

SES's L.S. RAHEJA COLLEGE OF ARTS AND COMMERCE
(AUTONOMOUS)



Board of Studies- Commerce and Management

Department of COMMERCE

HoD/Sr. Person of the Department: Dr. Anupama Nerurkar

**Syllabus of Financial Literacy under NEP 2020 vertical VSC with effect from
2024-25. Date of approval the BoS: 25/04/2024**

Approved by the Academic Council: 29/4/24

Ratified by the Governing Body: 06/5/2024

Programme: FYBCOM			Semester: II		
Course: Financial Literacy (VSC)			Code: UGBCOMIIVSC24		
Academic Year: 2024-2025		Batch: 2024-2027			
Teaching Scheme			Evaluation Scheme		
Lectures	Practical	Tutorials	Credits	Internal Continuous Assessment (ICA) (weightage)	Term End Examinations (TEE) (weightage)
30	Nil	Nil	02	60 %	40 %

Particulars	%
Class tests / Assignment / Project / Quiz etc. (three components- to be conducted at different instants of time)	20
Class test, Quiz/presentation/Viva-Voce	5+5=10
Assignment/Project, Quiz and presentation/Viva-Voce	5+5=10

Learning Objectives:	<ol style="list-style-type: none"> 1. To make familiar with different aspects of financial literacy such as savings, investment and insurance. 2. To Understand the investment avenues. 3. To understand investment avenues in Post office
Learning Outcomes:	<ol style="list-style-type: none"> 1. Identify importance of financial literacy. 2. Understand -Investment and Gambling. 3. Understanding about the services offered by banks. 3. Understanding investment avenues with Post office.
Pedagogy:	PPT presentation, Role play and case study, Guest lecture from Bankers

Detailed Syllabus: (per session plan)

Session Outline: : Financial Literacy Semester II

Each lecture session would be of one hour duration (30 sessions).

Module	Module Content	Module Wise Pedagogy Used	Module Wise Duration
I	Introduction to Financial Literacy <ol style="list-style-type: none"> a. Financial Literacy- Meaning and Importance - Components of Financial Literacy b. Investment: Meaning, Difference between Investment Vs Gambling- Risk and Return Investment Avenues –Financial Planning and Family Budget. 	<ol style="list-style-type: none"> 1.Lectures 2.Practical of preparing financial planning& family budget 	10 hours

II	Banking a. Meaning and Types of Banks, Various services offered by banks, Formalities to open various types of bank accounts, KYC norms. Various types of Loans b. Cashless banking, e-banking, ATM, Debit and Credit cards, Banking Ombudsman	1) Lecture 2) Practical-Opening bank account	10 hours
III	Financial Services from Post Office a. Kissan Vikas Pathra – NSC – PPF - Senior Citizen Savings Scheme Sukanya Samriddhi Yojana/Account b. Indian Post Payments Bank - Money Transfer - Money Order and Postal insurance	Lectures	10 hours

REFERENCE BOOKS

- ✓ Sathisha, K., & Sarveswarareddy, A. (2023). PERFORMANCE & GROWTH OF COMMERCIAL BANKS IN MUTUAL FUNDS INDUSTRY IN INDIAN ECONOMY. *COMPUTER*, 23(1).
- ✓ Prasanna, L. C. (1990). Investment Game: How to Win.
- ✓ Kothari, R. (2010). *Financial Services in India: Concept and Application*. Sage Publications.

QUESTION PAPER PATTERN

Internal exam- 20 marks

External exam-30 marks

Q.1 Module 1(Any 1 out of 2) 10marks

Q.2 Module 2(Any 1 out of 2) 10marks

Q.3 Module 3(Any 1 out of 2) 10marks

EXTERNAL EXAMINATION QUESTION PAPER PATTERN FOR 2 CREDITS

TOTAL MARKS : 30

Q.1 Module 1(Any 1out of 2) 10marks

Q.2Module 2(Any 1out of 2) 10marks

Q.3 Module 3(Any 1out of 2) 10marks

EXTERNAL EXAMINATION QUESTION PAPER PATTERN FOR 4 CREDITS

Total Marks : 60

Q.1 Module 1 (Any 1 out of 2) 15 marks

Q.2 Module 2 (Any 1 out of 2) 15 marks

Q.3 Module 3 (Any 1 out of 2) 15 marks

Q.4 Module 4 (Any 1 out of 2) 15 marks

Each 15 marks question can be divided into 8 and 7

Rubrics for Evaluation of Internal Continuous Assessment -20 marks to be implemented under NEP 2020 from Academic Year 2024 -25

Sr. No	Examination Method	Marks	Marking Scheme	Criteria
1.	Class Test	10	As per the student's score	MCQ, Short Answers, Diagrams
2.	Presentation	5	Subject knowledge-3marks, Presentation skills - 2 marks	Poster Presentation, PPT
3.	Class Participation	5	Excellent - 5 marks, Good - 3 to 4 marks, Satisfactory - 1 to 2 marks	Attentiveness, Response & Behaviour of student in class

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Rubrics for Evaluation of Internal Continuous Assessment -40 marks to be implemented under NEP 2020 from Academic Year 2024 -25

Sr No.	Examination Method	Marks	Marking Scheme	Criteria
1	Class Test	20	As per the student's score	MCQ, Short Answers, Diagrams
2	Assignment/ Project	10	Subject knowledge – 5/10 marks, Content – 3/6 marks, Presentation-2/4 marks	Topic will be given by faculty
3	Class Participation	5	Excellent - 5 marks, Good - 3 to 4 marks, Satisfactory - 1 to 2 marks	Attentiveness, Response & Behavior of student in class
4	Viva-Voce	5	Based on performance	