



Setting the Policy Framework for Investor Education

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Rationale for Development of Investor Education Initiatives

- **Direct participation of large number of retail investors in IPO/capital market.**
- **Merit to disclosure regime.**
- **Complex Investment products and investment vehicle.**
- **Inadequate social security and retirement benefit.**
- **India is a nation of savers .There was need to convert savers into investors, off course, as a informed investors.**

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Complex & troubled financial landscape

- **Opaqueness of financial products & lack of knowledge on the part of the consumers.**
- **Globalization-Financial Conglomerates are Global but regulation is local.**
- **Technological advancement**
- **Financial education cannot be left to market alone.**
- **Investor due diligence**

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SAP FOR INVESTOR EDUCATION & AWARENESS

- **SAP Seeks to provide a framework for a more effective approach to investor education.**
- **Investor Education is a Critical component of Investor Protection mandate. Educated investor is protected investor.**
- **SEBI sets up a separate division for Investor Education.**
- **SEBI constituted IPEF July 2007.**
- **Focus on existing and Potential Investors.**
- **A different approach than mere provision of information.**
- **Investor out- reach programme.**
- **Training the trainer**

Investor Education Goal

- To build capacity of investors through education and awareness to undertake transaction in Securities Market- Invest with knowledge
- Endeavors to ensure that the investor learns investing, i.e. he obtains and uses information required for investing, evaluates various investment options to suit his specific goals.
- Ascertains his rights and obligation in a particular investment
- Knows where and how to seek help and guidance in case of need / grievance.

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Content Development

- Dedicated Investor Website –
<http://investor.sebi.gov.in/test/index.html>
- Awareness Material on website and brochures
 - ❖ Unbiased primer on various products & financial planning.
 - ❖ Do's and Don'ts and Rights and Responsibilities
 - ❖ Frequently asked Questions
 - ❖ Investor grievances redressal mechanism
- Financial Education Study material for six target groups (Available in 13 regional languages apart from English)
- Pocket money program for school children
- Mass Media Campaign

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Delivery Channels

- **Investor education programmes through :**
 - **27 Investor Associations (IAs) -118(2010-11),24(2011-12).**
 - **Industry/Trade bodies- AMFI, Exchanges, Depositories .**
 - **Resource Person's – 297 RP**
 - **Through National Institute of Securities Markets (NISM)**
- **By SEBI staff– 144**
- **Visit to SEBI – 31**
- **Regional Seminars – 35**

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Programs conducted by Trade bodies, Exchanges / Depositories

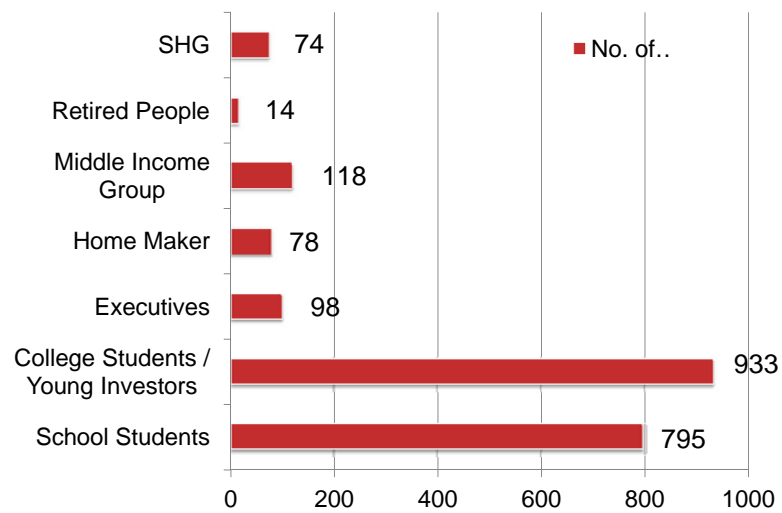
- **Programs conducted by AMFI , Exchanges
Depositories – till date conducted around
8110**
- **144 Joint Programs since April 2011**

Financial Education through RPs

Year	No: of Programs conducted
2010	100
2011	1773
2012	237
Total	2110

- ❖ 297 RPs trained by NISM/SEBI.
- ❖ Impact assessment planned through NISM.

RPs Workshops - Target Groups wise



Through NGOs

- **Pilot program through MelJol 2009-2010**
 - ❖ **238 teachers trained**
 - ❖ **14550 students from 197 schools covered.**
 - ❖ **Rural and tribal areas of Maharashtra - Akola and Thane districts**

Pocket Money Program

- ❖ **School Teachers trained by NISM / SEBI**
- ❖ **Program under supervision of NISM**
- ❖ **5783 students from 256 schools across the country have taken the program so far**

Few photos of the
workshops /
programmes conducted
by SEBI

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Workshop for School children



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Workshop for School children



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Workshop for Young Investors



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Workshop for Home Makers



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Workshop for Middle Income Group



18

Workshop for Executives



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Workshop for Self Help Group



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Workshop for Police Officers



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Workshop for Air Force officers



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Workshop for Retirement planning



Regional Seminar Launch of Brochure on Mutual fund & Grievance Redressal Mechanism



Way ahead...

- Mass Media Campaign
- Coordinated Approach with various regulators-
FSDC,RBI,SEBI,IRDA,PFRDA.
- Proposed National Strategy for Financial
Education.

Thank You