



Indraprastha College for Women

University of Delhi

Course Name:	VAC
Paper Title:	Financial Literacy
Unique Paper Code:	6967000008
Semester:	3
Faculty(s):	Dr. Vinita Kaul Dar
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Work Plan			
Unit No.	Learning Objective	Lecture no.	Topics to be Covered
I	Financial Planning and Financial products	1	Introduction to Saving
I	Financial Planning and Financial products	2	Concept of Time value of money
I	Financial Planning and Financial products	3	Management of spending
I	Financial Planning and Financial products	4	Concept of financial discipline and Case Study Discussion
II	Banking and Digital Payment	5	Concept of Banking products and services.
II	Banking and Digital Payment	6	Digitization of financial transactions: Debit Cards (ATM Cards) and Credit Card
II	Banking and Digital Payment	7	Application of Net banking and UPI, digital wallets.
II	Banking and Digital Payment	8	Security and precautions against Ponzi schemes and online frauds
III	Investment Planning and Management	9	Introduction to Investment and its Objectives. Process

			of Making Investment Types of risk involved in Investment: Systematic and unsystematic
III	Investment Planning and Management	10	Introduction to Portfolio and Insurance Planning.
III	Investment Planning and Management	11	Investment through Mutual funds.
IV	Personal Tax	12	Introduction to basic Tax Structure in India for personal taxation and basic Taxation terminologies.
IV	Personal Tax	13	Five heads of income tax: income from salary, house property
IV	Personal Tax	14	Income from Profits and gains from business and profession, Capital Gain, and other sources,
IV	Personal Tax	15	E-filing of returns.

Unit	TOPICS
I	Financial Planning and Financial products ● Introduction to Saving ● Time value of money ● Management of spending and financial discipline
II	Banking and Digital Payment ● Banking products and services ● Digitization of financial transactions: Debit Cards (ATM Cards) and Credit Cards. Net banking and UPI, digital wallets ● Security and precautions against Ponzi schemes and online frauds
III	Investment Planning and Management ● Investment opportunity and financial products ● Insurance Planning: Life and non-life including medical insurance schemes
IV	Personal Tax ● Introduction to basic Tax Structure in India for personal taxation ● Aspects of Personal tax planning ● Exemptions and deductions for individuals ● e-filing

S. No.	Name of Authors/Books/Publishers
1.	Introduction to Financial Planning – Indian Institute of Banking & Finance.
2.	Singh, Amit. (2024). Financial Literacy: Taxmann Publications.