SEMESTER-II

TitleoftheCourse :	**PERSONAL FINANCE**
CourseCode :	**GECFIN2**
Natureof theCourse :	**GEC**
CourseCredit :	**03Credits**
Distribution ofMarks :	**45 (EndSem)+ 30 (In-Sem)**

COURSEOBJECTIVES

1. ThiscourseintegrateseconomicsandconceptsofpersonalfinancetohelpthestudentsofUGprogrammes to understand the implications of economic events andenablethem to makeinformed financial decision.
2. They will also learn about investment and savings vehicles available in the market alongwiththeir risk and returnlevels.

UNIT	Contents	L	T	P
I **Financial Planning (15Marks)**	**Basics of PersonalFinance:** ConceptofPersonalFinance,Scope, objectives.SpendLessto Saveand Invest MoreFinancialSuccessandHappiness.	05	02	-
	Business and TimeValueof Money: The Concept of Business Cycle; Inflation-advantagesand disadvantages Compounding and Discounting techniques.	05	03	-
II.Financial Statements Budgets(15 Marks)	**FinancialGoals:** SettingFinancialGoals: longtermandshort-term. PreparationofPersonal Budget,Evaluationofbudgetforcontrol.	06	03	-
	Personal Financial Statements: Concept of personal BalanceSheet including Net worth.	04	02	-

III Management of Credit and Fundamentals of Investment (15Marks)	Conceptualframeworkforcredit: GoodandevilsofCredit ObtainingCreditandBuildingaGoodCreditReputation CreditApprovalProcess oftheFinancial Institutions Selectionoflenders, criterionto be consideredforselection.	04	02	-
	Conceptofrisk andinvestment: ConceptofRisk,TheRiskManagementforinvestment. Navigating Various modes of Investment: Marketable and Non-marketable Investments, Insurance Products.	06	03	-
	.TOTAL	30	15	-

*L=Lecture,T=Tutorial,P=Practical

MODESOFIN-SEMESTERASSESSMENT: **(30Marks)**

- OneSessionalExamination -   **10 x 1= 10 marks**
- Other(any two)   **10 x 2= 20 marks**

      o Groupdiscussion
      o SeminarPresentation
      o Assignment