



## Faculty Development Program



**VIT**<sup>®</sup>  
Vellore Institute of Technology  
(Deemed to be University under section 3 of UGC Act, 1956)

### Event Outcome

**Title :** Millennial Money: Exploring Effective Investment Strategies for the Next Generation of Investors

- The event will cover the benefits of the SIP Systematic Investment Plan for consistent wealth creation and the GIP Growth

**Date :** 2025-02-05 - 2025-02-05

**Time :** 11:45 - 13:15

**Venue :** SMV304



### **Resource Person 1 - Details**

**Name :** Shanthi SP

**Designation :** Assistant General Manager, Integrated

**University/ Company :** Integrated Enterprises India pvt ltd, chennai

**Address :** India, 600017.

### **Resource Person's Profile :**

#### 1. Profile of Shanthi SP

Name: Shanthi SP

Qualification: M.Com in Finance

Experience: 18 years

Designation: Assistant General Manager

Responsibilities: Overseeing operations across seven branches in Chennai, providing leadership, and supervising junior financial advisors.

Skills:

Expertise in analyzing client portfolios and market data.

Proficient in evaluating risks and returns to make informed investment decisions.

Strategic planning and experience in setting and achieving clients' financial goals.

Effective investment strategies are crucial for building long-term wealth and achieving financial goals. This paper explores key asset classes and product selection strategies, focusing on mutual funds, direct stocks, and the GIP (Growth, Income, and Protection) strategy, which balances growth, income, and risk protection.

Mutual funds, offering diversification and professional management, are ideal for investors seeking a hands-off approach to asset allocation. They allow access to a broad range of securities, making them suitable for investors with moderate risk tolerance and long-term investment goals. Direct stocks, on the other hand, offer greater control and the potential for higher returns but come with increased risk due to market volatility. They are appropriate for investors who have the time and knowledge to research individual companies and are comfortable with fluctuating market conditions.

The GIP strategy is a comprehensive approach that combines three core elements: Growth, achieved through high-return investments like stocks and real estate; Income, generated from stable assets such as bonds and dividend-paying stocks; and Protection, provided by insurance products or lower-risk assets to safeguard against market downturns. By diversifying across these asset classes, investors can build a well-rounded portfolio that balances risk and reward, aligning with both short-term and long-term financial goals.

In conclusion, a successful investment strategy requires thoughtful selection of asset classes, such as mutual funds, and direct stocks, and using a GIP strategy to ensure balanced growth, reliable income, and adequate protection from financial uncertainties.

Keywords: Mutual funds, direct stocks, asset classes, GIP strategy, growth, income, protection, investment strategy

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