

Department of Commerce

is organising a Guest Lecture on

"Investment avenues and factors behind investment"

for Second Year B.Com students

by

Dr.Pradeep Kumar S V

19-12-2023

Tuesday

5:30p.m

Online session



Maharani Lakshmi Ammanni College for Women, Autonomous
Affiliated to Bangalore University
Re-accredited by NAAC with "A" grade, Recognised by UGC
under section 2(f) and 12(b) of the UGC Act 1956
Conferred the status of 'College with Potential for Excellence' by UGC

Report on “Investment avenues and its factors behind it. “

by

Dr. Pradeep Kumar S V

Assistant Professor

School of Business and Management

Christ University

Date: 19th December 2023

Day: Tuesday

Time: 6.30 – 7.30 PM

Mode of session: Online

Faculty In-charge: Madhumathi Pujar

The session conducted by Dr. Pradeep sir on “investment avenues and factor behind it” was an interactive and informative session wherein we got to learn about investment as a whole, firstly we were asked what savings is and then we learnt about the difference between savings and investment.

Sir taught us about the different investment avenues like,

1. Securities
2. Deposits
3. Postal schemes
4. Real Estate
5. Insurance

In securities, we learnt about stocks and it’s types, fixed income securities, money market instruments, derivative and mutual funds. Next, we learnt about Bank and NBFC deposits, then we got to learn about various postal schemes such as, monthly income scheme, National Savings Certificate, Kisan Vikas Patra, Public Provident Fund(PPF). We also learnt about life insurance Policies, Unit Linked Investment Plan(ULIP) and also we learnt about Real estate, precious metals, arts and antiques in a detailed manner by Pradeep sir.

Life insurance

- Endowment policy
- whole life policy.
- Money back policy.
- ULIP
- Mutual Funds.

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Also at the end we had Question and Answer session, wherein sir cleared about our doubt. It was a very informative session as the information shared by sir is important and each individual should have knowledge about these for efficient personal financial management and also financial security.

- Growth shares: Stocks that have a higher rate of growth in profitability than the industry growth rate.
- Income shares: These stocks belong to Cos. that have stable operations and pay regular dividend
- Defensive shares: relatively unaffected by market movements.
- Cyclical shares: The business cycle affects cyclical shares eg. Automotive sector shares
- Speculative shares: shares that have a lot of speculative trading in them are referred to as speculative shares.

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