

## CURRICULAR PLANNER

**PROGRAMME NAME:** All Hons., Semester I & II

**COURSE NAME:** Finance for Everyone (SEC)

**SEMESTER DURATION:** August to December

WEEK	TOPIC(S)	TEACHING METHODOLOGY ADOPTED/CONTINUOUS INTERNAL EVALUATION
1-3	<p><b>Introduction to Financial Planning and Budgeting-</b> Meaning, importance and scope of financial literacy, Prerequisites of Financial Literacy, Various Financial Institutions, need for availing financial services, financial goals, steps in financial planning, budgeting incomes and payments, time value of money. Introduction to savings, benefits of savings, management of spending &amp; financial discipline, avenues for savings and sources to meet deficit.</p> <p>Preparing a budget, budget surplus and deficit</p>	<p>Classroom Teaching, PowerPoint Presentations, Real Life examples</p> <p>Practical problems on Budget and Time Value of Money on Excel</p>
4-6	<p><b>Banking Services:</b> Types of banks; Banking products and services - Various services offered by banks; Types of bank deposit accounts - savings bank account, term deposit, current account, recurring deposit; pan card, address proof, KYC norm; Various types of loans - education loan, consumer durable loans, housing loan, vehicle loan, bank overdraft, cash credit, mortgage, pledge, cashless banking, c-banking, check counterfeit currency; CIBIL, ATM, net banking, RTGS, NEFT, IMPS, electronic clearance services (ECS), debit and credit card, app based payment system, bank draft and pay order; banking complaints and ombudsman.</p>	<p>Classroom Teaching and Real-Life examples</p> <p>- Viewed websites of banks, their applications to avail different services</p>
7-8	<p><b>Financial Services from India Post-Office:</b> Post-office savings schemes: savings bank, recurring deposit, term deposit, Monthly Income Scheme, Kisan Vikas Patra, NSC, PPF, Senior Citizen Savings Scheme, Sukanya Samridhi Yojana; India post</p>	<p>Classroom Teaching and explored various post-office schemes</p>

	payments bank. money transfer: money order, e-money order. instant money order, collaboration with the western union financial services; mo videsh, international money transfer service, money gram international money transfer, Indian postal order.	
9-10	<p><b>Insurance Services:</b> Life insurance policies: life insurance, term life insurance, endowment policies, pension policies, ULIP, health insurance plans, comparison of policies offered by various life insurance companies, comparison of policies offered by various health insurance companies.</p> <p>Property insurance policies. Post office life insurance schemes: postal life insurance and rural postal life insurance.</p>	<p>Classroom Teaching, Case Study Method, Real life Examples</p> <p>PowerPoint Presentations</p> <p>Research about different Insurance policies</p>
11-14	<p><b>Stock Markets</b> - Some Basic Concepts, Terms used in stock markets: SENSEX, NIFTY, primary markets, secondary markets, initial public offering (IPO), follow-on public offering (FPO), offer for sale (OFS), block deal, equity shares, preference shares, debentures, bonus shares, stock split, dividend, buyback, DEMAT account, trading account, delivery instruction slip (DI Slips), blue chips, defensive stocks, face value, market value, market capitalization, pre-opening session, trading session, opening price, closing price, business days, bull, bear, bull market, bear market, risk, stop loss, derivatives, call option, put option, hedge, holding period; Tax on short term capital gains and long-term capital gains, Mutual Fund and its various schemes</p>	<p>Classroom Teaching, PowerPoint Presentations</p> <p>Practical problems on Mutual Funds, short term and long-term capital gains</p>
15	Remedial Classes for slow learners and Internal Assessment	<p>Problem Solving, Internal Tests</p> <p>PowerPoint Presentations</p>
16	Revision and Test	Problem Solving, Internal Tests