



## **Commodity Derivatives Awareness Workshop**

**Date: 06<sup>th</sup> October 2024**

**Time: 11:30 am to 01:00 pm**

**Venue: IPS HBX Hall**

### **Introduction:**

On the occasion of *World Investor Week*, ASM Institute of Professional Studies organized a Commodity Derivatives Awareness Workshop to enhance financial literacy and promote responsible investment practices among students. The session was conducted by Mr. Rohit Warman, a SEBI-certified Securities Market Trainer who has over 20 years of experience in the field of financial planning, investment management, and financial modeling. He has worked with reputed organizations such as *Serum Institute of India Ltd.*, *Motilal Oswal Securities Ltd.*, and *ICICI Securities Centre for Financial Learning*. The workshop aimed to bridge the gap between academic knowledge and practical financial understanding. In today's fast-changing economy, awareness about investments, savings, and financial planning is essential for every individual. Mr. Warman highlighted how young professionals can manage their income effectively, build

long-term wealth, and make informed financial decisions. He also shared his industry experience and discussed real-life examples that helped participants understand the dynamics of stock markets, commodity derivatives, inflation, and compounding. The session not only focused on technical knowledge but also inspired students to start planning for their financial future early in their careers. It provided clarity on how financial markets operate, how investment options differ in risk and return, and how individuals can secure their financial goals through disciplined savings and smart decision-making.

**Objective:**

1. To create awareness about the structure and functioning of stock and commodity markets in India.
2. To explain the role and importance of financial literacy and investor education.
3. To familiarize participants with basic investment instruments and government saving schemes.
4. To develop an understanding of key concepts such as inflation, purchasing power, and compounding.
5. To encourage responsible investment behavior and long-term wealth creation through informed financial planning.
6. To connect theoretical concepts with practical financial decision-making and real-life applications.



**Speaker: Mr. Rohit Warman**

**Report:**

The workshop started with an insightful presentation on the Evolution of Stock Markets in India. Mr. Warman explained how India's financial landscape has changed over the decades. Before the establishment of the *National Stock Exchange (NSE)*, there were about 21 regional stock exchanges that functioned independently. The session highlighted the significance of reforms introduced during the *Liberalization, Privatization, and Globalization (LPG) era* of the 1990s, which modernized India's economy and increased transparency in the financial system. To make this concept more relatable, Mr. Warman presented a case study of the *Harshad Mehta scam*, explaining how such incidents led to the creation of strict regulations and improved investor protection measures. Next, he elaborated on Depositories and the Shareholding System, explaining how the earlier paper-based system of share certificates has been replaced by electronic holding through *Demat accounts*. Participants learned about the roles of *Central Depository Services Limited (CDSL)* and *National Securities Depository Limited (NSDL)*, and how investors use *Depository Participants (DPs)* to manage their investments. He introduced important terms like *Beneficial Owner (BO)* and the *T+1 settlement cycle*, which ensures faster trade settlement and better liquidity in financial markets. The session then shifted to the crucial topic of Financial Literacy and Money Management. Mr. Warman emphasized that

understanding personal finances is as important as earning money. He discussed the importance of preparing a monthly budget to balance income and expenses and advised students to categorize financial goals into *short-term*, *medium-term*, and *long-term* objectives. Through practical examples, he compared different investment options like *Fixed Deposits (FDs)*, *Gold*, *Land*, *Mutual Funds*, *SIPs*, and *Shares*, pointing out how each option differs in risk, return, and liquidity. He explained that while land and gold are considered traditional and safe investments, they lack liquidity — meaning they cannot be easily converted into cash. On the other hand, financial assets like mutual funds and equity shares offer better liquidity and potentially higher returns if chosen wisely. The next part focused on Inflation and Purchasing Power, where Mr. Warman discussed how inflation affects the value of money. He gave a relatable example: “₹1,00,000 today will not buy the same goods and services in the future,” emphasizing that inflation gradually reduces purchasing power. He encouraged students to invest in financial instruments that yield returns higher than the inflation rate to protect and grow their wealth in real terms. One of the most engaging segments of the workshop was on the Power of Compounding, which Mr. Warman called the “eighth wonder of the world.” Using an Excel demonstration, he showed how consistent savings grow exponentially over time through compounding. For instance, if a person starts saving ₹10,000 per month (₹1,20,000 yearly) from the age of 23 to 60 with an annual return of 6.5% and a 5% yearly increment, the total accumulated wealth would be around ₹3.88 crore. This calculation helped students visualize the importance of starting early and staying consistent in their savings. He also quoted examples of

successful investors like *Warren Buffett*, who built wealth primarily through long-term compounding. In the final part, Mr. Warman introduced students to various Government Schemes and Secured Savings Options such as the *Provident Fund (PF)*, *Public Provident Fund (PPF)*, *National Pension Scheme (NPS)*, and *Government Bonds*. He explained that such instruments provide stable returns and capital safety, making them ideal for risk-averse investors. He advised students to adopt a balanced approach — combining safe investments with growth-oriented instruments like mutual funds and equities to achieve financial diversification. The workshop concluded with an interactive Question-and-Answer session, where students actively engaged with the speaker. They asked questions about how to begin investing, how to select the right mutual funds, and how to manage risks in the stock market. Mr. Warman patiently addressed every query and shared valuable tips on tracking expenses, building an emergency fund, and maintaining financial discipline.

**Photos:**







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## Outcomes:

The *Commodity Derivatives Awareness Workshop* turned out to be a highly informative and eye-opening experience for all participants. Students gained a clear understanding of how the stock and commodity markets operate, the importance of inflation-adjusted returns, and the benefits of early and consistent investment.

The workshop successfully enhanced students' financial awareness and decision-making skills, motivating them to take charge of their personal finances. They learned the practical aspects of financial planning, budgeting, compounding, and diversification. The interactive approach helped them connect financial theories with real-life examples, making complex concepts easier to grasp.