

INVESTOR AWARENESS PROGRAMME

As mandated by SEBI, the statutory authority for capital markets





Why Financial Literacy?

Money Questions

Answering common money questions is tough for most people.



Is gold a good investment?



Is RD a good choice for my child?



Should I quit and start a business?



Should I repay the home loan?



Do I have enough money to retire?

Research shows that people tend to..

Hesitate to talk about money

Find it tough to evaluate choices

Find the math and terminology off-putting

Postpone financial decisions

Regret wrong money choices





Financial Literacy..

Is the ability to make
financial decisions for
long-term well being

Financially Literate Consumers Tend to..

Plan for
the future

Develop
healthy
saving habits

Reduce
loans and
borrowings

Invest for
the long term





Financial Literacy in India

Indian Households..

Save **31%** of their income, one of the highest in the world

Invest more than **50%** of their savings in physical assets such as gold and property

Have not even **5%** consistently invested in capital markets

The opportunity to invest sensibly to build long-term wealth has not been tapped



Financial Inclusion

- Financial inclusion is among the topmost priorities of the Indian government
- Banks enable efficient and low cost money transactions
- Financial products offer better flexibility and returns
- Mutual funds offer diversified and professionally managed investment portfolios
- These products can be effectively used by the common investor, who is aware, educated and well-informed
- Such participation in the capital markets benefits both investors and the economy which needs the savings



CIEL Investor Awareness Programme

Government Initiative

SEBI* has mandated mutual funds to allocate money towards financial literacy and investor awareness

- Objective of educating investors
- No product promotion or sales

CIEL* as an independent educational organization

- Retained by mutual funds
- Conducts Investor Awareness Programmes (IAP)

*Securities and Exchange Board of India (SEBI) is a statutory body mandated for development of capital markets and protection of investor interests.

*Centre for Investment Education and Learning (CIEL) is an independent educational service provider established in 2007.

Our Proposal

A free training session
of 1-hour duration

Delivered by an
experienced Financial
Services Professional
empanelled with CIEL

Educational material
will be distributed
after the session

Groups of 25 - 40 people,
interested in financial
awareness and education

At your premises on
dates, time, and location
as mutually agreed





No selling, promotion or advertisement
of any investment product

Mutual funds are be merely sponsors of the IAP.
Their products will not be promoted at the event

Objectives



Create awareness about saving and investing amongst common investors



Introduce investors to the financial concepts and personal finance to build long term wealth



Empower investors to decide wisely and protect themselves from fraud and mis-information

Benefits

Employee welfare initiative

- Relevance to a large group

Technical area of training
requiring expert trainers

- Being delivered free

Conducted by an
independent agency

- Unbiased learning

Part of a nation-wide initiative

- Over 100+ locations
- Over 5000+ participants

About CIEL



- Learning solutions company focused on the financial services sector.
- Trained over 40,000 people across 200 locations.
- Over 25000 registered learners in our Wealth management certifications.
- 15,000 subscribers to blog and podcasts
- Over 40,000 copies of books sold
- Over 1 million copies of educational booklets in multiple languages have been distributed
- CIEL's promoter Uma Shashikant, has been writing in leading publications and is a well known name in financial literacy and education field.
- **CIEL is not a broker, advisor, distributor, or seller of any financial product.**







CIEL's Clients

- Aditya Birla Money
- ASK Wealth Advisors
- Anand Rathi Private Wealth
- Axis Bank
- Axis Mutual fund
- Axis Capital and Securities
- Barclays Bank
- Birla Sunlife Mutual Fund
- BNP Paribas AMC
- Canrobeco Mutual Fund
- Deutsche Bank
- Deutsche Bank Operations International
- Deutsche Investor Services
- Deutsche Mutual Fund
- Development Bank of Singapore
- DSP BlackRock Mutual Fund
- Edelweiss Wealth Management
- Fidelity International Ltd
- Franklin Templeton Investments
- HDFC Bank
- HDFC Mutual Fund
- HSBC
- HSBC AMC
- UTI Mutual Fund
- Union KBC Mutual Fund
- ICICI Bank
- ICICI Prudential Mutual Fund
- ICICI Securities Ltd
- IDFC Mutual Fund
- IDBI Mutual Fund
- India Infoline Wealth Management
- ING Bank
- ING Asset Management Company
- JP Morgan Mutual fund
- Kotak Mahindra Bank
- Kotak Mahindra Mutual fund
- L&T Mutual fund
- Motilal Oswal Wealth Managers
- NJ India Invest
- Quantum Mutual fund
- Reliance Mutual fund
- Religare Mutual fund
- Religare Wealth Managers
- State Bank of India
- SBI Mutual fund
- Tata Mutual fund