

DEPARTMENT OF HUMANITIES & SOCIAL SCIENCES

Programme: B. Tech

Course Title: Financial Education

Course Category: IC

Course Code: HSIC 103

Credits: 3 (L-2, T-1)

Semester: 1st/2nd

Internal: 50 Marks

Theory: 50 Marks

Total: 100 Marks

Time: 3hrs

Course Objectives

The purpose of this course is to empower the students with sound financial knowledge and financial management skills for their long-term financial being. The course is designed with the strong belief that financial well-being has a positive correlation with the overall well-being of an individual as well as society.

Note for Examiner

The number of questions to be set will be six covering the entire syllabus. The examinees will be required to attempt five questions. All questions shall carry equal marks.

UNIT-I Foundations of Finance

Need for Financial Planning, Financial Goals, Financial Management: Concept, Finance Function. Banking in India: Concepts of Banking, Types of Bank Accounts and Deposits

UNIT-II Investment Management-I

Investment Goals: Basic Investment Objectives, Time Frame, Assessing Risk Profile, Diversification and Asset Allocation.

UNIT-III Investment Management-II

Investment and Saving alternatives for a Common Investor: Insurance, Stocks, Bonds, etc. Stock Markets: Primary and Secondary Markets. Criteria for Stock Selection.

UNIT-IV Financial Planning and Mutual Funds

Financial Planning: Concept and Objectives. Mutual Funds: Concept and History of Mutual Funds in India. Types of Mutual Funds.

Course Outcomes

After the completion of this course, students will be able to acquire financial management skills-essential life skills for 21st Century. It will also enhance their financial literacy and equip them with knowledge and skills critical to make financial decisions.

Suggested Readings

1. Financial Management – I.M. Pandey (Vikas Publishing House, New Delhi)
2. Financial Management—MY Khan & PK Jain (Tata McGraw Hill)
3. Financial management—Sheeba Kapil (Pearson)