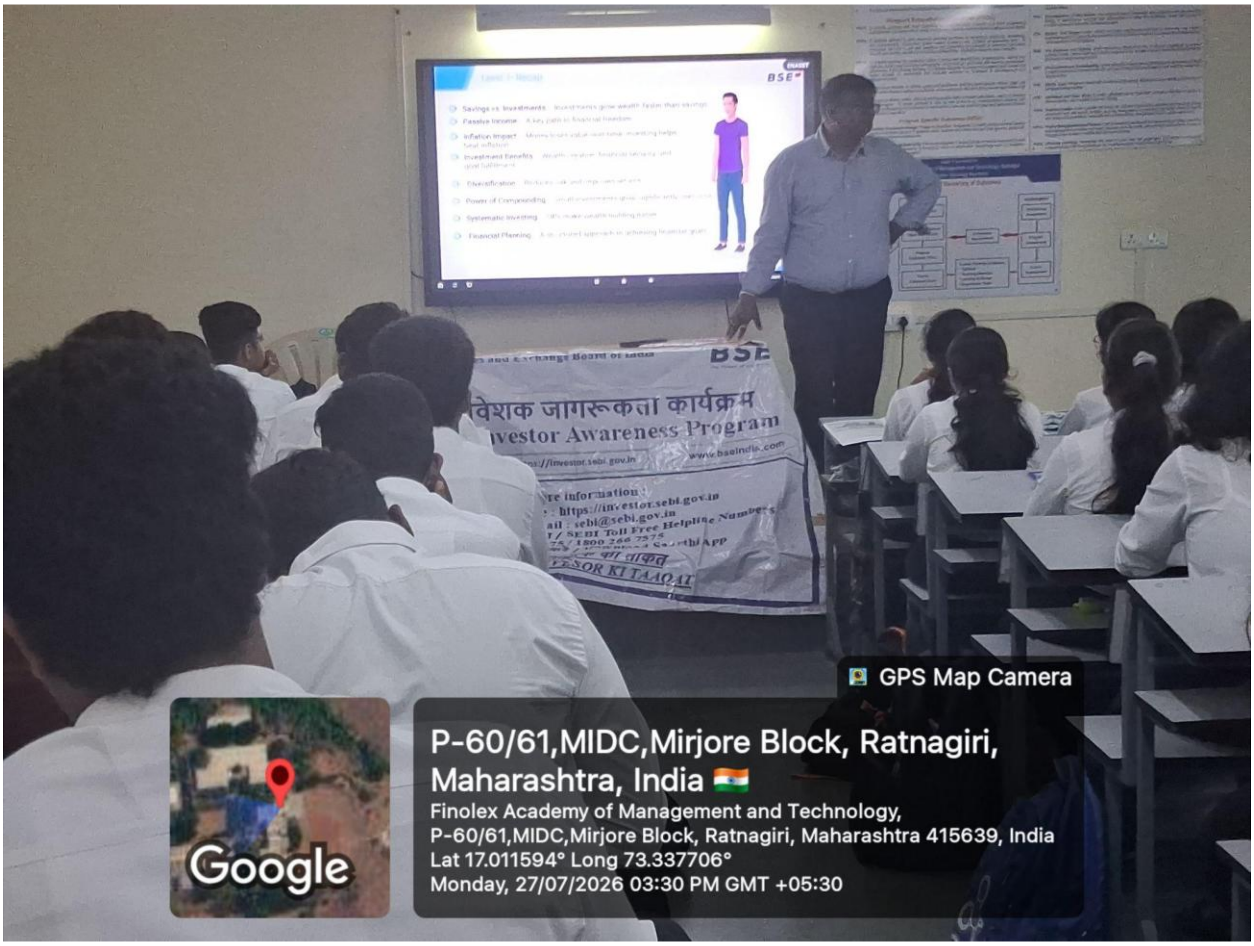
The session further emphasized the crucial role played by the **Securities and Exchange Board of India (SEBI)** in regulating securities markets and safeguarding investor interests. Students were made aware of investor rights, responsibilities, grievance redressal mechanisms, and the importance of investing only through registered intermediaries. The speaker also cautioned participants against fraudulent investment schemes, unrealistic return promises, and financial scams, encouraging them to verify information from authentic sources before making investment decisions.

The seminar was delivered in an **interactive lecture format** using practical examples, illustrations, and engaging discussions. The session was conducted in **English and Hindi**, ensuring better understanding and active participation from students across different backgrounds. Throughout the program, students were encouraged to ask questions, share their perspectives, and participate in discussions related to savings, investments, inflation, mutual funds, ETFs, commodities, and financial planning. The interactive question-and-answer session helped assess participants' awareness levels while clarifying common misconceptions regarding investments and financial markets.

The awareness program successfully achieved its objective of creating interest among SE and TE students in financial literacy and responsible investing. Participants gained a clear understanding of the importance of making informed financial decisions, planning investments systematically, and developing a disciplined approach toward wealth creation. The seminar also motivated students to continue enhancing their financial knowledge through credible educational resources and investor awareness initiatives conducted by SEBI and its associated institutions.

Overall, the **Session on Financial Literacy, Capital Markets & Commodity Markets Awareness** proved to be an enriching and insightful learning experience. The seminar not only strengthened students' understanding of financial concepts but also encouraged them to become financially responsible citizens capable of making informed economic decisions. The Department sincerely appreciates the valuable contribution of **Mr. Devendra Tare**, CEO of **Dhaaraa Academics and Consultancy Services**, for delivering an informative and engaging session and inspiring students to build a strong foundation in financial literacy for their personal and professional growth.

The seminar on "Financial Literacy, Capital Markets & Commodity Markets Awareness" is aligned with **SDG 4 – Quality Education and SDG 8 – Decent Work and Economic Growth**. The event supports SDG 4 by providing SE and TE students with practical financial education beyond their regular academic curriculum, covering financial literacy, investment planning, SIPs, mutual funds, capital markets, commodity markets, and responsible financial decision-making. It also contributes to SDG 8 by developing students' understanding of savings, investments, wealth creation, and financial markets, thereby encouraging responsible economic participation, financial independence, entrepreneurship, and informed decision-making for their future personal and professional growth.



Resource person instructing students