

Name of the Program: Bachelor of commerce (B.Com.)

Course Code: B.Com. 1.5

Name of the Course: Financial Literacy

Course Credits	No. of Hours per week	Total No. of Teaching Hours
3 Credits	3 Hrs	42 Hrs
Pedagogy: Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc.,		
Course Outcomes: On successful completion of the course, the Students will be able to <ul style="list-style-type: none">• Describe the importance of financial literacy and list out the institutions providing financial services;• Prepare financial plan and budget and manage personal finances;• Open, avail, and manage/operate services offered by banks;• Open, avail, and manage/operate services offered by post offices;		

- Plan for life insurance and property insurance & select instrument for investment in shares

Syllabus

Module No. 1: Introduction to Financial Literacy (07 Hrs)

Meaning, importance and scope of financial literacy; Prerequisites of Financial Literacy – level of education, numerical and communication ability; Various financial institutions – Banks, Insurance companies, Post Offices; Mobile App based services. Need of availing of financial services from banks, insurance companies and postal services.

Module No. 2: Financial Planning and Budgeting (07 Hrs)

Meaning, importance and need for financial planning; Personal Budget, Family Budget, Business Budget; Procedure for financial planning and preparing budget; avenues for savings from surplus.

Module No. 3: Banking Services (10 Hrs)

Types of banks; Banking products and services –Types of bank deposit accounts – Savings Bank Account, Term Deposit, Current Account, Recurring Deposit, PPF, NSC etc.; Formalities to open various types of bank accounts, PAN Card, Address proof, KYC norm; Various types of loans – short term, medium term, long term, micro finance, and related interest rates offered by various nationalized banks and post office; Cashless banking, e-banking, Check Counterfeit Currency; CIBIL, ATM, Debit and Credit Card, and APP based Payment system; Banking complaints and Ombudsman. Unified Payment Interface (UPI).

Module No. 4: Post Office Financial Services (08 Hrs)

Post office Savings Schemes: Savings Bank, Recurring Deposit, Term Deposit, Monthly Income Scheme, Kishan Vikas Patra, Senior Citizen Savings Scheme (SCSS), Sukanya Samriddhi Yojana/ Account (SSY/SSA); India Post Payments Bank (IPPB). Money Transfer: Money Order, E-Money order. Instant Money Order, collaboration with the Western Union Financial Services; MO Videsh, International Money Transfer Service, Electronic Clearance Services (ECS), Money gram International Money Transfer, Indian Postal Order (IPO).

Module No. 5: Protection and Investment Related Financial Services (10 Hrs)

Insurance Services: Life Insurance Policies: Life Insurance, Term Life Insurance, Endowment Policies, Pension Policies, ULIP, Health Insurance and its Plans, Property Insurance: Policies offered by various general insurance companies. Post office life Insurance Schemes: Postal Life Insurance and Rural Postal Life Insurance (PLI/RPLI). Housing Loans: Institutions providing housing loans, Loans under Pradhan Mantri Awas Yojana – Rural and Urban.

Investment avenues in Equity and Debt Instruments: Portfolio Management: Meaning and importance; Share Market and Debt Market, Sensex and its significance; Investment in Shares – Mutual Fund – SIP.

Skill Developments Activities:

- Visit banks, post offices, and insurance companies to collect information and required documents related to the services offered by these institutions and to know the procedure of availing of these services.
- Fill up the forms to open accounts and to avail loans and shall attach photocopies of necessary documents.
- Prepare a personal and family budget for one/six/ twelve month on imaginary figures.
- Try to open a Demat account and trade for a small amount and submit the report on procedure on opening of Demat account and factors considered for trading.

Any other activities, which are relevant to the course.

Reference Books:

- Avadhani, V. A. (2019). Investment Management. Mumbai: Himalaya Publishing House Pvt. Ltd.
- Chandra, P. (2012). Investment Game: How to Win. New Delhi: Tata McGraw Hill Education.
- Kothari, R. (2010). Financial Services in India-Concept and Application. New Delhi: Sage Publications India Pvt. Ltd.
- Milling, B. E. (2003). The Basics of Finance: Financial Tools for Non-Financial Managers. Indiana: universe Company.
- Mittra, S., Rai, S. K., Sahu, A. P., & Starn, H. J. (2015). Financial Planning. New Delhi: Sage Publications India Pvt. Ltd.
- Zokaityte, A. (2017). Financial Literacy Education. London: Palgrave Macmillan.

Note: Latest edition of textbooks and reference Books may be used

Continuous Internal Evaluation (CIE)

SL No.	Parameters for the Evaluation	Marks
A	Internal Assessment Test – Practical	30 Marks
B	Record Book	20 Marks
	Total of CIE (A+B)	50 Marks
C	Semester End Examination (SEE)	50 Marks
	Total of CIE and SEE (A + B + C)	100 Marks

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