

## VALUE ADDED COURSE

Course Code:

Title of the Course: **Personal Saving and Investing**

Nature of the Course: VAC

End Semester: **40 Marks**

In Semester: **10 Marks**

Total Credits: **02**

Course Objectives: To make the students aware of the benefits of Savings and Investment

Units	Contents	L	T	P
I (20 Marks)	<b>Foundation of Saving and Financial Planning</b> Meaning of Savings, Savings Goals, Benefits of Savings, Financial Planning, Retirement plans, Risk vs. Return, The Power of Compounding, Basic avenues for savings, Various types of Bank Accounts, Public banks and Private banks their facilities.	12	2	2
II (20 Marks)	<b>Foundation of Investing</b> Meaning of Investing, Savings vs. Investments, Basic requirements of Investing, Types of Investors, Inflation Effects on Investments, Loans vs. Investments, Investment vehicles, Investment Strategies.	12	2	2
	<b>Total</b>	24	4	4

### MODES OF IN-SEMESTER ASSESSMENT: (10 Marks)

- One Internal Examination - 05 Marks
- Others (Any one) - 05 Marks
- Group Discussion
- Seminar presentation on any of the relevant topics

**LEARNER OUTCOMES:** After completion of this course the learner will be able to:

It will make a more responsible individual with a disciplined approach to money and helps people from overspending and inculcates a habit of savings and investments.

### READING LIST

1. Money and Banking by T. R. Jain and R. K. Kaundal, VK Global Publisher
2. Investment Management, V.K. Bhalla, S. Chand Publications
3. Investment Analysis & Portfolio Management, P. Chandra, Tata McGraw-Hill
4. Investment Planning by SEBI