



MAHARAJA AGRASEN INSTITUTE OF
TECHNOLOGY

Department of Management

Date : February 16, 2022

Timings : 2:30 p.m.onwards

Venue : Online Zoom platform

MAHARAJA AGRASEN INSTITUTE OF TECHNOLOGY
(Plot No. 1, PSP Area, Rohini, Sector 22, Delhi – 110085)
DEPARTMENT OF MANAGEMENT (MBA)

Under the Aegis of IQAC Presents
National Webinar
in collaboration with
Association of Mutual Funds in India

“FINANCIAL EMPOWERMENT THROUGH WEALTH CREATION”

Dr. N.K. Garg
Founder & Chief Advisor,
MATES

Shri Vineet Kumar Gupta
Chairman, MATES

Speaker

Shri Surya Kant Sharma
Sr. Consultant, AMFI and former DGM, SEBI

Faculty Coordinator
Dr. Neeru Gupta

Date: 16th February 2022
Time: 2:30 PM Onwards
Platform: Zoom
(Link will be sent to WhatsApp Group)

Link for the Registration: <https://forms.gle/NWEQBWAa97v6jLD76>

Link for join the WhatsApp Group: <https://chat.whatsapp.com/LqWpA8vLaW68IGAmK0PeZr>

Participants of the webinar will get an e-Certificate

Prof. Neelam Sharma
Director
MAIT, Delhi

Prof. S.S. Deswal
Dean (Academics)
MAIT, Delhi

Prof. Amit Gupta
HOD, MBA
MAIT, Delhi

A National webinar was organised jointly by Department of Management, Maharaja Agrasen Institute of Technology(MAIT) and Association of Mutual Funds in India (AMFI) on “Financial Empowerment Through Wealth Creation”.

The webinar started with the blessings of Goddess Saraswati. Prof. M. K Bhat welcomed the guest and the participants of the webinar.

Shri Surya Kant Sharma, Senior Consultant AMFI, was the key speaker in the webinar. He started the session by telling participants the importance of financial security . He emphasized that an investor should first think and ensure adequate life insurance, reasonable medical insurance cover and an emergency fund before embarking upon the journey of wealth creation through sustained investments which is most essential for prosperity. He then dealt in detail on the need for wealth creation for prosperity and emphasised that investors should not be money accumulator but wealth creator which only would make them comfortable with regard to their money needs for their milestones in life.

He then advised participants that they should look at real return and not on notional return as inflation and tax liability substantially takes away major portion of notional return. He cautioned participants that most of the investments except in government schemes have risk but risk can be managed by simple formula – Think, understand and invest. He also emphasized the need to have financial planning of their families in place for focused investment and also the need for practicing rule of compounding in investments for higher return in long run.

He then shared basic information on various investment avenues available in the market viz. Government/RBI bonds, corporate bonds, Government schemes (Post office schemes, PPF, NPS, Sukanya Samriddhi Scheme, securities market etc. real estate, gold and securities market. All these avenues are different and have distinct features and investors should investment their hard earned money according to his/her risk apatite and time horizon of investment.

Shri Sharma then discussed about mutual funds in detail. He mentioned that in mutual funds there are number of schemes as per risk apatite and time horizon of investors. There is a wide spectrum of mutual funds schemes ranging from equity funds to debt funds to exchange traded funds which can be chosen by an investor as per his risk apatite and investment horizon.

At the end, he emphatically cautioned participants not to invest their hard earned money on the advice of others including agents and *never in unregulated fund mobilisation schemes – Ponzi scheme, chit funds and committees etc. - which give assurance for higher and quick return at the beginning but ultimately vanish with the hard earned money of investors.* He also said that we all have a social responsibility to make aware the people about the menace of such schemes and impress upon them not to invest their money in such schemes.

After the sessions, a question answer session was made open for the participants and participants asked their queries on personal finance and wealth management which were satisfactorily answered by the expert.

At the end of the program Dr. Neeru Gupta faculty coordinator for this event expressed vote of thanks.