

<b>Session 2023-2024</b>			
<b>Part-A Introduction</b>			
Subject	Commerce		
Semester	IV		
Name of the Course	Financial Literacy		
Course Code	B23-VAC-403		
Course Type: (CC/MCC/MDC/CCM/ DSEC/VOC/DSE/PC/AEC/ VAC	VAC		
Level of the course (As per Annexure-I)	200-299		
Pre-requisite for the course (if any)	NIL		
Course Learning Outcomes (CLO)	<p>After completing this course, the learner will be able to:</p> <ol style="list-style-type: none"> <li>1. understand the concept of financial literacy.</li> <li>2. know about investment planning and investment opportunities.</li> <li>3. gain knowledge about post office schemes.</li> <li>4. understand stock market working and grievance redressal mechanism.</li> </ol>		
	5*.		
	<b>Theory</b>	<b>Tutorial</b>	<b>Total</b>
Credits	2	0	2
Teaching Hours	2	0	2
Internal Assessment Marks	15	-	15
End Term Exam Marks	35	-	35
Exam Time	3 Hrs.	-	-
<b>Part-B Contents of the Course</b>			
<b>Instructions for Paper Setters</b>			
<p>The examiner will set 9 questions asking two questions from each unit and one compulsory question by taking course learning outcomes (CLOs) into consideration. The compulsory question (Question No. 1) will consist of 7 parts covering entire syllabus. The examinee will be required to attempt 5 questions, selecting one question from each unit and the compulsory question. All questions will carry equal marks.</p>			
Unit	Topics	Contact Hours	
I	Financial Literacy: Concept, Need and Scope; Introduction to Saving and Personal Budgeting; Time value of Money: Concept and Techniques.	7	

II	Investment Planning and Management: Concept, Objectives, and importance; Types of Investors; Investment opportunities; Systematic and unsystematic risk.	8
III	Financial Services from Post Office/Banks: Savings Schemes- Concept, Types; Investment Scheme: SIP, Kissan Vikas Pathra, NSC, PPF, Senior Citizen Savings Scheme - Sukanya Samridhhi Yojana; Digital Payment System.	7
IV	Stock Market Operations: Concept, functions; Stock Exchanges in India; Investment and Trading Procedure in stock market: Demat Account & Purchasing of Securities; Investors Protection: Grievances and Redressal Mechanism.	8
V*		
	Total Contact Hours	30

### Suggested Evaluation Methods

<b>Internal Assessment:</b>		<b>End Term Examination:</b>
<ul style="list-style-type: none"> <li>➤ <b>Theory</b> <span style="float: right;">15</span></li> <li style="padding-left: 20px;">Class Participation <span style="float: right;">04</span></li> <li style="padding-left: 20px;">Seminar/Presentation/Assignment/Quiz/Class Test etc. <span style="float: right;">04</span></li> <li style="padding-left: 20px;">Mid Term Exam: <span style="float: right;">07</span></li> <li>➤ <b>Practicum</b></li> <li style="padding-left: 20px;">Class Participation</li> <li style="padding-left: 20px;">Seminar/Demonstration/Viva Voce/Lab Records etc.</li> <li style="padding-left: 20px;">Mid Term Exam:</li> </ul>		<b>35</b>

### Part-C Learning Resources

#### Recommended Books/E-Resources/LMS:

1. Gupta L.C., Stock Exchange Trading in India, Society for Capital Market Research and Development, Delhi.
2. Halan, Monika, Lets Talk Money: You've Worked Hard for It, Now Make It Work for You, Harper Business.
3. Indian Institute of Banking & Finance, Digital Banking, Taxmann Publications.
4. Indian Institute of Banking & Finance, Introduction to Financial Planning.
5. Khan M.Y., Indian Financial System, Tata McGraw Hill, Delhi.
6. Pandit, Amar, The Only Financial Planning Book that You Will Ever Need, Network 18 Publications Ltd.
7. Sinha, Madhu, Financial Planning: A Ready Reckoner, McGraw Hill.

\* Applicable for courses having practical component.