

FINANCIAL LITERACY PROGRAMME (FLP)
(INTERMEDIATE LEVEL)

Conducted by



COURSE NAME	Financial Literacy Program (Intermediate Level)
DURATION	30 hours
COURSE REQUIREMENT	Registered Students
TRAINERS	Finance and Investment Cell, CHRIST (Deemed to be University) In association with: CISI, UK
TRAINEES	2 nd Year Students of Christ Junior College (CJC), Bangalore
COURSE STARTING DATE	12 June 2023

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Course Description

The Chartered Institute for Securities and Investments (CISI) in collaboration with The Finance and Investment Cell (FIC) of Department of Professional Studies, CHRIST (Deemed to be University), is offering a robust and comprehensive finance program. This initiative combines contemporary topics of relevance to the domain of finance and investment. Students will be given a strong foundation in practical skills through seamless integration of theory and practice. Participants will receive a deeper immersion into the world of finance by navigating through current and relevant financial concepts, critical thinking and practical exposure. This unique program would develop competencies for a successful career as a finance professional.

Course Objectives

- To develop a comprehensive understanding of financial literacy, covering key concepts, principles, and practices in the field of finance and investments.
- To acquire practical knowledge and skills related to savings, borrowings and banking, enabling effective financial management and decision-making.
- To gain deeper insights into bonds, derivatives, and associated markets, including their functions, characteristics, as well as implications for investment strategies.
- To provide a platform to explore various avenues of financial services beyond traditional banking, including but not limited to insurance, mutual funds and asset management, to enhance diversification and wealth management strategies.
- To instill prompt adherence to professional principles and cultivate ethical awareness and integrity by emphasizing the necessity of ethical decision-making in financial services.

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- To enable scientific analysis of existing regulatory frameworks and user protection measures in financial services in order to promote awareness of legal and ethical responsibilities.
- To facilitate critical thinking, problem-solving, and analytical skills necessary for evaluating financial scenarios, assessing risks and making informed investment decisions.

Course Outcomes

- Application of critical thinking, problem-solving, and analytical skills to evaluate complex financial scenarios, identify opportunities and mitigate risks for optimal financial outcomes.
- Communicate financial concepts and strategies effectively, both verbally and in writing, to various stakeholders, demonstrating clear and concise communication skills in professional contexts.
- Demonstrate ethical leadership and integrity in financial services, making principled decisions and adhering to professional standards, contributing to a culture of trust and accountability.
- Interpret and navigate current regulatory frameworks and consumer protection measures, ensuring compliance and ethical conduct, while effectively managing legal and reputational risks.
- Design and implement comprehensive financial strategies utilizing diverse financial services, including insurance, mutual funds, and asset management, to drive wealth creation and long-term financial stability.
- Exhibit proficiency in financial management, utilizing practical knowledge and skills related to saving, borrowing, and banking to effectively plan, budget, and achieve organizational financial goals.
- Collaborate and lead effectively in interdisciplinary teams, demonstrating strong interpersonal skills, adaptability, and an ability to leverage diverse perspectives for effective financial decision-making.

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Course Plan

Date	Time	Unit Title	Unit Description	Duration	Cumulative Hours
June 12, 2023	2.40 PM – 3.30 PM	UNIT 1: Ethics and Integrity in Financial Services	Revision Topics: <i>Introduction</i> <i>Ethics in Practice</i> <i>Ethics in Financial Services</i> <i>Environmental, Social and Governance (ESG) Factor</i> New Topic: <i>Responsible Investment</i>	1 Hour	1 Hour
June 13, 2023	2.40 PM – 3.30 PM	UNIT 1: Ethics and Integrity in Financial Services	New Topic: <i>Impact Investing</i> ** Unit Test to Follow**	1 Hour	2 Hours
June 14, 2023	2.40 PM – 3.30 PM	UNIT 2: Introduction – Savings and Borrowings	Revision Topics: <i>Introduction</i> <i>Who are the Savers and Borrowers?</i> <i>Risk and Reward</i> New Topic: <i>Equity and Bond Markets</i>	1 Hour	3 Hours
June 15, 2023	1.40 PM – 3.30 PM	Value Addition Beyond Syllabus by Industry Experts	Ethics and Integrity in Financial Services <ul style="list-style-type: none"> Provide real-world case studies related to ethical issues in the financial services industry. (Ask participants to analyze the situations, identify ethical dilemmas, and discuss potential solutions) 	2 Hour	5 Hours

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			<ul style="list-style-type: none"> • Conduct debates or panel discussions on controversial ethical topics within the financial industry, such as insider trading or conflicts of interest. Examples of ethical conflicts and financial disasters. 		
June 19, 2023	2.40 PM – 3.30 PM	UNIT 2: Introduction – Savings and Borrowings	New Topics: <i>Insurance</i> <i>Foreign Exchange</i> ** Unit Test to Follow**	1 Hour	6 Hours
June 20, 2023	2.40 PM – 3.30 PM	UNIT 3: Banking	Revision Topics: <i>Retail and Commercial Banking.</i> <i>Central Banks</i> New Topic: <i>Retail Borrowing in Focus</i> <i>Interest Rates</i>	1 Hour	7 Hours
June 21, 2023	2.40 PM – 3.30 PM	UNIT 3: Banking	New Topics: <i>Secured and Unsecured Borrowing</i> <i>The Relative Cost of Borrowing</i> <i>Investment Banks</i> ** Unit Test to Follow**	1 Hour	8 Hours
June 22, 2023	1.40 PM – 3.30 PM	Value Addition Beyond Syllabus by Industry Experts	Saving and Borrowing <ul style="list-style-type: none"> • Provide a short hypothetical case study related to saving and borrowing. (Divide participants into small groups and ask them to analyze the case study, identify potential risks or rewards, and suggest appropriate actions). 	2 Hours	10 Hours

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			<ul style="list-style-type: none"> • Drawing a financial savings plan for their family finances. 		
June 26, 2023	2.40 PM – 3.30 PM	UNIT 4: Equities	Revision Topics: <i>The Reasons for Issuing Shares</i> <i>Initial Public Offerings (IPOs)</i> <i>Potential Returns from Shares</i> New Topic: <i>Shareholder Voting Rights</i>	1 Hour	11 Hours
June 27, 2023	2.40 PM – 3.30 PM	UNIT 4: Equities	New Topic: <i>The Risks Involved in Owning Shares</i> ** Unit Test to Follow**	1 Hour	12 Hours
June 28, 2023	2.40 PM – 3.30 PM	UNIT 5: Bonds	Revision Topics: <i>Introduction to Bonds</i> <i>Bond Issuers</i> New Topics: <i>Features of Bonds</i> <i>Bond Terminology</i>	1 Hour	13 Hours
July 03, 2023	2.40 PM – 3.30 PM	UNIT 5: Bonds	New Topics: <i>Advantages and Disadvantages of Investing in Bonds</i> <i>Credit Rating Agencies</i> <i>Bonds or Equities?</i> ** Unit Test to Follow**	1 Hour	14 Hours
July 04, 2023	2.40 PM – 3.30 PM	UNIT 6: Derivatives	New Topics: <i>Introduction</i> <i>Futures</i>	1 Hour	15 Hours

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July 05, 2023	2.40 PM – 3.30 PM	UNIT 6: Derivatives	New Topic: <i>Options</i> ** Unit Test to Follow**	1 Hour	16 Hours
July 06, 2023	1.40 PM – 3.30 PM	Value Addition Beyond Syllabus by Industry Experts	Banking Different avenues through which banking system works: a) Digital lending b) Microfinance c) BNPL d) Open banking e) KYC and documentation f) Green banking	2 Hours	18 Hours
July 17, 2023	2.40 PM – 3.30 PM	UNIT 7: Markets	New Topics: <i>The Function of a Stock Exchange</i> <i>Initial Public Offerings (IPOs)</i>	1 Hour	19 Hours
July 18, 2023	2.40 PM – 3.30 PM	UNIT 7: Markets	New Topics: <i>Stock Exchange Indices</i> ** Unit Test to Follow**	1 Hour	20 Hours
July 19, 2023	2.40 PM – 3.30 PM	UNIT 8: Other Areas of Financial Services	Revision Topics: <i>Financial Planning</i> New Topics: <i>Fund Management</i> <i>Foreign Exchange</i> <i>Financial Technology (Fintech)</i>	1 Hour	21 Hours
July 20, 2023	1.40 PM – 3.30 PM	Value Addition Beyond Syllabus by Industry Experts	Equities a) Breaking down a paper into pieces to explain share concept b) Live examples of successful investors c) Classroom live voting process	2 Hours	23 Hours

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			Equity failures and examples		
July 24, 2023	2.40 PM – 3.30 PM	UNIT 8: Other Areas of Financial Services	New Topics: <i>Fund Management</i> <i>Foreign Exchange</i> <i>Financial Technology (Fintech)</i> ** Unit Test to Follow**	1 Hour	24 Hours
July 25, 2023	2.40 PM – 3.30 PM	Value Addition Beyond Syllabus by Industry Experts	Bonds New avenues such as: a) Green bonds b) Social Bonds c) Process of issuance d) Defaults and remedies	1 Hour	25 Hours
July 26, 2023	2.40 PM – 3.30 PM	Value Addition Beyond Syllabus by Industry Experts	Bonds New avenues such as: a) How to buy a bond b) Recent bond issues c) Sovereign bonds	1 Hour	26 Hours
July 27, 2023	1.40 PM – 3.30 PM	Value Addition Beyond Syllabus by Industry Experts	Derivatives a) Showing a live option chain in the market hours. b) Real life examples of hedging and arbitrage c) Applications in their lives d) Historic disasters	2 Hour	28 Hours
July 31, 2023	2.40 PM – 3.30 PM	Value Addition Beyond Syllabus by Industry Experts	Markets a) Live examples of IPOs b) Process of deciding price (Bidding) c) Applying for an IPO d) Major failures	1 Hour	29 Hours
Aug 01, 2023	2.40 PM – 3.30 PM	Value Addition Beyond Syllabus by Industry Practicians	Other Financial Services a) Checklist to buy insurance b) Planning finances at different age categories c) Fintech revolution and the latest developments d) Real life implications of forex risks	1 Hour	30 Hours

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Aug 02, 2023	2.40 PM – 3.30 PM	Value Addition Beyond Syllabus by Industry Experts	Financial Regulation and Legal implications (Basics)	1 Hour	31 Hours
Aug 03, 2023	1.40 PM – 3.30 PM	Value Addition Beyond Syllabus by Industry Experts	Tax planning (Basics)	2 Hour	33 Hours

Value Additions

- Real life case studies
- Debates on Ethical dilemma and conflict scenarios
- Personal Finance
- New age banking
- Recent trends in investments
- Discussions on market failures and financial crisis
- Live Demonstration on market movement
- Practical exposure on IPO
- Key regulations in the Indian Markets
- Interactive sessions with Q&A

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Evaluation Strategy

- **Learning Portfolios:** Students compile a portfolio throughout the course, showcasing their learning journey and development over time. These portfolios include reflections, samples of work, and self-assessments, allowing students to demonstrate their progress and understanding of the subject matter.
- **Socratic Method:** In certain courses, professors use the Socratic Method, engaging students in active discussions and challenging them with probing questions. This approach encourages critical thinking, analysis, and the ability to think on one's feet.
- **Project-Based Assessments:** Students complete project-based assessments where they apply their knowledge and skills to real-world projects. These assessments emphasize creativity, problem-solving, and collaborative work, allowing students to showcase their abilities in a practical context.
- **Problem-Solving Assignments:** Students are given complex, open-ended problems or case studies that require critical thinking and analytical skills to solve. These assignments assess students' ability to apply theoretical knowledge to real-world situations and analyze different perspectives.
- **Peer Assessment through discussion forums:** Students participate in peer assessment activities where they provide feedback and evaluate the work of their classmates. This approach encourages self-reflection, develops communication skills, and enhances the ability to assess and critique the work of others.
- **Unit Test:** An online assessment (Using Google Classroom) will be conducted at the end of every unit completed.
- **Final Assessment:** A mandatory final assessment will be conducted at the end of the course covering entire syllabus and value-added topics.

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Certificate and Appreciation

Fundamentals of Financial Services (FFS) Certification by CISI, UK	Joint Certification by CHRIST (Deemed to be University) and CISI, UK
On Successful completion of examination as per the regulations of CISI, UK	On Successful passing of (40/100) all the assessments conducted during the course. Each student will be evaluated out of 100 Marks.

Google Classroom: Students are requested to join the Google Classroom for accessing the study materials, online assessment and other outside class discussions. **Class Code: [rccb4wr](#)**

Reference Materials

- Financial Services: [CISI PDF - CISI - Edition 14, June 2021 This workbook relates to syllabus version 14 and will cover - Studocu](#)
- Derivatives and Contracts: [Cisi Exams | PDF | Derivative \(Finance\)](#)
- Securities and Investments: [International Introduction to Securities & Investment](#)
- Ethical Investing: [Impact Investing Handbook](#)
- Ethical Investing: [ESG Investing: Practices, Progress and Challenges](#)
- Treasury and Forex: [FINANCIAL TREASURY AND FOREX MANAGEMENT](#)
- Banking: [BANKING – LAW & PRACTICE](#)

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Why study Fundamentals of Financial Services by CISI, UK?

Fundamentals of Financial Services is an important first step in developing the essential basic knowledge required for working in financial services. You will learn about the professional sector and commonly used financial products, such as shares, bonds and insurance and it will provide you with an understanding of financial terminology.

CISI's Fundamental for Financial services is a perfect fit for financial literacy, anyone who wants to kickstart their career in any field (Finance, Marketing, HR or Business) needs to have basic knowledge of financial services.

Key features:

- Understanding Professional Sector – the qualification provides an overview of the professional sector.
- Accessible – there are no entry requirements, and the exam is open to all levels.
- Offers a progressive study pathway.
- Flexibility Study hours – The recommended study hours has been provided by CISI, but it does not need to be recorded & multiple attempts is been provided for Revision Express – Mock Test.
- Globally recognised chartered certification
- Access to CISI membership
- Access to 300-byte size certifications called as professional refreshers (blockchain, AI and ESG)
- Networking opportunity with industry experts globally
- Access to the CISI TV and Review Magazine

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CHRIST UNIVERSITY - CISI FINANCIAL LITERACY PROGRAM - INTERMEDIATE LEVEL (JUNE-JULY 2023)**Registered Students List**

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