**Roles:**

* Teaching: Siddhesh (Investing) and Dhruv (Trading)
* Operations Management: Daksh
* Social Media Management: Dhruv

**Detailed Curriculum:**

* **Explanation of Basic terminologies** (would be done gradually as we cover each topic)
  + Investing and Trading (and the difference between them)
  + Intrinsic Value
  + Stocks: Basic Ratios (PE, PB, Current Ratio, Debt to Equity, ROE, ROCE, Dividend Yield, CFO/PAT, etc.), Moat/Niche, Dividend, Market Capitalization, Large Cap, Mid Cap, Small Cap, Dividend, etc.
  + Bonds: Face Value, Tenure, Coupon Rate, Yield to Maturity, Government Bonds, Corporate Bonds.
  + Cryptocurrencies: Blockchain, Smart Contracts, Decentralized.
  + NFTs
  + Real Estate: Commercial Real Estate, Residential Real Estate, Rental Yield.
  + Mutual Funds: AMC, Fund Manager, NAV, Lock-in Period, Expense Ratio, Exit Load, ELSS, Alpha, Beta, Sharpe Ratio.
  + REITs, InvITs.
  + Insurance: Insurer, Policy Holder, Premium, Cover, Riders and Add-ons.
  + Tax Planning: Progressive Taxation, Tax slabs, Old Tax Regime and New Tax Regime
* **Budgeting**
  + Importance of Budgeting
  + Budgeting Objective
  + Budgeting Strategies
* **Financial goal planning**
  + How to set rational and logical financial goals.
  + How to calculate the required rate of return for achieving those goals.
  + How to choose the appropriate investment options according to the required rate of return.
* **Banks**
  + What are Banks
  + Role of Bank and its Importance
  + Credit
  + Debit
  + Savings Account, Current Account, and FDs
* **How compounding works + Basics of Investing**
  + Concept of CAGR
  + Selecting where, how and how much to invest
  + SIP vs Lump Sum
  + Concept of Cost Averaging
* **Basics of Accounting**
  + How to read balance sheets
  + Financial statements
  + What are assets and liabilities
* **Fundamental analysis of stocks**
  + Industry Analysis and scope of growth
  + Basic History/Timeline of the company
  + Product (Good or Service) Analysis and Criteria for the same
  + Market Share Analysis and scope of growth
  + Check for Moat or any other Competitive Advantage
  + Analysis of Financials of the company (Go through P&L statement, Balance sheet, and cash flow statement)
  + Go through the financial ratios in the present as well as in the past.
  + Management Analysis
  + Shareholding Patterns
  + Comparison with Peers
  + Going through Annual Report and Investors’ Presentation
  + Valuation Analysis of the stock
* **Technical analysis of stocks**
  + Types of Trading
  + Functioning of stock marking (why and how)
  + Movement of price
  + Candlestick charts
  + Price action
  + Indicators
  + Moving averages
  + Risk management
  + Position sizing
  + Etc.
* **Mutual Funds**
  + Types of Mutual Funds
  + Ratios to check
  + Metrics to analyze a Mutual Fund
  + Fund manager qualification, experience, and history
  + Direct vs Regular Mutual Funds
  + Active vs Passive Mutual Funds
* **Cryptocurrencies and NFTs**
  + Blockchain basics
  + Use cases of Crypto
  + Investing/Trading in Cryptos and NFTs
* **Insurances**
  + Life Insurance
  + Health Insurance
  + Term, ULIP and Endowment
* **Tax planning**
  + Old Tax Regime and New Tax Regime
  + How can taxes be saved legally?
  + Sections in the IPC about tax saving

**Activities:**

* **Debates**
  + Credit vs Debit
  + Cryptos as a legal tender?
* **Stock Simulator**
  + [https://moneybhai.moneycontrol.com](https://moneybhai.moneycontrol.com/) (For Indian Markets)
  + [https://www.investopedia.com/simulator](https://www.investopedia.com/simulator/) (For International Markets)
* **Budgeting activity**
  + Prioritizing Saving over Spending (on wants)
  + Create your own budget with a fixed sum of money, to reach your financial goals.
* **Analyzing Stocks together**
  + Fundamental Analysis for investing in stocks.
  + Technical analysis for trading stocks.

**List of Guest Lecturers**

* Amish Sir
* Nisarg Sir
* Shweta Ma’am

**Useful Websites:**

* <https://www.quora.com/What-are-some-ideas-for-activities-for-a-student-finance-club-in-a-university>
* [https://moneybhai.moneycontrol.com](https://moneybhai.moneycontrol.com/)