**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**

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| **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, 2022Week 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 |
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| **Unit – 2 Banking and Digital payment** **i)**Banking products and services |  DecemberWeek 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 |
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| **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.**