**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/)