



ST. XAVIER'S COLLEGE, MAPUSA GOA

Report of Activity conducted in the Academic Year 2025-26

Name of Activity	Student's Guide to : 'SMART INVESTING AND WEALTH CREATION'
Date/ Duration	30 th September 2025, 11:00 am – 1:45 pm
Venue	Conference Hall, PG Block, St. Xavier's College, Mapusa – Goa
Name of organizing Department/Cell	Department of Commerce
In collaboration with	
Name/s of Faculty Co ordinator	Ms. Namita Parsekar, Assistant Professor, Department of Commerce
Stratum of Event	College
Name & details of Resource Person/s if any	Mr. Tylden D'Souza, Finance Lead at NESTECH, MBA – Finance, Certified Financial Planner
Report	<p>The Department of Commerce, St. Xavier's College, Mapusa, successfully organized an insightful session on “Smart Investing and Wealth Creation” on 30th September 2025 in the Postgraduate Conference Hall. The session was conducted under the guidance of Ms. Namita Parsekar, Assistant Professor, Department of Commerce and was led by Mr. Tylden D'Souza, a Certified Financial Planner and Finance Professional, who shared his deep knowledge and real-world experience in the field of finance and investment.</p> <p>The programme commenced at 11:00 a.m. with participant registration, followed by a warm welcome. A total of 110 participants were present for the session. Mr. Yog Ghotge, a fellow student, introduced the resource person, highlighting Mr. D'Souza's professional journey, expertise, and achievements in financial</p>

planning. A token of appreciation was then presented to the speaker by Miss Sybil, marking the beginning of the session.

Mr. D'Souza initiated the technical session by introducing the concept of financial literacy and emphasizing its importance for young adults. He explained key principles of budgeting, the 50-30-20 rule for income allocation, saving habits, and the power of compounding, all through relatable, real-life examples.

The speaker gave an in-depth explanation of asset classes in India — including equity, debt, real estate, and gold — comparing their risk-return profiles to help students understand the importance of diversified investing. A major highlight was his discussion on why the stock market beats inflation and how equity investments play a vital role in long-term wealth creation.

To make the learning experience engaging, students participated in a mock stock market investing game, where each participant was virtually allotted ₹5,00,000 to invest in different stocks. This activity helped students grasp the concepts of market fluctuations, risk management, and the impact of emotions such as fear and greed on investment decisions.

During the debrief, Mr. D'Souza summarized the lessons learned from the game — emphasizing that stock prices fluctuate quickly, diversification reduces risk, and one should always keep some cash aside for regular expenses. He also explained how to start investing in equity, the steps involved in opening a Demat account, and the need for systematic investing. Furthermore, he discussed potential career opportunities in the stock market and financial sector, motivating students to consider finance as a rewarding professional path.

The session concluded at 1:45 p.m. with a vote of thanks delivered by Miss Shwetha Maurya, who expressed heartfelt gratitude to the speaker, faculty members, and participants for making the event a resounding success.

Overall, the session was highly enriching, combining theoretical knowledge with practical exposure. It inspired students to adopt financial discipline, plan early for their future, and approach investing with clarity and confidence.

	<ul style="list-style-type: none"> • <u>Key Takeaways from the Session</u> <ul style="list-style-type: none"> ○ Understanding of financial literacy and the importance of budgeting. ○ Awareness of different asset classes and their risk-return trade-offs. ○ Stock market as a powerful tool to beat inflation and build long-term wealth. ○ Importance of diversification in reducing investment risk. ○ Recognition that stock prices fluctuate quickly — emotional control is vital. ○ Greed and fear significantly influence investment outcomes. ○ Always set aside cash for essential expenses before investing. ○ Begin early and invest systematically to benefit from compounding. ○ Explore career opportunities in finance and the stock market.
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Brochure/Poster	https://xavierscollegegoa.ac.in/wp-content/uploads/2025/11/Report_of_Smart_investing_and_Wealth_creation-Brochure-.pdf
Photographs	NIL
List of participants with signatures	https://xavierscollegegoa.ac.in/wp-content/uploads/2025/11/Report_of_Smart_investing_and_Wealth_creation-photos.pdf
Certificate	https://xavierscollegegoa.ac.in/wp-content/uploads/2025/11/Report_of_Smart_investing_and_Wealth_creation-CERTIFICATE.pdf