

Sant Gadge Baba Amravati University, Amravati
Syllabus on Choice Based Credit System
Prescribed for 2024-25 Year UG Programme
Programme: B.A. Part-III Semester- V

University Exam: 80 Marks

Internal Assessment: 20 Marks

Code of the Course/Subject	Title of the Course/Subject	(Total Number of Periods)
1022 / (DSE-I*)	Financial Literacy	75 Periods

***Student shall opt any one elective course out of the given basket other than DSC-1 & DSC-2 (Languages).**

Course Outcomes

1. To develop the basic concept of financial planning and financial Services.
2. To identify and explain Insurance related Products
3. To understand the information of Financial Markets
4. The student will be able to understand the importance of financial planning and financial Services Also he / she will describe the importance of insurance services as social measures. The student will be able to understand Financial Markets practice.

Module	Contents	Periods
Unit I	Introduction to Financial Literacy	12L
1.1	Meaning, Importance and Components of Financial Literacy	
1.2	Role of financial literacy in achieving financial well-being, benefits of Financial Literacy	
1.3	Financial Institutions: Banking and Non-Banking Financial Institutions	
1.4	Savings and Investments: Meaning & Types	
Unit II	Banking and Digital Payments	12L
2.1	Meaning and Types of Banks	
2.2	Bank Services: Bank Accounts, Formalities to open various bank accounts, KYC norms.	
2.3	Various types of Loans: Short-term, Medium term and Long term loans.	
2.4	Digital banking- (e-banking, Debit and Credit cards, UPI, digital wallets, NEFT, RTGS), Merits and Demerits of Digital Payments	
Unit III	Financial Planning and Financial Services	12L
3.1	Importance and Role of Financial Planning.	
3.2	Post office Schemes: Savings account, Recurring deposit, Term Deposit, Monthly Income Scheme, Kissan Vikas Patra, NSC, PPF, Senior Citizen Savings Scheme, Sukanya Samridhi Yojana	

3.3	Indian Post Payments Bank	
3.4	Financial Planning and Budgets: Concept of Family, Business and National Budget.	
Unit IV	Financial Markets	12L
4.1	Concept of Capital and Money Market: Components,	
4.2	Mutual Funds, Types of Mutual Funds, Brokers, sub-brokers	
4.3	Terms used in stock market, SENSEX, NIFTY, IPO-DEMAT	
4.4	Role of SEBI in Market	
Unit V	Risk Management and Financial Inclusion	12L
5.1	Meaning, types and Role of risk management	
5.2	Insurance as risk management tool – Objectives and benefits	
5.3	Various types of Insurance: Life Insurance, Term Insurance, Endowment Policies, Health Insurance, Regulatory role of IRDAI	
5.4	Financial Inclusion: Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, Atal Pension Yojana, MUDRA Loans.	
Skill Enhancement Module (SEM): - Internet Banking		15L
1. Introduction to Internet Banking		
2. Internet Banking Platforms and Features		
3. Navigating Internet Banking Interfaces		
*Activities		
1.	Assignment	
2.	Group Discussion	
3.	Viva-Voce	

Reference Books:

1. Introduction to Financial Planning (4th Edition 2017)-Indian Institute of Banking & Finance.
2. Sinha, Madhu. Financial Planning: A Ready Reckoner July 2017, McGraw Hill.
3. Halan, Monika, Lets 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, Network 18 Publications Ltd.
5. T.R.Jain and R.L.Sharma, (2012) Indian financial System, VK Global Publisher
6. T.R. Jain and R.K. Kaundal, (2014) Money and Banking, VK Global Publisher
7. Kothari, R. (2010) Financial Services in India Concept and Application. New Delhi: Sage Publications India Pvt.Ltd
8. Zokaityte, A.(2017) Financial Literacy Education.London: Palgrave Macmillan.
9. Avadhani, V.A.(2019) Investment Management.Mumbai: Himalaya Publishing House Pvt. Ltd.

9. Bhole L. M. (2004), Financial Institutions and Markets Structure, Growth and Innovations, 11. Tata McGraw Hill Publishing Company Ltd. New Delhi
10. Bhasin, Niti (2006), Banking Developments in India 1947 to 2007" New Century Publications
11. Datt & Sundaram (2018) Indian economy, S, Chand publication, New Delhi
12. (कोलते .एम.एस. २०१४, भारतीय बँकिंग प्रणाली, प्रशांत पब्लिकेशन, जळगाव
13. पाटील ज. फा फडके २०१० सार्वजनिक अर्थकारण प्रकाशन कोल्हापूर
14. चव्हाण.एल.एन,२०१४ , आधुनिक बँकिंग आणि भारतीय वित्तीय बाजार, प्रशांत बुक हाउस, जळगाव
15. चव्हाण एल एन, आणि २०१४, बँकिंग मुलतत्वे आणि कार्यपद्धती, अर्थव पब्लिकेशन्स,, जळगाव