



वाणिज्य विभाग

राजकीय स्नातकोत्तर महाविद्यालय

बाजपुर (ऊधमसिंह नगर) उत्तराखण्ड

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Report of Ad-On Course on “Personal Financial Planning”

An add-on course on “*Personal Financial Planning*” was successfully organized by Department of Commerce, Govt. P.G. College, Bazpur, during the period from November 20, 2024 to December 10, 2024. The course was convened by Dr. Manpreet Singh, with Dr. Pankaj Kumar serving as Co-Convener. Mr. Zahid Mustafa undertook the responsibilities as the Organising Secretary, and the course was coordinated under the able leadership of Dr. Atish Verma. The initiative was undertaken with the vision to empower students and young professionals with practical knowledge and skills essential for managing personal finances, a domain that has gained critical relevance in the modern economic environment.



The course was designed to bridge the gap between theoretical education and real-life financial decision-making. It focused on creating awareness about personal finance/loans, how to manage savings, UPI, digital wallets, mutual funds and SIP, taxation, insurance , its importance and various schemes, NPS, etc.

Each session was delivered by distinguished resource persons of the commerce department. They not only shared technical knowledge but also illustrated real-life financial scenarios, tools, and case studies. Interactive elements such as Q&A sessions, financial goal-setting activities, and live demonstrations of budgeting and investment platforms helped participants engage deeply with the subject matter and apply concepts practically.

The course attracted enthusiastic participation from postgraduate students, as well as faculty members. A structured assessment and participation evaluation method was followed, and upon successful completion of the course requirements, participants were awarded certificates. Feedback collected at the end of the course indicated an overwhelmingly positive response, with 98% of participants rating the course as “very useful” or “extremely useful.” Many respondents expressed that it was their first exposure to structured financial planning and that the knowledge gained would help them make more informed personal financial decisions in the future.



Several participants recommended future workshops or follow-up sessions focusing on advanced investment planning, taxation, stock market fundamentals, and digital financial tools. The organizing team acknowledged these suggestions and plans to explore opportunities for further engagement and capacity-building in the domain of financial literacy.

In conclusion, the add-on course on *Personal Financial Planning* achieved its intended objectives by introducing participants to the core concepts and practices of managing personal finance effectively. It successfully initiated a dialogue among youth about the importance of financial independence and long-term planning.





