

Corporate Financial Wellness Program

Practitioner-led employee financial education for Indian companies — salary, tax, EMI, ESOPs, insurance & retirement, decoded.

Overview

A practitioner-led corporate financial wellness program for Indian teams — salary, tax, EMI, ESOPs, insurance and retirement decoded with clarity, not product-selling. Education-first, conflict-free, zero product bias.

Who It Is For

- IT & technology companies
- BFSI and wealth firms
- Pharma & manufacturing teams
- Startups with ESOP-heavy comp
- CXO & senior leadership cohorts
- Sales teams with variable pay
- Young employees, first salaries
- HR & L&D-driven programs

Program Modules

MODULE 01

Salary-to-Wealth Clarity

CTC, take-home, benefits, deductions and monthly surplus decoded.

MODULE 02

Tax-Smart Planning

Old vs new regime, 80C, HRA, and last-minute tax mistakes.

MODULE 03

EMI & Debt Discipline

Home, car, credit-card, BNPL and the hidden cost of over-commitment.

MODULE 04

Insurance & Emergency Fund

Term, health, emergency corpus — and why random policies mislead.

MODULE 05

Retirement & Long-Term Wealth

NPS, EPFO, PPF, SIP discipline, asset allocation, compounding.

MODULE 06

ESOPs & Wealth Events

Vesting, taxation, liquidity and concentration risk.

MODULE 07

Rent, Buy & Home Loans

Rent-vs-buy maths, loan structuring and prepayment.

MODULE 08

Bonus, Increments & Windfalls

Deploying variable pay without lifestyle inflation.

Engagement Formats

- **75–90 min Expert Session** — awareness, salary clarity, tax-season education
- **Half-Day Corporate Workshop** — deeper planning with practical exercises
- **3-Session Wellness Series** — salary, tax, wealth & retirement

- **Confidential 1-on-1 Counselling** — optional private clarity

Delivery

Batch size: 50–500 employees · **Mode:** Online · Offline · Hybrid · **Customization:** by age, income, role & benefits structure.

Bring financial clarity to your team.

Book a 15-minute call · +91-98109-91910 · abhishek.aggarwal@grivaacapital.com

Abhishek Aggarwal, CFP · Founder & CEO, Grivaa Capital · New Delhi, India
+91-9810991910 · abhishek.aggarwal@grivaacapital.com · abhishekaggarwal.co

For educational and informational purposes only. Not investment, financial, tax or legal advice. Program pricing shared after understanding scope, format and customization.