

S.N.	From	To	Topics
Week 1	20-Mar-2023	25-Mar-2023	Unit 1: Introduction, Financial Planning and Budgeting : 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;
Week 2	27-Mar-2023	1-Apr-2023	Balancing between economic wants and resources; Meaning, importance and need for financial planning; Personal 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.
Week 3	3-Apr-2023	8-Apr-2023	Unit 2: Banking Services : 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;
Week 4	10-Apr-2023	15-Apr-2023	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;
Week 5	17-Apr-2023	22-Apr-2023	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.
Week 6	24-Apr-2023	29-Apr-2023	Unit 3: Financial Services from India Post Office: Post office savings schemes: savings bank, recurring deposit, term deposit, monthly income scheme, kisan vikaspatra,

Week 7	1-May-2023	6-May-2023	NSC, PPF, senior citizen savings scheme, Sukanya samriddhiyojana ;
Week 8	8-May-23	13-May-23	india post payments bank. money transfer: money order, e-money order. instant money order, collaboration with the western union financial services;
Week 9	15-May-23	20-May-23	movidesh, international money transfer service, money gram international money transfer, indian postal order.
Week 10	22-May-23	27-May-23	Unit 4: Insurance Services : Life insurance policies: life insurance, term life insurance, endowment policies, pension policies, ULIP, health insurance plans,
Week 11	29-May-23	03-June-23	comparison of policies offered by various life insurance companies, comparison of policies offered by various health insurance companies.
Week 12	05-June-23	10-June-23	Property insurance policies. Post office life insurance schemes: postal life insurance and rural postal life insurance.
Week 13	12-June-23	17-June-23	Unit 5: Stock Markets – Some Basic Concepts (9 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,
Week 14	19-June-23	24-June-23	DEMAT account, trading account, delivery instruction slip (DISlips),blue chips, defensive stocks, face value, market value, market capitalisation,
Week 15	26-June-23	01-July-23	pre-opening session, trading session, opening price, closing price, business days, bull, bear, bull market, bear market, risk, stop loss, derivatives,
Week 16	03-July-23	08-July-23	call option, put option, hedge, holding period; Tax on short term capital gains and long-term capital gains, Mutual Fund and its various schemes.

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Teaching Methods : Presentation
Group Discussions
Flip Classroom
Lecture Method