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How to invest in stock market wisely

An Investor Awareness Programme at HBS

▼yderabad Business School (HBS). GI-TAM University, Hyderabad Campus, hosted an Investor Awareness Programme, in collaboration with Institute of Cost Accountants of India, sponsored by Investor Education & Protection Fund, Ministry of Corporate Affairs (MCA), Govt. of India to enhance investor awareness on stock markets, on 27th January, 2014.

In his presidential remarks, Prof. S.S. Prasada Rao briefly pointed out the significance of investor education. Mr. K. Siva Prasad, who is a practicing cost

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accountant with 16 years of industry experience in Finance and accounting domain, and Mr. V. Anand, also a practicing cost accountant with 20 years of experience in both industry and academics, explained how this awareness programme is organized as a part

of the Government initiative to mobilize savings into stock investment.

"The average investment by retail investors in stock market in India is 2% and the Government aims to increase this to 10-15% by year 2025. The savings portfolio of households in India comprises of bank deposits. non bank deposits, Insurance products, PF and shares and debentures. The bank deposits for recent 2012-13 reports of RBI are Rs. 5.965.64 billion and investment in shares & debentures is only Rs. 344.48 billion. Indicating that household savings are mostly

into bank deposits, there is a need to divert the savings of households from bank deposits to stock markets" said Mr. K. Siva Prasad.

In his address Mr Anand said that There are 20 mantras for investing and investing in stock market is no child's play. It requires a thorough understanding of the markets and care should be taken while reading the offer documents and advertisements that could be misleading". The two speakers dwelt on how common citizens can make use of investments in stock markets wisely for their own economic upliftment and that of the country by understanding the market.

In this awareness programme attended by the faculty, staff and students of GITAM University, Prof. Ch. Sanjay, Director, School of Technology, GITAM University, also participated and addressed the gathering. Dr. M. Jayasree, Programme Coordinator, HBS, coordinated the programme.

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From the applications that we have received 50 per cent of the applicants are aged 16, and around 35 per cent are aged 13. The test will be conducted in 16 cities. Students need to register for the two hour exam at Pearson Vue test centres and, they can take the exam from beginning of February to the end of

Phase one is an online exam in which one out of three students will be selected for a written exam and then there will be an interview after that. The test will cover English, mathematics, and general knowledge. In the interview we will have a look at their past academic record, but we will focus on their present and not just academic record but their

Tell us in brief about the **UK education system?** What is the teaching methodology used in these boarding schools? Our schools provide a holistic style of education, a child needs both character and academic development to compete in the world market. They will need both emotional and intelligence skills, which means they need to have the ability to speak, the

achievements: India

has to travel miles

turn of the 2020, as

per the Millennium

plug-in these gaps

by connecting the

remote parts using

technology" Dr. Srin-

ubabu observed. Ac-

cording to him,

Development (MDG)

"We would like to

ahead before the

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British schools offerscholarships

ability to lead as well as the academic side. I would like to call these schools schools of warm heartedness", schools need to change as the needs of the people are changing. Schools should not focus just on boards and exams, they must focus on all

round development. The curriculum is divided into academic day when the students study in class and there is the non- academic programme which comprises outdoor pursuit programmes, challenges, clubs, and debating competition. We believe time and space for reflection and considering some deeper issues should be provided to the children. If the child doesn't learn about being happy then the education system

is failing somewhere. The schools focus on both academic side and character development. When the students leave the school they should be able to do more than just writing the boards, they should grow into good human beings. Our job is also to facilitate their entry into league universities in UK

or the USA.

What all facilities the schools have in terms of classrooms, library, playground, and so on? The schools have great facilities, outdoor grounds,

gymnasiums, pools, high quality technology, and library to name a few. Some of these schools started 600 years ago, so they have all the facilities in place, and some of the young schools are 50-years-old.

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Sphere heading knowledge dissemination through Innovation!

. Srinubabu Gedela, a post doctorate degree holder from Stanford University, initiated OMICS Educational Society, which works on the model of acquiring already established schools by equipping them with the state of art technology and expertise. The group leverages its vast global experience, networks and contacts with scientific community in providing the best educational support to the schools it is acquiring or entering into a partnership

Indian universities in the past could attract students far and wide from across the continents. However, we are still lagging behind in areas of accessibility and affordability of quality education. Although Right to Education is universal and is guaranteed by the constitution of India, it is far away for the many remote rural parts of the country. According to the ministry of Central Statistics office, more than 90% of rural and urban households had a

school with primary classes within 1 km in 2007-08. However. there are wide rural urban disparities in this regard as only 61.6% of rural households, compared to 82.5% of urban households, had a school within a km.

The net enrolment rates at the primary level education has rose to 99.98% in the vear 2011-12 and the Gross Enrolment Ratio

(GER)was 116.0 by the same year. The gender parity index in the primary section also increased considerably from 0.76 in 1990 -91 to 1.01 in 2010-11. There was a considerable reduction in the school dropout rates and the students retention rates improved greatly. Even the adult literacy levels grew from 66% in 2007-08 to 74.4% by 2011. Despite these



DR SRINUBABU, FOUNDER OF OMICS EDUCATIONAL SOCIETY

OMICS Educational Society has already acquired Sri Satya Sai School and Junior College for Boys and Girls in Palakonda, located in the Srikakulam District of Andhra Pradesh. More than 5000 students have enrolled from kindergarten up to secondary level that follow CBSE curriculum and 1200 students are pursuing various streams at the higher secondary that follows the syllabus of Board of

Intermediate Education, AP. "OMICS Educational Society prepares educational tools such as text and reference books, apart from providing the study material in the audio-visual form. Constant faculty development training, refreshing sessions and exposure to latest interactive learning techniques like participation in workshops and seminars are must for the faculty to equip themselves for the latest demands of the market. It also links the class room education to meet the market requirements by encouraging students to apply for young scientist

awards" explains Dr. Srinubabu.

