



## MAHARAJA AGRASEN INSTITUTE OF MANAGEMENT STUDIES

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Maharaja Agrasen Chowk, Sector 22, Rohini, Delhi -110086, INDIA

Tel. Office: 8448186947, 8448186950 [www.maims.ac.in](http://www.maims.ac.in)

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**Email: [hodlaw@maims.ac.in](mailto:hodlaw@maims.ac.in)**

**Dr. Praveen Kumar Gupta**

**Mob: 9215242428**

**Head, Department of Law**

**Friday, 1st March 2024**

VALUE ADDED COURSE - "A workshop on Money & Investment" (Kyuki Paisa Bolta Hein)

Academic Year: 2024-2025

Name of Event: Value Added Course on Money & Investment" (Kyuki Paisa Bolta Hein)

Resource Person: Dr. Ankit Goel, Associate Professor, Deptt. of LAW

Date of the Event: 4th November 24 - 22th Nov 2024

Time of the Event: 2:30 PM to 4:30 PM

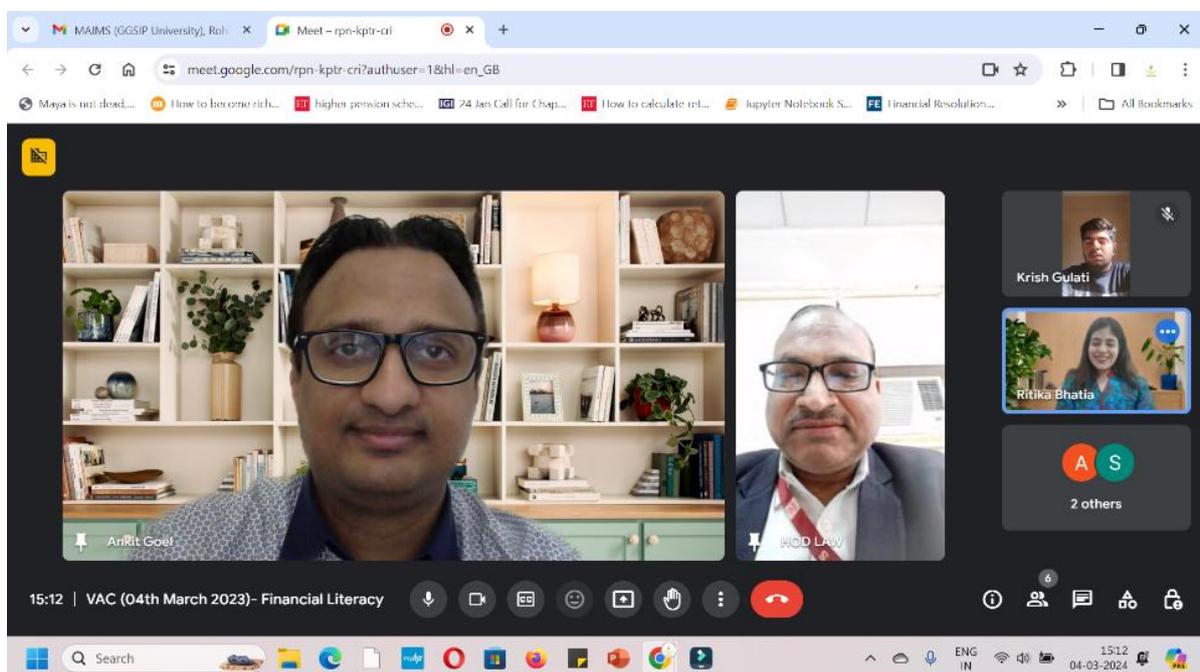
Location: Google Meet

## Day 1

The inaugural session of the Value-Added Course on Financial Literacy, conducted by the distinguished resource person Dr. Ankit Goel, offered participants a compelling introduction to the significance of financial literacy in shaping one's future aspirations. Dr. Goel skillfully explained key foundational concepts, making the subject both accessible and engaging through clear insights and interactive discussion.

The session had a strong impact, reflected in the highly positive responses from attendees, many of whom expressed a strong desire to continue exploring the topic further. Their enthusiasm demonstrated how effectively the session underscored the essential role financial literacy plays in both personal and professional growth.

With such an encouraging beginning, the course is set on a promising path, equipping participants with the knowledge and confidence needed to make informed financial decisions in the future.

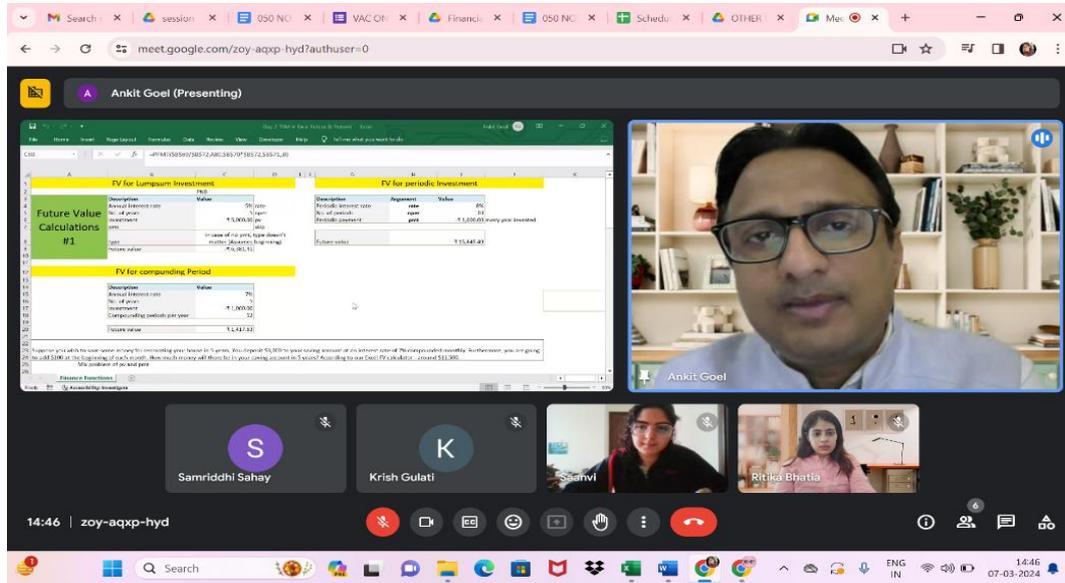


## Day 2

During the second session of the Value-Added Course on Financial Literacy, Dr. Ankit Goel further deepened participants' understanding by exploring the Time Value of Money. He explained essential financial concepts such as Future Value, Present Value, and various forms of annuities. With remarkable expertise, Dr. Goel used MS Excel to demonstrate how these calculations can be performed efficiently, transforming complex theories into clear, practical learning experiences.

His hands-on teaching style not only enhanced conceptual clarity but also highlighted how these financial principles apply to real-life planning and decision-making. Participants

responded with enthusiasm, appreciating both the practicality of the session and the valuable skills they gained. Their sustained excitement reflects how successfully the course is breaking down financial concepts and equipping individuals with tools to manage their finances with greater confidence.

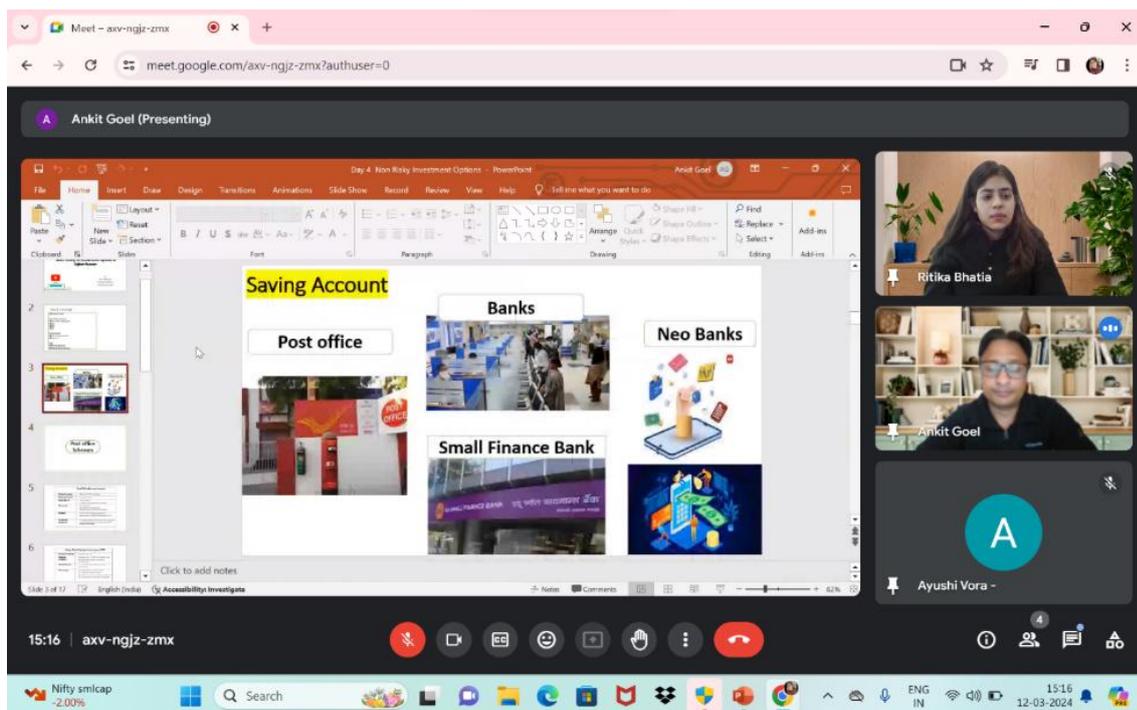


### Day 3

The third session of the Value-Added Course on Financial Literacy expanded participants' horizons by introducing them to the rapidly evolving landscape of modern finance. Dr. Ankit Goel guided the attendees through contemporary financial innovations such as Neo Banks, Robo-Advisors, Algorithmic Trading, Peer-to-Peer (P2P) Lending, and a range of emerging investment avenues.

Focusing on practical applicability, Dr. Goel navigated various online platforms and financial technology websites, giving participants real-time exposure to the tools driving today's digital finance ecosystem. This hands-on exploration highlighted how technology is reshaping financial services and empowered learners to understand and utilize these advancements in their own financial decision-making.

Participants responded enthusiastically, valuing both the practical demonstrations and the opportunity to engage with cutting-edge financial tools. Their keen interest and active participation underscored the course's effectiveness in blending traditional financial education with insights into the innovative trends shaping the future of the financial sector.



## Day 4

The fourth session of the Value-Added Course on Financial Literacy focused on low-risk investment avenues, with Dr. Ankit Goel providing an in-depth exploration of secure options such as Bank Fixed Deposits (FDs), Savings Accounts, Post Office schemes, the National Savings Certificate (NSC), and the Public Provident Fund (PPF). Dr. Goel explained the key characteristics, advantages, and safety profiles of each instrument, giving participants a clear understanding of how these investments help preserve capital while offering stable returns.

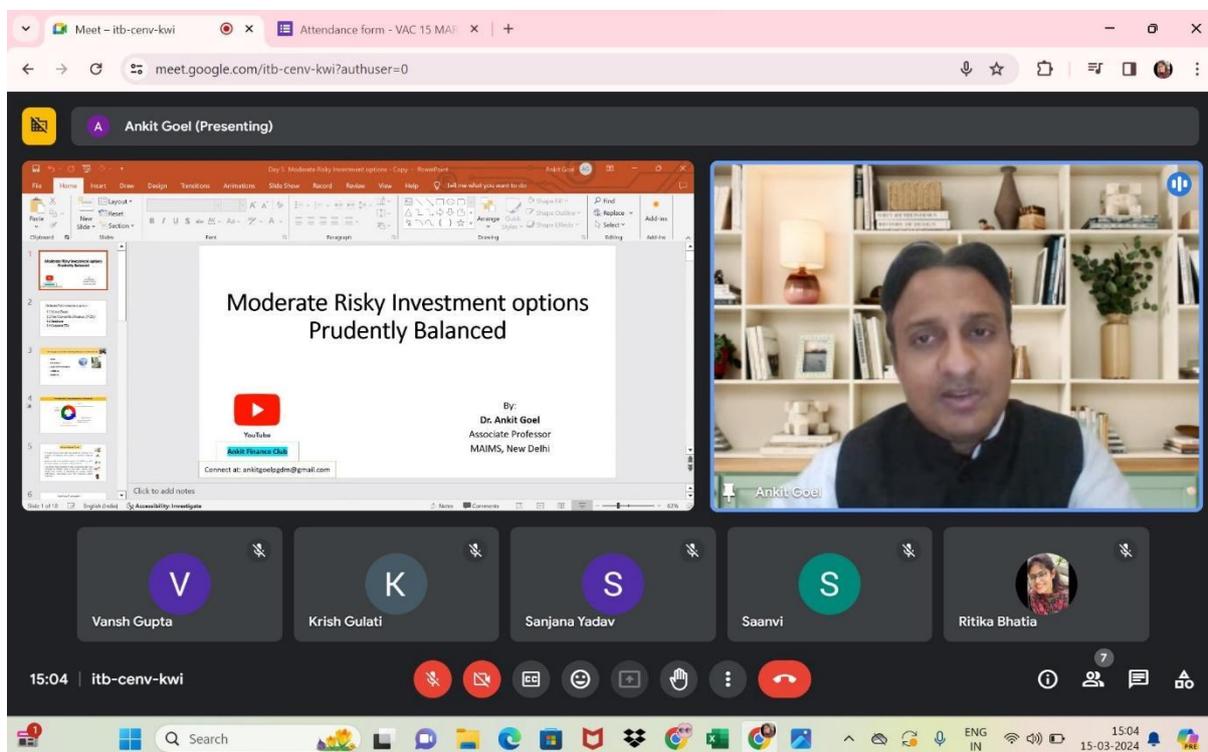
He also guided attendees on how to invest in these options through online platforms, making the process more accessible and convenient. The session proved highly beneficial, equipping participants with practical knowledge of conservative investment strategies suited to individuals seeking security and consistent growth.

Participants responded with strong positive feedback, reflecting the session's success in enabling them to make well-informed financial decisions aligned with their personal goals and comfort with risk.

## Day 5

The fifth session of the Value-Added Course on Financial Literacy centered on investment options that fall within the moderate-risk category, with Dr. Ankit Goel guiding participants through Mutual Funds and smallcase portfolios. Dr. Goel offered clear and detailed explanations of how these investment vehicles function, outlining their advantages and their potential to generate higher returns that support long-term financial aspirations.

He also demonstrated how individuals can conveniently invest in these funds and portfolios through online platforms, simplifying the investment process for beginners and seasoned learners alike. The session provided participants with meaningful insights into portfolio diversification and the principles of navigating moderately risky investment choices.



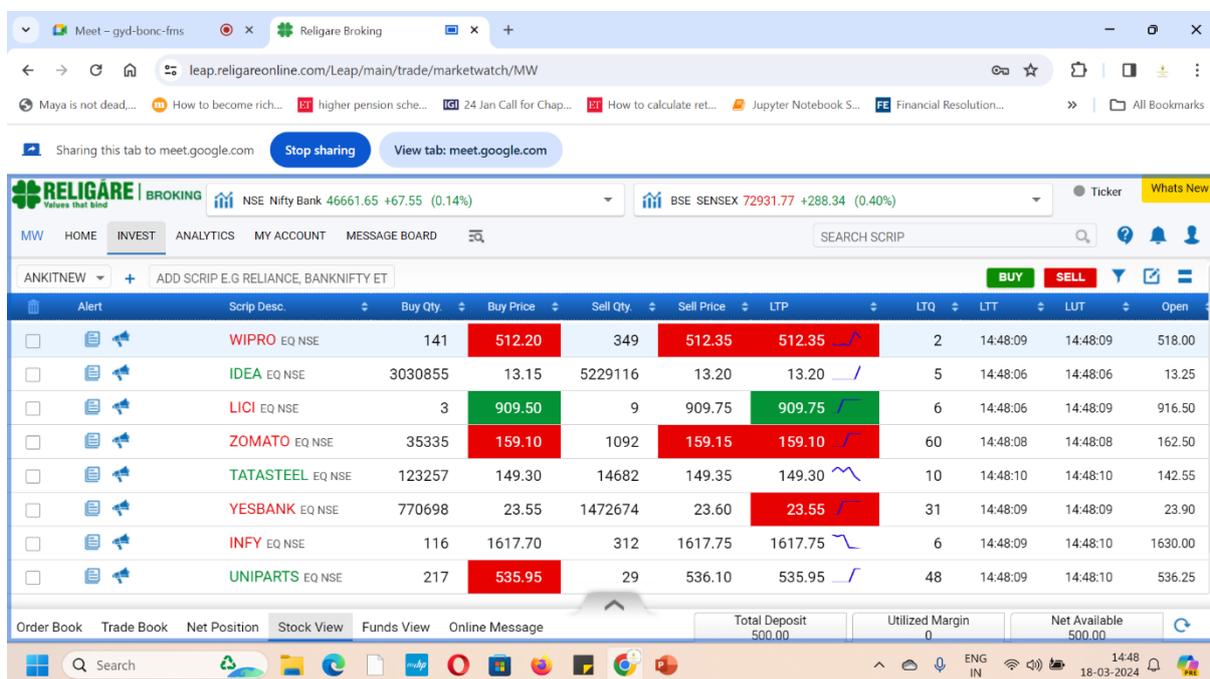
## Day 6

In the sixth session of the Value-Added Course on Financial Literacy, Dr. Ankit Goel explored the complexities of high-risk investment avenues, with a particular focus on the Share Market.

Aiming to equip participants with the confidence to navigate this volatile environment, Dr. Goel delivered a thorough introduction to stock market investing. He detailed the key features of equity investments and explained how, despite their inherent risks, they can offer substantial returns that support long-term financial aspirations.

Dr. Goel also demonstrated how to invest in stocks through online platforms, familiarizing participants with essential tools and interfaces. He emphasized the importance of conducting detailed stock analysis prior to investing and shared strategies to help attendees evaluate potential opportunities effectively. Additionally, he outlined the various expenses associated with trading and investing in the stock market, ensuring participants had a clear understanding of the costs involved.

The session proved highly enriching, providing participants with valuable insights into balancing risks and rewards in equity investing. The enthusiastic feedback from attendees highlighted the session's success in enhancing their confidence and understanding of the fast-paced world of stock market finance.

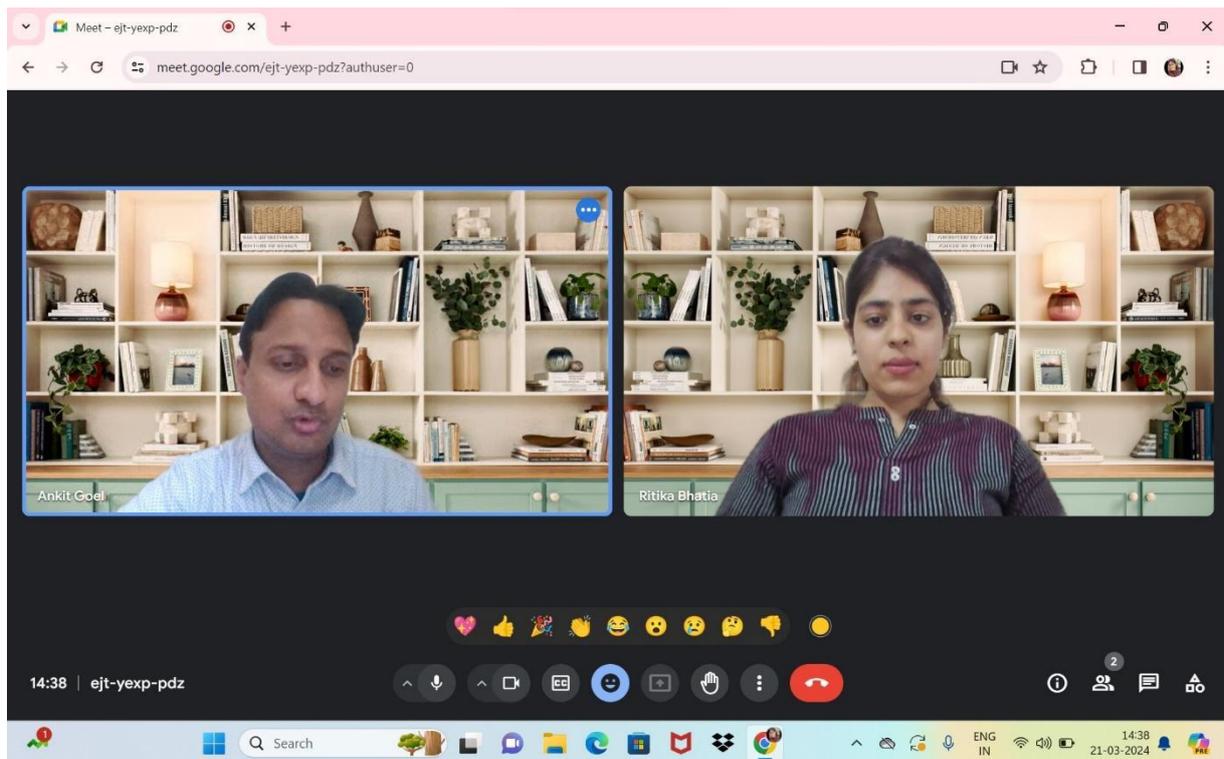


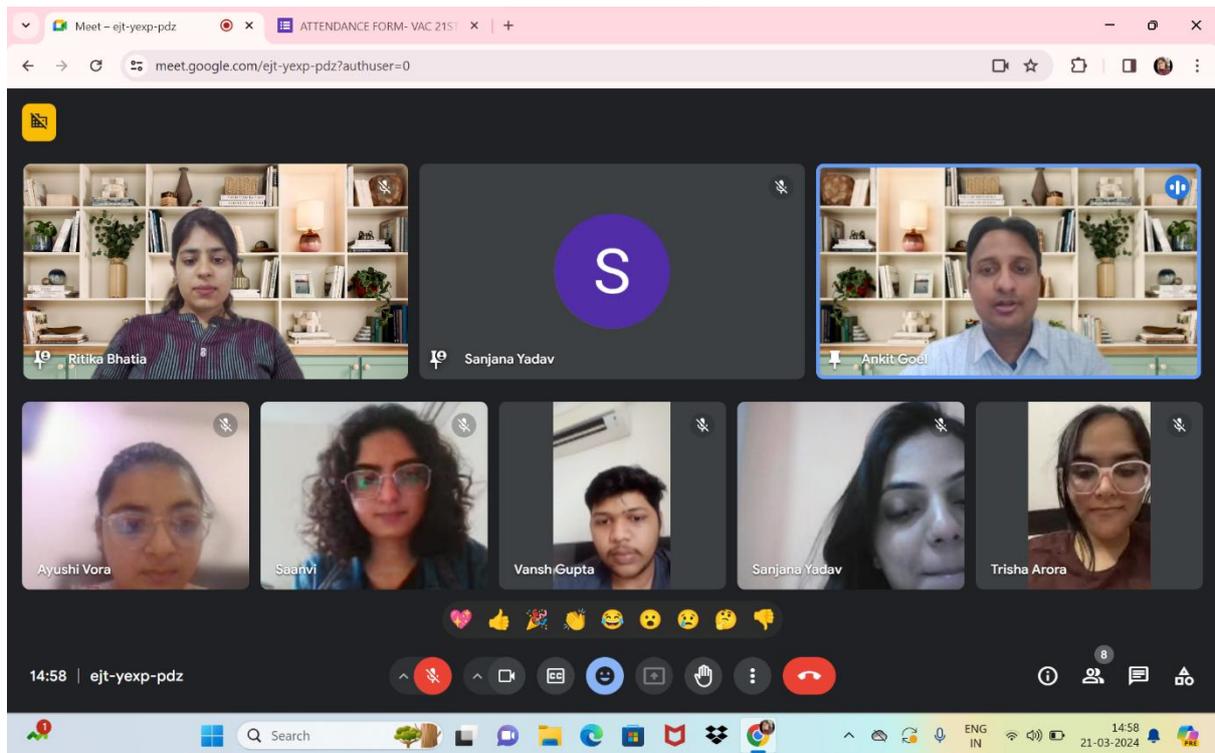
## Day 7

The seventh session of the Value-Added Course on Financial Literacy focused on retirement planning, where Dr. Ankit Goel offered participants a detailed exploration of various long-term financial security options. He explained key components of retirement planning, including annuity products, both deferred and immediate payment schemes, along with prominent government-backed plans such as the National Pension System (NPS), Employee Provident Fund (EPF), Public Provident Fund (PPF), and the Senior Citizen Savings Scheme (SCSS).

Using relatable examples, Dr. Goel illustrated how individuals can strategically combine these instruments to build a stable financial foundation for their post-retirement years. His clear explanations and practical insights helped participants gain a comprehensive understanding of how each option functions and how they can be tailored to personal financial goals.

Attendees responded enthusiastically, appreciating the session's focus on actionable strategies and personalized retirement planning approaches. They left with a renewed sense of confidence and clarity about preparing for a financially secure and comfortable retirement. The session's high engagement and positive feedback underscored its importance and effectiveness.



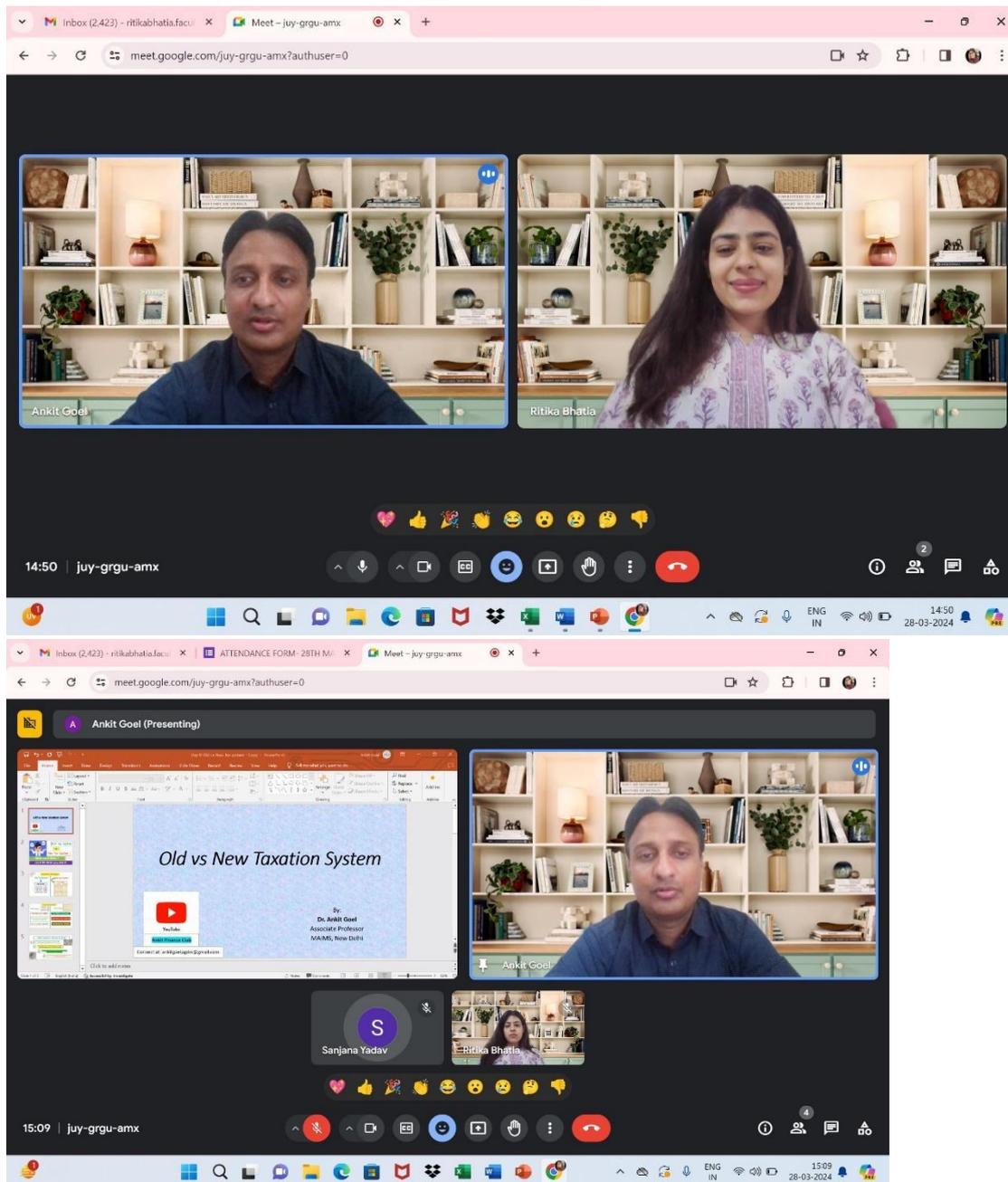


## Day 8

The eighth session of the Value-Added Course on Financial Literacy focused on the essential topic of tax planning, where Dr. Ankit Goel provided a clear and comprehensive comparison of the Old and New Tax Regimes from an investment standpoint. Through a structured and insightful analysis, he explained the key distinctions between the two systems, outlining the benefits and limitations associated with each.

Participants were introduced to a range of tax-saving investment options available under both regimes and learned how to identify the most appropriate tax structure based on their personal financial goals and income profiles. Dr. Goel's explanations offered practical guidance on strategically reducing tax liabilities while enhancing overall investment efficiency.

The session was met with strong engagement and positive feedback, as attendees gained valuable clarity on tax planning strategies and their impact on long-term financial wellness. They left the session better equipped to make informed, optimized decisions regarding their tax and investment choices.



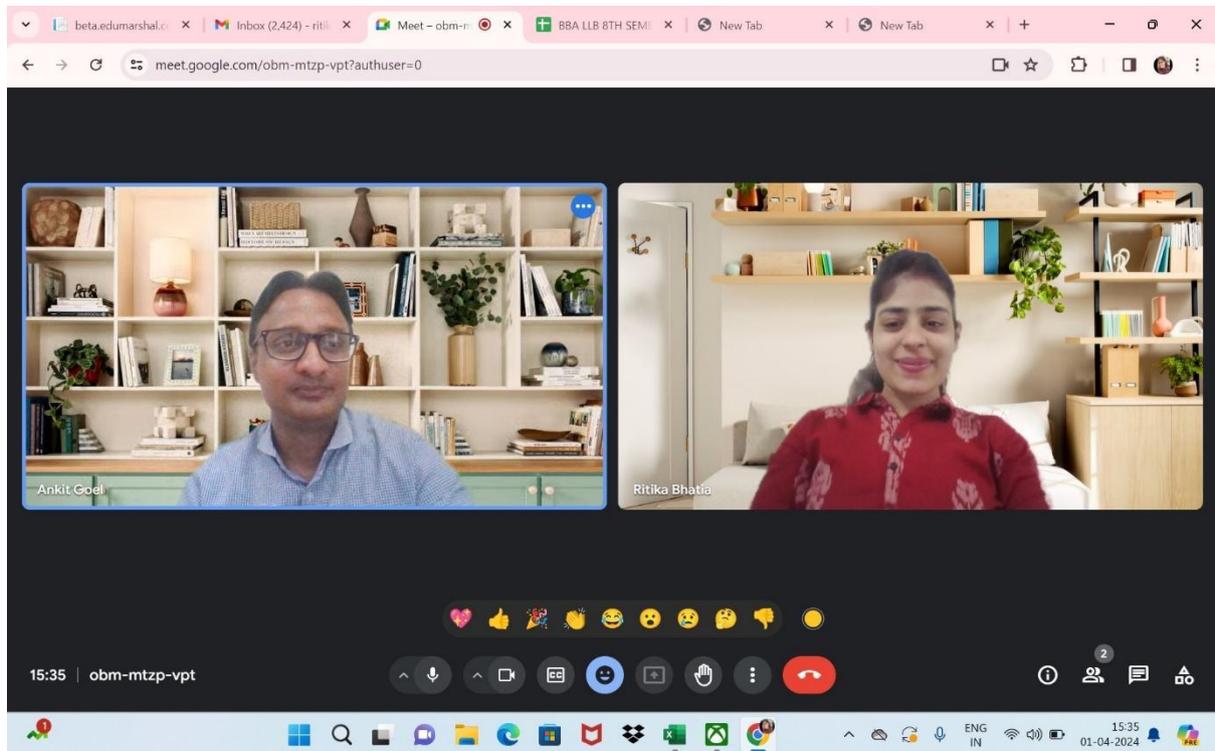
## Day 9

During the ninth session of the Value-Added Course on Financial Literacy, Dr. Ankit Goel offered participants an in-depth understanding of insurance and its critical role in financial protection. Focusing on the principles of risk management, he explained various categories of insurance, including life, property, and liability coverage. Special attention was given to Term Insurance and Health Insurance, where Dr. Goel outlined their key features, advantages, and essential factors to consider before choosing a policy.

Using real-life examples and case-based discussions, he illustrated how insurance serves as a safeguard against unexpected financial burdens, such as medical emergencies or unforeseen

losses. These practical insights helped participants appreciate the importance of incorporating insurance into their overall financial planning.

By the end of the session, attendees reported feeling more informed and confident about selecting appropriate insurance products to protect themselves and their families. The overwhelmingly positive feedback highlighted the session's practical relevance and its importance in strengthening long-term financial resilience.

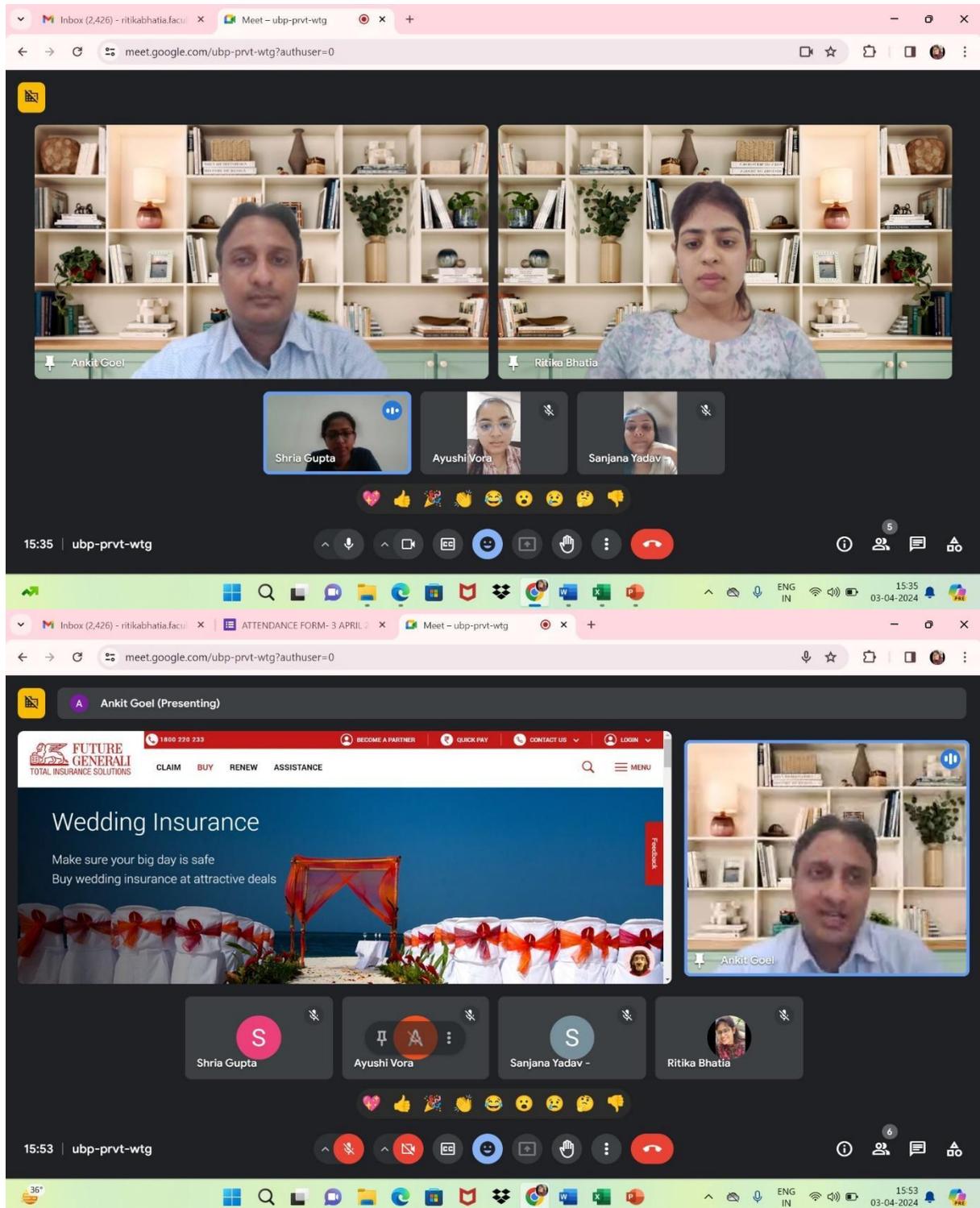


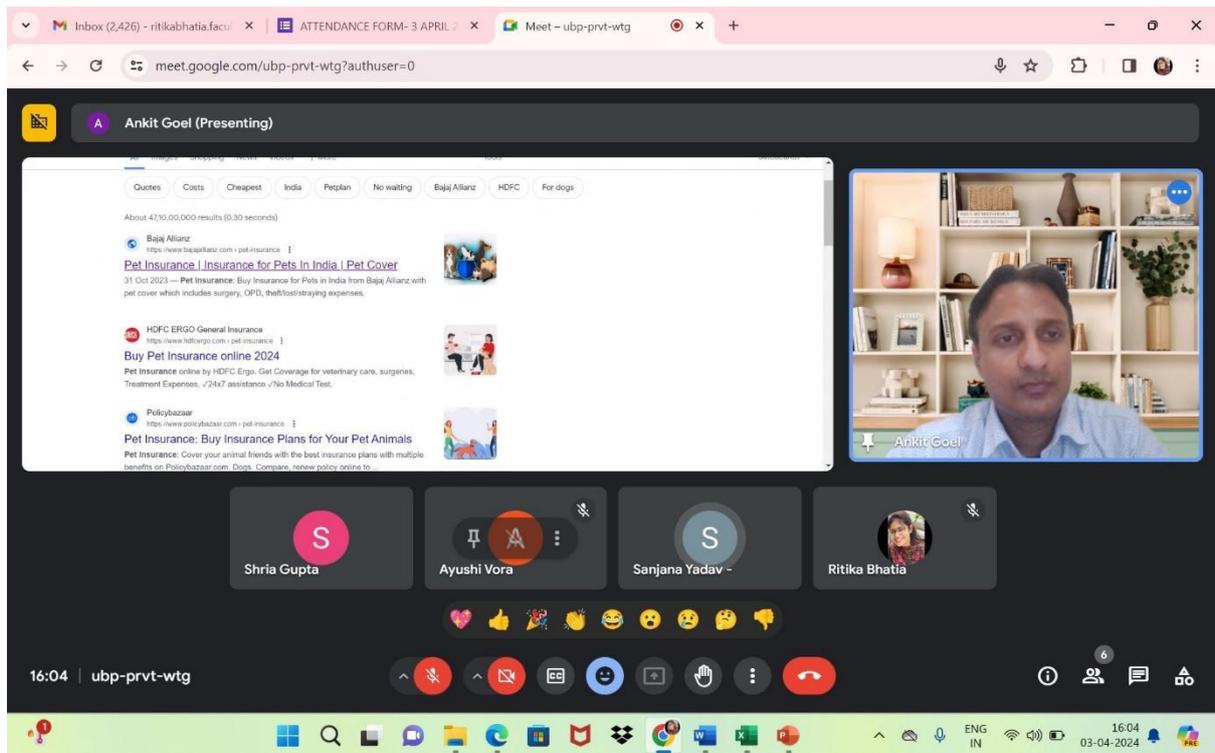
## Day 10

In the tenth session of the Value-Added Course on Financial Literacy, Dr. Ankit Goel expanded the discussion on insurance by introducing participants to several specialized forms of coverage, including Home, Pet, Travel, and Wedding Insurance. Aiming to provide a well-rounded understanding of these lesser-known yet significant insurance options, he walked participants through real websites of companies offering these policies.

During the session, Dr. Goel demonstrated how to review policy details, purchase coverage, and understand the key terms involved. He also explained how to navigate the claims process, helping attendees grasp the practical aspects of using these insurance products when needed. Through this interactive, hands-on approach, participants learned about the specific situations in which each type of insurance can offer financial protection and how to choose policies that align with their personal needs.

His clear explanations and practical demonstrations empowered participants with the confidence to explore and evaluate specialized insurance options. The session received enthusiastic feedback, with attendees appreciating the practical knowledge and actionable insights they gained.





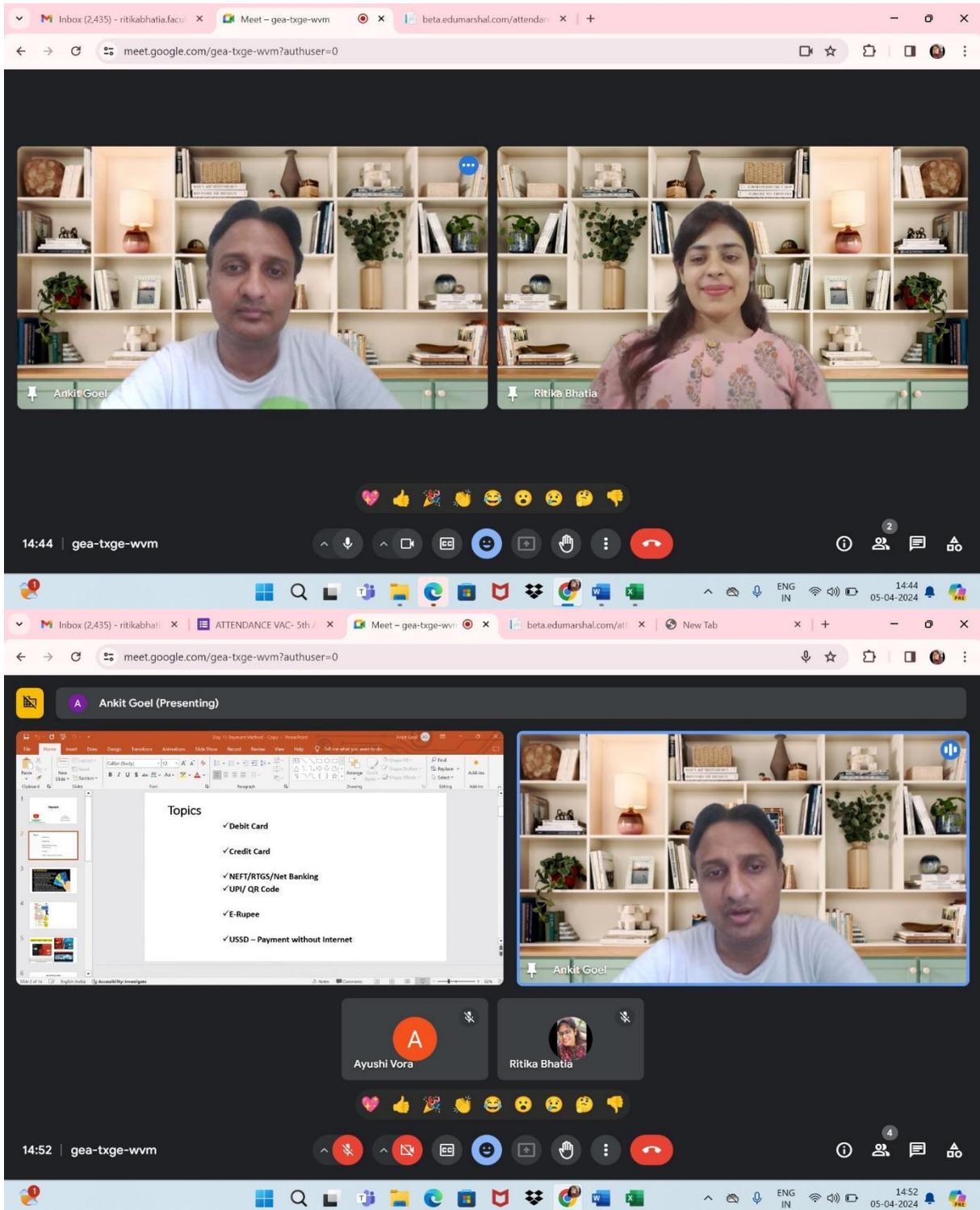
## Day 11

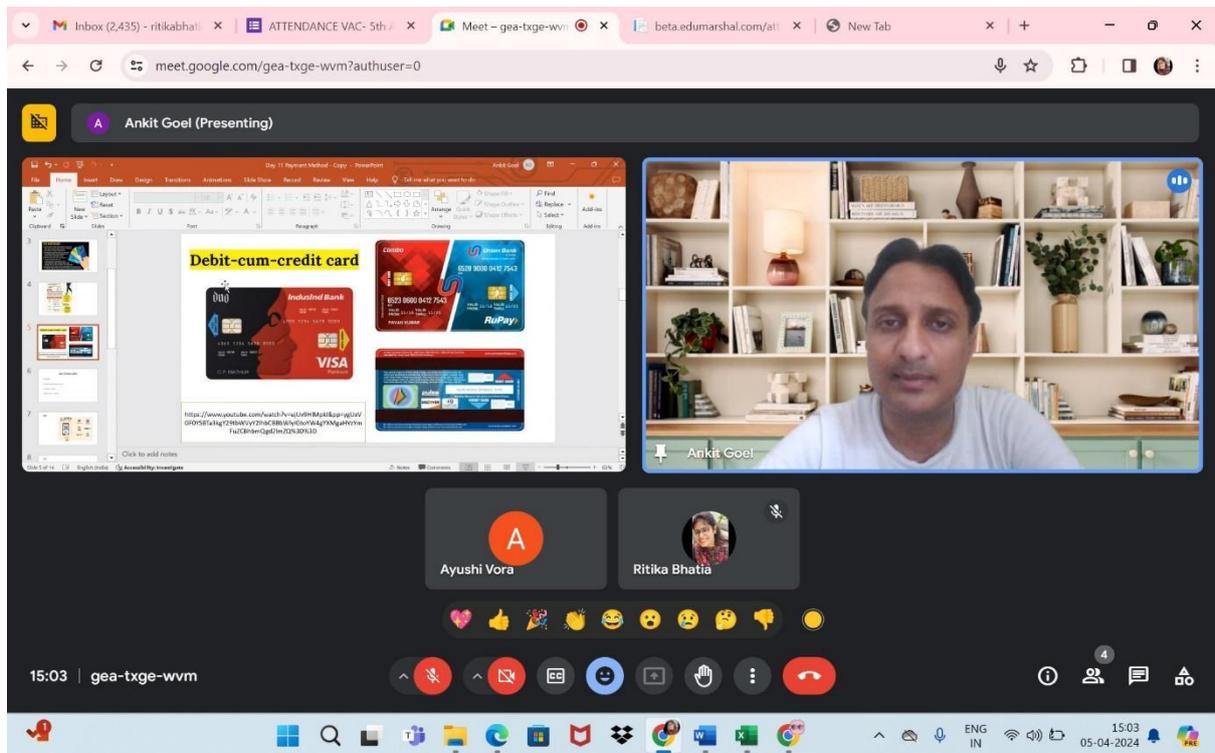
In the eleventh session of the Value-Added Course on Financial Literacy, Dr. Ankit Goel turned the spotlight toward digital payment systems, offering participants a thorough introduction to the growing ecosystem of online transactions. As digital financial services continue to expand, he provided clear and structured explanations of major payment methods, including Unified Payments Interface (UPI), National Electronic Funds Transfer (NEFT), Real-Time Gross Settlement (RTGS), Immediate Payment Service (IMPS), the E-Rupee, and various digital wallets.

Through practical demonstrations and detailed discussions, participants learned about the functionality, benefits, and limitations of each mode of payment. Dr. Goel emphasized the convenience, speed, and security that digital transactions provide, highlighting their growing importance in a rapidly digitizing financial landscape.

By the end of the session, attendees felt confident in their ability to use and evaluate different online payment methods, enhancing their overall financial awareness. The session was praised

for its practical relevance and clear insights, marking it as a valuable component of the course's effort to strengthen participants' understanding of modern financial tools.





## Day 12

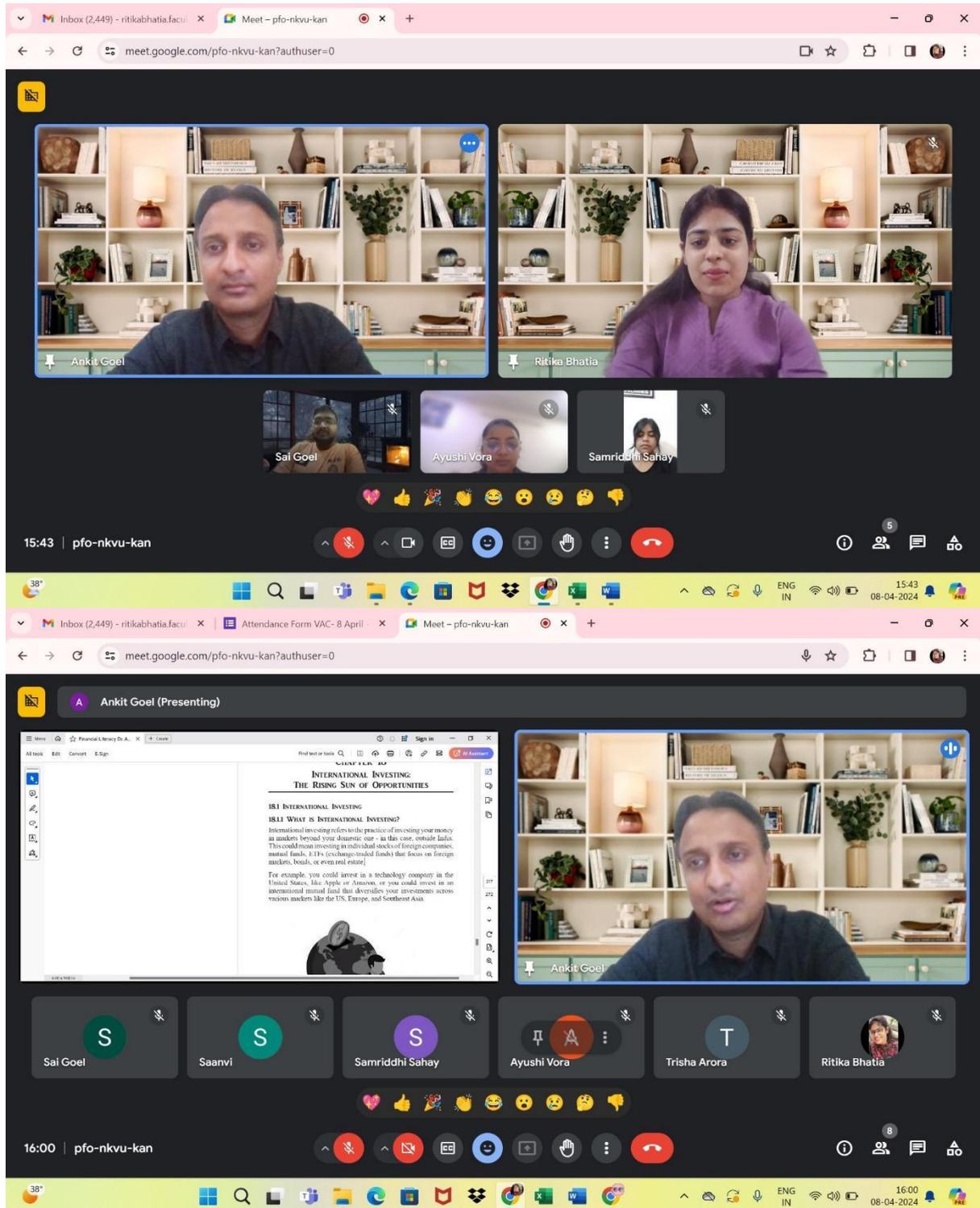
In the twelfth session of the Value-Added Course on Financial Literacy, Dr. Ankit Goel introduced participants to the multifaceted world of international investing, offering a detailed look into how global markets operate. As globalization continues to influence investment opportunities, he walked attendees through the core principles, strategies, and regulatory frameworks that guide cross-border investing.

Participants learned about the advantages of diversifying their portfolios internationally, as well as the risks that accompany foreign market exposure. Dr. Goel also provided practical advice on how to begin investing overseas and how to manage such investments effectively. He explained the rules and compliance requirements associated with international transactions, ensuring participants gained a clear understanding of the legal and procedural aspects involved.

Through real-world illustrations and case-based discussions, attendees explored how to evaluate global investment opportunities and address challenges such as currency fluctuations, geopolitical uncertainties, and changing regulatory environments.

The session proved highly enlightening, empowering participants with the confidence and knowledge to consider international markets as part of their long-term investment strategy. Dr. Goel's expertise and engaging teaching style were widely appreciated, underscoring the

session's importance in expanding participants' financial perspectives in an increasingly interconnected global economy.





## Day 13

During the thirteenth session of the Value-Added Course on Financial Literacy, Dr. Ankit Goel explored the fast-evolving world of cryptocurrency, emerging technologies, and financial technology (Fintech). As digital currencies and technological innovations continue to reshape global finance, he provided participants with a clear and comprehensive understanding of these transformative developments.

Dr. Goel explained the foundational concepts of cryptocurrency, including how blockchain technology functions and the ways in which it challenges traditional financial systems. He also introduced participants to major emerging technologies—such as artificial intelligence, machine learning, and big data analytics—demonstrating how these tools are revolutionizing financial services, decision-making processes, and investment strategies.

In addition, he examined the expanding field of Fintech, highlighting cutting-edge platforms and solutions that are redefining banking, payments, and wealth management. Through these discussions, participants gained valuable insight into the opportunities and disruptions brought about by technological advancement in finance.

The session was both enlightening and forward-looking, prompting thoughtful engagement from attendees. Positive feedback reflected participants' appreciation for Dr. Goel's clear explanations and the relevance of the content, which equipped them to better understand and adapt to the rapidly changing financial technology landscape.



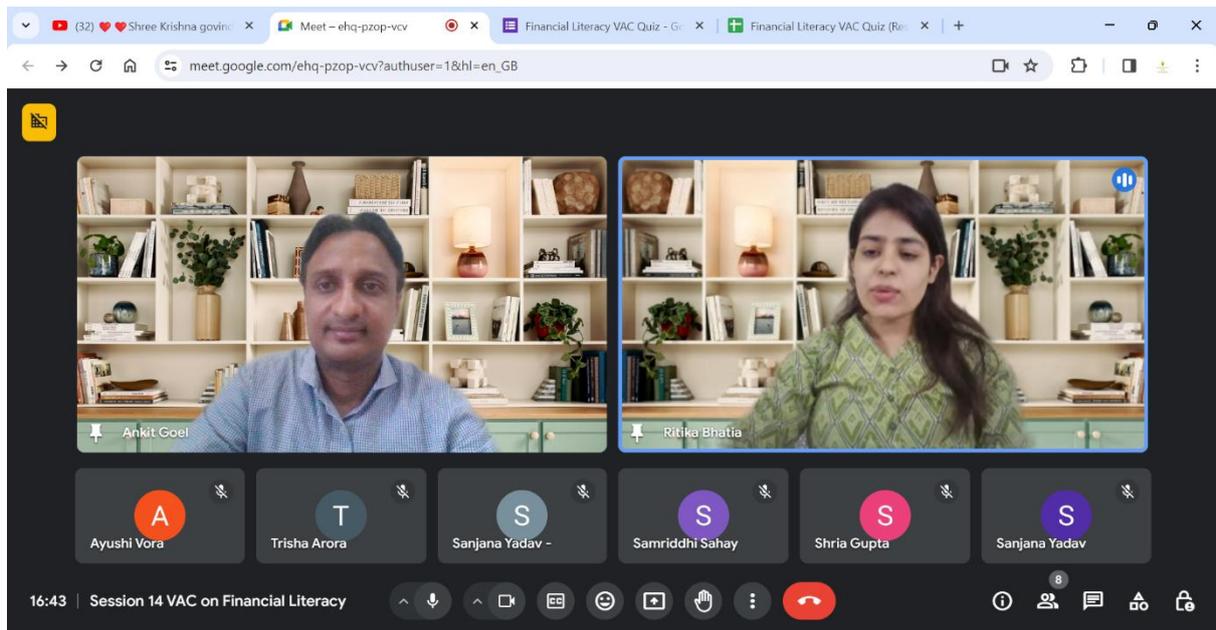


## Day 14

In the fourteenth session of the Value-Added Course on Financial Literacy, Dr. Ankit Goel focused on essential principles of financial planning by introducing participants to ten practical thumb rules for managing money wisely. Centered on real-world application, his guidance offered clear and actionable strategies that addressed core areas of personal finance.

Through an engaging and structured discussion, participants learned key rules related to budgeting, disciplined saving, smart investing, and responsible debt management. Dr. Goel highlighted the importance of setting financial goals, maintaining an emergency fund, diversifying investments, and adopting a lifestyle that aligns with one's financial means. His explanations helped attendees understand how these simple yet powerful rules can strengthen their financial foundation and support long-term financial stability.

The session was warmly received, with participants expressing appreciation for the clarity and usefulness of the insights shared. They left with greater confidence in their ability to apply these rules to their own financial journeys. Dr. Goel's practical advice and expertise garnered highly positive feedback, underscoring the session's value in preparing participants to make informed and effective financial decisions.



Day 15

Initially New updates in the financial sector was discussed and later Quiz was conducted and feedback of the students were taken.