

# **INVESTOR AWARENESS PROGRAMS**

**2014-15**

**Organized by**



**The Institute of Chartered Accountants of India**

## INVESTOR AWARENESS PROGRAMS

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## **OBJECTIVES**

- To create awareness amongst the public at large and whether the investors are pertinent about the Ministry of Corporate Affairs and ICAI initiative in regard to investor's protection.
- To enhance the ability of investors to understand broad developments in the country having bearing on the corporate sector and the capital market.
- To bring together investors' belonging to different categories for imparting much needed education and creating awareness as to their protection.
- To educate the investors' on their rights and responsibilities.
- To make investors' aware of grievances handling mechanism and different agencies to be approached for redressal.
- To advise about importance of fundamental analysis based on balance sheets and other financial statements specially notes and other disclosures.
- To apprise importance of Auditors report and its impact on investment decisions.
- To advise about importance of CA's as highly capable investment advisors.
- To apprise investors' about various investment options including debentures, fixed deposits, mutual funds, equities and other capital market instruments and their suitability to different investors, age, profile and financial strength.
- To create understanding amongst the investors' about capital markets and related institutions - their functioning, and their interface with the investors.
- To spread awareness on approach and criteria to be followed while making investments in capital market securities, do's and don'ts and explain risk and reward relationships.

- To explain basic capital market related processes like transfer and transmission of shares and dematerialisation procedure to be followed and care to be exercised.

## **OUTCOMES**

- (1)** Enhanced level of awareness and education among the investor's about
  - a. The risk and return factors that one should know before investing.
  - b. On the features of various instruments that are available in the capital market.
  - c. Protection under various statutes available to investors.
  - d. Investor's common grievances and how to redress them.
  - e. The role and functions of regulators associated with the capital markets.
  - f. On certain specific aspect like:
    - Capital Market Operations.
    - Understanding Corporate Disclosures.
    - Investor Protection – Right and Obligations.
- (2)** Enhanced level of understanding on the Ministry of Corporate Affairs/ Government's initiatives for protection of investor's Interests and the role played by them.
- (3)** Interaction of investors with the cross section of other participants in the capital market namely professionals rendering services, stock brokers, investor's forum, investment bankers, managers to the public issues, lead merchant banker etc.
- (4)** Creating larger public awareness on investor's rights, role and remedies available.

## **GUIDELINES**

1. **Investor Awareness programs:** The Ministry of Corporate Affairs of the Government of India has desired the ICAI to organize investor awareness programs throughout the country.
2. **Organizer:** The Programme is being organized / conducted under the aegis of Investor Education and Protection Fund (IEPF) of the Ministry of Corporate Affairs in partnership with the Institute of Chartered Accountants of India. The POU's, organizing these programs should take out all concerted efforts in making the programme a grand success.
3. **Programme Director/Coordinator:** The All India Programme Director will be the Chairman of the Committee on Financial Markets and Investors Protection, ICAI. The Programme Coordinator will be the Member of the Central Council, in case the programme is held at his place, the Regional Council Chairman/Member / the POU Chairman would be the Programme Coordinator at other places, as the case may be.
4. **Benefits of Programs:** These programs are for the general public/ investors' at large and therefore sufficient publicity / advertisement should be given so as to enable the public at large to attend and derive the maximum benefit by way of empowerment and investor education. Apart from the general public, professionals can also attend the programme. Members attending the programme shall be entitled to **2 hours CPE** grant of credit provided the programme is of 3 hours duration.
5. **Faculty of the Program:** **A list of probable faculties should be sent to CFMIP for the approval.** POU's organizing these programs should make coordination with the offices of the Registrar of Companies, Regional Director of the Ministry of Corporate Affairs situated nearest their POU and invite the officials such as ROC, Assistant ROC, RD etc. for the function. Other agencies like stock exchanges, chamber of commerce, investors associations can also be involved but it should be ensured that the programme is mainly organized under the banner of the Ministry of Corporate Affairs and ICAI. **It is**

**preferable to engage the local speakers as far as possible so that it may cut down the cost of travelling etc.** If need be and absolutely necessary, one eminent faculty from a place not farther from the place of branch can be invited as a speaker.

- 6. Funding:** The funding for the programme will be given by the Ministry of Corporate Affairs after the POU conducts the programs at their end. In other words, the POU will initially incur the expenditure and the reimbursement would thereafter be done on submission of documents. **The POU's organizing these programs will be entitled to a maximum reimbursement of**

- i. **Rs. 35,000 for programs conducted in metro cities such as Delhi, Mumbai, Kolkata, Chennai, Chandigarh, Hyderabad and Bangalore**
- ii **Rs. 30,000 for north-east states Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland and Tripura**
- ii. **Rs. 25,000 for all other state capitals and district headquarters**

**The Ministry has further mandated that there should be minimum attendance of 100 participants** .All care should be taken to spend judiciously and consciously for the programme and the Ministry expects that every paisa spent for the programme is accounted for.

- 7. Expenditure:** Statement of Expenditure and respective organizers of the branch should be sent to the Committee Secretariat after holding the programme. Photographs taken during the occasion should also sent along with the vouchers. POU's are advised to be highly cost-effective and keep the expenditure as far as possible minimum.
- 8. Program Structure:** **The details about the program should be sent well in advance to the committee for its approval(Date, Venue, Time, etc).** The draft program structure is enclosed along with these guidelines. Branch may follow the pattern so that uniformity is maintained throughout. The programme shall be of 3 hours duration. The programme

may preferably be held during morning or evening subject to the convenience of the local public and to enable them to attend large in numbers.

9. **INVITATION TO LOCAL REGISTRAR OF COMPANIES (ROC) MUST BE MANDATORILY SENT and MARK CC to [Cfmip\\_rp@icai.in](mailto:Cfmip_rp@icai.in); [rohit.kumar@icai.in](mailto:rohit.kumar@icai.in); [Cfmip@icai.in](mailto:Cfmip@icai.in) while sending the said invitation.**
10. **Guest speaker:** A chief guest for the programme may also be invited involving eminent public personality / capital market expert / senior officials of the Ministry of Corporate Affairs etc.
11. **Venue of Programs:** The venue of the programme can either be branch/ Study Chapters/ Groups /Circles premises or a public place.
12. **Advertisement:** Publicity for the programme be given well in advance by use of local cable TV, cable, newspaper pamphlets, banners, pamphlets distribution etc. All efforts to be taken to ensure that the message of the programme reaches the public and banners can be displayed at various public places. **Original copy of the advertisement should be forwarded along with the bills.**
13. **Coordination:** The programme requires coordination with other agencies of the Government of India and mainly with the constituent offices of the MCA. Wherever ROC's offices are located, ROC to be invited for the programme as a special guest/speaker and other governmental agencies such as investor association, stock exchanges, SEBI, branches of industry associations like CII, FICCI, ASSOCHAM etc., branches/local chapters of the other professional institutes such as ICSI, ICAI (erstwhile ICWAI) etc, so that message of the programme reaches a broad spectrum of the place where POU is conducting the programme.
14. **Report:**
  - a) A brief report in soft copy about the programme should be sent immediately after holding the programme by email at [cfmip\\_rp@icai.in](mailto:cfmip_rp@icai.in).

- b) Undertaking from the Convenor of the study circle or managing committee of the branch for the amount of expenditure incurred.

The e- documents should be submitted within two days for reimbursement of expenses. (Report format enclosed). No reimbursements will be made if documents are not submitted within 2 days of conducting the programme.

**15. Feedback Form:** The Ministry has desired that Feedback form on the programs be distributed to the audience and to get collected. **(Feedback form enclosed) .**

**16.** POU's are requested to submit E-documents in relation to the programme organized by them.

**17. Other Important Points:**

(A) Limited number of photographs covering the technical sessions, audience gathering and interactive session can be covered. **Some photographs of the event, clearly stating the date of the program and location on the reverse of the photographs**

(B) Registers should be maintained at the entrance for recording the attendance of participants.

(C) A **Facilitation Desk** can be opened at the entrance of hall where programme is being held and public can be given reading material.

(D) The final invitation of the programme may also please be sent to following:

- Hon'ble Members of the Parliament
- Members of Central Council of respective region and all Government Nominees.
- All members of Regional Council.
- President , Vice President ICAI



- Hon'ble Minister of Corporate Affairs
- Hon'ble Minister of State for Corporate Affairs
- Secretary, Additional Secretary, Joint Secretary, and Director MCA

Please also give appropriate prestigious positions to the Central Council members and Regional Council members present at the function.

**For Further details and correspondence**

Committee on Financial Markets and Investors Protection

The Institute of Chartered Accountants of India

Administrative Block, Eight Floor,

A-29, Sector – 62,

Noida – 201 309

Ph. No. 0120-3045945 (Direct)

**CA. RAJKUMAR S. ADUKIA**

Chairman, Committee on Financial Markets &

Investors' Protection

Email: [radukia@icai.org](mailto:radukia@icai.org); [rajkumarradukia@caaa.in](mailto:rajkumarradukia@caaa.in)

**CA. Rohit Kumar**

Secretary, Committee on Financial Markets &

Investors' Protection

Mb. 09650075010

Email: [rohit.kumar@icai.in](mailto:rohit.kumar@icai.in)

**CA. Balwinder Singh**

**Officer in Charge**

Committee on Financial Markets &

Investors' Protection, ICAI

Mb. 09650034713

Email: cfmip\_rp@icai.in

**ILLUSTRATIVE TOPICS**

1. Guide to Small Investors on Capital Market Operations
2. Understanding Corporate Disclosures
3. Investor Protection – Do's and Don'ts
4. Frequently Asked Questions (FAQs) on Capital Market
5. Rights and Obligations of Small Investors
6. Investment Opportunities for Small Investors
7. Utility Role of Professionals for Small investors
8. Small investor's Grievances and Redressal Mechanism
9. Role of regulatory Authority in Capital Market Operations.
10. Role of Intermediaries in Capital Market Operations.
11. Dependence on Stock Market
12. Investor Population and perception

13. Reforms in the Indian Securities Market
14. Book building through online IPO system
15. Collective investment scheme
16. Portfolio risk Management
17. Trading Mechanism
18. Returns in Indian Stock Market
19. Budget Announcements for Capital Market
20. Development of derivative market in India
21. Role of investor associations
22. Indian Stock Market – Present & Future
23. Role of regulatory agencies in stock market
24. Trading online – do's and don'ts
25. Green shoe option
26. Mutual fund scheme
27. Systematic Investment Plans
28. Leveraging risk
29. Commodities market in India
30. Role of FII in stock market
31. Fixed deposits in companies
32. Vanishing Companies
33. NBFC
34. Chit Funds
35. Ponzi Schemes

**Note:**

The speakers may kindly be advised to focus on their topics and of interest to the investors and avoiding giving any tips, advise for investment as the programme is not intended for that purpose. Further they may also avoid the criticism of the policies of the Ministry or any other regulator and maintain the decorum of the programme. It is therefore important that the POU's to advise the speakers well beforehand their role and responsibilities.

**RECOMMENDED**  
**PROGRAMME STRUCTURE**

**INVESTOR AWARENESS PROGRAMME ( 2014-2015)**

**"EMPOWERMENT FOR INVESTOR EDUCATION & PROTECTION"**

**Organised By**

**THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA**

**Under the Aegis of**

**INVESTOR EDUCATION AND PROTECTION FUND (IEPF) OF MCA**

04.00 p.m.	04.05 p.m.	Address by Chairman, Organising POU .... the ICAI
04.05 p.m.	04.10 p.m.	Address by CA _____, Member Central Council ICAI
04.10 p.m.	04.20 p.m.	Welcome of Chief Guest and Address
04.20 p.m.	04.25 p.m.	Introduction & Welcome of Faculties
04.25 p.m.	05.15 p.m.	Session I
05.15 p.m.	06.15 p.m.	Session II

<b>06.15 p.m.</b>	<b>06.45 p.m.</b>	<b>Session III</b>
<b>06.45 p.m.</b>	<b>07.00 p.m.</b>	<b>Interaction with Participants, Closing Remarks &amp; Vote of Thanks</b>

### **E-Documents to be Submitted**

- Report of the programme conducted at your place in the prescribed format.
- The invitation card of the programme mentioning the details of topics and speakers
- A Statement of Expenditure signed by Chairman/Convener and Secretary/Dy. Convener of the Branch/POU's or two Officers of Branch.
- Feedback form (s) collected from participants if any.
- At least 4-5 photographs covering the technical sessions, the dais and the audience
- The attendance sheet
- Newspaper clippings, if any.

### **UTILIZATON CERTIFICATE**

This is to certify that amount of Rs..... (Rupees .....only) have been utilized on the expense of Investor Awareness Programme held on .....2014-2015 at ..... as per the expenditure statement submitted.

Name: .....

Membership No.....

Designation.....



The Institute of  
Chartered  
Accountants of  
India (Set up by  
an act of  
Parliament)

**MCA – ICAI INVESTOR AWARENESS PROGRAMME – 2014-15**

## **A Brief Report of the Investor Awareness Programme**

Organised by .....

Regional Council/ Branch/ Study - Circle/Chapter/Group



Ministry of  
Corporate Affairs,  
Govt. of India

[www.icai.org](http://www.icai.org)

[www.financialmarket.icai.org](http://www.financialmarket.icai.org)

[www.mca.gov.in](http://www.mca.gov.in)

[www.iepf.gov.in](http://www.iepf.gov.in)

[www.investorfirst.in](http://www.investorfirst.in)

1. Date: \_\_\_\_\_

2. Place (city/town): \_\_\_\_\_

3. Time: \_\_\_\_\_

3. Venue: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. No. of Participants attended: \_\_\_\_\_

(Please attach duly signed attendance sheet of all participants and feedback forms)

5. Chief Guest (if any): \_\_\_\_\_



6. Details of Technical sessions:

<b>Technical Session</b>	<b>Topic</b>	<b>Name of Speaker</b>	<b>Contact Details (ph. no., email id etc.)</b>
First			
Second			
Third			

7. A brief report about the programme:

8. What types of question/queries raised by participants who have attended the programme and your reply to them ?

9. Are you able to solve the questions/problems raised by the participants?

10. Whether Coverage of following topics are done?

- Mutual Fund
- Post Office Schemes
- PPF
- Chit Fund
- Ponzi Schmes
- NBFC
- Rajiv Gandhi Equity Scheme
- Collective Investment Scheme
- Retirement planning
- Investment schemes in Bank
- Tax saving schemes
- Grievance mechanism
- Any Other topic please specify

11. Total number of women participants?

Signature:\_\_\_\_\_

Name:\_\_\_\_\_

**ENCLOSURES:**

1. A Statement of Expenditure signed by Chairman/Convener and Secretary/Dy. Convener of the Branch/POU's or two Officers of Branch.
2. Utilization Certificate
3. Feedback form (s) collected from participants if any.
4. At least 4-5 photographs covering the technical sessions, the dais and the audience
5. The attendance sheet
6. Newspaper clippings, if any



## FEED-BACK FORM

Organized by  
The Institute of Chartered Accountants of India

Under the aegis of  
Investor Education and Protection fund (IEPF) of  
Ministry of Corporate Affairs, Govt. of India



[www.icai.org](http://www.icai.org)

[www.mca.gov.in](http://www.mca.gov.in)

[www.financialmarket.icai.org](http://www.financialmarket.icai.org)

[www.iepf.gov.in](http://www.iepf.gov.in)

[www.investorfirst.in](http://www.investorfirst.in)

Date \_\_\_\_\_

Place \_\_\_\_\_

(i) Whether the Investor Awareness Programme was useful? Yes/ No

(ii) Please rate each of the following:

	Very Good	Good	Average	Unsatisfactory
<b>Speaker</b> 1. _____ 2. _____	<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/>
<b>The content of the sessions</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>The informative material provided</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

(iii) Were queries appropriately replied by the speaker? Yes/ No

(iv) Would you recommend this event to other people? Yes/ No

(v) Do you feel better informed to take investment decisions after the Programme? Yes/ No

(vi) What other topics you like to be covered in the next programme?

1. \_\_\_\_\_

2. \_\_\_\_\_

(vii) Are you Investor in capital Markets: Yes/No

If Yes, which Instrument (Equity/ Mutual funds/ Bonds/ Derivatives)

(vii) Any other Suggestions/Comments to further improve the quality of the programme.

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Name: \_\_\_\_\_

Phone No.: \_\_\_\_\_

E-mail id: \_\_\_\_\_