

S.S. JAIN SUBODH P.G. COLLEGE, JAIPUR

VALUE-ADDED COURSE

COURSE TITLE: BASICS OF FINANCIAL LITERACY

**NODAL DEPARTMENT: ECONOMIC ADMINISTRATION AND FINANCIAL
MANAGEMENT**

COURSE CODE: 23VAC_5101T

MARKING SCHEME

Tutorial (Hours)	Time Allowed ESE (Hrs)	Course Credits	Total Marks	End Semester Exam (Max. Marks)	Assignment	Minimum Marks
30	2	2	50	35	15	20

COURSE OBJECTIVES:

1. To foster the professional growth of students, enabling them to take on more challenging roles and responsibilities within their organization or industry.
2. To develop the necessary skills and knowledge among students to become financially literate.

COURSE CONTENTS:

Financial Literacy: Introduction, Meaning and objectives, Need for Financial Literacy. Role of Financial Education in achieving Financial wellbeing, Advantages of Financial Literacy. Financial goals and Planning, Importance of Financial Planning.

(15 Hours)

Key Concept of Personal Finance: Income, Expenditure, Borrowing, Saving, Investment opportunity and financial products, Inflation effects on investment, Time Value of Money, Management of spending and financial discipline.

(15 Hours)

SUGGESTED READINGS:

1. Prof (Dr.) Amit Kumar Singh, Financial Literacy, 10 Reprint, New Delhi, Taxmann.
2. Hurlock, E.B (2006). Personality Development, 28th Reprint. New Delhi: Tata McGraw Hill.
3. Stephen P. Robbins and Timothy A. Judge (2014), Organizational Behavior 16th Edition: Prentice Hall.
4. Kothari and Mehta, Financial Literacy to Financial Planning, Nexus Enterprise, New Delhi.

5. Nevar Theodore Malabre, Financial Literacy (understanding to basic financial investment)
Noble Financial Investment Inc. Publication, New Delhi.

COURSE OUTCOMES:

On successful completion of the course the students will be able to:

1. The need for financial literacy is rapidly increasing among teenagers as it supports in inculcating the employability skills in the aspirants.
2. Financial literacy enhances the proficiency of financial principles and concepts such as financial planning, compound interest, managing debt, profitable savings techniques and the time value of money.



(Prof. K. B. Sharma)

Principal



Head of the Department