

Report

on

Monthly Faculty Lecture

Series	February, 2025-26
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Date: 23rd February, 2026; Time: 2:00 PM

Title: Build Wealth and Become Financially Secure

On 23rd February, 2026 the Monthly Faculty Lecture was held under the aegis of Swami Vivekananda University at NND block, Room No: 307, where **Mr. Soureen Dutta Roy, Director, 3WinWealth Associates, West Bengal** delivered an insightful lecture on the crucial topic of "Build Wealth and Become Financially Secure". The event was graced by the presence of SVU officials, directors of various departments, faculty members, staff, and research scholars, making it a significant gathering of academic and professional minds.

Introduction

The session commenced with an opening address by **Prof. (Dr.) Ranjan Chakrabarti, Director, Research & Academic Development, SVU**, who highlighted the growing need for financial literacy among professionals, academicians, and young earners. In an era marked by rising inflation, economic uncertainties, and evolving financial markets, the topic resonated deeply with the audience. Mr. Roy's expertise and real-world experience set the tone for an impactful discussion on achieving financial independence through disciplined planning and smart investment strategies. The event was chaired by Prof. (Dr.) Malayendu Saha, Director, School of Management, Swami Vivekananda University, Former, Vice Chancellor, Kalyani University, West Bengal.

A highly informative and engaging session on the topic "Build Wealth and Become Financially Secure" was organized to create awareness about the importance of financial planning and strategic investment in today's dynamic economic environment. The session was delivered by **Mr. Soureen Dutta Roy, Director, 3WinWealth Associates**, an experienced financial consultant known for his practical insights into wealth creation and long-term financial planning.

Mr. Soureen Dutta Roy structured his lecture into several comprehensive segments, each focusing on a crucial pillar of wealth creation and financial security.

Key Highlights of the Lecture

1. The Importance of a Financial Safety Net

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The speaker began by addressing the long-term struggles faced by many individuals despite working diligently for 30–40 years. He emphasized that earning alone does not guarantee financial security. Without proper planning and investment, individuals often find themselves financially vulnerable during retirement or unforeseen emergencies.

a) Long-Term Financial Struggles

Mr. Roy pointed out that many professionals spend decades in their careers but fail to accumulate sufficient wealth due to lack of structured financial planning. He stressed that financial stability requires more than savings—it demands a well-designed financial safety net.

A financial safety net acts as a buffer against:

- Medical emergencies
- Sudden job loss
- Economic downturns
- Family contingencies

He emphasized that an emergency fund covering at least 6–12 months of expenses is the first step toward financial security.

b) Mitigating the Impact of Inflation

One of the most impactful segments of the lecture revolved around inflation. Mr. Roy illustrated how inflation gradually erodes purchasing power over time. Money kept idle or invested in low-yield instruments loses real value in the long run.

He explained that if inflation averages 6–7% annually, the cost of living can double in approximately 10–12 years. Therefore, investments must generate returns that outperform inflation to maintain and grow wealth.

c) The Power of Early Investment

The speaker strongly advocated starting investments early. He explained the concept of compound interest and how it significantly enhances long-term returns. Even modest investments made at a young age can grow substantially over 20–30 years.

Through relatable examples, Mr. Roy demonstrated how disciplined early investing can reduce financial stress later in life and create long-term wealth sustainability.

2. Understanding Financial Goals

Moving forward, Mr. Roy emphasized the importance of setting clear and realistic financial goals. According to him, wealth creation without defined objectives is directionless.

a) Setting Clear Objectives

He encouraged participants to evaluate their:

- Monthly expenses
- Family responsibilities
- Children's education plans

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- Retirement needs
- Lifestyle aspirations

For instance, he explained that a family with two children may need to plan for approximately ₹1.5 million per child for education and around ₹2.5 million per child for marriage expenses. Without systematic planning, such financial obligations can become overwhelming.

He advised attendees to categorize goals into:

- Short-term (1–3 years)
- Medium-term (3–10 years)
- Long-term (10+ years)

This structured approach enables better allocation of financial resources.

b) Emotional Discipline in Financial Planning

A particularly insightful portion of the session focused on emotional discipline. Mr. Roy stated that financial success is not only about knowledge but also about behavior. Impulsive spending, market panic, and short-term thinking often derail financial plans.

He emphasized:

- Sticking to a budget
- Avoiding emotional decisions during market fluctuations
- Reviewing financial plans periodically

According to him, consistent discipline often yields better results than sporadic high-risk decisions.

c) Regular Monitoring and Review

The speaker stressed that financial planning is a dynamic process. Regular monitoring ensures alignment with changing life circumstances, inflation, and evolving financial markets.

He recommended:

- Annual portfolio reviews
- Rebalancing investments when required
- Adjusting goals based on income growth or life changes

This proactive approach ensures long-term financial stability.

3. Investment Strategies for Wealth Creation

One of the most anticipated segments of the session was the discussion on investment strategies.

a) Identifying Low-Yield Investments

Mr. Roy critically examined traditional investment avenues such as real estate and bank fixed deposits (FDs). While these options offer safety, they often yield returns in the range of 2–6% after adjustments, which may barely beat inflation.

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He clarified that overexposure to low-yield investments can limit wealth accumulation and reduce real financial growth over time.

b) Exploring High-Potential Alternatives

Encouraging diversification, Mr. Roy introduced participants to higher-yielding investment vehicles such as:

- Equity mutual funds
- Hybrid funds
- Systematic Investment Plans (SIPs)

He explained that equities, though subject to short-term volatility, historically provide superior long-term returns. Hybrid funds, combining equity and debt instruments, offer a balanced approach suitable for moderate-risk investors.

c) Potential of Aggressive Hybrid Funds and SWP

An illustrative example was presented involving an investment of ₹50 lakh in an aggressive hybrid fund over 20 years. Through a systematic withdrawal plan (SWP), investors could generate regular monthly income while still allowing the principal to grow.

This example demonstrated how strategic asset allocation and disciplined investing can create both wealth accumulation and steady income streams.

Mr. Roy emphasized that investment decisions should align with:

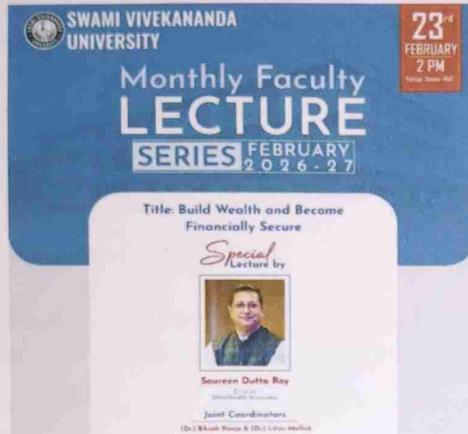
- Risk appetite
- Financial goals
- Investment horizon

Discussion and Q&A Session

The lecture was followed by an engaging interactive session during which participants actively raised queries on practical financial concerns, including how much of one's monthly income should ideally be invested, the benefits and ideal starting amount for a Systematic Investment Plan (SIP), whether real estate remains a viable long-term investment option, how to effectively balance risk and security in uncertain market conditions, and the appropriate time to begin retirement planning. Mr. Soureen Dutta Roy addressed each question with clarity, supporting his responses with practical examples and real-life scenarios. He highlighted the advantages of SIPs in fostering disciplined investing and leveraging the power of compounding over time. Throughout the discussion, he reiterated the importance of starting early, diversifying investments wisely, and maintaining financial discipline to achieve long-term stability and wealth creation. The interactive exchange significantly enhanced the overall impact of the session, enabling participants to relate theoretical financial concepts to their personal financial planning needs and future aspirations.

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Glimpses for Lecture Session:



Concluding Remarks

The event concluded with a heartfelt vote of thanks delivered by Prof. (Dr.) Malayendu Saha, Director, School of Management, SVU, who expressed profound appreciation to Mr. Soureen Dutta Roy, Director, 3WinWealth Associates, for his enlightening and impactful lecture on wealth creation and financial security. He lauded Mr. Roy's exceptional ability to bridge

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theoretical financial principles with practical implementation strategies, making complex investment concepts accessible and relevant to the audience. Prof. Saha commended the speaker's clarity, simplicity, and use of real-life examples, which inspired participants to adopt disciplined investing habits and long-term financial planning. He further remarked that the session successfully reinforced the significance of financial literacy and strategic decision-making, motivating attendees to take proactive steps toward building sustainable wealth with confidence, consistency, and patience.

Impact and Takeaways

The session proved to be highly enlightening and practical. Participants gained valuable insights into structured financial planning and wealth-building strategies.

Key takeaways from the event include:

- Financial security requires strategic planning, not just earning.
- A financial safety net is essential for handling unforeseen circumstances.
- Inflation must be actively countered through growth-oriented investments.
- Early investment significantly enhances long-term wealth due to compounding.
- Clear financial goals provide direction and clarity.
- Emotional discipline is critical in maintaining financial plans.
- Diversification into equities and hybrid funds can offer better long-term returns.
- Regular monitoring ensures sustained progress toward financial goals.

The session successfully enhanced financial awareness and motivated attendees to take proactive steps toward securing their financial futures.

A handwritten signature in blue ink, appearing to read 'Bikash Panja', written over a horizontal dashed line.

Dr. Bikash Panja
Joint Co-ordinator
Monthly Faculty Lecture Series, SVU

A handwritten signature in blue ink, appearing to read 'R. Chakrabarti', written over a horizontal dashed line.

Prof. (Dr.) Ranjan Chakrabarti,
Director, Research & Academic
Development, SVU

A handwritten signature in blue ink, appearing to read 'Liton Mallick', written over a horizontal dashed line.

Dr. Liton Mallick
Joint Co-ordinator
Monthly Faculty Lecture Series, SVU



Bikash Panja <bikashp@svu.ac.in>

Faculty Lecture - invite

1 message

Director, Research & Development <director.research@svu.ac.in>
To: "3winwealth@gmail.com" <3winwealth@gmail.com>
Bcc: bikashp@svu.ac.in

Sat, Feb 7, 2026 at 10:23 AM

Mr Soureen Dutta Roy

Director

3WinWealth Associates

Kolkata

Dear Esteemed Mr Soureen Dutta Roy

Greetings from Swami Vivekananda University!

You are aware that Swami Vivekananda University, Barrackpore, West Bengal, organizes a Faculty Lecture as a part of the Faculty Lecture Series, every month. This prestigious Lecture Series was officially inaugurated by the Vice-Chancellor of our University last year.

It is my great pleasure to invite you, on behalf of the entire University community, to deliver the **Distinguished Faculty Lecture** on "Build Wealth and Become Financially Secure" **on February 23, 2026 (Monday) at 1.45 pm** at our campus.

Your expertise and insights will be invaluable in enriching the program, and your talk will be a source of great inspiration for our faculty members and research scholars.

We would greatly appreciate a line of confirmation at your earliest convenience. You are also requested to send us your short CV at your earliest convenience.

For any further information or clarification, please feel free to contact me or **Dr. Liton Mallik** at **Mobile No. 7003185671**.

With best regards,

Sincerely

Professor Ranjan Chakrabarti,
Director Research and Academic Development, Swami Vivekananda University
Hony. Visiting Professor, Jadavpur University
Former Vice Chancellor of Vidyasagar University and Netaji Subhas Open University (WB)

Fulbright Scholar, Brown University 1994-95
Charles Wallace Fellow, London University 1997
Alexander O'Vietor Memorial Fellow, Brown University 2004



Date: 7th February, 2026

To

Mr. Soureen Dutta Roy
Director,
3Win Wealth Associates

Subject: **SVU Faculty Lecture Series February 2026, Invitation regarding**

Dear Mr. Dutta Roy,

Greetings from SVU!

At the outset let us acknowledge your contribution in the field of professional finance and management.

Swami Vivekananda University, Barrackpore, West Bengal, regularly organizes a monthly Faculty Lecture and it is delivered by distinguish scholars like you.

In this context, I am pleased to invite you to deliver the upcoming Faculty Lecture of the University on **23th of February 2026** (Title: BUILD WEALTH AND BECOME FINANANCIALLY SECURE). Your expertise and insights will greatly enrich the program, and your presence will inspire our faculty and research scholars.

The University will be happy to take care of your local transportation and hospitality.

For any further clarification, please feel free to contact the undersigned.

Best regards.

Sincerely

Professor Ranjan Chakrabarti,

Director Research and Academic Development, Swami Vivekananda University

Hony. Visiting Professor, Jadavpur University

Former Vice Chancellor of Vidyasagar University and Netaji Subhas Open University (WB)

Received.

Soureen Dutta Roy

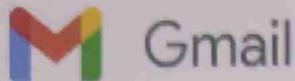
23rd Feb - 2026

Campus : Telinipara, Barasat - Barrackpore Rd. Bara Kanthalia, West Bengal - 700121.

Corporate Office : Sonarpur Station Rd. Karbala More, Kumarkhali, Narendrapur, Kolkata, West Bengal 700103

Regd. Office : 113, Biresh Guha Street, 7th floor, Kolkata : 700017

E- mail : info@swamivivekanandauniversity.ac.in . Contact : 033 2428 3035



Bikash Panja <bikashp@svu.ac.in>

15th Faculty Lecture, SVU - invitation

3 messages

Director, Research & Development <director.research@svu.ac.in> Wed, Feb 18, 2026 at 10:04 AM
To: Swami Vivekananda University - Info <info@swamivivekanandauniversity.ac.in>, Subrata Dey <vc@swamivivekanandauniversity.ac.in>, Pinak Pani Nath <registrar@swamivivekanandauniversity.ac.in>, Tanmoy Mazumder <deputy.registrar@svu.ac.in>, abhishek.dhar@svu.ac.in, Director School Of Management <director.som@svu.ac.in>, "Director, Research & Development" <director.research@svu.ac.in>, director.sos@svu.ac.in, Director School of Life Sciences <dir.solc@svu.ac.in>, Swapan Datta <dattaswapan1953@gmail.com>, Shorosimohan Dan <dan.shorosimohan@gmail.com>, Bikash Panja <bikashp@svu.ac.in>, "Dr.Liton Mallick" <litonm@svu.ac.in>, Rituparna Chakraborty <rituparnac@svu.ac.in>, Nilanjana Mitra <nilanjanam@svu.ac.in>, mitab@svu.ac.in, Mita Banerjee <mitabanerjee@hotmail.com>, Sukumar Mukhopadhyay <mukhopadhyay21@gmail.com>

Dear Esteemed Vice-Chancellor, Esteemed Chief Operating Officer, Directors, Deans, Hods and colleagues

Greetings of the New Year - 2026 !

Swami Vivekananda University, Barrackpore, West Bengal, regularly organizes a monthly Faculty Lecture Series and it is delivered by a distinguish scholar from within SVU or outside. This Lecture Series was initiated with the active support and encouragement of our Esteemed COO and the Series was officially inaugurated by our Vice-Chancellor in November 2024.

In this context, I am pleased to invite you to kindly make it convenient to attend the upcoming Faculty Lecture of the University (15th in the Series) on 23rd February, 2026, to be delivered by Mr. Soureen Dutta Roy of 3Win Wealth Associates **at 2.00 pm, Room No NND 307. The title of his Lecture is 'Build Wealth and Become Financially Secure'.**

Please find the poster of this event attached herewith for your kind perusal.

Your graceful presence along with your departmental colleagues shall enrich the program and inspire our faculty and research scholars.

Please make it convenient to attend.

Warm regards

Sincerely

Professor Ranjan Chakrabarti,
Director Research and Academic Development, Swami Vivekananda University
Hony. Visiting Professor, Jadavpur University
Former Vice Chancellor of Vidyasagar University and Netaji Subhas Open University (WB)

Fulbright Scholar, Brown University 1994-95
Charles Wallace Fellow, London University 1997
Alexander O'Vietor Memorial Fellow, Brown University 2004



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Director, Research & Development <director.research@svu.ac.in>
To: Bikash Panja <bikashp@svu.ac.in>

Wed, Feb 18, 2026 at 10:07 AM

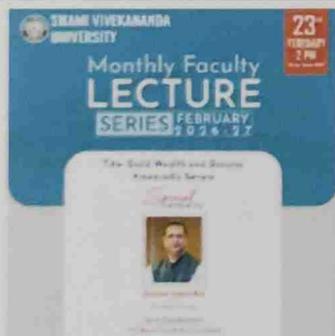
Dr Panja

Kindly circulate among our Esteemed Hods and faculty members.

Regards

Ranjan Chakrabarti

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Bikash Panja <bikashp@svu.ac.in>

Thu, Feb 19, 2026 at 6:57 PM

To: sushmitag@svu.ac.in, Ranjan Kumar <ranjank@svu.ac.in>, "Dr. Sudip Das" <sudipdas1380@gmail.com>, digantab@svu.ac.in, ranjankm@svu.ac.in, subhabratatab@svu.ac.in, tanmoys@svu.ac.in, prithap@svu.ac.in, souravm@svu.ac.in, dipanwitag@svu.ac.in, manisham@svu.ac.in, nilanjanam@svu.ac.in, olyb@svu.ac.in, subhranilm@svu.ac.in, rituparnac@svu.ac.in, pramitir@svu.ac.in, litonm@svu.ac.in, anirbanh@svu.ac.in, kallalb@svu.ac.in, debanjalia@svu.ac.in, subratan@svu.ac.in, najnin.islam92@gmail.com, kazi hasibur rahman <via.kazi786@gmail.com>, sudips@svu.ac.in, srijanh@svu.ac.in, subhasiss@svu.ac.in, arups@svu.ac.in, moumitad@svu.ac.in, papiam@svu.ac.in, rajend@svu.ac.in, shubhamb@svu.ac.in, moumitac@svu.ac.in, Amitava Bhowmick <amitavabmce@gmail.com>, shantanuc@svu.ac.in, neelanjanm@svu.ac.in, arunimam@svu.ac.in, lamiyas@svu.ac.in, goutamb@svu.ac.in
Cc: director.research@svu.ac.in, deputy.registrar@svu.ac.in, sourav@svu.ac.in, abhishek.dhar@svu.ac.in

Dear all HODs and Research Coordinators

Please find the invitation to the upcoming said program and circulate among our faculty members, research scholars and students. We encourage your participation and look forward to your valuable presence.

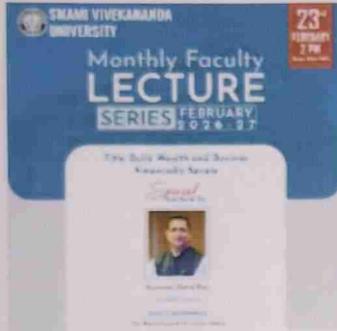
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Thanks & Regards,

Dr. Bikash Panja

**Professor, Department of Mechanical Engineering
Dean, Faculty Council of Engineering and Technology
School of Engineering, Swami Vivekananda University
Kolkata - 700121, India**

Mobile: (+91) 9635973141



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Monthly Faculty Lecture Series

Swami Vivekananda University



Barrackpore - Barasat Rd, Sewli Telinipara, Malir Math,

Bara Kanthalia, West Bengal 700121

February - 2026

23/02/2026

SL No.	Name	Department	signature
1	Dr. Arun Das	SOM	Arun
2	Dr. Kallal Benoyee	School of Management	Kallal Benoyee
3	Ms. Jyoti Dutta	SOM	Jyoti
4	Ms. Indrani Debnaik	SOM	Indrani
5	A. K. M. Padhyay	SOS	A. K. M.
6	SWAPAN DATTA	SoA	Swapan
7	RANJAN CHAKRABARTI	R & D	Ranjan
8	Septak Das	BBA	Septak
9	Tamalika Paul	BBA	Tamalika Paul
10	Anushka Panda	BBA	Anushka
11	Brihi Bhattacharya	BBA	Brihi Bhattacharya
12	Adrita Dutta	BBA	Adrita Dutta
13	Annapurna Biswas	BBA	Annapurna Biswas
14	Ankita Mondal	BBA	Ankita Mondal
15	Sutane Krishna Das	BBA	Sutane Krishna Das
16	Rudra Acharyer	BBA	Rudra Acharyer

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Swami Vivekananda University



Barrackpore - Barasat Rd, Sewli Telinipara, Malir Math,

Bara Kanthalia, West Bengal 700121

February - 2026

23/02/2026

SL No.	Name	Department	signature
01	Karan Dubey	MBA	Karan Dubey
02	Rahul Kumar Dubey	MBA	Rahul Kumar Dubey
03	Krishmendu Jana.	BBA (1st)	Krishmendu Jana
04	Anannya Mukherjee	BBA (1st)	Anannya Mukherjee
05	Rimta Dalui	BBA (1st)	Rimta Dalui
06	Siipa Adak	BBA (1st)	Siipa Adak
07	Dr. Mohammad Riyaz Ahmad	SOFT	Riyaz
08	Amit Kumar Keshari	BBA (Hons)	Amit Kumar Keshari
09	Aditya Kumar Shaw	BBA (Hons)	Aditya Kumar Shaw
10	Suroj Kumar Bannal	BBA (Hons)	Suroj
11	Subhankar Chhetri	BBA (Hons)	Subhankar Chhetri
12	MD ARMAN SEKH	BBA (Hons)	MD Arman Sekh
13	Emmanuel Lohar	BBA (Hons)	Emmanuel Lohar

Monthly Faculty Lecture Series



Swami Vivekananda University

Barrackpore - Barasat Rd, Sewli Telinipara, Malir Math,

Bara Kanthalia, West Bengal 700121

February - 2026

23/02/2026

SL No.	Name	Department	signature
1	Ritam Dutta	BBA	Ritam Dutta
2	Ankita Dutta	BBA	Ankita Dutta
3.	Sijuka Das	BBA	Sijuka Das
4.	Anwesha Guha	BBA	Anwesha Guha
5.	Vishal Kumar Mahata	MBA. (2 nd semester)	Vishal Kumar
6.	Suman Mahata	MBA (ADM) 2 nd Sem.	Suman Mahata
7.	Sanchita Pandit	BBA	Sanchita Pandit
8.	Yesmina Khatun	BBA	Yesmina Khatun
9.	Resmita Das	MBA (2 nd Sem)	Resmita Das
10.	Juheta Chowdhury.	MBA (2 nd Sem)	Juheta Chowdhury.
11.	Sayani Ray	MBA (2 nd Sem)	Sayani Ray
12.	Bidisha chatterjee	MBA (2 nd sem)	Bidisha chatterjee.
13.	Rupam Maity	BBA (2 nd Sem)	Rupam Maity

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Barrackpore - Barasat Rd, Sewli Telinipara, Malir Math,

Bara Kanthalia, West Bengal 700121

February - 2026

23/02/2026

SL No.	Name	Department	signature
1.	Sayanti Banerjee	Management	Sayanti
2.	SOUMYA MUKHERJEE	MANAGEMENT	Soumya
3.	Toudeb Kuman Chatterjee	Management	Toudeb Chatterjee
4.	Kajal Das	Education	Das 23/02/2026
5.	SK Najiba Mosatab	IB BBA Management	SK Najiba mosatab
6.	Pragati Kumari	BBA Management	P. Kumari
7.	Dibyayoti Biswas	BBA management	D. Biswas
8.	Bishal Jana	BBA management	B. Jana
9.	Dipankar Beza	BBA management	D. Beza
10.	Ranit Sarkar	BBA Management	R. Sarkar
11.	Shreemoyee Mallick	BBA Management	Shreemoyee Mallick
12.	Bhumiya Tarayder	BBA Management	Bhumiya
13.	Ananya Goin	BBA Management	Ananya

Monthly Faculty Lecture Series

Swami Vivekananda University



Barrackpore - Barasat Rd, Sewli Telinipara, Malir Math,

Bara Kanthalia, West Bengal 700121

February – 2026

23/02/2026

SL No.	Name	Department	signature
1.	MONALISA BOSE PAUL	CSE	Mbose.
2.	ANKITA SAHA	CSE	Saha.
3.	ADITYA DUTTA	CSE	Adutta
4.	JAYETA NATH	CSE	JNath
5.	Mousemi Das	CSE	MDas
6.	Subhardeep Guin	CSE	Guin
7.	Rishor Chakraborty	CSE	RChakraborty
8.	Swagata Dey	CSE	Swagata Dey
9.	Priyo Das	Business Management	Priyo Das
10.	Anigil Saha	Business Management	A.Saha
11.	Md. Arif Ali	Business Management	Arif Ali
12.	Mainak Banerjee	Business Management	M.B