

FACULTY INITIATIVES ON TEACHING AND LEARNING – Prof. Saptarshi Mukherjee

1. Statement of Goal:

- a. To make the Finance students familiarize with Trading/Investing in Stock Market**
- b. To make the Finance students familiarize with different primary and secondary market operations**
- c. To make the Finance students familiarize with the working of Anganwadi workers and SHG as well.**
- d. To make the Finance students understand Banking operations and its technologies to facilitate Banking.**
- e. To make students familiarize with Budget and its measures**

2. Appropriate Methods Used:

- a. The finance students were introduced to the operations of different markets initially through courses like FMS. The students were introduced with Primary and secondary market operations of stocks. Students were introduced to the live market activities by showing the live market movement of prices. Once the students gained confidence, they were asked to open Demat accounts and were asked to trade/ invest with small amount either in Primary or Secondary markets.**
- b. The finance students were introduced to the operations of Microfinance and Microcredit through subjects like Microfinance and Financial Inclusion. Students were asked to review any Anganwadi centres nearby to their locations and understand their operations and their functions that they perform. Discussions happen after student's visit to Anganwadi centre.**
- c. The finance students were introduced to banking operations subjects through subjects like FMS, Principles and Practices of Banking. Students make visits to ATM of their choice and understand different technologies that facilitate banking functions and operations. Students also understand actual audited Balance Sheet of different banking organizations to measure banking performance. Discussions happen after student's visit to Banks.**
- d. The students were introduced to government's macroeconomic policies of India through subjects like BEMD. Students make an attempt to understand current year budgetary policy of India. Discussions happen post reading of Finance Minister's speech.**

3. Significance of Initiation on Results:

- a. All students started tracking stock markets (primary and secondary), money markets, and other regulatory markets.**
- b. Some students started investing small amounts of money in stock market after opening of demat account. Sometimes they made profits, other times**

they incurred losses. They were made aware markets have their own risks and returns.

- c. Students understand stellar role played by Microfinance organization in financial inclusion and society's development. The role played by Microfinance organization like Grameen bank, Cooperative model, Anganwadi, NGO is immense in today's economy. Students understood the role of Microfinance in bridging the gap between the formal financial institution and the rural poor. The role of microfinance organizations and NGO in providing resources and access to capital to the financially underserved was understood by them after visiting Anganwadi centres. Subsequent discussions after their visit gave them clarity and confidence.
- d. Students understood role of Banks, banking practices and banking technologies at ATM that helps customers to do banking at their place, at their time and at their convenience. Subsequent discussions after their visit gave them clarity and confidence. Students understood banking as one of the pillars of economy. Many students started attempting for banking examinations.
- e.

4. Effective Presentation:

- a. All the students who traded / invested/ seen live fresh issues or subsequent issues were asked to speak about their decision or activity that happened in market. (Like which company came with issue, type of issue, what trade set up they followed, what was the time duration of trade / investment)
- b. All the students who went to Anganwadi Centres were asked to speak about the Anganwadi Centre and its effectiveness (Like which centre they visited, social issues that are taken up, effectiveness of the centre, challenges faced by them.)
- c. All the students who went to ATM and e lobby's were asked to speak about the banking operations, financial performance, technologies, facilities, displays that they have observed (Like which company ATM and e lobby's they visited, banking operations, technologies, facilities, displays they have observed, location of ATM, strategic plan of the bank, financial performance.)
- d. All the students who read macroeconomic policies were asked to speak about current year budgetary policy of India. (Like Budgetary allocations to different sectors, sources of revenue etc.).

5. Reflective Critique: This is the positive feedback received by others to improve the process.

6. Assessment: Assessment is done based on presentations and report submission made by the students.

7. Evaluation: Evaluation is done based on the above assessment of presentation.