

Programme: M. Com (Banking & Finance)			Semester : I		
Course: Financial Literacy			Code:		
Academic Year: 2024-2025		Batch: 2024-2026		PGMCOMIBFMJ424	
Teaching Scheme			Evaluation Scheme		
Lectures	Practical	Tutorials	Credits	Internal Continuous Assessment (ICA) (weightage)	Term End Examinations (TEE) (weightage)
30	Nil	Nil	02	(20 Marks) 40%	(30 Marks) 60%

Learning Objectives:	<ul style="list-style-type: none"> To explain the basic concepts of Financial Literacy and its role in making smart decisions with money. To Understand how to effectively use financial resources so as to earn good return on money invested. Ability to analyse banking and insurance products.
Learning Outcomes:	<ul style="list-style-type: none"> Learners will be able to Define the basic concepts of Financial Literacy and its various components. Learners will be able to Understand different investment avenues.
Pedagogy:	Lecture, Case Studies, Presentation.

Detailed Syllabus: (per session plan)

Session Outline for Financial Literacy

Each lecture session would be of one hour duration (30 sessions).

Module	Module Content	Module Wise Pedagogy Used	Module Wise Duration
I	<p><u>Introduction to Financial Literacy:</u></p> <ul style="list-style-type: none"> Meaning of Financial Literacy, Need for Financial Literacy, Role of financial education in achieving financial well-being, Fundamental Components of Financial Literacy, Benefits of Financial Literacy. Financial Planning: Meaning, importance of financial planning, Financial Planning Process, steps involved in Financial Planning Process, SMART financial goals, concept of risk and return, Budgeting and its importance in financial planning. Banking and Digital Payment: Types of bank accounts Savings account, current account, fixed 	Lecture, Case Studies, Presentation	15 Lectures

	deposits, recurring deposits. Digitisation of financial transaction: Debit cards (ATM cards) and credit cards, Net banking and UPI, Digital wallets Do's and don'ts while using digital payments.		
II	<p><u>Investment Planning and Management:</u></p> <p>Various channels of investment avenues offered by securities markets Mutual Funds, Insurance, Pension Plan, Derivatives, Primary and secondary market, Various risks involved in investing in securities markets.</p> <p>Government Schemes for various savings and investment options-salient features of various government schemes, insurance schemes of Government of India and its features, Pension Schemes of Government of India and their important features.</p> <p>Tax Savings Options: concept of Income Tax, Various deduction allowed under Income Tax Act</p>	Lecture, Case Studies, Presentation	15 Lectures

REFERENCE BOOKS

- Sinha Madhu (2017), Financial Planning, A Ready Reckoner July 2017, Mc Graw Hill
- Sharma & Mounica Vallabhaneni (2012), Indian Financial System, I K Publishing House Pvt Ltd, 2012.

Any other information:

Note: Latest edition of books may be used