



ST. FRANCIS DE SALES COLLEGE

A FRANSALIAN INSTITUTE OF HIGHER EDUCATION

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REPORT ON CERTIFICATE COURSE – 2023-24 ODD SEMESTER

Title	Certificate course from Arivu Pro Skills • Personal Finance Planning
Date of Event(s)	October – December 2023
Department/Association/Cell/Committee	Department of Commerce
Venue (Mention the platform if it is online)	Offline - Classrooms
Number of Participants	380 students
Target Audience	3 rd Year Bcom Students

Resource Person(s) with qualification/ Course Facilitators (if applicable):	Arivu Pro skills

Personal finance is the management of an individual's financial resources. It involves budgeting, saving, investing, and managing debts to achieve financial goals.

Key Components of Personal Finance

1. Budgeting:

- Creating a budget helps allocate income towards expenses, savings, and investments.
- It provides a clear picture of where money is going and helps in identifying areas to cut back or save.

2. Saving:

- Saving involves setting aside a portion of income for future needs or emergencies.
- It's crucial to have both short-term savings (for immediate needs) and long-term savings (for goals like retirement or education).

3. Investing:

- Investing allows money to grow over time through various vehicles such as stocks, bonds, mutual funds, or real estate.
- It's important to understand risk tolerance and goals when choosing investment options.

4. Debt Management:

- Managing debt involves controlling borrowing and repayment to minimize interest costs.
- Strategies include prioritizing high-interest debt, consolidating loans, or negotiating lower interest rates.

5. **Financial Goals:**

- Setting financial goals provides direction and motivation.
- Goals may include saving for a home, paying off debt, funding education, or planning for retirement.

Tools and Strategies

1. **Emergency Fund:**

- An emergency fund (usually 3-6 months of living expenses) provides a financial cushion in case of unexpected events like job loss or medical emergencies.

2. **Retirement Planning:**

- Contributing to retirement accounts (e.g., 401(k), IRA) ensures financial security in old age.
- Starting early allows the benefit of compounding interest.

3. **Insurance:**

- Insurance (health, life, property) protects against financial loss due to unforeseen circumstances.
- Adequate coverage prevents financial setbacks from unexpected events.

Challenges in Personal Finance

1. **Debt:**

- High-interest debt can be a significant burden.
- Overborrowing or mismanagement can lead to financial instability.

2. **Inflation and Economic Factors:**

- Inflation reduces purchasing power over time.
- Economic downturns can affect income and investments.

3. **Behavioral Factors:**

- Emotional decisions or lack of financial discipline can hinder financial goals.
- It's important to develop good financial habits and seek professional advice if needed.

Conclusion

Personal finance is a lifelong journey of managing income, expenses, savings, and investments to achieve financial stability and meet future goals. By understanding financial principles, setting realistic goals, and adopting sound financial habits, individuals can navigate economic challenges and build a secure financial future.

This report provides a foundational overview of personal finance, highlighting key principles and strategies for effective financial management.



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EVENT NAME: Orientation on add-on course.

CLASS: III B.COM

DATE:

TOPIC: Aptitude & soft skill Training.

RESOURCE PERSON: Mouliswaran, B.E, MBA
Senior academic coordinator

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Academy

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28	DHEERAJ GUPTA	U03MB22C0189 H	Dheeraj
29	MINARAT UL ISLAM	U03MB22C0193 H	
30	SUMAN KUMARI U	U03MB22C0195 H	Suman
31	LOKESWARI M	U03MB22C0211 H	
32	NEHA PANDEY	U03MB22C0212 H	Neha
33	SUBRAMANYAM V	U03MB22C0215 H	Subramanyam
34	MEHAK SULTANA	U03MB22C0216 H	Mehak

35	PUNYA PRASUN KHAKHA	U03MB22C0227	H	
36	SATHVEER	U03MB22C0233	H	Sathveer
37	AMIT KUMAR JHA	U03MB22C0238	H	Amit
38	DEEPTI	U03MB22C0242	H	
39	VISHWA S	U03MB22C0250	H	Vishwa S
40	BALA GOPAL B	U03MB22C0252	H	
41	SNEHA L	U03MB22C0258	H	Sneha L
42	NISHA S	U03MB22C0262	H	Nisha S.
43	SACHIN KUMAR RAM	U03MB22C0265	H	Sachin
44	KARTHIK S	U03MB22C0268	H	Karthik
45	SHERIEN SUJITHA Y	U03MB22C0272	H	Sherien
46	T JGIRISH	U03MB22C0279	H	T Jgish
47	DARSHAN KUMAR M	U03MB22C0282	H	Darshan
48	YAMINI P	U03MB22C0283	H	
49	PUJA ROY	U03MB22C0289	H	
50	JAGADISH NAYAK	U03MB22C0295	H	
51	JUNAID KHAN	U03MB22C0331	H	
52	SUBHASHREE ROUT	U03MB22C0333	H	Subhashree
53	SUJITH S	U03MB22C0343	H	Sujith

S.NO	NAME	UUCMS REG.NO	Signature
1	THARUN R	U03MB22C0109 K	<i>Tharun</i>
2	CHRISTINA P ROY	U03MB22C0191 M	
3	GAUTHAM D	U03MB22C0205 K	
4	SHESHAGIRI P	U03MB22C0257 K	<i>Giri</i>
5	ROHITH R	U03MB22C0260 TA	
6	DILIP O CHOUDHARY	U03MB22C0321 H	
7	KUSHI P M	U03MB22C0328 K	
8	RAKSHITH B	U03MB22C0330 K	<i>Rakshit</i>
9	SNEHA V	U03MB22C0332 K	
10	VISHWANATH M	U03MB22C0339 K	
11	PAVAN KUMAR A	U03MB22C0342 K	<i>PA</i>
12	VIVEKANANDHA N	U03MB22C0345 TA	<i>Vivek</i>
13	ABHISHEK V S	U03MB22C0347 K	<i>Abhishek</i>



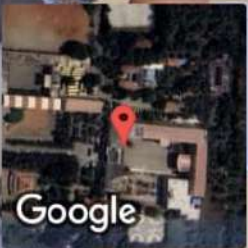
Bengaluru, Karnataka, India

Unnamed Road, Kammasandra, Electronic City, Bengaluru, Karnataka 560100, India

Lat 12.83257°

Long 77.682494°

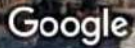
18/01/24 01:13 PM GMT +05:30





 GPS Map Camera

Bengaluru, Karnataka, India
Unnamed Road, Kammasandra, Electronic City, Bengaluru, Karnataka 560100, India
Lat 12.83257°
Long 77.682494°
18/01/24 01:13 PM GMT +05:30

 Google

CERTIFICATE OF PARTICIPATION



THIS IS TO CERTIFY THAT MR./MS.

Akhila N

HAS SUCCESSFULLY COMPLETED 30 HOURS OF TRAINING PROGRAM
ON “**PERSONAL FINANCE PLANNING**” CONDUCTED BY
ARIVUPROSKILLS

CERTIFICATE ID : 24SFAS372

ISSUED ON : 21/05/2024



ARIVUPROSKILLS

CERTIFICATE OF PARTICIPATION

THIS IS TO CERTIFY THAT MR./MS.

Anupriya M

HAS SUCCESSFULLY COMPLETED 30 HOURS OF TRAINING PROGRAM
ON “**PERSONAL FINANCE PLANNING**” CONDUCTED BY
ARIVUPROSKILLS

CERTIFICATE ID : 24SFAS371

ISSUED ON : 21/05/2024



ARIVUPROSKILLS

CERTIFICATE OF PARTICIPATION



THIS IS TO CERTIFY THAT MR./MS.

Aishwarya A

HAS SUCCESSFULLY COMPLETED 30 HOURS OF TRAINING PROGRAM
ON “**PERSONAL FINANCE PLANNING**” CONDUCTED BY
ARIVUPROSKILLS

CERTIFICATE ID : 24SFAS370

ISSUED ON : 21/05/2024



ARIVUPROSKILLS