

## SEMESTER-II

**Title of the Course :** PERSONAL FINANCE  
**Course Code :** GECFIN2  
**Nature of the Course :** GEC  
**Course Credit :** 03 Credits  
**Distribution of Marks :** 45 (EndSem)+ 30 (In-Sem)

### COURSE OBJECTIVES

1. This course integrates economic concepts and concepts of personal finance to help the students of UG programmes to understand the implications of economic events and enable them to make informed financial decision.
2. They will also learn about investment and savings vehicles available in the market along with their risk and return levels.

UNIT	Contents	L	T	P
<b>I Financial Planning (15 Marks)</b>	<b>Basics of Personal Finance:</b> Concept of Personal Finance, Scope, objectives. Spend Less to Save and Invest More Financial Success and Happiness.	05	02	-
	<b>Business and Time Value of Money:</b> The Concept of Business Cycle; Inflation- advantages and disadvantages Compounding and Discounting techniques.	05	03	-
<b>II. Financial Statements Budgets (15 Marks)</b>	<b>Financial Goals:</b> Setting Financial Goals: long term and short-term. Preparation of Personal Budget, Evaluation of budget for control.	06	03	-
	<b>Personal Financial Statements:</b> Concept of personal Balance Sheet including Net worth.	04	02	-

<b>III Management of Credit and Fundamentals of Investment  (15Marks)</b>	<b>Conceptual framework for credit:</b> Good and evil of Credit Obtaining Credit and Building a Good Credit Reputation  Credit Approval Process of the Financial Institutions Selection of lenders, criterion to be considered for selection.	04	02	-
	<b>Concept of risk and investment:</b> Concept of Risk, The Risk Management for investment. Navigating Various modes of Investment: Marketable and Non-marketable Investments, Insurance Products.	06	03	-
	<b>.TOTAL</b>	<b>30</b>	<b>15</b>	-

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

**MODES OF FIN-SEMESTER ASSESSMENT:**

**(30 Marks)**

- One Sessional Examination -
- Other (any two)
  - Group discussion
  - Seminar Presentation
  - Assignment

**10 x 1 = 10 marks**

**10 x 2 = 20 marks**