UNIVERSITY OF DELHI

CNC-II/093/1(23)/2022-23/

Dated: 28.03.2023

NOTIFICATION

Sub: Amendment to Ordinance V

[E.C Resolution No. 18-1/(18-1-21), 38-1/ (38-1-16) & 60-1/ (60-1-12) dated 18.08.2022, 08.12.2022 & 03.02.2023 respectively]

Following addition be made to Appendix-II-A to the Ordinance V (2-A) of the Ordinances of the University;

Add the following: Skill Enhancement Courses (SECs) Under UGCF-2022

Listed under Appendix-II-A to the Ordinance V (2-A) of the Ordinances of the University

(with effect from Academic Year 2022-23)

A student who pursues any undergraduate programme in the University and its Colleges is offered a pool of Skill Enhancement Courses. A list of such courses as passed by the Executive Council in its meetings dated 18.08.2022, 08.12.2022 and 03.02.2023 are listed below:

| Course | Serial no |
|--|-----------|
| Beginners Course to Calligraphy | 1 |
| Communication in Everyday Life | 2 |
| Communication in Professional Life | 3 |
| Creative writing | 4 |
| Business Communication | 5 |
| Introduction to Arabic Calligraphy | 6 |
| Negotiation and Leadership | 7 |
| PERSONALITY DEVELOPMENT ANDCOMMUNICATION | 8 |
| POLITICAL COMMUNICATION AND LEADERSHIP | 9 |
| Public Speaking in English Language and Leadership | 10 |
| Patkatha Lekhan | 11 |
| Rangmanch | 12 |
| Rachnatmak Lekhan | 13 |
| Anuvad Kala | 14 |
| Srijnatmak Lekhan | 15 |
| IT Skills and Data Analysis – I | 16 |
| IT Skills and Data Analysis- II | 17 |
| Basic IT tools | 18 |
| Advanced Spreadsheet Tools | 19 |
| Statistical Software Package | 20 |
| Financial Database and Analysis Software | 21 |
| Statistics with 'R' | 22 |

| R Programming for Business Analytics | 23 |
|--|----|
| Essentials of Python | 24 |
| Analytics with Python | 25 |
| Business Intelligence and Data Visualisation | 26 |
| Digital Marketing | 27 |
| Social Media Marketing | 28 |
| Digital Film Production | 29 |
| VISUAL COMMUNICATION AND PHOTOGRAPHY | 30 |
| CAD for Fashion | 31 |
| Graphics Design & Animation | 32 |
| Programming using Python | 33 |
| Document Preparation & Presentation Software | 34 |
| Front End Web Design and Development | 35 |
| Back-End Web Development | 36 |
| APP Development using Flutter | 37 |
| Big Data Analytics-I | 38 |
| Big Data Analytics-II | 39 |
| Introduction to Blockchain | 40 |
| Introduction to Cloud Computing (AWS) | 41 |
| Biofertilizers | 42 |
| Bioinoculants for Agriculture and Sustainable Development | 43 |
| Organic Farming | 44 |
| Horticulture | 45 |
| Floriculture | 46 |
| Hydroponic and Aeroponic Farming | 47 |
| Green Belt Development for Smart Cities | 48 |
| Nursery Gardening and Landscaping | 49 |
| Mushroom Culture and Technology-I | 50 |
| Mushroom Culture and Technology – II | 51 |
| Plant Aromatics and Perfumery | 52 |
| Viewing and Capturing Diversity in Nature | 53 |
| Apiculture | 54 |
| Formulation of Fish Feed | 55 |
| Fish Breeding and Larviculture | 56 |
| Ornamental Fish Culture: Opportunity and Scope | 57 |
| Bio-floc Technology | 58 |
| Aquaculture Entrepreneurship | 59 |
| Pearl Culture | 60 |
| Sericulture-I: Mulberry Silkworm Rearing | 61 |
| Sericulture-II: Eri Silkworm Rearing | 62 |
| Sericulture-III: Silk Technology | 63 |
| Sericulture-IV: Application of Sericulture in Therapeutic andCosmetic Industry | 64 |
| Chemistry Lab Operations and Safety Measures | 65 |
| Basic Analytical Techniques | 66 |
| Lab Testing and Quality Assurance | 67 |
| Essential Food Nutrients | 68 |

| Chemistry of Food Flavors and Colourants | 69 |
|--|-----|
| Chemistry of Cosmetics and Hygiene Products | 70 |
| Green Methods in Chemistry | 71 |
| Forensic Chemistry | 72 |
| Environmental impact and Risk Assessment | 73 |
| Sustainably Reporting | 74 |
| Environmental Auditing | 75 |
| PROSPECTING E-WASTE FOR SUSTAINABILITY | 76 |
| Developing SUSTAINABILITY PLANS FOR A BUSINESS | 77 |
| PCB Designing and Fabrication | 78 |
| Electronic Product Testing | 79 |
| Radiation Safety | 80 |
| Healthy and Sustainable Food Choices | 81 |
| Chocolate Crafts | 82 |
| Pasta and Patisserie Technology | 83 |
| Frozen Dessert Technology | 84 |
| Early Child Care and Education Settings | 85 |
| Image Styling | 86 |
| Content development and Media for Children | 87 |
| Small Scale Catering | 88 |
| Culinary Science | 89 |
| Dairy Processing | 90 |
| Fruits and Vegetable Processing | 91 |
| Minimal Food Processing | 92 |
| Food Waste and By-Product Utilisation | 93 |
| Indian Snack Industry | 94 |
| SUSTAINABLE ECOTOURISM AND ENTREPRENEURSHI | 95 |
| E Tourism | 96 |
| Design Thinking | 97 |
| Innovation and Entrepreneurship | 98 |
| Museum and Museology | 99 |
| Reading the Archive | 100 |
| Working with People | 101 |
| Life Skill Education | 102 |
| Participatory Learning and Action | 103 |
| Programme Media | 104 |
| Finance for Everyone | 105 |
| Personal Financial Planning | 106 |
| Yoga in Practice | 107 |
| Cyber SPHERE AND SECURITY GLOBAL CONCERNS | 108 |
| Harmonium | 109 |

Digital Marketing

CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE

| | Credits | Credit di | istribution | of the course | Eligibility | Pre-requisite of | |
|----------------------|---------|-----------|-------------|------------------------|-------------|------------------------|--|
| & Code | | Lecture | Tutorial | Practical/ Practice | criteria | the course (if any) | |
| Digital Marketing | 2 | 0 | 0 | 2 | Class XII | NA | |

Learning Objectives

The Learning Objectives of this course are as follows:

- To acquaint the students with the knowledge of growing integration between the traditional and digital marketing concepts and practices in the digital era.
- To familiarize the students with the tools and techniques used by the digital marketers for driving the marketing decisions to attain marketing objectives.

Learning outcomes

The Learning Outcomes of this course are as follows:

- After studying this course, students will be able to understand the concept of digital marketing and its integration with traditional marketing.
- After studying this course, students will be able to understand customer value journey in digital context and behaviour of online consumers.
- After studying this course, students will be able to understand email, content and social media marketing and apply the learnings to create digital media campaigns.
- After studying this course, students will be able to examine various tactics for enhancing a website's position and ranking with search engines.
- After studying this course, students will be able to leverage the digital strategies to gain competitive advantage for business and career.

SYLLABUS

Unit 1: Marketing in the Digital World

(12 hours)

Digital marketing: Concept, Features, Difference between traditional and digital marketing, Moving from traditional to digital Marketing; c

Digital Marketing Channels: Intent Based- SEO, Search Advertising; Brand Based-Display Advertising; Community Based-Social Media Marketing; Others-Affiliate, Email, Content, Mobile.

Customer Value Journey: 5As Framework; The Ozone O3 Concept Key; Traits of online consumer

Unit 2: Content and Email Marketing

(8 hours)

Content Marketing: Step-by-step Content Marketing Developing a content marketing strategy Email Marketing: Types of Emails in email marketing, Email Marketing best practices

Unit 3: Social Media Marketing and Display Marketing (18 hours)

Social Media Marketing: Building Successful Social Media strategy; Social Media Marketing Channels; Facebook, LinkedIn, YouTube (Concepts and strategies)

Display Advertising: Working of Display Advertising; Benefits and challenges; Overview of Display ad Process.; Define- Customer, Publisher, Objectives; Format-Budget, Media, Ad Formats, Ad Copy.

Unit 4 Search Engine Marketing

(22 hours)

Introduction of SEM: Working of Search Engine; SERP Positioning; online search behaviour, DMI's 5P Customer Search Insights Model.

Search Engine Optimization: Overview of SEO Process; Goal Setting-Types.

On-Page Optimization: Keyword Research, SEO Process -Site Structure, Content, Technical Mechanics, Headings, Image & Alt text, Social Sharing, Sitemaps, Technical Aspects-Compatibility, Structured Data Markup.

Off Page Optimisation: Link Formats, Link Building, Content Marketing, Social Sharing; Black and White Hat Techniques

Search Advertising: Overview of PPC Process; Benefits of Paid Search; Basis of Ranking; Goal Setting-Objectives; Account Setting-Creation of Google Ads, Campaign architecture, Campaign setup, Targeting, Bid Strategy, Delivery, Ad Scheduling, Ad Rotation, Keyword Selection; Ad Copy composition, Ad Extension

Essential/recommended readings

- Dodson, I. (2016). The art of digital marketing: the definitive guide to creating strategic, targeted, and measurable online campaigns. John Wiley & Sons.
- Kartajaya, H., Kotler, P., & Setiawan, I. (2016). Marketing 4.0: moving from traditional to digital. John Wiley & Sons.
- Ryan, Damien: Understanding Digital Marketing Marketing Strategies for Engaging the Digital Generation. Kogan Page Limited

Suggested Readings

- Moutusy Maity: Internet Marketing: A practical approach in the Indian Context: Oxford Publishing
- Seema Gupta: Digital Marketing: Mcgraw Hill
- Ultimate guide to digital Marketing by Digital Marketer

Examination scheme and mode:

Innovation and Entrepreneurship

CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THECOURSE

| Course title & | Credits | Credit distribution of the course | | | Eligibility | Pre- |
|------------------------------------|---------|-----------------------------------|----------|------------------------|-------------|----------------------------------|
| Code | | Lecture | Tutorial | Practical/ Practice | criteria | requisite of the course (if any) |
| Innovation and Entrepreneurship | 2 | 0 | 0 | 2 | Class XII | NIL |

Learning Objectives

The primary objectives of the course will be to:

- Encourage the process of creative thinking and innovation
- Build an entrepreneurial perspective to identify and tackle problems and explore new opportunities
- Gain insight into building business models and plans
- Identify tools and strategies that entrepreneurs may use for start-up, innovation and reinvention
- Understand how to go from an idea to product and scale it up for sustainability
- Develop skills to work in teams and build connections, collaborations and social networks .

Learning Outcomes

By the end of the course students should be able to:

- Identify and comprehend the concepts of creativity, innovation and invention in various contexts.
- Enrich their theoretical and conceptual foundations in entrepreneurship.
- Gain hands-on experience that shall empower them to identify business and social opportunities and venture in the entrepreneurial landscape.
- Prepare themselves to take informed decisions in establishing start-ups and ongoing innovation in organisations.

PEDAGOGY

While suitable concepts and theory will be utilized, the emphasis of the course will be on inquiry driven hands-on activities and experiential learning in a team setting. As this is essentially a group activity based course, the two lectures scheduled for each week shall be held together. The class to be split up ideally in groups of 5-7 students each, who will work

together for the rest of the semester on identifying a specific problem and by semester-end present a feasible innovative prototype capable of being funded as a start-up.

SYLLABUS

Unit I: Understanding Creativity

- Understanding the concept and process of creativity; students exploring within themselves the nature of the creative process; approaches to understanding creativity (Ref. B1)
- Differentiate between invention and innovation (Ref. OR1)
- Understanding entrepreneurial mindset and skills (creativity, decision making, risktaking behaviour, networking) and entrepreneurship in different contexts (eg. Social, Cooperative, Commercial, Public, Not for Profit organisations) (Ref. B1)
- Case studies of some successful innovations/start-ups − Different group can be given a different Case Study and the groups can have a discussion on same (Ref. Suggestive Case Studies A)

(15 practical hours)

Unit II: Ideation

- Identifying a specific problem through observation, contemplation, networking and research (Ref. B2)
- Generating ideas for problem solving using mind mapping, brainstorming, focus groups, idea generation tool kit (SCAMPER) (Ref. B1)
- Learning through failures of others case studies of some ventures that could not sustain Different group can be given a different Case Study and the groups can have a discussion on same (Ref. Suggestive Case Studies B)

(15 practical hours)

Unit III: Understanding the business

- Building a business plan using the lean canvas model (Ref. OR2)
- Understanding customers/stakeholders and evaluating the business plan through survey/questionnaire/interview/secondary research (Ref. B1 and B2)
- Designing, prototyping and iteration (Ref. B2)
- Networking and growth strategies (Ref. B3)
- Building and managing organisations (Ref. B3)
- Role of leadership and team based culture (Ref. B3 and OR4)

(20 practical hours)

Unit IV: Venturing Forth

- Financing the innovation: pitching and communicating the idea
- Sources of finance: crowdfunding, venture capital, equity funds, angel investing, borrowing (including government initiatives, bank and public funded schemes) (Ref. OR5 and OR6)
- Various forms of IPR (patent, copyright, trademark, geographical indication, industrial design) (Ref. OR7 and OR8)
- Setting and scaling up (Ref. B3)
- Entrepreneurial resilience and ongoing creativity (Ref. B1)

(10 practical hours)

Suggested Readings: Books

- B1. The Innovator's DNA: Mastering the Five Skills of Disruptive Innovators, Jeff Dyer, Hal Gregersen, C.M. Christensen, Harvard Business Review Press, 2011
- B2. Design Thinking: Business Innovation, Maurício Vianna, Ysmar Vianna, Isabel K. Adler, Brenda Lucena, Beatriz Russo, MJV Press, 1st Electronic Edition, 2011 (also available at https://cdn2.hubspot.net/hubfs/1701231/Documents/Design_Thinking_- The Book/Design Thinking The Book,pdf)
- B3. Contemporary Strategy Analysis: Text and Cases, Robert M Grant, Wiley, 9th Edition, 2016 (Chapter 6 and Chapter 9)

Online Resources

OR1. Discovery, Innovation and Invention https://www.laits.utexas.edu/~anorman/long/DII.html

OR2. How to create your lean canvas https://leancanvas.pdf

- OR3. Organisational behaviour and human relations, Module 12, Creativity in decision making https://courses.lumenlearning.com/wm-organizationalbehavior/
- OR4. Organisational behaviour and human relations, Module 13, Leadership https://courses.lumenlearning.com/wm-organizationalbehavior/
- OR5. Sources of Funding Innovation and Entrepreneurship https://www.wipo.int/edocs/pubdocs/en/wipo_pub_gii_2020-chapter4.pdf
- OR6. Government Schemes for Startups https://www.startupindia.gov.in/content/sih/en/government-schemes.html
- OR7. Intellectual Property Rights in India https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachme nt_data/file/627956/IP-Rights-in-India.pdf

OR8. What is Intellectual Property? WIPO 2020 doi:10.34667/tind.42176 https://www.wipo.int/publications/en/details.jsp?id=4528

Suggestive Case Studies A

- 1. Amul
- 2. Gooni
- 3. Aravind Eye care systems
- 4. Apple
- 5. Pixar
- 6. ISRO
- 7. Khan Academy
- 8. Nyka
- 9. Swiggy

- 10. Sulabh International
- 11. OYO
- 12. Mumbai's Dabbawalas
- 13. Lijjat Papad
- 14. Jaipur Rugs
- 15. WOW! Momo
- 16. Biryani by Kilo

Suggestive Case Studies B

- 1. Nokia
- 2. Cafe Coffee Day
- 3. HMT watches
- 4. Atlas Cycles
- 5. Jet Airways
- 6. Kodak
- 7. Stayzilla
- 8. SKS Microfinance IPO
- 9. Satyam Computers
- 10. Groupon Inc.

Weekly Plan:

Week I: Understanding the concept and process of creativity; Approaches to understanding creativity; differentiate between invention and innovation.

Week II: Activity week - Students exploring within themselves the nature of the creative process in groups (eg. exploring the surroundings for possible problems and challenges that may have innovative solutions).

Week III: Understanding entrepreneurial mindset and skills (creativity, decision making, risk taking behaviour, networking) in different contexts through discussion of a case study (may select one case study from Suggestive Case Studies A).

Weeks IV - IX: Activity Weeks - The class to be split up ideally in groups of 5-7 students each, who will work together for the rest of the semester on identifying a specific problem and by semester-end present a feasible innovative prototype capable of being funded as a start-up.

Week IV: To begin with, each group shall identify a problem through observation, contemplation, brainstorming, networking and research.

Week V: Each group to generate ideas for solving their identified problem using mind mapping, focus groups, idea generation tool kit (SCAMPER).

Week VI: Each group to critically assess the feasibility of the proposed ideas by learning through the failures of others – case studies of some ventures that could not sustain (may use a case study from Suggestive Case Studies B).

Week VII: Each group to build a business plan using the lean canvas model and survey/questionnaire/interview/secondary research.

Week VIII: Each group to design and prototype their proposed business solution/model/product.

Week IX: The groups evaluate their proposed business plan/model using feedback from networking. Submission of formal business plan (written) by each group.

Week X: Formulating growth/scaling up strategies; building and managing organisations; role of leadership and team based culture, *e*ntrepreneurial resilience and ongoing creativity.

Week XI: Financing the innovation: pitching and communicating the idea. Sources of finance: crowdfunding, venture capital, equity funds, angel investing, borrowing (including government initiatives, bank and public funded schemes)

Week XII: Various forms of IPR (patent, copyright, trademark, geographical indication, industrialdesign)

Week XIII, XIV and XV: Activity weeks - Submission of final project report (written) and presentation (oral) by each group, Viva.

Examination scheme and mode:

Finance for Everyone

Credit distribution, Eligibility and Prerequisites of the Course

| Course title & Code | Credits | Credit distribution of the course | | | Eligibility criteria | Pre- requisite of the course |
|-------------------------|---------|-----------------------------------|----------|------------------------|----------------------|------------------------------|
| | | Lecture | Tutorial | Practical/ Practice | | (if any) |
| Finance for Everyone | 2 | 1 | 0 | 1 | Class XII | NIL |

Learning Objectives

The Learning Objectives of this course are as follows:

- To offer an integrated approach to the understanding of concepts and applications of financial planning.
- To help the students in their financial planning.

Learning outcomes

The Learning Outcomes of this course are as follows:

- After studying this course, students will be able to understand the importance of financial literacy and the institutions providing financial services.
- After studying this course, students will be able to prepare a financial plan, budget and manage personal finances.
- After studying this course, students will be able to open, avail and manage services offered by banks.
- After studying this course, students will be able to open, avail and manage services offered by post offices.
- After studying this course, students will be able to plan for life insurance and property insurance.
- After studying this course, students will be able to choose instruments for investment in shares.

SYLLABUS

Unit 1: Introduction, Financial Planning and Budgeting (4 hours)

Meaning, importance and scope of financial literacy; Prerequisites of financial literacy – level of education, numerical and communication ability; Various financial institutions – banks, insurance companies, post offices, mobile app based services. Need of availing of financial services from banks, insurance companies and postal services. Concept of economic wants and means for satisfying these needs; Balancing between economic wants and resources; Meaning, importance and need for financial planning; **268** sonal budget, family budget, business budget

and national budget; Procedure for financial planning and preparing a budget; Budget surplus and budget deficit, Avenues for savings from surplus, Sources for meeting the deficit.

Unit 2: Banking Services

(3 hours)

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 loan, vehicle loan, housing loan, short term, medium term, long term, microfinance, bank overdraft, cash credit, mortgage, reverse mortgage, hypothecation, pledge, Agricultural and related interest rates offered by various nationalized banks; Cashless banking, e-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.

Unit 3: Financial Services from India Post Office

(2 hours)

Post office savings schemes: savings bank, recurring deposit, term deposit, monthly income scheme, kisan vikas patra, NSC, PPF, senior citizen savings scheme, sukanya samriddhi yojana; india post 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.

Unit 4: Insurance Services

(3 hours)

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. Property insurance policies. Post office life insurance schemes: postal life insurance and rural postal life insurance.

Unit 5: Stock Markets – Some Basic Concepts

(3 hours)

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 capitalisation, 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.

Practical Exercises: (30 hours)

The learners are required to:

- visit banks, post offices, and insurance companies to collect information and required documents related to the services offered by these institutions and to know the procedure for availing of these services.
- carry out the comparative analysis of different types of life insurance policies.
- carry out the comparative analysis of different types of health insurance policies.
- prepare a personal and family budget for one/six/ twelve months on imaginary figures.

Suggested Readings:

- Avadhani, V. A. "Investment Management" Himalaya Publishing House Pvt. Ltd., Mumbai.
- Batra, J.K., Accounting and Finance for Non-finance Managers, Sage Textbook
- Chandra, P. "Investment Game: How to Win" Tata McGraw Hill Education, New Delhi.
- Kothari, R. "Financial Services in India-Concept and Application" Sage Publications India Pvt. Ltd., New Delhi.
- Milling, B. E. "The Basics of Finance: Financial Tools for Non-Financial Managers" Universe Company, Indiana,
- Mittra, S., Rai, S. K., Sahu, A. P., & Starn, H. J. "Financial Planning" Sage Publications India Pvt. Ltd., New Delhi.
- Zokaityte, A. "Financial Literacy Education" Palgrave Macmillan, London.

Note: Learners are advised to use the latest edition of readings.

Examination scheme and mode:

Personal Financial Planning

Credit distribution, Eligibility and Prerequisites of the Course

| Course title & Code | Credits | Credit distribution of the course | | | Eligibility criteria | Pre- requisite of the course |
|-----------------------------------|---------|-----------------------------------|----------|------------------------|----------------------|------------------------------|
| | | Lecture | Tutorial | Practical/ Practice | | (if any) |
| Personal Financial Planning | 2 | 1 | 0 | 1 | Class XII | NIL |

Learning Objectives

The Learning Objectives of this course are as follows:

- To familiarize students with different aspects of personal financial planning like savings, investment, taxation, insurance, and retirement planning
- To develop the necessary knowledge and skills for effective financial planning.

Learning outcomes

The Learning Outcomes of this course are as follows:

- After studying this course, students will be able to understand the meaning and appreciate the relevance of financial planning.
- After studying this course, students will be able to understand the concept of investment planning and its methods.
- After studying this course, students will be able to examine the scope and ways of personal tax planning.
- After studying this course, students will be able to analyse insurance planning and its relevance.
- After studying this course, students will be able to develop insight into retirement planning and its relevance.

SYLLABUS

Unit 1: Introduction to Financial Planning:

(3 hours)

Financial goals, steps in financial planning, budgeting incomes and payments, time value of money. Introduction to savings, benefits of savings, management of spending & financial discipline, Setting alerts and maintaining sufficient funds for fixed commitments.

Unit 2: Investment Planning:

(4 hours)

Process and objectives of investment, concept and measurement of return & risk for various asset classes, measurement of portfolio risk and return, diversification & portfolio formation. Gold bond; Real estate; Investment in greenfield and brownfield Projects; Investment in fixed income instruments, financial derivatives & commodity market in India. Mutual fund schemes; International investment avenues. Currency derivatives and digital currency.

Unit 3: Personal Tax Planning:

(3 hours)

Tax structure in India for personal taxation, Scope of personal tax planning, exemptions and deductions available to individuals under different heads of income and gross total income. Comparison of benefits - Special provision u/s 115 BAC vis-à-vis General provisions of the Income-tax Act, 1961, tax avoidance versus tax evasion.

Unit 4: Insurance Planning:

(2 hours)

Need for insurance. Life insurance, health insurance, property insurance, credit life insurance and professional liability insurance.

Unit 5: Retirement Benefits Planning:

(3 hours)

Retirement planning goals, process of retirement planning, Pension plans available in India, Reverse mortgage, Estate planning.

Practical Exercises: (30 hours)

The learners are required to:

- perform electronic fund transfers through net banking and UPI.
- identify certain recent Ponzi schemes in the market.
- prepare tax planning for a hypothetical individual.

Suggested Readings:

- Halan, M. "Let's Talk Money: You've Worked Hard for It, Now Make It Work for You" Harper Collins Publishers, New York.
- Indian Institute of Banking & Finance. "Introduction to Financial Planning" Taxmann Publication, New Delhi.
- Keown A.J. "Personal Finance" Pearson, New York.
- Madura, J. "Personal Finance", Pearson
- Pandit, A. "The Only Financial Planning Book that You Will Ever Need" Network 18 Publications Ltd., Mumbai.
- Sinha, M. "Financial Planning: A Ready Reckoner" McGraw Hill Education, New York.
- Tripathi, V. "Fundamentals of Investment" Taxmann Publication, New Delhi.

Note: Learners are advised to use the latest edition of readings.

Examination scheme and mode: