

Investment Avenues for Efficient Financial Planning



Prof. Vipin Aggarwal, Principal of the College and Dr. Archana Agarwal, Convenor, FIC Cell along with Akhil Chugh, resource person and faculty at the seminar.

Sri Aurobindo College (Evening) invited Akhil Chugh as an expert to deliver a presentation on the topic of "Investment Avenues for Efficient Financial Planning" on 10th February 2025. The seminar was organised by the Finance and Investment Cell (FIC) led by the Convenor, Dr. Archana Agarwal.

Akhil Chugh is Managing Director, Netbrokers and has played a pivotal role in guiding investors to take sound investment decisions. With extensive experience, he understands the concepts of wealth creation, risk management and financial planning, which was evident during his presentation.

The programme started with the traditional lighting of the lamp by Prof Vipin Aggarwal, Principal of the College along with Dr. Archana Agarwal, Convenor, FIC and the resource person, Akhil Chugh. The faculty members were also invited for the lighting of the lamp as an auspicious beginning to the programme..



Lighting of the lamp by Prof. Vipin Aggarwal, Principal of the College and Dr. Archana Agarwal, Convenor, FIC Cell along with Akhil Chugh, resource person.



Prof. Vipin Aggarwal, Principal making his remarks

Prof Aggarwal set the tone of the programme by his introductory remarks and emphasised the importance of compounding in finance. Investors are motivated to make investments guided by the growth achieved through Compounded Annual Growth Rate (CAGR). This led to the discussion on various investment avenues such as equity markets, mutual funds, fixed deposits, provident funds etc. which are considered a practical approach to offset the inflationary impact on value of money.

While making his presentation, Mr. Chugh highlighted the role of wealth creation through appropriate investment strategies. He underscored the role of long term investments in financial markets as speculative investments like intra-day trading are not gainful strategies for wealth creation. He further advised students to take early steps in financial markets in order to maintain a healthy and secure financial corpus throughout their moves. Mr Chugh pointed out the various options of investing and shared his personal experience whereby it is always preferable to invest via Systematic Investment Plan (SIP) over lump-sum investments. SIP investments are especially beneficial in falling and volatile markets, allowing investors to average out the costs. He also recommended boosting SIP contributions by 10-15 per cent annually for maximising returns. Mr Chugh also discussed the 'Bucket Approach', for different needs of investors. The investor may go in for short-term, intermediate-term or long-term investments. He also cautioned investors to make the right choices of investments while choosing particular sector-driven investments. The critical role played by Artificial Intelligence (AI) in investment models. Market trends are analysed using AI tools which help investors make smart investment decisions.



Snapshots of Mr Akhil Chugh during the presentation

The Finance and Investment Cell (FIC) under the guidance of its convenor, Dr. Archana Agarwal and its proactive president, Rashit Malik works to promote financial literacy among students and bring about awareness of taking informed financial decisions, which are going to be crucial for the students. The programme was a big success as it provided a clear understanding of investment avenues for efficient financial planning.

Dr. Archana Agarwal
Convenor, FIC

Rashit Malik
President, FIC

Glimpses of the Programme

