



## Syllabus For

### Financial Literacy

#### **OBJECTIVE:**

The course is designed to aim at imparting a basic level appreciation programmed for the students at college. After completing the course, the students will be able to understand and use various financial instruments as well as modern banking avenues. This allows a student of different streams to become a part of financial instrument users making them financially literate.

The module on Communication and Collaboration will make the students to be aware of the various schemes of Government of India.

#### **DURATION:**

30 Hours. (Theory: 15 hrs. + Practical: 12 hrs. + Practical evaluation: 03hrs)

#### ALLOCATION OF TOTAL HOURS

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| S.No. | Chapter                            | Theory Hours | Practical hours | Practical evaluation |
|-------|------------------------------------|--------------|-----------------|----------------------|
| 1.    | Introduction of Financial Literacy | 3            | 3               |                      |
| 2.    | Monetary Policy of RBI             | 2            | 2               | 1                    |
| 3.    | Various Negotiable instruments     | 3            | 2               | 1                    |
| 4.    | Modern Banking Avenues             | 1            | 1               |                      |
| 5.    | Various Investment Alternatives    | 3            | 2               |                      |
| 6.    | Schemes                            | 3            | 2               | 1                    |
|       | <b>Total Hours</b>                 | <b>15</b>    | <b>12</b>       | <b>3</b>             |



## **Syllabus Outline**

1. Introduction to Financial Literacy: Meaning, objectives, Apex Authorities including SEBI & RBI, why saving is needed, functions of banks with various bank accounts,
2. Monetary policies issued by RBI, drawback of keeping cash at home.
3. Negotiable Instruments Act 1881: Definition, Acceptance and Negotiation, Some negotiable instruments: Bills of exchange, cheque, promissory note.
4. Modern Banking Avenues: Internet banking, NEFT, RTGS, Mobile banking, Mobile wallets.
5. Various investment alternatives / avenues: Shares, Debentures, Securities, bonds, commodities.
6. Various schemes: EPF, PPF, NSC



## **Detailed Syllabus**

### **Knowing Financial Literacy**

#### **1.0 Introduction**

- 1.1 Apex Authorities
- 1.2 Why saving is necessary?
- 1.3 Why bank is needed?
- 1.4 Types of bank accounts
- 1.5 Functions of Banks.

#### **2.0 Monetary policy**

- 2.1 Functions of RBI
- 2.2 Techniques of credit control

#### **3. Negotiable instrument**

- 3.1 Definition, Acceptance and Negotiation,
- 3.2 Some negotiable instruments: Bills of exchange, cheque, promissory note.

#### **4. Modern Banking Avenues**

- 4.1 Internet banking
- 4.2 NEFT
- 4.3 RTGS
- 4.4 Mobile banking
- 4.5 Mobile wallets.

#### **5. Various Investment Alternatives**

- 5.1 Shares
- 5.2 Debentures
- 5.3 Securities
- 5.4 Bonds
- 5.5 Commodities.

#### **6. Schemes**

- 6.1 EPF
- 6.2 PPF
- 6.3 NSC



## Value Added Courses -2023