

Workshop on Financial Planning

Career Counselling and Placement Cell of the College organised a workshop on 'financial planning' in association with the firm 'Hermoney talks' and Triage' on 21st September, 2021. Resource Person Mrs. Swati Singhania, a certified CA and CS by profession apprised students about the importance of financial planning for every individual. She further added that savings and investment of money at the young age secures the future of a person and his/ her family in the old age when he/ she is not earning. She also focused on career opportunities in the field of finance for students such as financial manager, planner, analyst etc. Principal Dr. (Mrs.) Suresh Boora appreciated the resource person for her lecture on a very relevant topic. Dr Namita and Dr Ramesh organised the event. Sixty students attended the workshop and their queries were well answered by the resource person.

Resource Person guiding Students

The screenshots illustrate the content of the financial planning workshop. The top-right slide, 'Various Investment Instruments', provides a comparison of returns for different asset classes:

Investment	Returns in %
Direct Equity	20 - 30 %
Mutual Fund	10 - 15 %
Fixed Deposits	7 %
Other Debt Instruments (PPF, EPF, etc.)	7 - 8 %
Gold	7 - 8 %
Property	5 - 10 %

The bottom-right slide, 'Asset Allocation', lists factors for planning a financial portfolio based on:

- Time horizon
- Goals
- Current financial situation
- Risk Tolerance

The pie chart shows a 50/50 split between Equity and Fixed Assets.