



HOPE Foundation's
Finolex Academy of Management & Technology,
Ratnagiri
Department of Information Technology

A Seminar on Taxation, Investment and Financial Planning

The Department of Information Technology, in association with FAMT ACM Students Chapter organized a Seminar on Taxation, Investment, and Financial Planning exclusively for TE and BE students on 06 April 2026 from 11:30 AM to 12:30 PM. The session was conducted by Prof. Ashish B. Vartak, who brought in his expertise and practical knowledge to educate students on crucial aspects of personal finance.

The seminar began with an overview of the Indian taxation system, covering income tax slabs, deductions, and the significance of filing returns. Prof. Vartak explained key tax-saving instruments available under sections such as 80C and 80D, emphasising their relevance for salaried individuals. Students gained a clear understanding of concepts like Form 16, tax computation, and the importance of maintaining proper financial records. The session progressed to highlight a wide range of investment options, including mutual funds, SIPs, fixed deposits, PPF, and NPS. Prof. Vartak stressed the value of identifying one's risk profile before choosing an investment vehicle and illustrated this with real-life scenarios.

The concept of financial goal setting and disciplined budgeting was introduced, helping students relate their academic goals to long-term financial stability. The power of compounding was explained to motivate early investment and develop good financial habits from a young age. Students were encouraged to start small with savings and understand the impact of consistency in building wealth. The seminar also addressed the role of emergency funds and health insurance in sound financial planning. An interactive Q&A session allowed students to seek clarification and engage actively with the topic. Prof. Vartak provided practical tips tailored to the student lifestyle, enabling them to implement learnings immediately. Feedback received from attendees reflected a strong appreciation for the relevance and usefulness of the seminar. The seminar successfully created awareness and sparked interest in financial literacy among future professionals. Overall, the seminar was highly informative, interactive, and empowering for the students.

62 students of the Information Technology department participated in the event. The event was initiated by **HOD IT, Prof. Dr Vinayak A. Bharadi** along with **Prof. Ashish B. Vartak** as the event coordinator.



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