

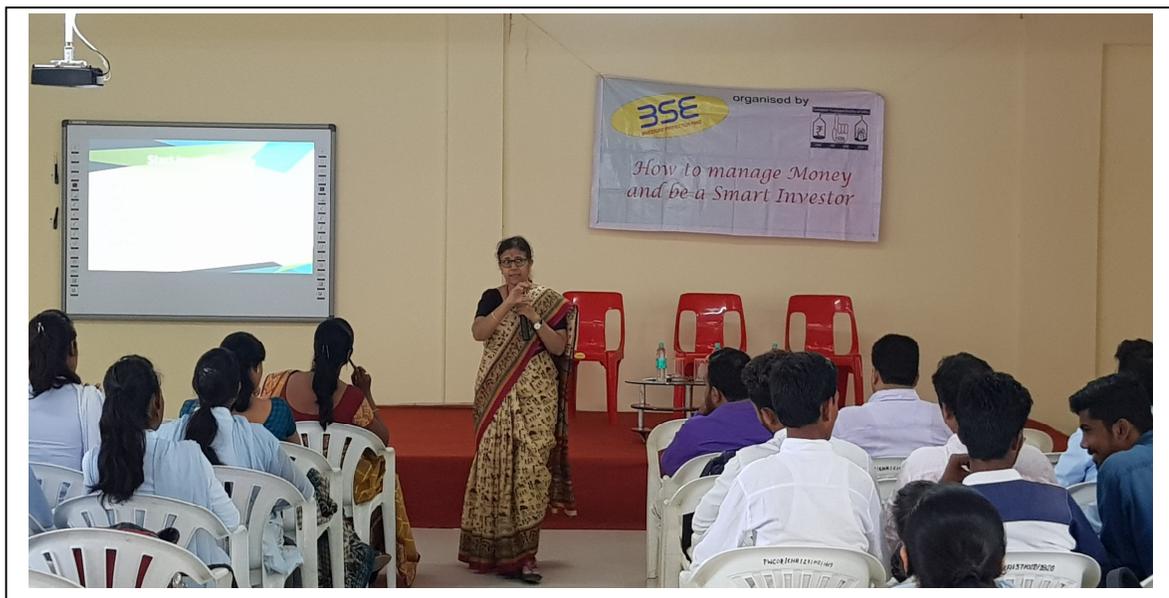
## **REPORT OF ONE DAY SEMINAR ON CONSUMER AWARENESS & FINANCIAL LITERACY 03<sup>rd</sup> SEP 2018**

A One day seminar on Consumer Awareness & Financial Literacy was organized at P. Wadhvani College of Pharmacy in association with Consumer Guidance Society of India (CGSI) on 06 Sept 2018. The seminar was inaugurated sharp at 11.00 am, followed by saraswati puja. The key note speakers were Mrs. Milan Mestry for Consumer Awareness & Mrs. Prachi Mayekar for Financial Literacy.

During talk Mrs. Milan Mestry emphasized on literal meaning & making consumer aware of his/her rights, also expands consumers knowledge of particular product or company. Detailed information also enables consumer to make well-informed choices about what to buy and how much to spend. Consumer rights information helps consumers know what to expect from companies that supply products and services. Consumers can benefit from information about products that comes from third parties unrelated to the company that sells the product or service. Several review websites, such as Consumer World, provide price and feature comparisons of products and information on shopping.



Second session of Mrs. Prachi Mayekar began with concepts of how to manage money & be a smart investor. She started with literal meaning of investment. She explained investment is to allocate money (or sometimes another resource, such as time) in the expectation of some benefit in the future – for example, investment in durable goods, in real estate, mutual funds, fixed deposit & etc. Throughout her talk she had given a great stress on smart investment rather than traditional investment. She had distinguished returns from various sources of investments like it has to be Fixed deposit, mutual funds, gold equity & real estate. Next there was an interactive overview on Mutual Funds Vs. Fixed Deposits. She spoke mutual funds as well as fixed deposits have long been considered to be very safe bets when it comes to investing one's money. They are generally low-risk forms of investment, which provide investors with good returns over a substantial period of time.



Next there was an informative review on Gold as an investment option. She denied gold as a good investment option coz there are lots of people getting scammed into buying it in various forms. Again she emphasized mutual funds as an best performing investment option as of today era.

She has highlighted the figures of top 10 even and asked everyone to opt for growth option rather than dividend option. The session was very useful and informative.



Around 60 -70 students of B.Pharm sem –VII & V have attended the seminar. Conduction of program was done by Ms. Abhida Desphande & Ms. Aishwarya Agarwal of B. Pharm III. At the end of session attendance of students was notified so as to distribute the certificate of participation. At last vote of thanks was given by Mr. Urijit Joshi of B.Pharm II.

Submitted by

P.J Wadhvani