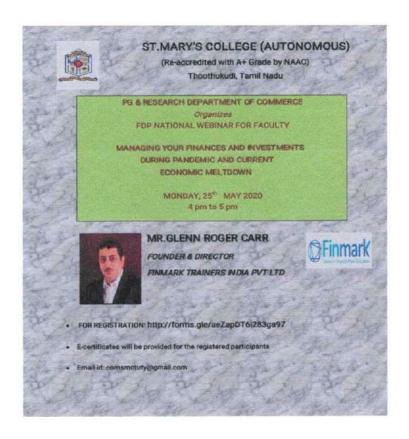
Department of Commerce

> Invitation



> Screenshot

INVEST WITH CAUTION



- IF YOUR LUCKY TO STILL BE ABLE TO INVEST THEN PLEASE FOLLOW THE 3 R's
- RELIABLE INVEST ONLY WITH RELIABLE BANKS AND INVESTMENT BRANDS, DON'T GO FOR UNREGULATED SCHEMES.DONT GET CARRIED AWAY BY PROMISES OF HIGH RETURNS
- REALISTIC- BE REALISTIC IN YOUR RETURN EXPECTATIONS, GOING FOR HIGH RETURNS MEANS YR
 TAKING HIGH RISK AND THIS CAN WIPE YOU OUT IN THESE KIND OF MARKETS.
- REVIEW- CONSTANTLY REVIEW YOUR INVESTMENTS, WHAT IS SAFE TODAY MAY NOT BE SO TOMORROW. KEEP REVIEWING YOUR LOANS TO LOWER INTEREST BURDEN AND THEREFORE REDUCE FMI
- GOLD IS A GOOD INVESTMENT IN BAD ECONOMIC CONDITIONS (ELECTRONIC GOLD IS THE BETTER OPTION)
- IF YOUR YOUNG AND INVESTING FOR THE LONG TERM THEN FOLLOW THE ASSET ALLOCATION RULE WHICH IS: AGE= RISK FREE INVESTMENT, SO WHEN YR YOUNG TAKE MORE RISK, AS YOU GET OLDER KEEP REDUCING THE SAME.
- THE BEST WAY TO DO THIS IS IN FORM OF A SIP (SYSTAMATIC INVESTMENT PLAN) IN EQUITIES (LARGE CAP FUNDS PREFERABLY).



ST.MARY'S COLLEGE (AUTONOMOUS) (Re-credited with A+ Grade by NAAC), THOOTHUKUDI

E-CERTIFICATE

This is to certify that Ms. Stella Beatrice Nirmala

of I B.COM has successfully completed one day virtual Webinar on "MARKETING SCENARIOS @ COVID-19" organised by PG and Research Department of Commerce on 12th June 2020.

Mytella Bustin Wormste .

Dr. G. Stella Beatrice Nirmala

Head and Associate Professor

Dr. A. S. J. Lucia Rose

> Report

The PG and Research Department of Commerce, St. Mary's College (Autonomous), Thoothukudi had organised a National Level, Faculty Development Programme (FDP) Webinar on "MANAGING YOUR FINANCES AND INVESTMENTS DURING PANDEMIC AND CURRENT ECONOMIC MELTDOWN" on 25th May 2020 between 4 p.m - 5 p.m in Zoom. Mr. Glenn Roger Carr, Founder & Director, FinMark India Pvt.Ltd, Chennai was the resource person. Dr. G. Stella Beatrice Nirmala, Head & Associate Professor of Commerce, welcomed the virtual participants. Mr. Glenn Roger Carr, Founder & Director, FinMark India Pvt. Ltd, insisted on the investment avenues with high Return on Investment (RoI). Investments in E-Gold and Insurance products were discussed in the webinar. Especially investing in e-gold is better than ornamental jewellery because no wastage and making charges for e-gold. About 521 Faculty members had registered across the nation. Around 250 faculties from Kashmir, UP, Assam, Bengal, Odisha, Karnataka, Telangana, Andhra, Kerala and two international faculties from Malawi i.e Africa were actively participated in the webinar. E-Certificates were issued to the participants. Dr. Mary Judith Reene Fernando, Associate Professor of Commerce delivered the vote of thanks.

Dr. G. Stella Beatrice Nirmala, M.Com, M.Phil, M.B.A, PGDIT, D.F.A, D.G.T, Ph.D. Head and Associate Professor,

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Department of Commerce, St. Mary's College, (Autonomus) Thoothukudi - 628 001. Tamil Nadu B. Serena Mangaret

IQAC Coordinator

St. Mary's College (Autonomous)
Thoothukudi - 828 001.

IQAC Co-ordinator St. Mary's College (Autonomous) Thoothukudi