

<b>BOS</b>	<b>BANKING AND INSURANCE</b>
<b>CLASS</b>	<b>Other departments</b>
<b>SEMESTER</b>	<b>IV</b>
<b>COURSE NAME</b>	<b>Financial Literacy</b>
<b>COURSE CODE</b>	<b>U24BI4E01</b>
<b>COURSE CREDIT</b>	<b>02</b>

1 Credit-15 Lectures

1 Lecture is 60 Minutes

**Course Objectives:**

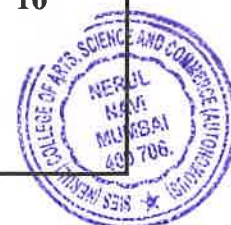
1. To ensure that learners understand the concept of finance and financial literacy to achieve the financial goals in life
2. To update the learners with current trends of investment and stock markets

**Course Outcomes:**

On completion of course, the learners will be able to-

1. understand the fundamentals of finance literacy
2. determine effective financial strategies for financial well beings

<b>Sr.No.</b>	<b>Modules</b>	<b>Number of hours/ lectures</b>
<b>Unit I</b>	<b>INTRODUCTION TO FINANCE AND FINANCIAL LITERACY</b> 1.1 Concept of Finance 1.2 Understanding the need of financial literacy 1.3 Historical background of financial structure in India 1.4 Different Investment Avenues 1.5 Current Trends of Investment	<b>10</b>
<b>Unit II</b>	<b>INTRODUCTION TO FINANCIAL BEHAVIOUR</b> 2.1 Understanding investors psychology 2.2 Classification of investors 2.3 Risk and Investment Decision	<b>10</b>



	2.4 Understanding Saving investment and fulfillment of objectives 2.5 Start up with small investments	
<b>Unit II</b>	<b>INTRODUCTION TO TAX SAVING SCHEMES AND STOCK MARKET</b>  3.1 Tax saving investment avenues 3.2 Understanding the Stock Market 3.3 Virtual stock tracking and Mock Trading 3.4 One field Visit to BSE or NISM	<b>10</b>
	<b>Total Lectures</b>	<b>30</b>

#### References:

1. [https://jmc schoolgn.edu.in/images/pdf/Financial-Literacy\\_Handbook.pdf](https://jmc schoolgn.edu.in/images/pdf/Financial-Literacy_Handbook.pdf)
2. From The Rat Race to Financial Freedom by Manoj Arora
3. <https://www.rbi.org.in/financialeducation/financialliteracyguide.aspx> RBI websites on financial literacy
4. The intelligent investors by Benjamin Graham
5. <https://www.oecd.org/finance/financial-education/44919948.pdf>

#### SCHEME OF EXAMINATION

The scheme of examination shall be continuous evaluation divided into four parts:



<b>Description</b>	<b>Marks</b>
Practical tests of 20 marks each	20
2 Assignments of 5 marks each	10
One Presentation/Project and Viva voce	15
Class Participation and Behaviour	5
Total	50

**Passing criteria:** Minimum 40% i.e 20 marks out of 50 marks

