About the Speaker: Dr R R Rajamohan

Dr. R. R. Rajamohan is currently working as Associate Professor in VITBS, VIT Vellore. Prof R R Rajamohan has a PG Diploma in Securities Markets from NiSM (National institute of Securities Markets), Vashi, Navi Mumbai and holds doctorate in Finance from Institute of Management, Nirma University of Science & Technology, Ahmedabad.

He Possesses SEBI's Individual Financial Advisor / Mutual Fund Distributor Certification and IRDA's Life Insurance advisor / agent certification.

Prof. R.R.Rajamohan has conducted Executive Development Programs and Faculty Development Programmes to executives and faculty members. In the recent past he has conducted 4 half-a-day FDPs to VIT faculty members in topics such as Synchronising Income Tax planning with Financial Planning, Household Financial Risk Mitigation Strategies, Mutual fund types and its role in wealth creation, Augmenting Financial Planning through Income Tax Planning which was well attended and appreciated by 200 plus VIT faculty members.

As a SEBI Certified Resource Person Prof. R.R.Rajamohan has conducted number of Financial Education Workshops for different target groups such as corporate executives, school and college students, middle income groups, home makers, retired people, Rotary Club members, general public etc.

Registration

Participants may register using the below link and forward the acknowledgement slip of the registration form and receipt of payment to the following email id on or before 11th Dec 2019.

http://info.vit.ac.in/Events-VIT/MDP-Financial-Roadmap/apply.asp

Email: mdp.vitbs@vit.ac.in

Registration Fees (includes GST)

Industry participants	Rs 1000/- (Lunch and Snacks)
Faculty members, Individual	Rs 500/- (Lunch and Snacks)
Students	Rs 250/- (Snacks Only)

Contact Person

Dr R R Rajamohan (9445656556) **Ajay Yadav II^nd MBA (9910429066)**

Associate professor

Management Development Programme on Financial Roadmap for Happy Wealthy Retirement

18th December 2019

Organized By

VIT®
Vellore Institute of Technology
(Deemed to be University under section 3 of UGC Act, 1956)
Business School

- Recognised as an Institution of Eminence (IoE) by Govt. of India

About VIT

VIT was found in 1984 as Vellore Engineering College by the Chancellor Dr.G.Viswanathan. From its humble beginning, the institution has grown exponentially to that of having more than 33,000 students. Students from all the states of India and from more than 50 countries are studying at VIT. Currently, VIT has 4 campuses- Vellore, Chennai, Amravati (AP) and Bhopal (MP). The national Institutional Ranking Framework (NIRF) of the MHRD, Government of India, has identified VIT as the best Private Engineering Institution in India in the year 2016, 2017, 2018 and 2019. VIT has been awarded as No.1 Private Institution for Innovation (ARIIA 2019 Award) by Govt. of India. VIT has gone for accreditation by NAAC [India], IET [UK] & ABET [USA] and follows world class academic processes. VIT is the first and only University in India to get 4 star from QS, the world universities ranking organisation. The Industry consortium FICCI, has declared VIT as the "University of the Year" in 2016. Government of India recognises VIT as an Institution of Eminence (IoE) in 2019 to become the world's best.

About VIT Business School

VIT Business School is one of the India's leading management school which was started in 1994. It focuses on making the MBA graduates versatile and innovative in line with the current and the emerging industry requirements. It has established international academic partnerships with University of Michigan, University of Massachusetts and many more. The school offer programs on Doctoral degree in management, Master of Business Administration (MBA) & Bachelor of Business Administration (BBA) and has been accredited by Accreditation Council for Business School and Programs – ACBSP, USA and is a member of AACSB, USA.

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Advisor

Dr. P. Subhashree

Dean, VITBS

Coordinator

Dr. R.R. Rajamohan

Associate Professor, VITBS

About the Programme

According to WHO published in 2018, the average life expectancy in India is 68.8 years (Male 67.4 years and Female 70.3 years). Also the majority of the workforce get in to the job market little late and retire around 58 years. Hence after retirement the retired person has to live for a minimum period of 10 years and his spouse for 15 years. This could be more for individuals who are healthy and for others it could be less. Thus any individual who has born in this world during his life time faces two important risks. They are living long (Longevity risk) or dying too early. On one hand, everyone needs to take appropriate financial strategies to ensure that he/she lives comfortably with his/her family so that even the main breadwinner is not alive his/her family is in a position to face the financial loss. On the other hand, one needs to ensure that (s)he gets the adequate cash flow to fulfil her/his basic needs until she/he survives through appropriate risk mitigation strategies after fulfilling one's life time goals such as owning a house to live, children education, children marriage etc. To fulfil such goals, one has to design the financial plans and execute it by investing the surplus in the appropriate investment options among the plethora of asset classes available or in the words of Robert T Kiyosaki in his book "Rich Dad Poor Dad" one has to make his money work for him, rather than he working for money. He also emphasizes that if you want to be rich, you need to be financially literate. Thus this programme aims at facilitating the audience to get an idea about what financial planning is all about - the basic nuances of saving & investment; the meaning and importance of Life Insurance and Health Insurance; the role of Mutual Funds in wealth Creation; and how to align one's goals with appropriate investment instruments coupled with income tax planning. All these will facilitate every participants to transform oneself from savers to investors which ultimately make them to be wealthy according to R. Buckminster Fuller.

The programme will have four sessions and the details are given below:

Session 1: The nitty-gritties of saving & investment for Happy and Wealthy Retirement.

Session 2: Life Insurance Valuation Models for adequate level of Life Insurance.

Session 3: Role Played by Mutual Funds in Wealth Creation.

Session 4: Aligning the goals with financial instruments coupled with Income Tax Planning

Who will benefit by attending the programme: All those who earn and plan their savings and investments, Life Insurance Advisors, Mutual Fund Distributors and final year B Tech/M Tech/ MBA students who plan to start their career in the near future.