



Gujarat Technological University

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GTU- School of Management Studies

An Expert Session on Financial Literacy Awareness by CDSL for MBA Female Students

Title : An Expert Session on Financial Literacy Awareness by CDSL for
MBA Female Students

Type of Event : Expert Session

Date : 12th September

Time : 4:00 PM to 5.00 PM

Venue : GSMS, GTU Campus

Description : The primary goal of this expert session on Financial Literacy by CDSL was to provide students with insightful knowledge about the functioning of the securities market and the importance of financial literacy in making informed investment decisions. The session was honored by the presence of Ms. Reshma Verma, Assistant Manager, Investor Awareness Department, Central Depository Services Limited (CDSL), who explained the concepts of dematerialization, mutual funds, investment parameters, and cyber security with the help of live examples. The program was successfully coordinated by Dr. Priyanka Bhatt, Associate Professor under the guidance of Dr. Pankajray Patel, Director, GTU-SMS and Dr Kaushal Bhatt, Associate Professor, GTU-SMS.



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Experts : Ms. Reshma Verma

The Graduate School of Management Studies (GSMS), Gujarat Technological University, organized an expert session on Financial Literacy by CDSL on 12th September at 4:00 PM

onwards, with the aim of enhancing students' knowledge of the financial market and the importance of safe and informed investing. The session was delivered by Ms. Reshma Verma, Assistant Manager, Investor Awareness Department, Central Depository Services Limited (CDSL), who brought valuable insights and practical exposure to the participants. CDSL, established in December 1997, is one of the most significant depositories in the Asia-Pacific region and plays a central role in the dematerialization of securities. The organization's mission is to simplify investments by eliminating risks associated with physical certificates such as theft, forgery, or damage, while providing investors with transparent and efficient services.

Ms. Verma began the session by introducing students to the concept of CDSL, explaining its history, objectives, and current role in the financial ecosystem. She elaborated on how CDSL operates as a backbone of the securities market by providing services like demat account opening, Depository Participant (DP) registration, and issuer company services. The discussion highlighted how over 80 million demat accounts are currently active under CDSL, reflecting its scale and trust among investors. She further explained how dematerialization has revolutionized the securities market, making trading and holding securities simple, paperless, and secure.

The session provided an overview of the securities market, helping students understand how various financial instruments such as equities, bonds, and mutual funds are held electronically and transacted seamlessly. Ms. Verma discussed the key parameters investors should consider before investing, including liquidity, risk tolerance, time horizon, tax implications, and simplicity of investment options. She emphasized that every investor must balance risk and return according to their personal goals and financial capacity. This part of the session was



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particularly useful for students aspiring to build their financial literacy and develop a disciplined investment mindset.

Another major focus of the session was mutual funds and their benefits. Ms. Verma explained that mutual funds offer advantages such as professional management, diversification, liquidity, cost-effectiveness, tax breaks, and regulation by trusted authorities. She encouraged participants to start investing early in order to maximize long-term wealth creation and take advantage of compounding benefits. The explanation was supported by real-world examples that illustrated how small, consistent investments can grow significantly over time.

The session also included a detailed discussion on the do's and don'ts of investing. Ms. Verma advised students to diversify their portfolios, invest systematically, and conduct proper research before committing funds. At the same time, she cautioned against following market rumors blindly or investing without understanding the associated risks. These insights helped the students understand the importance of rational decision-making and the dangers of impulsive financial behavior.

Importantly, Ms. Verma used live and practical examples throughout her talk, which made the complex concepts of the financial market easy to understand. She shared scenarios from real investor experiences, demonstrated how to analyze different investment products, and clarified common misconceptions about securities and mutual funds. These examples bridged the gap between theory and practice, making the session highly interactive and relatable.

Towards the end, the session also addressed the growing importance of cyber security in financial markets. With increasing reliance on online transactions and digital platforms, Ms. Verma highlighted the risks of cyber fraud and explained how investors can safeguard their accounts. She introduced students to the cybercrime portal, guiding them on how to report suspicious activities and adopt safe online practices. This segment resonated strongly with the audience, as it connected financial literacy with digital awareness, an essential skill in today's world.



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Overall, the expert session on Financial Literacy by CDSL provided students with a comprehensive understanding of the securities market and the role of depositories in ensuring smooth financial transactions. It not only introduced them to the technical aspects of dematerialization and investment options but also emphasized the practical steps required to become informed, responsible, and secure investors. The combination of conceptual clarity, practical insights, and live examples made the session highly enriching, leaving the students with valuable knowledge that they can apply both in their personal financial journey and future professional careers.



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Photograph of the Event:





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Flyer of the Event:



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School of Management Studies

An Expert Session
ON
FINANCIAL LITERACY BY CDSL



Ms. Reshma Verma
(Assistant Manager)
Investor Awareness Department,
Central Depository Services Limited
(CDSL)

Date: 12th September
Time: 4:00 PM Onwards

Invited By

Dr. Pankajray Patel
Director, GTU - SMS

Dr. Priyanka Bhatt
Coordinator

Locate us @ : GSMS, Academic Block-4, GTU Campus, Visat Gandhinagar Highway, Chandkheda, Ahmedabad Gujarat

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Feedback of the Event:

The expert session on Financial Literacy by CDSL was highly insightful and beneficial for the participants, as it provided them with practical exposure to the working of financial markets and the vital role played by depositories like CDSL. Students appreciated the clarity and simplicity with which Ms. Reshma Verma explained technical concepts such as dematerialization, mutual funds, and investment strategies, while the use of live examples made the learning process engaging and easy to grasp. The detailed discussion on the do's and don'ts of investing, along with the emphasis on risk assessment and cyber security, was found to be extremely relevant and practical for their future financial planning. Participants shared that the session enhanced their confidence to explore the securities market and motivated them to adopt disciplined and systematic investment approaches. The interactive nature of the program, where students could connect theory with real-world practices, created a strong impact and was widely appreciated. Overall, the session was successful in creating awareness, building financial literacy, and inspiring students to take informed steps towards financial independence and security.

Event Coordinator: Dr. Priyanka Bhatt

Associate Professor,

GTU-SMS

Event Conducted by: Finance Club

GTU-SMS