**Curriculum Plan (Odd Semester 2022-23)**

**Teacher Name: Dr Rashmi Chaudhary**

**Paper name: Financial Literacy**

**Class type: Value Addition Course (VAC) Ist Semester**

**Paper shared with: None**

|  |  |  |
| --- | --- | --- |
| **Unit to be taken** | **Month wise schedule to be followed (Theory & Practical)** | **Tests/Assignments/ Revision/Presentations etc** |
| **Unit- 1 Financial Planning and Financial Products**  i) Introduction to Saving | 2nd Nov, 2022  Week 1 | **Internal Assessment**  **25 marks**  **3 tests and Practical**  **3rd Week, December 2022**  **2nd Week January, 2023**  **1st Week, February, 2023** |
| ii) Time value of Money | Week 2 &3 |
| iii) Management of spending and financial discipline | Week 4 |
|  |  |
|  |  |
| **Unit – 2 Banking and Digital payment**  **i)**Banking products and services | December  Week 1 |
| ii) Digitisation of financial transactions: Debit cards(ATM Cards) and Credit Cards, Net banking and UPI, digital wallets | Week 2 |
| iii) Security and precautions against Ponzi schemes and online frauds | Week 3 |
|  |  |
|  |  |
| **Unit –3 Investment Planning and Management**  i)Investment opportunity and financial products | Week 4 |
| ii)Investment planning: Life and non-life including medical insurance schemes | January, 2023  Week 1 | **Revision:**  February Week 1 and 2 |
| **Unit – 4 Personal Tax**  i)Introduction to basic Tax Structure in India for personal taxation | Week 2 |
| ii) Aspects of personal tax planning | Week 3 |
| iii) Exemptions and deductions for individuals | Week 4 |
| iv) e-filing |  |

**References**

**1. Introduction to Financial Planning (4th Edition 2017) Indian Institute of Banking and Finance.**

**2. Sinha, Madhu. Financial Planning: A Ready Recokner July 2017, McGraw Hill, Additional Resources.**

**3. Halan, Monika. Let’s Talk Money: You’ve Worked Hard for It, Now Make It Work for You, July 2018, Harper Business.**

**4. Pandit, Amar, The Only Financial Planning Book that You Will Ever Need,Network18 Publications Ltd.**