

For Students of all Branches

Course Title:Financial Literacy

Course Objectives:

1. Understanding Basics of Micro & Macro Economics
2. Understanding Basics of Accounting & Financial Statements
3. Understanding Financial Instruments & Markets
4. How to do Personal Financial Planning?
5. Importance of Income Tax Planning & Succession Planning

Course Outcomes:

The student/participant will be able to:

1. Understand & Relate to basics concepts in Economics & Accounting
2. Plan & Execute his/her Personal Financial Plan
3. Save Income Tax in an efficient manner
4. Plan his/her succession in a simplified manner

Methodology: Highly Interactive Learning

Course Contents:

Module	Details	Hrs.
1	Basics of Micro & Macro Economics	03
2	Basics of Accounting with Introduction to Financial Statements	03
3	Financial Instruments & Working of Equity, Debt, Foreign Exchange, Commodities & Derivatives Markets	09
4	Personal Financial Planning : Emergency Planning, Risk Planning (Life Insurance & Health Insurance), Investment Planning (Debt, Equity, Mutual Funds, Gold & Real Estate), Retirement Planning (NPS & APY) & Succession Planning	09
5	Income Tax Planning : Heads of Income, Income Tax Slabs, Income Tax Exemptions, TDS, Form 16, Form 26AS & Filing of ITR	06
	All sessions include understanding of concepts through easily relatable practical examples using simple and lucid layman terminologies	
Evaluation	The student/participant will be continuously evaluated through participation & practical performance	

Reference Books/Material:

- (1) Principles of Economics – N Gregory Mankiw – Cengage Learning
- (2) Introduction to Accountancy – T S Grewal & S C Gupta – S Chand Publishing

- (3) How to Analyse Financial Statements – N Ramachandran& Ram Kumar Kakani – McGraw Hill Education
- (4) Financial Markets & Services - Gordon &Natarajan - Himalaya Publishing House
- (5) Financial Markets Beginner’s Module – NSE’s Certification in Financial Markets
- (6) Securities Market Basic Module – NSE’s Certification in Financial Markets
- (7) Mutual Funds Beginner’s Module – NSE’s Certification in Financial Markets
- (8) Equity Derivatives Beginner’s Module – NSE’s Certification in Financial Markets
- (9) Various Modules of CFP Certification – Financial Planning Standards Board India
- (10) Direct Taxes Ready Reckoner – Vinod K Singhania – Taxmann Publication