# **Personal Financial Planning 2018-19**

Personal Financial Planning is a two-day workshop for students offered by Janki Devi Memorial College (JDMC) in collaboration with National Stock Exchange (NSE) Academy Ltd. The workshop is handled by the Economics Department of JDMC.

The **National Stock Exchange of India Limited** (NSE) is the leading stock exchange of India, located in Mumbai. The NSE Academy is a wholly owned subsidiary of National Stock Exchange. The subsidiary conducts various financial education workshops to develop new generation investors.

Coordinators: Dr. Shilpa Chaudhary, Ms. Bijoyata Yonzon, Dr. Devendra Kumar, Mr. Deepak Manchanda

No. of Students: 26

Fee: Rs. 2000/ per student

*Duration*: 10<sup>th</sup> -11<sup>th</sup> October, 2018 (Two days)

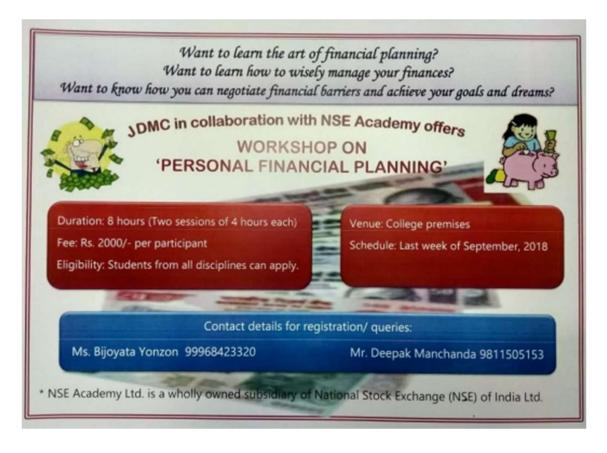
Resource Person: Ms. Monica Sachdeva

#### Course Outline of Workshop on Personal Financial Planning

- I. Introduction to Financial Planning
  - o What is Financial Planning?
  - o Why Financial Planning is needed?
  - o Steps in financial planning
- II. Process of financial planning
  - Gathering data
  - o Preparation of Financial Statements
  - o Analysis of Financial Statements
  - o Determination of current financial status
  - Identification of goals and objectives
- III. Financial Management General Principles
  - o Introduction to Time Value of Money
  - o Brief Overview to Financial Markets
  - o Calculation of Returns
  - o Nominal & Effective Rate of Return
  - o Internal Rate of Return (IRR)
  - o Real Rate of Return after adjusting inflation & taxes
  - Analysis of Return
- IV. Principles and practices of financial planning
  - Overview of Risk Management
  - o Introduction to Insurance role and need
  - o Introduction to Investment Planning

- Wealth management using Mutual funds
- o Introduction to Retirement Planning
- V. Income Tax & Financial Planning
  - Basics of Income tax
  - o Sources and Exemptions of Income
  - o Deductions from total income
  - o Computation of Income

#### **Poster**



#### List of Students who attended the workshop

Sr.			Contact
No.	Name	Email	No.
1	Anu Saini	annusainirt@gmail.com	8743971545
2	Lata Jeena	latajeena2000@gmail.com	8745924340
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5	Bhumi Agrawal	bhumiagrawal20209@gmail.com	6264856770
6	Deepti Pradhan	pdeepti389@gmail.com	8368243245
7	Yukta Jindal	jindal.yukta2000@gmail.com	8130584062
8	Deeksha Sharma	deeksha9927@gmail.com	9868607236
9	Anjali Sethi	anjalisethi2306@gmail.com	9654996555

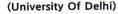
	Deepakshi		
10	Chandna	deepakshi.chandna@gmail.com	8447923940
11	Ekta	ektamishra13072000@gmail.com	8586063601
12	Sonal Madan	sonalmdn@gmail.com	
13	Mahek Gupta	itsmemahek2000@gmail.com	9654687619
14	Muskan Bhola	bhola.muskan29@gmail.com	8285223726
15	Aarushi Tibrewal		7007270758
16	Nikita Dua	nikitadua20@gmail.com	9810144287
17	Jasleen kaur	jasleenrooprai97@gmail.com	7053538731
18	Jhankar Saini	charusaini651@gmail.com	9868119779
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21	Shubhangi Bansal	shubhangibansal2301@gmail.com	9643781747
22	Mehak Khatter	mehakkhatter71@gmail.com	9990778089
23	Pragya Arora	apragya500@gmail.com	7041882667
24	Adarshdeep Kaur	adarshdeepkaur13@gmail.com	9990307876
25	Muskan Gupta	guptamuskan281999@gmail.com	7318386111
26	Shreya Gupta	sn.sg.vg@gmail.com	9868969809

## **MOU/ Document for Collaboration**

## जानकी देवी मेमोरियल कॉलेज

(दिल्ली विश्वविद्यालय)

### JANKI DEVI MEMORIAL COLLEGE



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दूरभाष : २५७८७७५४ फैक्स : २५७१०८३२ Tel. : 25787754, Fax : 25710832

E-mail: jdmcollege@hotmail.com, http://jdm.du.ac.in

संदर्भ संख्या/Ref. No.... 9 2 4

दिनाँक/Dated 3 0/10/18

To Mr. Abhishek Dave & Mr. Kunal Tyagi National Stock Exchange of India Limited (NSE) 4<sup>th</sup> Floor, Jeevan Vihar Building.

Parliament Street. New Delhi-110001

Dear Sirs

Please accept our sincerest thanks for organizing the Workshop on 'Personal Financial Planning' for our students on October 10-11, 2018 in our college premises. The workshop provided a much-needed platform to the students to acquire knowledge, understanding and skills related to undertake sound financial planning in their lives.

We would also like to extend our gratitude to and appreciation for the expert Ms. Monica Sachdeva for conducting the Workshop excellently.

The fee for the Workshop (Rs. 2000/ per student) for 26 students (Rs. 52,000/-) was sent to the beneficiary account no. 00030340069121 (NSE Academy Ltd.) via NEFT, the details of which are as follows:

Amount: Rs. 50.000/-

16th October, 2018

Ref. No.: P18100667985104]

Amount: Rs. 2000/-

19th October, 2018

Ref. No.: P18100972011154]

We request you to kindly issue the certificates for the students. The list of the participants is attached herewith.

Looking forward to a long-term and continuing relationship with the NSE.

Thanks and regards

Dr. Shilpa Chaudhary

Ms. Bijoyata Yonzon

(Co-ordinators)