

**PROCEEDINGS OF ENTREPRENEURSHIP DEVELOPMENT**  
**PROGRAMME ON MUTUAL FUND INVESTMENTS**

**DATED, 29<sup>TH</sup> JUNE 2021**

WebEx Link:

<https://centraldepository.webex.com/centraldepository/j.php?MTID=me078297a332d10ae90743c179c81c7a3>

The programme got commenced by 2:30 PM dated 29-06-2021. The Masters of Ceremony, Ms. Shilpa M and Ms. Shilpa C (I M COM students, Department of Commerce and International Business, Central University of Kerala) welcomed all to the 'Entrepreneurship Development Programme on Mutual Fund Investments' on behalf of the Department of Commerce and International Business. Then they requested everyone to raise for the university anthem. After the university anthem, the Master of Ceremony invited Prof. Dr. T Mallikarjunappa (Head of the Department of Commerce and International Business, Central University of Kerala) for the welcome speech. He warmly welcomed the Chief Guest, Mr. Yogesh Kundnani (Senior Vice President, CDSL), the resource persons, Mr. Joseph N J (Channel Head, Banking & National Distributors, Kerala) and Mr. Shibunath T A (CDSL Regional Head, Kerala), Prof Dr. V Balachandran (Dean, School of Business Studies, CUK), Dr. Joseph Koyippally (Director, Placement Cell, CUK), Dr. A K Mohan, Director, APJ Abdul Kalam Centre for Extension Services; Dean, School of Social Sciences, CUK), Dr. Haritha P H (Guest Faculty, Dept. of Commerce and International Business, CUK), Masters of Ceremony, special guests, faculty members, students and all other participants to the programme. He said that it was a great pleasure to conduct this programme in the presence of these dignitaries. He pointed out the relevance of Mutual Fund Investment and wished all the success to the programme.

Next, the Master of Ceremony invited the Chief Guest, Mr. Yogesh Kundnani (Senior Vice President, CDSL), for the inauguration of the programme. First of all, he thanked all dignitaries for inviting him to be a part of this programme and to inaugurate this programme. He congratulated the coordinators for taking this topic for the session as mutual funds are an excellent source for retail investors to invest in the securities market. He said that one can invest in all types of securities like debt, equity, gold, Govt securities through mutual fund investing. He pointed out that hardly 4% out of the total population invested in the capital market and the remaining 96% are left out untouched and they never invested in the capital market and they are unaware of the actual potential of the capital market in terms of employment opportunities and wealth generation. He then mentioned that the capital market in India has a long way to go. He further said that the introduction of Digital KYC has helped retail investors across the country to enter the capital market and start investing easily. He concluded his words by officially inaugurating the programme and he wished all the success to the programme.

Then the master of ceremony invited Prof. Dr. V. Balachandram, Dean, School of Business Studies, CUK to give the felicitation where he stressed the importance of this session. He said that as the students are the future investors, the need to educate them for safe and smart investments in different schemes is gaining popularity. He thanked Mr. YogeshKudnani, Senior Vice President, CDSL for inaugurating the event and sparing much time in his busy schedule.

Further, Dr. Joseph Koypally pointed out the necessity of conducting webinars on mutual funds and security markets to guide and make sure the students move in the right direction. In a vast economy, securities and stock markets will become the yardsticks for measuring strength, and spreading awareness to the general public on mutual funds is a need of the hour, he added.

Dr. A.K Mohan, Director, APJ Abdul Kalam Centre for Extension Services, Dean, School of Social Science, CUK mentioned the effective utilization of webinars on mutual funds and the need to acquire in-depth knowledge on mutual funds and the stock market to ensure a high return. The Stock Market and investment options are the fastest growing strong metals of our economy, all of us need to make a wise choice in investment decisions for future needs and social status, he added.

Then the master of ceremony invited Mr. Joseph N.J (Channel Head, Banking and National distributors, Kerala) to give the keynote address on “Mutual Fund Investments”. By 3:17 pm, the resource person started his session by giving a brief introduction about mutual funds. He said that in India, the mutual fund is in the form of a Public Trust created under the Indian Trust Act of 1882. He then explained the concept of mutual funds which is a trust that pools the savings of different investors with a common investment objective. He pointed out that financial literacy is low in Kerala. Later he elaborated in detail about how mutual fund schemes operate. He also explained the advantages of mutual funds to investors. He said that mutual funds have dedicated fund managers who analyze and take into consideration all aspects of mutual funds. He also added the affordability, liquidity, and tax benefits of mutual funds. Later he talked about the different types of mutual funds and debt funds. He mentioned hybrid funds which are a combination of equity and debt. He also spoke about the solution-oriented funds which are retirement funds and children’s funds. He then pointed out that sector funds have a high risk and liquid funds have a low risk. He further mentioned a quote by Robert Arnott, “In investing what is comfortable is rarely profitable”. He also talked about the need for investing. To give more insights he also shared his personal experience in investing and also encouraged the students to invest in SIPs. He emphasized that the market is always moving up and patience always delivers. Later he spoke about the Lump-sum investment and SIP. He said that Systematic Investment Plan (SIP) is an investment plan for investing in small funds

for the long term. He also pointed out a Malayalam quote to add more insights into the concept. He then talked about some myths in mutual funds and encouraged the audience to invest more in long term. He also explained about the mutual fund regulations which came in the year 1996.

Later he spoke about the National Pension Scheme and suggested equity investments for the long-term horizon. He concluded his session by talking about the career opportunities and encouraged the students to achieve their career goals and financial goal.

Thereafter the Master of ceremony invited Mr. Shibunath T.A (CDSL regional head, Kerala) to speak on the topic “Why Mutual Funds in Demat?” He started the session by talking about CDSL, its origin, and till today. He said that mutual funds can be held in Demat form and statement of account (SOA). He also told that mutual funds can be purchased through stockbrokers through a trading account (Demat form) or can approach AMC, distributors, Online portal, Stock exchange distributors platform, etc. After speaking about the procedures, he explained the benefits of holding mutual funds in Demat form which include all investments in a single account, easy to track and safe to manage investments, portfolio valuation 24/7 available using CDSL Myeasi facility, pledging of mutual funds for taking loans, instant transfer of Mutual funds, nomination and transmission, etc. He also introduced the Basic Service Demat account, which can exempt the AMC till the account value is below 50000. He then spoke about the facilities provided through the Demat account which include De-statementization, Re-statementization, the redemption of MF, switching of MF through DP in case of open-ended schemes. He also explained the method through which capital gain or loss can be extracted using the capital gain statement available in the MF RTA CAS portal. The various digital services provided by CDSL were also specified by him in his address. He ended his presentation by giving information about various websites and portals which give basic security market information to students.

Then the platform was open for the question-and-answer session. Prof. Dr. T Mallikarjunappa (HOD, Department of commerce and international Business) made a query on whether conversion of mutual fund units from physical form to electronic is the same as equity shares. Mr. Yogesh Kundnani (senior vice president, CDSL) answered that in the case of Mutual funds, conversion from the physical form into electronic is known as destatementization, but the process is almost similar to equity stocks. He added that investor will be well-informed if he/she holds mutual fund units in destatementized form because they will be provided with all information about their stock portfolio or mutual fund portfolio in a single click.

Next Prof. Dr. V Balachandran (Dean, school of business studies) poses a question, what is the right time to invest and the right time to come out of the market. Mr. Yogesh opined that the right time to start investing is now itself. He added that more than timing, how much time we spend in the market becomes important to get better returns. He also shared the number of new Demat accounts opened in the last financial year, one crore twenty lakhs. Mr. Joseph N J added that the right to come out of the investments is when we realize that the stock has delivered enough return on a particular aspect. Mr. Balachandran also enquired about the maximum limit that one can invest through a mutual fund. Mr. Joseph replied that there is no such limit in investing through a mutual fund.

Mr. Mallikarjunappa enquired about the unpredictable fluctuations happening in the market. He answered that there may be volatility in the future also as happened in the past, but the stocks will be replaced. Mr. Yogesh added that it is futile to predict the future. It is better to focus on asset allocation and long-term financial goals. Mr. Balachandran made a query on the proportion of investments in equity and debt. Mr. Joseph said that the equity investments- 50%, debt- 40%, and others will be 10%.

Finally, Dr. Haritha PH (Guest Faculty, Department of Commerce and International Business) delivered the vote of thanks followed by the National Anthem. The programme reached its end by 5.30 pm (IST).

**Brief Profile of the Invitees:**

### **YOGESH KUNDNANI**



- Yogesh Kundnani is presently working as Senior Vice President in CDSL (Central Depository Services India Ltd).
- CDSL is currently the largest depository in India in terms of number of Demat accounts.
- Yogesh Kundnani is B.E. (Electronics) and MBA by qualification.
- Yogesh Kundnani has got more than 25 years of experience in Capital Markets.
- Yogesh Kundnani is registered as a Trainer with NISM (National Institute of Securities Markets).
- Yogesh Kundnani has done more than 100 Investor Awareness Programmes across our country.

### **JOSEPH N J**



- Channel Head Banking & National Distributors, Kerala
- After the masters from Pondicherry Central University joined the MF industry in 2001 and is with SBIMF since 2004 January.
- Conducted more than 100 investors education programmes all across Kerala

## SHIBUNATH T A



- Post Graduate in Commerce from University of Kerala
- Registered as Trainer with National Institute of Securities Market
- Joined in CDSL in the year of 2005
- Overall, 30 years of working experience in Capital Market

A handwritten signature in blue ink, appearing to read 'T Mallikarjunappa', written over a light blue rectangular background. Below the signature, the word 'Signature' is printed in a small, black, sans-serif font.

Prof T Mallikarjunappa  
Head of the Department  
Department of Commerce and International Business  
School of Business Studies, Central University of Kerala

## PHOTOGRAPHS OF THE PROGRAMMEME:





Meeting participant list:

- priyatha (Cohost, me)
- 392 (Cohost)
- CUK (Cohost)
- Shilpa. C (Cohost)
- Shilpa M (Cohost)
- AHAMMED HUSAIN V P

# Shibunath T

Host

Joseph Koyppally (Cohost)

Dr. Mohan A K (Cohost)

CDSL YOGESH KUNDNANI (Cohost)

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Participants Chat

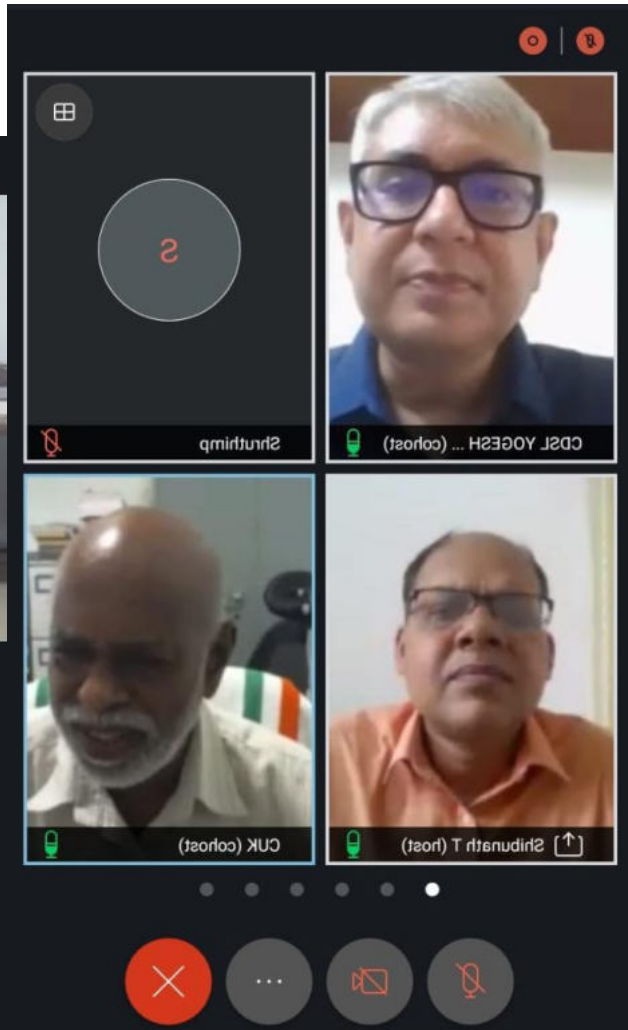
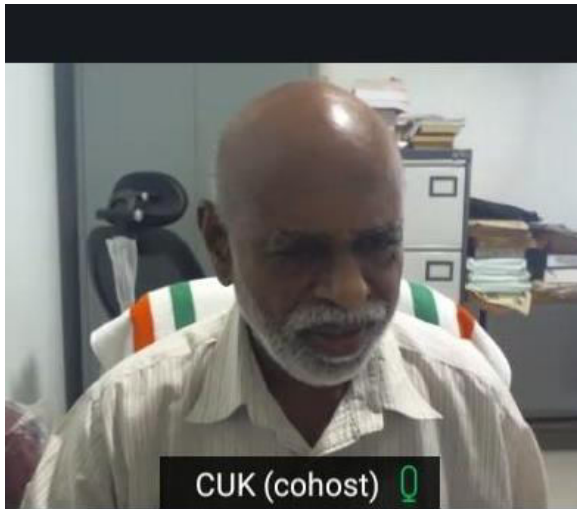
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Speaking: CUK (Cohost)

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		BALA Cohost
	Anagha.M	anjali k nair

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Participants Chat





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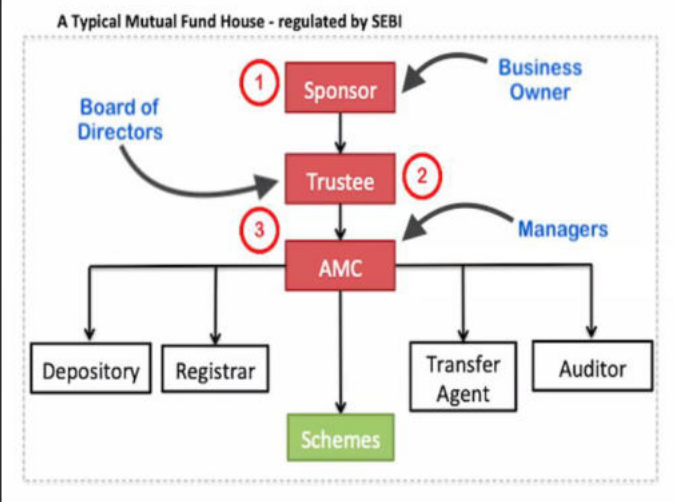
Bhagyalakshmi K Me 392 (Co-host)

Shilpa. C Co-host

CUK Co-host

Dr. Mohan A K Co-host

BALA Co-host



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Bhagyalakshmi K Me 392 (Co-host)

Shilpa. C Co-host

CUK Co-host

Dr. Mohan A K Co-host

BALA Co-host

**Mutual Fund In India**

- In India Mutual Fund is the form of a Public Trust created under the Indian Trust Act of 1882
- In 1963 with the initiative of the Government of India and Reserve Bank of India Unit Trust of India was formed.
- 1987 SBI Mutual Fund – The First Public Sector Mutual fund
- 1993 Kothari Pioneer – The first Private Sector Mutual Fund
- 1996 SEBI Regulation in Mutual Fund came and SEBI over these years have introduced rules and regulation from time to time to protect investors interest.
- Over these years Mutual Fund industry India was growing steadily and in the past 10 years grew by more than 5 times.
- Currently there are 45 Mutual Funds in India with an average AUM of around 32 Lakh Crore.

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Bhagyalakshmi K <small>Me</small>	Dr. Mohan A K (Cohost)	Shilpa. C <small>Cohost</small>
Shilpa M <small>Cohost</small>	Shilpa M <small>Cohost</small>	CUK <small>Cohost</small>
Joseph Koyippally (Cohost)	392 <small>Cohost</small>	AHAMMED HUSAIN V P




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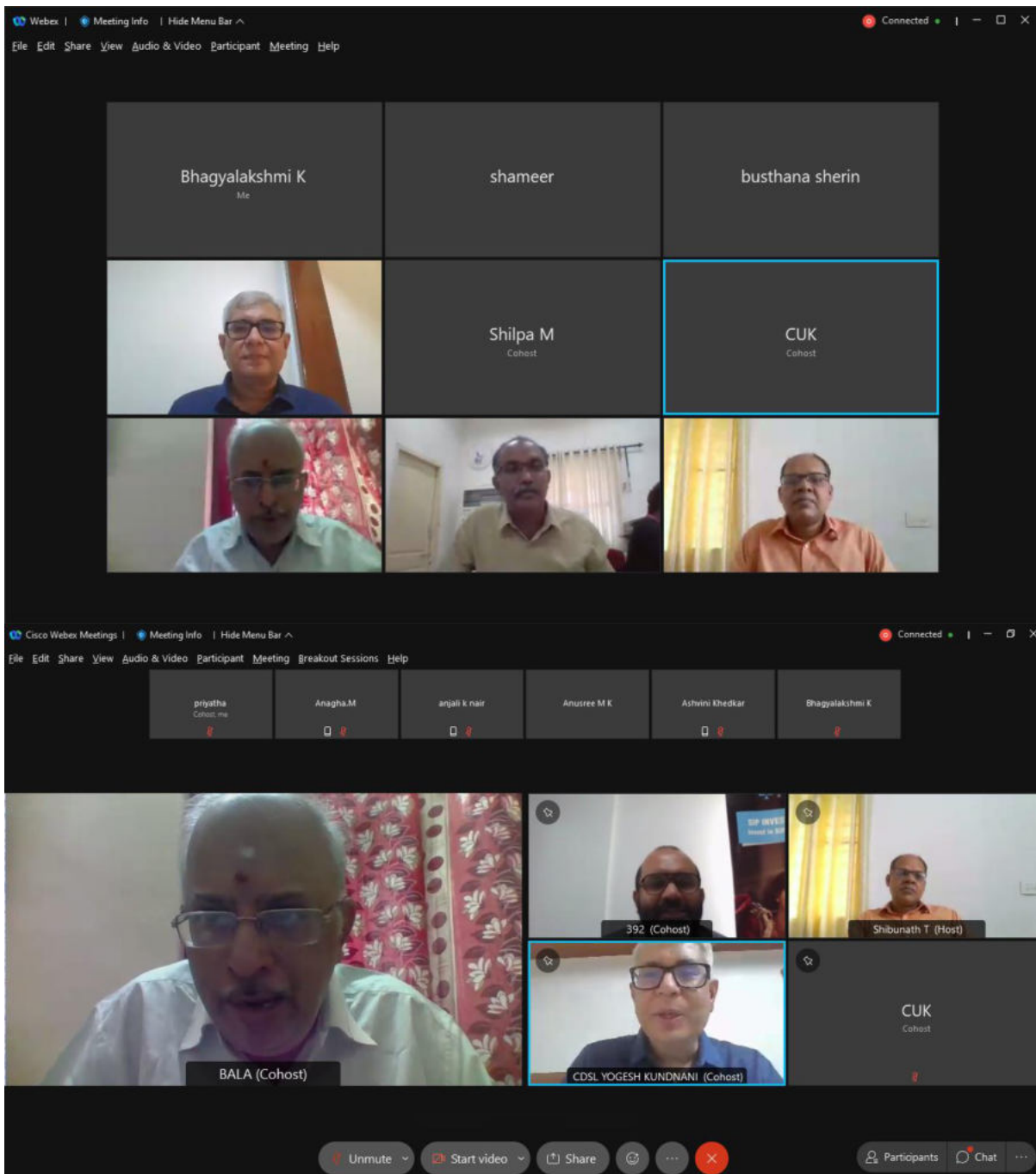
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Bhagyalakshmi K <small>Me</small>	Dr. Mohan A K (Cohost)	Shilpa. C <small>Cohost</small>
Shilpa M <small>Cohost</small>	Shilpa M <small>Cohost</small>	CUK <small>Cohost</small>
Joseph Koyippally (Cohost)	Shilpa M <small>Cohost</small>	392 <small>Cohost</small>

Bhagyalakshmi K <small>Me</small>	shameer	busthana sherin
 CDSL YOGESH KUNDNANI (Cohost)	Shilpa M <small>Cohost</small>	
392 <small>Cohost</small>	AHAMMED HUSAIN V P	akhilesh

Bhagyalakshmi K <small>Me</small>	shameer	busthana sherin
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 392 <small>Cohost</small>	AHAMMED HUSAIN V P	



  
Signature

Prof T Mallikarjunappa

Head of the Department

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Brochure



# CDSL

INVESTOR PROTECTION FUND TRUST

## ENTREPRENEURSHIP DEVELOPMENT PROGRAMME ON SECURITIES MARKET

29 June 2021 (Tuesday) at 2.30 PM.

Organized by  
**Central Depository Services (India) Limited (CDSL) and  
Department of Commerce and International Business, School of Business Studies,**  
in association with  
**Internal Quality Assurance Cell (IQAC) and  
Innovation and Entrepreneurship Development Centre (IEDC)  
Central University of Kerala**

### Inauguration

**Mr. Yogesh Kundnani**

Senior Vice President, CDSL



### Keynote Address

**Mr. Joseph N J**

Channel Head, Banking & National Distributors,  
Kerala

Topic: "Mutual Fund Investment"



**Shibunath T A**

CDSL Regional Head, Kerala

Topic: "Why Mutual Fund in Demat?"



**Note: Online Link: CISCO WebEx meet link is given at the end of the brochure. All the persons who are attending the event have to download the WebEx app and install in the device you are using to enter the programme. You can forward the brochure to you contacts and all are welcome to attend the programme. There is no registration fee for the programme.**



**Chief Patron**

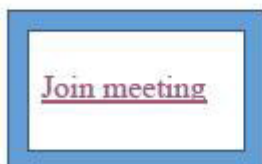
Prof. H. Venkateshwarlu  
Vice Chancellor, Central University of Kerala

**Patrons**

Dr RajendraPilankatta, Registrar, Central University of Kerala  
Prof Dr K P Suresh, Dean-Academic, Central University of Kerala  
Prof Dr V Balachandran, Dean, School of Business Studies.

**Organizing Committee**

Prof. Dr T Mallikarjunappa, Head, Dept. of Commerce and International Business.  
Prof Dr M S John, Co-ordinator, NAAC;  
Dr Rajesh R., Director, IQAC;  
Prof Dr Joseph Koyippally, Director, Placement Cell  
Dr.ThasleemaT.M., Co-ordinator, IEDC  
Dr.Haritha P H, Dr AfeefaChollasserri, Ms.Dheera K R, Dr Arunima K V, Mr Nagaraja Sharma.



**Join from the meeting link**

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Meeting number: 184 624 9664

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## Programme Schedule



# CDSL

INVESTOR PROTECTION FUND TRUST

**Central University of Kerala and Central Depository Services (India) Limited (CDSL)**  
**Department of Commerce and International Business, School of Business Studies**  
in association with  
**Internal Quality Assurance Cell (IQAC), CUK and**  
**Innovation and Entrepreneurship Development Centre (IEDC), CUK**  
organizes  
**ENTREPRENEURSHIP DEVELOPMENT PROGRAMME (EDP)**

**Tuesday, 29 June 2021 at 2.30 PM (IST).**

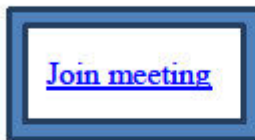
### **PROGRAMME SCHEDULE**

<b>Prayer</b>	: Central University of Kerala Anthem
<b>Welcome</b>	: Prof. Dr T Mallikarjunappa HOD, Dept. of Commerce and International Business, Central University of Kerala
<b>Inauguration</b>	: Mr. Yogesh Kundnani Senior Vice President, CDSL
<b>Felicitations</b>	: Prof. Dr V Balachandran, Dean, School of Business Studies, CUK.  Dr Joseph Koyippally, Director, Placement Cell, CUK  Dr A K Mohan, Director, APJ Abdul Kalam Center for Extension Services; Dean, School of Social Sciences, CUK
<b>Keynote Address</b>	: "Mutual Fund Investments" Mr. Joseph N J Channel Head, Banking & National Distributors, Kerala  : "Why Mutual Funds in Demat?" Mr. Shibunath T A CDSL Regional Head, Kerala
<b>Vote of Thanks</b>	: Dr Haritha PH, Faculty, Dept. of Commerce and International Business

Master of Ceremony : Ms. Shilpa C and Ms. Shilpa M  
I MCom Students

National Anthem

Note: Online Link: CISCO Webex meet link is given below. All the persons who are attending the event have to download the Webex app and install in the device you are using to enter the programme. You can forward the brochure to your contacts and all are welcome to attend the programme. There is no registration fee for the programme.



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Meeting number: 184 624 9664

Password: webinar

## **EMAIL ATTACHMENTS**

**Shibunath T /BD/KOCHI <shibunatht@cdslindia.com>**

Tue, Jun  
29, 4:55  
PM

from:**Shibunath T /BD/KOCHI** <shibunatht@cdslindia.com>to:"MALLIKARJUNAPPA T. It is very interesting. TM" <tmmallik@cukerala.ac.in>

date:Jun 29, 2021, 4:55 PMsubject:FW: FEED BACK FORM AND INVESTORS GUIDEmailed-by:cdslindia.comsigned-by:cdslindia.onmicrosoft.comsecurity: Standard encryption (TLS) [Learn more](#)  
:Important mainly because it was sent directly to you.

Dear sir

Pls find attached feed back form to be shared to the participants during the meeting in Chat Box . For each Programme we should collect it online.

KINDLY SUBMIT FEEDBACK FORM AFTER MEETING

[https://docs.google.com/forms/d/e/1FAIpQLSes3cQ9-G9rRiyEtTPfuCVyB3pcE6KsfyioN-obpZXaCY3Tvw/viewform?usp=sf\\_link](https://docs.google.com/forms/d/e/1FAIpQLSes3cQ9-G9rRiyEtTPfuCVyB3pcE6KsfyioN-obpZXaCY3Tvw/viewform?usp=sf_link)

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Regards  
Shibunath



**Shibunath T /BD/KOCHI <shibunatht@cdslindia.com>**

Jun 29,  
2021, 6:35  
PM

from: **Shibunath T**  
/BD/KOCHI <shibunatht@cdslindia.com>  
to: "MALLIKARJUNAPPA T. It is very  
interesting. TM"  
<tmmallik@cukerala.ac.in>  
date: Jun 29, 2021, 6:35 PM  
subject: RE: FW: FEED BACK FORM AND  
INVESTORS GUIDE  
mailed- cdslindia.com  
by:  
signed- cdslindia.onmicrosoft.com  
by:  
security: Standard encryption (TLS) [Learn more](#)  
: Important mainly because you often read  
messages with this label.

Dear sir

Attendance sheet attached .inform students to submit feedback if not submitted . Monday I can provide feedback details to CUK

Pls find attached feed back form to be shared to the participants during the meeting in Chat Box . For each Programme we should collect it online.

**KINDLY SUBMIT FEEDBACK FORM AFTER MEETING**

[https://docs.google.com/forms/d/e/1FAIpQLSes3cQ9-G9rRiyEtTPfuCVyB3pcE6KsfyioN-obpZXaCY3Tvw/viewform?usp=sf\\_link](https://docs.google.com/forms/d/e/1FAIpQLSes3cQ9-G9rRiyEtTPfuCVyB3pcE6KsfyioN-obpZXaCY3Tvw/viewform?usp=sf_link)

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Regards  
Shibunath

**MALLIKARJUNAPPA T. TM <tmallik@cukerala.ac.in>**

Jun 13,  
2021, 6:51  
PM

from: **MALLIKARJUNAPPA T. It is  
very interesting.**  
**TM <tmallik@cukerala.ac.in>**

to: Shibunath T /BD/KOCHI  
<shibunatht@cdslindia.com>

date: Jun 13, 2021, 6:51 PM

subject: Request for the Feedback  
results.

mailed- cukerala.ac.in  
by:

Dear Sir

How are you? Thank you very much for conducting the Programme on Securities markets and Common Man. Kindly send the feedback of the programme. Kindly send me know whether we should send the mails to the participants for sending the feedback. If CMA, CS Madhusudhanan will handle the next 2 sessions, please give his email id.

As I have discussed with you earlier we can have the second and the third series as and when the resource person finds time. My request for the second series is the topics could include how to open trading accounts, demat account, documents required for these, different types of margins and deposits to be kept while opening the trading account, demat charges, how to trade, the requirements for a student seeking employment in any of the stock broking firms, commodities market trading on NSE, how to become a member of the stock exchange, SEBI regulations relating to stock trading. and related issues.

The third series can cover the following: Mutual funds, structure, different types of schemes, different options in the schemes, examples of MFs, NAV, how NAV is calculated, how to invest in MFs, Derivatives segment, commodity segment, currency segment.

You could suggest the dates for these programmes and we can discuss the convenient dates and move ahead. I would be happy if your VP can come and greet in the next programme. Kindly let me know your views on these.

Regards

T Mallikarjunappa

Prof Dr T Mallikarjunappa  
Department of Commerce and International Business  
Central University of Kerala, Tejaswini Hills, Periyar (Post)  
Kasaragod - 671 320, Kerala, India.



**Shibunath T** <messenger@webex.com>

Tue, Jun  
22, 10:46  
AM

from:**Shibunath T** <messenger@webex.com>reply-to:shibunatht@cdslindia.com

to:tmmallik@cukerala.ac.in

date:Jun 22, 2021, 10:46 AMsubject:Webex meeting invitation: Webinar on Mutual Fund & MF in Demat Form by Central University of Kerala and CDSL IPFmailed-by:webex.comsecurity: Standard encryption (TLS) [Learn more](#):Important mainly because it was sent directly to you.

### Webinar on Mutual Fund & MF in Demat ...

[View on Google Calendar](#)

When Tue Jun 29, 2021 2:30pm – 4:30pm (IST)

Where <https://centraldepository.webex.com/centraldepository/j.php?MTID=m952be3f74317bbe593353e787a597887>

Who Shibunath T\*

**Shibunath T is inviting you to a scheduled Webex meeting.**

Tuesday, June 29, 2021

2:30 PM | (UTC+05:30) Chennai, Kolkata, Mumbai, New Delhi | 2 hrs

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### Join by phone

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You can also dial 210.4.202.4 and enter your meeting number.

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