

UNIVERSITY OF KOTA

COURSE SYLLABUS: FINANCIAL LITERACY

COURSE CODE: SEC-FL

CREDIT: 02

Course Objectives

- Equip students with a comprehensive understanding of the foundational concepts of money, financial literacy, and goal setting.
- Demonstrate the practical applications of budgeting, credit management, and banking services for effective personal financial planning.
- Introduce the dynamics of capital and money markets, enabling students to evaluate various investment avenues and the relationship between risk and return.
- Foster awareness regarding wealth protection through insurance, tax compliance (Income Tax and GST), and proactive measures against financial and cyber fraud.

Learning Outcomes:

- Explain the core functions of money, the importance of financial inclusion, and the distinction between personal and business finance.
- Analyze different types of budgets, including the Union Budget, to formulate effective strategies for managing income and expenditures.
- Evaluate the products and services offered by banks and NBFCs, and apply principles of responsible credit management, including understanding interest rates and credit scores.
- Assess diverse investment opportunities within financial markets, utilizing basic fundamental and technical analysis to balance risk and return.
- Apply foundational knowledge of insurance and taxation mechanisms to safeguard personal finances, and identify strategies to prevent financial fraud.

Examination Scheme:

For the session 2025–26, the examination of SEC will be of 50 marks. The pattern of examination for students shall consist of a single Multiple-Choice Question (MCQ) paper based on OMR, with a duration of 1½ hours. There will be a total of 50 questions, with 10 questions from each unit. All questions are mandatory to attempt. Passing marks for UG is 40%.

SYLLABUS DETAILS

Unit - I: Money and Financial Literacy

Meaning, concept and functions of money, basic concept of money supply. Financial literacy: definition and importance, personal finance vs. business finance, financial inclusion, financial goals.

Unit - II: Budget

Budget: concept, meaning, types, deficit, latest union budget,

Unit - III: Financial Institutions and Credit Management

Financial Institutions: Type of Banks, Banking product, type of bank accounts, types and procedure of loan, interest rate, credit score, credit card, need vs. wants, NBFCs.

Unit - IV: Investment and Capital market

Investment, mutual fund, capital vs money market, share market, SEBI, fundamental and technical analysis, risk vs return.

Unit - V: Insurance, Tax and Financial Safety

Type of insurance, basic of income tax, GST, financial fraud and safety.

Recommended Readings

- Anand, D. K. (2019) *Finance for everyone*. Vikas Publishing House Pvt Ltd
- Bhattacharya, K. M., & Agarwal, O. P. (2018). *Basics of banking and finance*. Himalaya Publishing House.
- Bhole, L. M., & Mahakud, J. (2017). *Financial institutions and markets* (6th ed.). McGraw Hill Education.
- Halan, M. (2018). *Let's talk money: You've worked hard for it, now make it work for you*. Harper Business.
- Indian Institute of Banking & Finance. (2017). *Introduction to financial planning* (4th ed.).
- Pandit, A. (2012). *The only financial planning book that you will ever need*. Network 18 Publications Ltd.
- Sinha, M. (2017). *Financial planning: A ready reckoner*. McGraw Hill
- Amit Dubey – National Security Expert, Author & Speaker: Videos related to cyber security.