GOVERNMENT OF NATIONAL CAPITAL TERRITORY OF DELHI

**DIRECTORATE OF TRAINING (UNION TERRITORIES CIVIL SERVICES)**

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**TRAINING MODULE**

**ON**

**“Retirement Planning”**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of the Package of Courses | | | Retirement Planning in General Awareness | |
| Duration of the Course | | | One Day () | |
| Number of Sessions | | | 4 (Four) | |
| Training Branch | | | V | |
| Name of the Course Coordinator | | | Assistant Director | |
| **Sessions** | **Duration** | | **Topics** | **Proposed Speaker** |
| **Session – I**  10.00 am-11.15am | 75 Min. | | **Planning for Retirement** |  |
| * Advance Planning * Assessment of family responsibilities * Assessment of financial liabilities. * Assessment of possibilities for income after retirement. * Assessment of needs for emergencies. |
| * **Tea** | | | |
| **Session – II**  11.00 am- 12.45 pm | 75 Min. | | **Terminal benefits and Rules governing these benefits** |
| * Gratuity and Rules governing Gratuity. * Pension and Rules governing it. * Leave encashment and rules governing it. * Commutation of pension. * VIIth Pay Commission Recommendation. |
| * **Lunch** | | | | |
| **Session – III**  01.45 pm- 03.00pm | 75 Min. | | **Investment options** |  |
| * Mutual Funds/Bonds/NSC * Fixed deposits * Share Market * Investment in Gold |
| * **Tea** | | | |
| **Session – IV**  03.15 pm- 04.30pm | | 75 Min. | **Career after retirement and opportunities for meaningful engagements**   * Employment in the government sector. * Employment in the private * sector. * Self employment * Social work |