



PARVATHANENI BRAHMAYYA
SIDDHARTHA COLLEGE OF ARTS & Science
Autonomous
Siddhartha Nagar, Vijayawada – 520010.
Re-accredited at 'A+' by the NAAC

Semester:	I	Credits :	2
Offered to	B. Com	Course Code	23COVAL101
Course Type	Value Added Course	Year of Introduction	2023-24
Hours Taught	45 hrs		

Financial Education
NISM

Chapter – 1

Introduction - Need for Financial Literacy. - Role of financial education in achieving financial well being - Importance of Financial Planning. - Key Concepts in Personal Finance - Key concepts of Personal Finance: Savings, Investment, Borrowing, Income and Expenses, Surplus/Deficit, Assets and Liabilities, Inflation, Time Value of Money, Active and Passive Income, Instant and Delayed Gratification, etc. - Power of compounding and Rule of 72. - Concept of Rupee Cost Averaging. - Financial Planning and Budgeting - Define Financial Planning. - Financial Planning Process. - Steps involved in Financial Planning Process. - SMART financial goals. - Three pillars of investments. - Concepts of risk and return. - Budgeting and its importance in financial planning.

Chapter – II

Savings Related Products - Types of bank accounts: Savings account, Current account, fixed deposits, recurring deposits.- 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.

Chapter – III

Investment in Securities Market - Investment avenues offered by Securities Markets. - Primary Market and Secondary Market. - Operational aspects of securities markets: placement of orders, contract note, pay-in and pay-out, trading and settlement cycle. - Various risks involved in investing in securities markets. - Benefits of investing through Mutual Funds. - Mutual Fund categorization and product labeling of mutual funds. - Systematic Investment Plan (SIP) and its advantages. - Role played by Commodity Derivatives markets in hedging of commodity price risk. - Products traded in Commodity Derivatives Exchanges and their usefulness to various stakeholders. - SEBI SCORES - Grievance Redressal mechanism in Securities Markets.

Question Paper Pattern for value –Added Courses (Theory)

(a) Continuous Assessment: 15Marks (Assignment, Activities, Quiz, GD, etc.,)

(b) Semester End Exam : 35 Marks

Total (a+b): 50Marks

SEE Consists

MCQ Type Exam 70 questions each ½ Mark Total 35 Marks