

SSSIHL  
2016/17

Financial literacy has been the focus area in many countries and India doesn't stay behind in it. With many developments in investor education segment, people are now exposed to more information about the Capital markets and make better financial decisions.

To equip the MBA students of the Department of Management Studies with a deeper understanding of Capital Markets and Mutual funds, a seminar on **Capital markets and Mutual Funds** was organised at the Prasanthi Nilayam Campus on **23 July 2016**. Eminent professionals from the financial services industry participated in a session of sharing knowledge and understanding of Capital Markets by experienced professionals to the students of Sri Sathya Sai Institute of Higher Learning who will be soon entering the professional world.

The session started with the lighting of the lamp at the auspicious hour. **Sri Radhakrishnan Nair**, Director of the Prasanthi Nilayam Campus, SSSIHL gave the welcome address. He stressed the importance of financial literacy and the knowledge of financial instruments in the current fast-moving business environment where multiple modes of savings and investments opportunities are available. Following this, **Sri B Sai Giridhar**, Head, Dept. of Management & Commerce, SSSIHL reiterated the importance of the seminar to students.

**Mr. Sandip Ghose**, Director, National Institute of Securities Markets (NISM) delivered the Keynote Address. He spoke about the skills and attributes needed to succeed in professional life. He correlated the evolution of a leader to mythological figures of Vishnu's incarnation. He stressed on two main attributes - attitude and discipline - to carry one in both our personal and financial decision making.

**Mr. Narayan Krishnamurthy**, Editor, Outlook Money then made an interesting pitch to the audience. Talking about finance, he gave a holistic approach to manage one's financial life using many financial instruments. Looking at financial decisions from a wider perspective - beyond risk and return calculation - helped students expand their horizons of understanding on this matter.

Following his talk was a presentation by **Mr. K Sukumaran**, Dean, National Institute of Securities Markets (NISM) on Evolution of Indian Securities Markets. It comprehensively covered a range of issues, from Controller of Capital Issues to the market watchdog- Securities & Exchange Board of India (SEBI). It was a walk down the lanes of history of Capital Markets and the audience could appreciate the evolution of capital markets which faced drastic changes with the advent of technology and computer networking.

After the lunch session, **Mr. K S Rao**, Head, Investor Education & Distribution Development, Birla Sun Life Mutual Fund (BSLMF) made a very interesting presentation embellished with humorous one liners and exciting videos. Mr. K S Rao. An ardent devotee of Bhagawan Baba, he quoted many instances from Swami's literature. The take away lessons from his talks were about the various vehicles of investing in capital markets with mutual funds, in particular the benefit of starting to invest early in life. The talk was interlaced with quizzes and gifts for the winners, which made the session very participative.

The final session consisted of an energetic talk by **Mr. Sushil Kumar Sharma**, MD and Head of Research and Design, Stratadigm. He spoke about the current opportunities and requirements in the Banking, Financial services and Insurance (BFSI) sector and what it takes to be an entrepreneur. He connected the financial events happening across the globe, giving students a flavour of the interconnectedness of the global financial markets.

The session then concluded with presentation of certifications by the two esteem institutions: National Institute of Securities Markets (NISM), and Birla Sun Life Mutual Fund (BSLMF).

The Department of Management Studies then gave their token of love gratitude to the dignitaries and guests. The seminar concluded with *Mangala Arati* to Bhagawan Baba.



### RESUME OF SPEAKERS

**Mr. Sandip Ghose, Director, National Institute of Securities Markets (NISM).** Prior to joining NISM, Mr. Sandip Ghose was Head of Human Resource Management Department, Reserve Bank of India (RBI), overseeing the Strategic Management, Human Resource Development and Administrative Affairs of about 18,000 employees across the country.

A central banker by profession, Mr. Ghose has previously held positions such as Regional Director of the RBI, Delhi and Secretary to the Bank's Local Board of Directors in North India. Besides, he has also served as Chief General Manager and Principal of the College of Agricultural Banking in Pune, Chief of Staff and Advisor to three successive RBI Governors - Dr. C. Rangarajan, Dr. Bimal Jalan, and Dr. Y.V. Reddy - over a period of nine years, i.e. 1996-2004.

Mr. Ghose was instrumental in setting up the Human Resources Department in RBI in the year 1995, and went on to head the same, between 2004 and 2007, where he oversaw recruitment, training and development, performance and talent management, as also compensation, welfare and industrial relations. During this time, he was also the Principal, Bankers' Training College, Mumbai (now known as the Centre for Advanced Financial Learning) where he was responsible for grooming and capacity building of the top management of the commercial banks in India.

During his career, Mr. Ghose has received several prestigious awards. Among them are the Jagdeep Khandpur Award for Outstanding HR Leadership, Pride of HR Profession Award by the Institute Of Public Enterprises and HR Leader of the Year Award by the Asia Pacific HRM Congress. For his contribution to the field of HR and the Society at large, he has been conferred with an Honorary Doctoral Degree by the Eastern Institute of Integrated Learning and Management, Sikkim University. Mr. Ghose holds a postgraduate degree in History and has had exposure to executive education at the top business schools in India and abroad. He continues to serve as Director/Member on the boards of national and international training institutions and business schools.

**Mr. Narayan Krishnamurthy, Editor, Outlook Money.** Narayan is an evangelist in the media and personal finance space and has been writing on the subject for the past 15 years. Working in an industry which is a melting pot of ideas and emotions, he feels if one is careful enough not to take the media too seriously, the media can provide much excitement and entertainment. He loves to travel when he has the money and swim when it is not too cold. A firm believer in spreading financial literacy and awareness, he is a Mechanical Engineer and MBA.

**Mr. K Sukumaran, Dean, National Institute of Securities Markets (NISM).** Mr. K Sukumaran has been heading two schools in NISM viz. School for Investor Education & Financial Literacy (SIEFL), and the School for Regulatory Studies & Supervision (SRSS). Mr. Sukumaran also is designated as SEBI Chair Professor in Investor Education and Financial Literacy.

Mr. Sukumaran joined NISM on 1st July 2011 and since then has been spearheading

the activities of the two schools. SIEFL caters to spreading financial literacy and investor education among the student community, general public etc. SRSS caters to organising trainings, workshops and other capacity building initiatives for various stakeholders in financial markets.

Mr. Sukumaran is a postgraduate in Economics, MPhil, MBA and CAIIB. Besides he holds postgraduate qualifications in Financial Services, Entrepreneurship, and NGO Management. He is a Certified Trainer from Women's World Banking, USA. He started his career in banking industry and then shifted to specialising in Capacity Building. The significant positions occupied by Mr. Sukumaran before joining NISM are as Principal of SIB Staff College, as Project Manager with Care India, as Program Head - India Operations of FSVC, and as Director with Indian School of Microfinance, Ahmedabad. He also served as Sr. Consultant - MSME Lending, providing advisory services to Small Industries Development Bank of India.

Mr. Sukumaran brings in over 30 years of experience spread into banking and financial services, training and capacity building, management of development projects etc. He has to his credit a good number of research publications and his research interest includes financial inclusion, financial literacy, entrepreneurship etc.

**Mr. K S Rao, Head, Investor Education & Distribution Development, Birla Sun Life Mutual Fund (BSLMF).** Mr. Rao has taken Financial Literacy and Investor Education as a mission to reach out to various demographic segments across geographies with innovative ideas to inculcate savings a habit. He has lead over 2500 outreach programs under the aegis of 'Jaanoge Tabhi Toh Maanoge' reaching out to a few lakhs of investors. He has partnered several educational institutions, universities and media houses, and has also been instrumental in developing innovative modules such as 'My First Paycheck', 'Money Lab', and 'Samridhi' to name a few.

Over the course of his two decades in the Mutual Fund Industry, Rao has worked across disciplines including sales and distribution, marketing, product, strategy and business development. Part of Team Birla Sun Life Asset Management Company for the last 8 years, Rao in his previous role was Zonal Head - South, leading retail sales and distribution across the region. He was recognized as a leader, manager and team player, with a proven track record of establishing the retail sales channel for South and significantly scaling-up and driving channel sales.

An alumni of IIM-Calcutta, Rao is an MBA Finance, Chartered Wealth Manager, with a double Post Graduate in Portfolio Management and International Business.

**Mr. Sushil Kumar Sharma, MD and Head of Research and Design, Stratadigm).** Mr. Sushil Kumar Sharma is a thoroughbred financial services industry professional with deep expertise in wealth & investment management, securities trading & operations. He has held senior positions with global institutions like Deutsche Bank, BNP Paribas and ING Group.

A Chartered Accountant and an MBA from IIM Bangalore, he brings over 25 years of industry, consulting and training experience gained from his work and assignments in India, England and the Middle East. He is a co-founder of Stratadigm and heads the Research & Design function in the company.



