

Financial Literacy

Unit I-

Introduction to Financial Literacy: Need for Financial Literacy, Role of financial education in achieving financial well-

being, Importance of Financial Planning. Basics of Savings and Investment, Savings Vs Investment, Risk and Return, Inflation effects on Investment

Unit II- Savings Related Products: Types of bank accounts: Savings account, Current account, fixed deposits, recurring deposits, Special Term Deposit Schemes, Loans and Types of loan advanced by Banks, Various modes of transfer through banking channel: NEFT, RTGS, IMPS, UPI, Account opening process and importance of KYC norms, Do's and don'ts while using digital payments, Credit cards and Debit cards, Role of Reserve Bank of India.

Unit III- Insurance related Products: Role of Insurance as risk management tool, Various types of Insurance: Life Insurance, Term Life Insurance, Endowment Policies, ULIP, Health Insurance, Regulatory role of IRDAI.

Unit IV- Financial Markets: Capital Market Vs Money Market, Securities and its types, i.e., Equity, Debentures or Bonds, IPOs and FPOs, Mutual Funds, Types of Mutual Funds, Brokers, sub-brokers

Unit V- Tax saving Schemes: Government Schemes-National Saving Certificates, Public Provident Fund, Post Office Schemes, Equity Linked Savings Schemes, Retirement Benefits Schemes-NPS (New Pension System)

Books for References:

1. Investment Planning by SEBI
2. Indian financial System, by T.R. Jain and R.L. Sharma, VK Global Publisher
3. Money and Banking by T.R. Jain and R.K. Kaundal, VK Global Publisher
4. Kothari, R. (2010). Financial Services in India- Concept and Application. New Delhi: Sage Publications India Pvt. Ltd
5. Zokaityte, A. (2017). Financial Literacy Education. London: Palgrave Macmillan.
6. Avadhani, V.A. (2019). Investment Management. Mumbai: Himalaya Publishing House Pvt. Ltd.

Activities suggested for Internal Assessment:

1. Prepare a comprehensive report on emerging trends in Financial Literacy.
2. Deliberate about projects, assignments, case study, response papers, and presentations that explore Financial Literacy.
3. Conduct interactive exercises, conducting interviews, field trips and documentary films etc.
4. Conduct any other activity with an aim to enhance Financial Literacy among students.

Leadership & Team Work

Unit I- Leadership: Concept, Meaning and Importance of Leadership, Qualities of a Leader, Different Types of Leadership Styles, Difference Between Leadership and Management.

Unit II- Teamwork: Meaning and significance of Team-Work, Characteristics of Team Dynamics, Stages of Team Development, Leadership-Skill development and Entrepreneurship

Unit III- Leadership and Time Management: Meaning of Time Management, Importance of Time Management, Four Quadrants of Time Management

Unit IV- Leadership and Conflict Management: Definition of Conflict, Types of Conflict, Nature(Levels) of Conflict, Sources/Causes of Conflict, Conflict Management Styles

Unit V- Leadership and Effective Communication: Meaning of Effective Communication, Methods of Communication, Communication Process, Stages of the Communication Process, BarrierstoEffectiveCommunication, 7C'sofEffectiveCommunication

Unit VI- Leadership and Community Service: who is a community leader? Benefits of becoming a community leader, Developing relationships with others, Community Mapping, Community Needs Assessment, Agreements and Commitments

BooksforReferences:

1. PeterGuy;NorthouseLeadership:TheoryandPractice;7th;NewYorkSAGEPublications,Inc2015
2. Leadership:TheoryandPractice,Author:PeterG.NorthousePublisher:SAGE
3. Leadership and Team Building, Uday Kumar Halder, Oxford University Press
4. RichardHughes,RobertC.Ginnett,GordonJCurphy,Leadership:enhancingthelessons ofExperience,McGraw–HillPublication

Activities suggested for Internal Assessment:

1. Prepare a comprehensive report on emerging trends in leadership.
2. Deliberate about projects, assignments, case study, response papers, and presentations-that explores strategies and leadership for change.
3. Conduct interactive exercises, conducting interviews, field trips and documentary films etc.
4. Conduct any other activity with an aim to develop leadership skills of students.