

**Department of Mathematics**  
**Moridhal College**  
**Certificate Course**  
**on**  
**Financial Literacy**



**Course Objectives**

- To provide knowledge of several financial literacy concepts, including taxation, insurance, savings, and investment.
- To understand the value of the procedures involved in financial planning.
- To bring financial stability for self-sufficiency

**Learning Outcomes**

- Gain knowledge in personal and family financial planning
- Apply the idea of investment planning
- Gain the capacity to examine banking and insurance products
- Ability to plan and calculate one's own taxes.

**Syllabus**

**Unit I**

**10 hours**

Introduction to Financial Literacy: The Need for Financial Literacy, the Importance of Financial Planning, the Role of Financial Education in Achieving Financial Well-Being, and the Basics of Savings and Investing, Savings Vs. Investing, Risk and Return, and the Effects of Inflation on Investment

**Unit II**

**14 hours**

Financial Markets: Equity, Debentures or Bonds, IPOs and FPOs, Capital Market vs. Money Market, Securities and their various kinds, Mutual Funds, Mutual Fund Types, Brokers, and Sub-Brokers


**Unit III**

**6 hours**

Personal Tax: An overview of the fundamental tax system in India for individuals; Personal tax planning considerations, Individual exemptions and deductions, electronic filing

**Prescribed text:**

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

  
**HEAD**  
**MATHEMATICS DEPTT.**  
**MORIDHAL COLLEGE**  
**DHEMAJI, ASSAM**  
Date.....