

**S. S. JAIN SUBODH P.G. COLLEGE, JAIPUR**  
**(Autonomous)**



**Four Year Undergraduate Programme**

**Faculty of Commerce**

**Programme Name: UG-VAC-Four Year Bachelor of Commerce (EAFM)**

**B. Com.(VAC)**

**Subject/Discipline-EAFM**

**(Syllabus as per NEP-2020 and Choice Based Credit System)**

**Medium of instruction: Hindi/English**

**w.e.f. Academic Session 2025-26**

## S. S. Jain Subodh PG College, Jaipur

**National Education Policy 2020 based syllabus  
For  
Value added courses for Semester-I and II in UG Programmes  
(2 Credits/ semester for I, II semester)  
VAC**

1.	Title of Courses	<b>Financial Literacy</b>
2.	Nodal Department of HEI to run course	Department of EAFM
3.	Hours	30 hours
4.	Course Code	Credits-02(2 Hours per week)- Presentations/ Demonstration and Group Activities *
5.	<b>Scheme of Examination</b> Maximum Marks:50	<b>Internal Assessment:</b> 15 Marks <b>EoSE :</b> 35 marks, Duration: 1 Hours Exam pattern: MCQ , 35 questions ( OMR based)
9.	<b>Learning Objectives</b> The Learning objectives of this course are as follows: • Familiarity with different aspects of financial literacy such as savings, investment, taxation, and insurance. • Understand the relevance and process of financial planning • Promote financial well-being	
10.	<b>Syllabus Guidelines</b> <b>UNIT – I Financial Planning and Financial Products</b> <b>UNIT – II Banking and Digital Payment</b> <b>UNIT – III Investment Planning and Management</b> <b>UNIT – IV Personal Tax</b>	

**\*Note:**

- Total Duration of this course = 15 Weeks
- 2 Lectures of 1 Hour each shall be conducted every Week

**Unit wise Details of the Value Added Course**  
**Detailed Syllabys for VAC-51T-109**  
**(FINANCIAL LITERACY)**

**UNIT – I Financial Planning and Financial Products (4 Weeks)**

Introduction to Saving: Basics of Savings, Must Need Habit, Essential Component of Good Budgeting, Prevent Financial Emergencies and Uncertainties, Control the Spendings

Time Value of Money: Simple Interest and Compound Interest, Effective Rate of Interest, Annuity, Brief about Present Value and Future Value, Applications, Sinking Fund, Net Present Value (NPV), Compound Annual Growth Rate, Perpetuity

Management of Spending and Financial Discipline: Managing, Controlling and Analyzing the expenses, Brief about Financial Discipline, Key Elements of Financial Discipline

**UNIT – II Banking and Digital Payment (3 Weeks)**

Banking Products and Services: Deposit Accounts, Loan and Advances Accounts, Investment Services, Insurance Schemes, Forex and General Utilities

Digitalization of Financial Transactions: Debit Cards (ATM Cards) and Credit Cards, Internet Banking and Mobile Banking (Immediate Payment Service (IMPS), Real Time Gross Settlement (RTGS), National Electronic Fund Transfer (NEFT)), Unified Payments Interface (UPI) & Bharat Interface for Money (BHIM), Mobile Wallets, Aadhaar Enabled Payment System (AEPS), Unstructured Supplementary Service Data (USSD), E-Rupi, Advantages and Disadvantages of Digital Payments and Transactions

Security and Precautions against Ponzi Schemes and Online Frauds: Security and Control against Cyber Frauds, Precautions Against Investment Scams and Ponzi Schemes

**UNIT – III Investment Planning and Management (4 Weeks)**

Investment Opportunity and Financial Products: Introduction to Investments and Types of Investments, Return On Investments, Risk and Diversification

Brief about Financial Products: Securities and Stocks, Mutual Funds

Exchange Traded Funds (ETFs) and Index Funds, Bonds, Derivatives

Commodities, Currencies

Insurance Planning and Insurance Schemes: Introduction- Various Types of Insurance: Life Insurance, Non-Life Insurance (Medical Insurance, Fire Insurance, Property Insurance, Motor Insurance, Home Insurance, General Insurance, Travel Insurance

Importance of Insurance Planning

**UNIT – IV Personal Tax (4 Weeks)**

Introduction to Basic Tax Structure in India for Personal Taxation : Basic Concepts of Taxation, Residential Status and Scope of Income, Brief about Heads of Income

Aspect of Personal Tax Planning: Reduction of Tax Liability

Exemptions and Deductions for Individuals: Income Which Does Not Form Part of Total Income,

Deduction Under Heads of Income, Deduction from Gross Total Income

e-Filing : Filing of Return of Income, Self-Assessment

**Suggested Reading:** As per suggested by Department of EAFM, University of Rajasthan, Jaipur.

**Learning Outcomes**

The Learning outcomes of this Course are as follows:

- Develop proficiency for personal and family financial planning
- Apply the concept of investment planning
- Ability to analyse the banking and insurance products
- Personal Tax Planning

