



Institute of
Management Technology
Ghaziabad

January 2016, Issue-28

Library & Information Services

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Unlocking Home Equity During Silver Years by Reverse Mortgage

Reverse Mortgage, which was introduced as a tool to fund retirement by unlocking the homeowner's equity, has not gained popularity in India due to low awareness and mindsets that look upon real estate as a piece of property to be handed down to heirs. Its perception as a complex product and the tedious procedure involved has not helped matters. If properly marketed and with some of the wrinkles ironed out, it can serve as a valuable retirement fund.

Abhinav Gulechha, CFP^{CM}

EDITOR SPEAK

We do not have a universal social security system in place and the elderly in India are largely left dependent on their children or have to fend for themselves. There are more than 100 million people over the age of 60 and this number is expected to double over the next few years.

Ranjeet S Mudholkar, CFP^{CM}

CHARTER MEMBER SPEAK

Preparing for retirement is a subjective matter and to a large extent it depends on an individual's earning capacity and priorities in life. It is only now that people are becoming aware of the need to prepare for retirement while they are still working and earning.

Vikaas M Sachdeva
CEO, Edelweiss Asset Management

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TRENDING TERMS

We bring you the latest terms, slangs and jargon from the world of finance

RETIREMENT HOMES

Retirement homes are Special Purpose Projects which are specifically designed to suit the needs of senior citizens. It is suitable for those who stay alone, away from their family

Anil Rego, CEO & Founder, Right Horizons

INTERVIEW

Sriram Kalyanaraman,
MD & CEO, National Housing Bank
Talks about the Reverse Mortgage Loan and the hugely ambitious 'Affordable Housing for All' initiative

EQUITY INVESTING

Conventional wisdom says that retirees should avoid investing in equities and go for fixed income securities. But should they really avoid them?

Arnav Pandya, CFP^{CM}

INVESTING FOR PENSION

The NPS is a step forward in creating a uniform pension system in the country. But it is still work-in-progress; what are the other alternatives?

Kartik Jhaveri, CFP^{CM}

ANNUITY OPTIONS

An annuity provides the closest thing to a regular income, mimicking a salary. Whether to opt for an annuity or a lumpsum amount is a dilemma that many retirees struggle with.

Girish Aswani, CFP^{CM}

PLANNER'S DIARY

Planning for a senior citizen is different from that for a younger person. For seniors, there is a overwhelming need for financial security and emotional bonding.

Amit Kukreja, CFP^{CM}

BOND INVESTMENTS

Basel III Perpetual bonds have features which are different from that of other perpetual bonds. If properly understood by the Financial Planning community they can serve as sound investment options

Joydeep Sen, CFP^{CM}

SENIORS' HEALTH INSURANCE

For a senior citizen choosing the right health cover is very important. Some insurance companies have started offering health covers for retirees and senior citizens but they need to pick and choose with care.

Vivek Pathak, CFP^{CM}

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Michael Luca, Jon Kleinberg, and Sendhil Mullainathan

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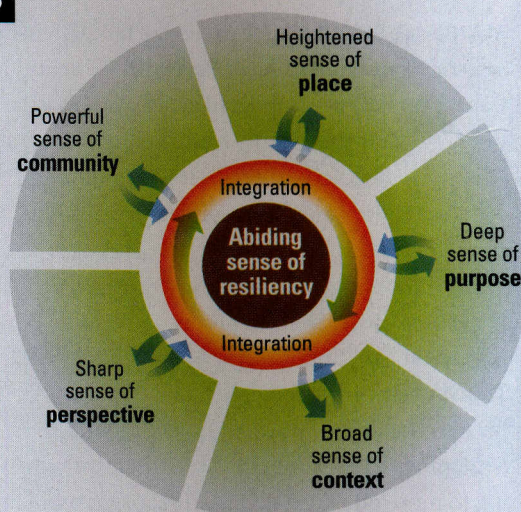
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CORRECTION:

In the Spring 2015 issue, **W. Scott Cameron**, one of the coauthors of the article "What Successful Project Managers Do," was incorrectly listed as Scott W. Cameron.

ADDENDUM: Davide Nicolini, Maja Korica, and Keith Ruddle, who are the authors of the article "Staying in the Know" from the Summer 2015 issue, would like to add the following acknowledgment about the research for that article:

"The research was funded by the U.K. National Institute for Health Research (NIHR) as part of the Health Services and Delivery Research Programme (HS&DR project number 09/1002/36). The views and opinions expressed in the article are those of the authors and do not necessarily reflect those of the Department of Health or any of the following U.K. agencies: HS&DR, NIHR, National Health Service."

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PRABANDHAN: INDIAN JOURNAL OF MANAGEMENT

VOLUME : 9

ISSUE NUMBER : 1

₹ 350/-

JANUARY 2016

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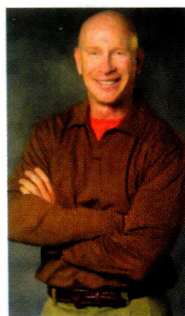
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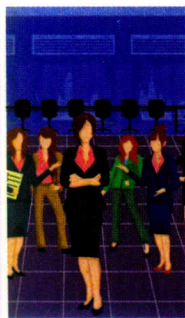
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