



Indraprastha College for Women

University of Delhi

Course Name:	Other than B.Com (Hons), VAC
Paper Title:	Financial Literacy
Unique Paper Code:	6967000008
Semester:	III
Faculty(s):	Ms. Sweety Gupta
Year:	2024

Work Plan			
Period	Unit No.	Learning Objective	Topics to be Covered
1 st Aug -3 rd Aug	I	Financial Planning and Financial products	Introduction to Saving
5 th Aug-10 th Aug	I	Financial Planning and Financial products	Concept of Time value of money
12 th Aug-17 th Aug	I	Financial Planning and Financial products	Management of spending
19 th Aug-24 th Aug	I	Financial Planning and Financial products	Concept of financial discipline and Case Study Discussion
26 th Aug-31 st Aug	II	Banking and Digital Payment	Concept of Banking products and services.
2 nd Sep-7 th Sep	II	Banking and Digital Payment	Digitization of financial transactions: Debit Cards (ATM Cards) and Credit Card
9 th Sep-14 th Sep	II	Banking and Digital Payment	Application of Net banking and UPI, digital wallets.
16 th Sep-21 st Sep	II	Banking and Digital Payment	Security and precautions against Ponzi schemes and online frauds
23 rd Sep-28 th Sep	III	Investment Planning and Management	Introduction to Investment and its Objectives. Process

			of Making Investment Types of risk involved in Investment: Systematic and unsystematic
30 th Sep-5 th Oct	III	Investment Planning and Management	Introduction to Portfolio and Insurance Planning.
7 th Oct-12 th Oct	III	Investment Planning and Management	Investment through Mutual funds.
14 th Oct-19 th Oct	IV	Personal Tax	Introduction to basic Tax Structure in India for personal taxation and basic Taxation terminologies.
21 st Oct-26 th Oct	IV	Personal Tax	Introduction to types of taxes: Direct & Indirect
28 th Oct-2 nd Nov			MID SEMESTER BREAK
4 th Nov-9 th Nov	IV	Personal Tax	Taxation on individual Income.
11 th Nov-16 th Nov	IV	Personal Tax	Five heads of income tax: income from salary, house property
18 th Nov-23 rd Nov	IV	Personal Tax	Income from Profits and gains from business and profession, Capital Gain, and other sources,
25 th Nov-27 th Nov	IV	Personal Tax	E-filing of returns.
28 th Nov	DISBERSAL OF CLASSES		

Unit	TOPICS
I	Financial Planning and Financial products <ul style="list-style-type: none"> ● Introduction to Saving ● Time value of money ● Management of spending and financial discipline
II	Banking and Digital Payment <ul style="list-style-type: none"> ● 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 <ul style="list-style-type: none"> ● Investment opportunity and financial products ● Insurance Planning: Life and non-life including medical insurance schemes

IV	<p>Personal Tax</p> <ul style="list-style-type: none"> ● 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.