#### **Financial Literacy**

# 1. Knowledge:

- Demonstrate an understanding of the importance and benefits of financial literacy.
- Define key financial terms and concepts related to banking products and services, investment avenues, and insurance policies.
- Explain the need for financial planning and budgeting in personal, family, and business finances.

### 2. Comprehension:

- Interpret and explain the features of mobile app-based services for financial transactions.
- Summarize the KYC norms and requirements for PAN card and address proof verification.
- Compare and contrast different banking products and services available in the market.

# 3. Application:

- Utilize cashless banking and e-banking services for making transactions and managing finances.
- Create a personal budget and family budget to track expenses and savings.
- Develop a business budget to manage financial resources efficiently.

### 4. Analysis:

- Analyze the risks and benefits of investing in various investment avenues such as equity and housing loans.
- Evaluate the features and benefits of post office savings schemes and India Post Payments Bank (IPPB).
- Assess the credibility of Check Counterfeit Currency and methods to avoid falling victim to financial scams.

#### 5. Evaluation:

- Assess the effectiveness of different banking products and services in meeting financial goals.
- Evaluate the suitability of different life insurance policies and schemes offered by post offices.
- Analyze the potential returns and risks associated with investing in different financial instruments.

#### 6. Synthesis:

- Design a comprehensive financial plan incorporating investment strategies, insurance coverage, and savings goals.
- Develop a financial literacy campaign targeting a specific demographic to promote awareness and education.
- Create a framework for adapting to changing financial trends and technologies in the digital age.

By the end of this course, students will be able to demonstrate a holistic understanding of financial literacy and apply their knowledge to make informed financial decisions in various aspects of personal and professional life.