

DEPARTMENT OF MBA

Ms. Madhumita Ghosh, accomplished alumna and finance expert, delivered a masterclass on financial literacy and disciplined investing.



ALUMNI TALK

Wealth Beyond Wages

FINANCIAL WISDOM FOR THE LONG RUN

It was a privilege to host Ms. Madhumita Ghosh, one of our esteemed alumni, for an insightful and engaging session on personal finance and long-term wealth creation.

Drawing from her extensive industry and academic experience, she emphasized the growing importance of financial literacy in today's dynamic economic environment.

She highlighted how rising aspirations, increased life expectancy, nuclear family structures, and the economic empowerment of women have made financial planning more critical than ever.



With people living longer, accumulated wealth must sustain a longer post-retirement life, making early and systematic investment essential. She stressed that money grows gradually but provides security in later years.

The session covered key economic parameters such as inflation, interest rates, currency movements, and commodity prices, and how they influence personal financial decisions.



Through the example of the 2008 global financial crisis, she explained how India, despite not being directly at fault, was impacted when foreign capital flowed out, leading to rupee depreciation, rising inflation, higher interest rates, declining profitability, and job losses — creating a vicious cycle.

Ms. Ghosh underscored the importance of calculated risk-taking, setting fixed goals, investing early, and leveraging the power of compounding.



She clarified the difference between savings and investments, advocated for liquid funds over idle savings accounts, and emphasized the necessity of health insurance.

The session was interactive, practical, and thought-provoking, leaving students with actionable insights for disciplined and scientific financial planning.

