

# Integrating the Eternal Yogic Principles of the Bhagavad Gita into Modern Financial Literacy and Behavioural Finance for Sustainable Financial Planning

**Dr. Meenakshi Wagh**

Associate Professor, Department of Business Economics and Banking  
St. Mira's College for Girls, Pune, India

**Abstract:** *Reckoning human disposition is crucial for understanding not only the “how” of wealth, but also the “why” i.e. the psychological disposition required for sustainable personal finance. The study attempts to bridge this behavioural gap by proposing a comprehensive universal structure for re-evaluating financial literacy in the context of the timeless philosophy of the Bhagavad Gita merged with the contemporary behavioural finance principles advocated by Kahneman. It attempts to chart the Vedic Tri-Yoga structure (Jnana, Bhakti and Karma Yog, especially Nishkama Karma Yog) to the cognitive, affective and conative spheres of financial competency. The fundamental aspect being comprehending the investor personalities on the basis of the Guna Theory – the Sattvic (logical), Rajasic (imprudent), and Tamasic (reckless) profiles by aligning them to the Purusharthas i.e. the four goals of human life (financial goals in personal finance) for achieving rational and ethical financial decision making. Thus the study recommends a “Gita-enthused” methodology for lasting emotional resilience, ethical wealth accumulation and financial freedom (moksha), offering a road-map for financial educators, advisors, and policymakers for promoting a steady global economy.*

**Keywords:** Financial Literacy, Personal Financial Planning, Behavioural Finance, Bhagavad Gita, Kahneman

