

## Report on the Session: “Financial Planning”

### Guest Speaker

Mr.T.Margabandhu,  
Chief Executive Office  
&

Mr.D.Saravanan,  
Director & Chief Financial Planner,  
GoStocks Financial Services Pvt.Ltd,  
Anna Nagar,  
Chennai

**Date: 19.09.2025**

**Time: 03:00PM to 04:30 PM**

**Venue: New Seminar Hall**



The **ISTE Staff Chapter of Dr. Mahalingam College of Engineering and Technology** organized a staff welfare program on “**Financial Planning**” on 19th September 2025 from 3:00 PM to 4:30 PM at the New Seminar Hall. The program was arranged to create awareness among faculty and staff about the importance of financial discipline and the need for structured investment strategies for a secure future.

The session began with a warm **welcome address by Dr. M. Kaliamoorthy, Professor**, Department of EEE, Dr. MCET. He emphasized the significance of such initiatives in guiding staff members to plan their finances wisely. The **guest speakers were Mr. T. Margabandhu, Chief Executive Officer, and Mr. D. Saravanan**, Director and Chief Financial Planner, both from **GoStocks Financial Services Pvt. Ltd.**, Anna Nagar, Chennai.

Mr. Margabandhu highlighted the importance of financial planning for every individual and explained how proper planning ensures economic independence and stress-

free living. He elaborated on different types of investments such as **mutual funds, SIP, gold, real estate, fixed deposits, and term insurance, pointing out their merits and demerits.** His talk underlined the need for diversification and choosing the right investment according to personal needs and goals.



Mr. Saravanan's session was interactive and case-study based. He chose Dr. M. Mariappan, Associate Professor, Civil Engineering, as an example and discussed his present and retirement needs. Through this example, he demonstrated how financial requirements can be calculated, and suggested how much an individual would need to save monthly to ensure a happy retirement. This practical approach made the participants realize the significance of systematic saving and realistic planning.



Around **sixty-five faculty members and supporting staff** from various departments attended the program and benefitted greatly from the sessions, gaining valuable insights into structured financial management and investment strategies.

The program concluded with a **vote of thanks delivered by Dr. S. Ayyappan, Associate Professor**, Department of Mechanical Engineering, Dr. MCET. He expressed his gratitude to the speakers for their insightful sessions and to the organizers and participants for their active involvement.

Overall, the program was very informative and engaging. The participants gained valuable knowledge on investment options, retirement planning, and systematic saving methods. The sessions motivated the faculty and staff to rethink their financial strategies and adopt disciplined savings habits, making the program highly beneficial and impactful.

**Report Prepared by Dr.M.Kaliamoorthy, Professor, EEE**