

SYLLABI
For
Value Added Course
Certificate Course in Financial Literacy

Offered by
Department of Management Sciences
Bachelors of Business Administration
(Session: 2019-20)



TECNIA INSTITUTE OF ADVANCED STUDIES

NAAC ACCREDITED GRADE "A" INSTITUTE

Approved by AICTE, Ministry of Education Govt. of India, Affiliated to GGSIP University
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INSTITUTIONAL AREA MADHUBAN CHOWK, ROHINI, DELHI 110085

Tel: 91-11-27555121-24, E-Mail : directortias@tecnia.in, Website: www.tiaspg.tecnia.in



**GURU GOBIND SINGH INDRAPRASTHA UNIVERSITY, DELHI
BACHELOR OF BUSINESS ADMINISTRATION (BBA)**

Certificate Course in Financial Literacy Module Examination

Course Code: BBA- 409

L-2, T-0 Credits 2

Objectives: The course seeks to learn about responsible borrowing, understand budgeting, and develop better knowledge of credits and its policy.

Learning Outcomes:

- Understand the fundamental concepts of financial literacy and money management
- Understand the importance of pension and working of national pension system
- Discover various government schemes for insurance, pension and borrowing
- Learn about Ponzi Schemes and investment frauds

Course Contents:

Unit I

(8 Hours)

Introduction to financial literacy, concept and role of financial literacy, key concepts in personal finance, money management, financial planning and budgeting, financial budgeting and planning, savings related products, credits and its policy, budgeting, reducing expenses, saving money, financial goals, money personality, charitable giving, smart goals, short-, medium- and long-term goals.

Unit II

(7 Hours)

Investment in Securities Market, various risks involved in investing in securities markets, Insurance related Products, types of Insurance products and role of IRDAI, consumer credit, credit score, credit cards, and payment methods, loans and debt, borrowing money, types of loans, terms of borrowing, debt, bankruptcy.

Unit III

(8 Hours)

Pension, retirement and estate planning, importance of pension and working of national pension system, borrowing related products, responsible borrowing, government schemes for various savings and investment options, various government schemes: insurance, pension and borrowing, insurance, types of insurance, insurance options and costs, investments and retirement, saving and investing, risk and return of investment options, planning for retirement.

Unit IV

(7 Hours)

Tax savings options, concept of income tax, caution against Ponzi schemes and unregistered investment advisers, Ponzi schemes and investment frauds, grievance redressal mechanism, SEBI scores, scams and fraud, careers and education, taxes and tax forms, types of taxes, saving and budgeting, pay and benefits.

Note: Latest Provisions to be taught.

Suggested Readings (All latest editions to be referred):

- Robert T Kiyosaki. (2019). Rich Dad Poor Dad
- Benjamin Graham. (2019). The Intelligent Investor: definitive book on Value Investing.
- JL Collins. (2018). The Simple Path to Wealth, Your Road Map To financial independence and a Rich, free life
- Benjamin Graham. (2018). The Psychology of Money: Timeless Lessons on Wealth, Greed, and Happiness.

Evaluation Pattern: On the basis of MCQ exam followed by Viva Voce