

# Financial Education and Consumer Protection Indian Perspective

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## Mandate of SEBI

- Protecting the interests of the investors
- SEBI's belief- An Educated Investor ; A Protected Investor
- Multi pronged Approach towards investor protection

## SEBI's approach

- Coordinated financial education and consumer protection strategies
- Enhanced disclosures with various systemic measures and financial education
- Existence and awareness of consumer rights and redress mechanisms

### Coordinated financial education and consumer protection strategies

- Financial Education
  - various target groups through Resource Persons (RPs)
  - Visit to SEBI
  - Pocket money through RPs
  - Through SEBI Officers as RPs

## Coordinated financial education and consumer protection strategies

- Combining financial Education with Investor Education
  - ▣ Investor Awareness Programmes
  - ▣ Coordinated programs with Exchanges, Depositories, trade bodies etc..
  - ▣ SEBI officers as Resource Persons

## Enhanced disclosures with various systemic measures and financial education

- Balanced, Rational and logic sequencing of disclosures
- Such disclosures and measures covered in Investor education programs
- Toll Free Helpline – 14 languages for Investor Assistance apart from [asksebi@sebi.gov.in](mailto:asksebi@sebi.gov.in)

## Enhanced disclosures with various systemic measures and financial education

- Dos, Don'ts, Rights and Responsibilities of Investors
  - ▣ Offer document / Member Client Agreement etc..
  - ▣ Proposed- part of Mutual Fund Application Form / along with annual report

## Existence and awareness of consumer rights and redress mechanisms

- SEBI's Online Redress Mechanism (SCORES)
  - ▣ Online lodging of complaints
  - ▣ Tracking
  - ▣ Acknowledgment / Reminders / follow ups
- Arbitration Mechanism in stock Exchanges/ Depositories
- Consumer Forums/ Courts etc.

## Coordinated Approach – National Strategy for financial education

- Technical Committee under Financial Stability  
and Development Council (FSDC)
  - ▣ All regulators as its members
  - ▣ Sub Committee for National Strategy

Few photos of the workshops / programmes  
conducted by SEBI

## 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

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## 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

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

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Thank You

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