



Re-Accredited 'B++' 2.86 CGPA by NAAC

VEER NARMAD SOUTH GUJARAT UNIVERSITY

University Campus, Udhna-Magdalla Road, SURAT - 395 007, Gujarat, India.

વીર નર્મદ દક્ષિણ ગુજરાત યુનિવર્સિટી

યુનિવર્સિટી કેમ્પસ, ઉદ્ધના-મગદલા રોડ, સુરત - ૩૯૫ ૦૦૭, ગુજરાત, ભારત.

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-: પરિપત્ર :-

બી.આર.એસ./એમ.આર.એસ.નો અભ્યાસક્રમ ચલાવતી સંલગ્ન કોલેજોના આચાર્યશ્રીઓ તથા ડિપાર્ટમેન્ટનાં વડાશ્રીને જણાવવાનું કે, સર્ટીફિકેટ કોર્ષની ચર્ચા-વિચારણા કરતા ગ્રામ અભ્યાસ વિષયની અભ્યાસ સમિતિની તા.૦૩/૦૧/૨૦૨૩ ની સભાનાં ઠરાવ ક્રમાંક: ૨ અન્વયે પેટાસમિતિએ તૈયાર કરેલ Financial Literacy સર્ટીફિકેટ કોર્ષ સંદર્ભે કરેલ ભલામણ ગ્રામ અભ્યાસ વિદ્યાશાખાનાં ડીનશ્રીએ વિદ્યાશાખાની મંજૂરીની અપેક્ષાએ ગ્રામ અભ્યાસ વિદ્યાશાખાવતી મંજૂર કરી એકેડેમિક કાઉન્સિલને કરેલ ભલામણ એકેડેમિક કાઉન્સિલની તા.૩૦/૦૧/૨૦૨૩ની સભાનાં ઠરાવ ક્રમાંક:૦૮ થી સ્વીકારી મંજૂર કરેલ છે. જેની આથી જાણ કરવામાં આવે છે.

ગ્રામ અભ્યાસવિષયની અભ્યાસ સમિતિની તા.૦૩/૦૧/૨૦૨૩ની સભાનાં ભલામણ ક્રમાંક:૨

:: આથી ઠરાવવામાં આવે છે કે, Certificate Program in Financial Literacyનો અભ્યાસક્રમ બનાવવા માટે નીમેલ પેટા સમિતિના સભ્યોએ તૈયાર કરેલ અભ્યાસક્રમનો ડ્રાફ્ટ મંજૂર કરવામાં આવ્યો અને તે મંજૂર કરવા ગ્રામ અભ્યાસ વિદ્યાશાખાને ભલામણ કરવામાં આવે છે.


એકેડેમિક કાઉન્સિલની તા.૩૦/૦૧/૨૦૨૩ની ઠરાવ ક્રમાંક: ૦૮

:: આથી ઠરાવવામાં આવે છે કે, ગ્રામ અભ્યાસ વિષયની અભ્યાસ સમિતિની તા.૦૩/૦૧/૨૦૨૩ ની સભાનાં ઠરાવ ક્રમાંક: ૨ અન્વયે પેટાસમિતિએ તૈયાર કરેલ Financial Literacy સર્ટીફિકેટ કોર્ષ સંદર્ભે કરેલ ભલામણ ગ્રામ અભ્યાસ વિદ્યાશાખાનાં ડીનશ્રીએ વિદ્યાશાખાની મંજૂરીની અપેક્ષાએ ગ્રામ અભ્યાસ વિદ્યાશાખાવતી મંજૂર કરી એકેડેમિક કાઉન્સિલને કરેલ ભલામણ સ્વીકારી મંજૂર કરવામાં આવે છે.

(બિડાણ: ઉપર મુજબ)

ક્રમાંક : એસ./પરિપત્ર/૨૭૫૦/૨૦૨૩

તા.૦૧-૦૨-૨૦૨૩


કુલસચિવ

પ્રતિ,

૧) ગ્રામઅભ્યાસ વિદ્યાશાખા હેઠળની સંલગ્ન ગ્રામઅભ્યાસ વિષયની તમામ કોલેજોનાં આચાર્યશ્રીઓ. તથા ડિપાર્ટમેન્ટનાં વડાશ્રી.

..... આપશ્રીની કોલેજ/ડિપાર્ટમેન્ટના સંબંધિત શિક્ષકોને જાણ કરી અમલ કરવા સારૂ.

૨) અધ્યક્ષશ્રી, ગ્રામઅભ્યાસ વિદ્યાશાખા.

૩) પરીક્ષા નિયામકશ્રી, પરીક્ષા વિભાગ, વીર નર્મદ દ. ગુ. યુનિવર્સિટી, સુરત.

.....તરફ જાણ તેમજ અમલ સારૂ.

Name of the Course: Financial Literacy

Course Credit: 2, Hours: 30 Hrs Unit: 5

❖ PEDAGOGY:

Classrooms lecture, tutorials, Group discussion, Seminar, Case studies, field work etc.,

❖ COURSE OUTCOMES:

- Describe the importance of financial literacy and list out the institutions providing financial services.
- Open, avail, and manage/operate services offered by banks, post offices.
- Prepare financial plan and budget and manage personal finances.
- Understand a saving and investment, loss protections and scams.
- Learn a Personal Finance, Loss Protection and Security.
- Learn an online system for financial transactions and management.

UNIT-I: FINANCIAL LITERACY

- **Introduction:** Meaning, importance and scope of financial literacy; Various financial institutions – Banks, Insurance companies, Post Offices etc; Need of availing of financial services.
- **Financial Planning and Budgeting:** Meaning, importance and need for financial planning; Personal Budget, Family Budget, Business Budget; Procedure for financial planning and preparing budget; avenues for savings from surplus.

UNIT-II: FINANCIAL SERVICES

- **Banking Services:** Banking structure in India and Role of Reserve Bank of India, Role of Bank in growth of saving and Investment. Types of banks; Banking products and services - bank deposit accounts – Savings Bank Account, Term Deposit, Current Account, Recurring Deposit, PPF, NSC etc.; Various types of loans – short term, medium term, long term, micro finance, Calculation of EMI, interest rates, Repay etc.
- **Post office Services:** Savings Bank, Recurring Deposit, Term Deposit, Monthly Income Scheme, Kishan Vikas Patra, Senior Citizen Savings Scheme (SCSS), Sukanya Samridhi Yojana/ Account (SSY/SSA); Money Transfer: Money Order, E-Money order; International Money Transfer Service.

UNIT-III: SAVINGS AND INVESTMENT

- **Savings and Investment:** Savings Vs Investment, Principles of Investment–Safety, Liquidity and Return, Risk and Return, Inflation effects on Investment, Securities, and its types. Investment avenues in Equity and Debt Instruments: Portfolio Management: Meaning and importance; Share Market and Debt Market, Sensex, and its significance; Investment in Shares – Mutual Fund – SIP.

- **Tax saving Schemes:** Types of taxes, Tax rates, Tax planning v/s tax evasion, Tax saving investment - Government Schemes, Equity Linked Savings Schemes, Retirement Benefits Schemes- NPS, Tax free bonds.

UNIT-IV PERSONAL FINANCE & LOSS PROTECTION

- **Personal Finance:** Financial Planning- Meaning, Household financial health check-up, Investor's Age and Assets Allocation, Budgeting, Setting Financial Goals, Medical and other Emergencies, Retirement planning.
- **Loss Protection:** Insurance Policies, Life and non-life Insurance, Term Life Insurance, Endowment Policies, Pension Policies, ULIP, Health Insurance and its Plans.

UNIT-V ONLINE SYSTEM AND SECURITY

- **Online services:** e-banking, various e-payment methods, CIBIL, ATM, Debit and Credit Card; Banking complaints and Ombudsman. Unified Payment Interface (UPI). Aadhaar, PAN Card & KYC norm.
- **Scams, Fraud Schemes:** Insider trading, Money laundering; Consumer protection and redressal mechanism, Rights of Consumers, filing a complaint, Regulators, Arbitration, Consumer courts, Govt. Websites, Investor Associations.
- **Cybercrime and cyberlaw.**

Books for References:

- T. R. Jain and V. K. Ohri (2020), Money and Banking, VK Global Publications Pvt. Ltd.
- Avadhani, V. A. (2019). Investment Management. Mumbai: Himalaya Publishing House Pvt. Ltd.
- T. R. Jain and R. L. Sharma(2014), Indian financial System, by, VK Global Publications Pvt. Ltd.
- Chandra, P. (2012). Investment Game: How to Win. New Delhi: Tata McGraw Hill Education.
- Kothari, R. (2010). Financial Services in India-Concept and Application. New Delhi: Sage Publications India Pvt. Ltd.
- Mitra, S., Rai, S. K., Sahu, A. P., & Starn, H. J. (2015). Financial Planning. New Delhi: Sage Publications India Pvt. Ltd.
- Zokaityte, A. (2017). Financial Literacy Education. London: Palgrave Macmillan.
- SEBI (2020), Financial education booklet.

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- Kothari, R. (2010). Financial Services in India-Concept and Application. New Delhi: Sage Publications India Pvt. Ltd.
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