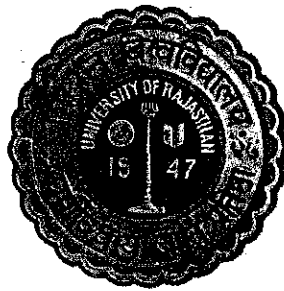


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**Syllabus of Value Added Courses  
As per UGC Curriculum and CBCS  
Framework for Undergraduate Programmes  
under NEP 2020  
For  
Undergraduate Courses (Semester I/II)  
In  
Faculties of Arts/Science/Commerce/Fine  
Arts/Social Sciences  
w.e.f. Academic Session 2023-2024**



**University of Rajasthan, Jaipur**

*R. J. Jais*  
**Dy. Registrar  
(Academic)**  
University of Rajasthan  
JAIPUR *204*

**University of Rajasthan, Jaipur List of Value Added Courses  
As per NEP-2020  
For  
Undergraduate Courses (Semester 1/11) In Faculties of Arts/Science/Commerce/Fine  
Arts/Social Sciences  
w.e.f. Academic Session 2023-2024**

**For each semester one Value Added Courses is to be selected by every students.**

**Value Added Courses (VAC)**

1. Anandam
2. Digital Enhancement
3. Nutrition for Health and Fitness
4. National Service Scheme (NSS)
5. Financial Literacy

University of Rajasthan  
NEP-2020 based Syllabus  
For  
Value Added Courses for Semester I and II in UG Programmes  
(2 credits/semester for Semester I/II.)  
VAC-1

1	Title of course- A n a n d a m	
2	Nodal Department of HEI to run course	Sociology.
3	Nature of course- Independent/Progressive	No
4	Number of Seats-	60 students per batch
5	Course Code-.....	Credits-02(1Theory OR 2Practical Hours per week)
6	Scheme of Examination Maximum Marks Minimum Marks	Annexure-I (Attached) 50 20
7	Is this course is based on Outside Partners/Institutions/Industry/ Govt. Org. etc. ?	Yes <input type="checkbox"/> No <input type="checkbox"/>
8	If Yes, Name of proposed Outside Partners /Institutions /Industry/ Govt. Org. etc.	Any Government Organization and NGOs
9	<p><b>Syllabus</b></p> <ul style="list-style-type: none"> <li>• Individual Activities</li> <li>• Group Activities</li> <li>• 1 hour lecture per week</li> <li>• Report of Group Project</li> <li>• Lecture/Webinar, Interactive Session to be organized in College for students on Anandam Day (Last Working Day of every Month)</li> </ul> <p><b>Guidelines</b></p> <ul style="list-style-type: none"> <li>• Adopt an area/colony/office to train people about plastic/organic waste disposal.</li> <li>• Form a group to ensure that injured and sick cows and other animals in your area are taken care of.</li> <li>• Adopt an area/colony to rectify issues related to water /electricity/ waste disposal/ road safety/pollution, etc.</li> <li>• Create a book/food/clothes/mobile/equipment bank and distribute it to the needy.</li> <li>• To Monitor unauthorized cutting of trees and related issues.</li> <li>• Engage in massive plantation and aforestation programs.</li> <li>• Adopt local heritage sites or spots of tourist interest and work for its restoration and publicity on tourist guide maps.</li> <li>• Coordinate with hospitals / NGOs and organise medical check-up camps for children/women in poor localities.</li> <li>• Form drug/alcohol de-addiction help-groups and motivate people.</li> <li>• Organize Vocational Skill Training Programs in juvenile jails and women homes.</li> <li>• Form a group to help workers/house maids to make cooperatives for small scale loans.</li> <li>• Form a group to monitor and resolve eve-teasing/ harassment of women, children and old people.</li> <li>• Form a group to restore and publicise local art-forms like weaving/ dyeing, maandna, folk songs, old manuscripts, etc</li> </ul>	

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- Form age/gender specific groups for collective yoga/meditation in a community, society, hostel, etc.
- Form a group to restore wells/step wells/ponds or other similar water sources.
- Form a group to motivate people to employ rain water harvesting and solar energy harvesting techniques.
- Form a group to maintain a public garden/park for the residents of a particular area.
- To train youngsters about computer programming and apps.
- Engage in " Beti Bachao Beti Padhao" programs for over all development and empowerment of girl child in your locality.
- Innovate/Design Simple technology using local resources that saves labour time of labourers and poor farmers and impacts their lives positively.
- E-literacy programs, to help organizations/individuals with email and websites, etc.
- Time giving activities to adopted communities for spreading awareness regarding Govt. programmes/Schemes.
- Sports activities like yoga, meditation, drills and physical exercises in adopted areas
- Spread awareness about dental care, first-aid training, etc.
- Form group for attending to old people to assist them for market and groceries, etc.

**Annexure-1**

**Examination Scheme:**

**Programme Evaluation Methods:**

S.No.	Parameters	Max. Marks
1	Entries in Daily Diary	05
2	Synopsis of Project	10
3	Participation in Anandam Day ( Last working day of every month)	10
4	Report of Group Project	25
	Total	50

**Evaluation of Group Projects (25 Marks)**

S.No.	Parameters	Max. Marks
1	Presentation/Video/Photographs submitted with Report	05
2	Media Report of Certificate from Govt. Organization/NGO/Community Forum/ Social Organisation Etc.	10
3	Challenging Issues / Problem Solving/ Innovation addressed in Project Report	10
	Total	25

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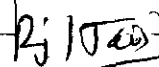
**University of Rajasthan**  
**NEP-2020 based Syllabus**  
**For**  
**Value Added Courses for Semester I and II in UG Programmes**  
**(2 Credits/ semester for Semester I and II)**  
**VAC-2**

1	Title of course-Digital Enhancement	
2	Nodal Department of HEI to run course	All College Units
3	Broad Area/Sector-	ICT Tools
4	Number of Seats-	60 students per batch
5	Course Code-.....	Credits-02(4 Hours per week)- Presentations/ Demonstration and Group Activity
6	Scheme of Examination Maximum Marks :50 Minimum Marks: 20	Internal Assessment : 10 Marks EoSE : 40 marks , Duration: 2 hours Exam pattern : MCQ , 80 questions. The responsibility of conducting and evaluating the Mid Semester Assessment is vested on the teacher designated as Course Coordinator. The End-Semester Examination shall be conducted by the concerned University.
7	Is this course is based on Outside Partners/ Institutions/ Industry/ Govt. Org. etc. ?	Yes <input type="checkbox"/> No <input type="checkbox"/>
8	<b>Syllabus outlines</b> <b>Unit I : Digital Inclusion and Empowerment</b> <b>Unit II : Communication and Collaboration in the Cyberspace</b> <b>Unit III : Towards safe and Secure Cyberspace</b> <b>Unit IV : Ethical Issues in Digital Word</b>	

- The course should be conducted in an interactive mode through demonstration, using appropriate ICT tools.
- Conduct workshops on e-services initiated under Digital India and Govt. of Rajasthan..
- Spread digital literacy/awareness amongst the vulnerable groups and marginalized sections of the society like street vendors, domestic help, security guards, senior citizens.
- Students will take up team activities/ projects exploring digital services in the areas such as education, health, planning, farming, security, cyber security, financial inclusion, and justice, e-Kranti.
- Any other Practical/ Practice as decided from time to time.

**Unit wise Details of the Value Added Course**

Particulars	Presentations cum Practice Hours with individual and group activity. (30×2=60)
<b>Unit I: Digital inclusion and Digital Empowerment</b>	20
<ul style="list-style-type: none"> <li>• Needs and challenges</li> <li>• Vision of Digital India: DigiLocker, E-Hospitals, e-Pathshala, BHIM, Swayam Portal, e-Kranti (Electronic Delivery of Services), e-Health Campaigns. Digital Signature.</li> <li>• Public utility portals of Govt. of India such as RTI, Health, Finance, Education, SSO-ID.</li> </ul>	

  
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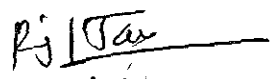
<b>Unit II: Communication and Collaboration in the Cyberspace</b>	<b>16</b>
<ul style="list-style-type: none"> <li>• Electronic Communication: electronic mail, blogs, social media tools</li> <li>• Collaborative Digital platforms</li> <li>• Tools/platforms for online learning</li> <li>• Collaboration using files sharing, messaging, video conferencing</li> </ul>	
<b>Unit III: Digital Safety Measurement Tools.</b>	<b>16</b>
<ul style="list-style-type: none"> <li>• Online security and privacy</li> <li>• Threats in the digital world: Various forms of Viruses, Data breach and Cyber Attacks</li> <li>• Blockchain Technology</li> <li>• Security Initiatives by the Gov of India</li> </ul>	
<b>Unit IV: Ethical Issues in Digital World</b>	<b>8</b>
<ul style="list-style-type: none"> <li>• Emerging Technologies: Overview of Cloud Computing,</li> <li>• Big Data, Internet of things, Virtual reality, Robotics, Artificial intelligence,</li> <li>• 3-D Printing, Future of digital technologies.</li> </ul>	
<b>Total</b>	<b>60 hours</b>
<b>Requisite: Basic knowledge of Computer Applications.</b>	

#### Suggested Books/References/Weblinks(if available)

<b>(a)</b>	<b>Books:</b>	<b>Essential Readings / Online Resources</b> <ul style="list-style-type: none"> <li>• Rodney Jones and Christopher Hafner. "Understanding digital Literacies: A Practical Introduction" Routledge Books, 2<sup>nd</sup> edition, 2021.</li> <li>• M.Swan, "Blockchain: Blueprint for a new economy, O'Reilly Media, 2015.</li> <li>• K.Chandrasekhran, "Essential of Cloud Computing", CRC Press, 2014</li> <li>• P.Kumar et al., "Emerging Technologies in Computing: Theory, Practice and Advances, CRC Press, Routledge, Taylor &amp; Francis Group, , 1stEdn, 2021.</li> <li>• <a href="https://www.digitalindia.gov.in">https://www.digitalindia.gov.in</a></li> <li>• <a href="https://www.digilocker.gov.in">https://www.digilocker.gov.in</a></li> <li>• <a href="https://www.cybercrime.gov.in">https://www.cybercrime.gov.in</a></li> <li>• <a href="https://www.cybersafeindia.in">https://www.cybersafeindia.in</a></li> <li>• <a href="https://www.meity.gov.in/cyber-surakshit-bharat-programme">https://www.meity.gov.in/cyber-surakshit-bharat-programme</a></li> </ul>
<b>(b)</b>	<b>References:</b>	<b>Suggested Readings</b> <ul style="list-style-type: none"> <li>• David Sutton. "Cyber security: A practitioner's guide", BCS Learning &amp; Development Limited, UK, 2017.</li> <li>• <a href="https://www.mha.gov.in/document/downloads/cyber-safety-handbook">https://www.mha.gov.in/document/downloads/cyber-safety-handbook</a></li> </ul>

#### Programme Specific Outcome(As per the directions of UGC Framework for UG Programmes)

- Digital enhancement programs will provide streamline processes and automate tasks, leading to increased operational efficiency. By understanding and learning about learning digital tools and technologies and optimize the workflows will reduce human error.
- To empower individuals to work more productively. With access to digital tools, automation, and collaboration platforms, employees can streamline their work, enhance communication and collaboration, and achieve higher levels of productivity.
- Digital enhancement programs often involve upskilling and reskilling individual to adapt to new technologies and work practices. By training of digital activities one can work fast with efficiency. Enhancing digital literacy, and foster a culture of continuous learning will be developed in the student.

  
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NEP-2020 based Syllabus  
For  
Value Added Courses for Semester I and II in UG Programmes  
( 2 credits/ semester for Semester I, II. )  
VAC-4

1	Title of course- Nutrition for Health and Fitness	
2	Nodal Department of HEI to run course	Department of Home Science
3	Broad Area/Sector-	Nutrition and Fitness
4	Nature of course - Independent / Progressive	Progressive
5	Number of Seats-	60 students per batch
6	Course Code-.....	Credits- 02 (2 Theory Hours per week)
7	<p><b>Programme Objective:</b> The course has been planned to provide the student about basic concept of health, wellness and fitness. The course shall create awareness about the importance of correct dietary and physical activity practices for positive health and wellness. The student shall understand balanced diet and impact of processed foods on health. An understanding of the current health scenario in the country and globally will be imparted</p>	
8	<p><b>Scheme of Examination</b> Maximum Marks :50 Minimum Marks: 20</p>	<p>Internal Assessment: 10 Marks EoSE : 40 marks, Duration: 2 Hours Exam pattern: MCQ , 80 questions The responsibility of conducting and evaluating the Mid Semester Assessment is vested on the teacher designated as Course Coordinator. The End-Semester Examination shall be conducted by the concerned University.</p>

10	<p><b>Syllabus/ Guidelines</b> Unit I : Health &amp; Fitness Unit II : Nutritional Guidelines Unit III : Processed Foods Unit IV: Physical Activity and Nutrition</p>
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**Unit wise Details of the Value Added Course**

Unit	Title of Unit	Course Content	Theory Hours (30)
I	Health & Fitness	<ul style="list-style-type: none"> <li>• Concept of positive Health and Wellness as per WHO Guidelines</li> <li>• Physical Fitness –definition</li> <li>• Role of Nutrition for Health and Fitness</li> </ul>	4 4
II	Nutritional Guidelines	<ul style="list-style-type: none"> <li>• Balanced Diets and Food Pyramid .</li> <li>• How to plan balanced diets for various age groups</li> <li>• Dietary Goals and Guidelines for Indians (Reference man &amp; woman)</li> </ul>	3 4
III	Processed Foods	<ul style="list-style-type: none"> <li>• Concept of Processed Foods</li> <li>• Impact of Packaged, Ultra-processed and Convenience Foods on Health</li> </ul>	3 4
IV	Physical Activity & Nutrition	<ul style="list-style-type: none"> <li>• Effects on health of Physical Activity and Dietary Habits</li> <li>• Dual Burden of Malnutrition</li> </ul>	4 4
<b>Total Hours</b>			<b>30</b>

  
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**Suggested Books/References/Web-links(if available)**

(a)	Books:	(1) M.Swaminathan (2015): Advanced Text Book of Food and Nutrition. Volume I & II. The Bangalore Press, India. (2) Ravindra Chadha & Pulkat Mathur (2015) : Nutrition and Life Cycle Approach. The Orient Blackswan; First Ed. (3) Dietary Guidelines for Indians –A Manual (2011) ,NIN, Hyderabad
(b)	References :	<a href="https://www.fao.org/3/ca5644en/ca5644en.pdf">https://www.fao.org/3/ca5644en/ca5644en.pdf</a> <a href="https://www.who.int/news-room/fact-sheets/detail/healthy-diet">https://www.who.int/news-room/fact-sheets/detail/healthy-diet</a>
(c)	Web-Links:	<a href="https://cdn.who.int/media/docs/default-source/health-promotion/framework4wellbeing_16dec22.pdf?sfvrsn=32a0e228_4&amp;download=true">https://cdn.who.int/media/docs/default-source/health-promotion/framework4wellbeing_16dec22.pdf?sfvrsn=32a0e228_4&amp;download=true</a> <a href="https://www.nin.res.in/downloads/DietaryGuidelinesforNINwebsite.pdf">https://www.nin.res.in/downloads/DietaryGuidelinesforNINwebsite.pdf</a> <a href="https://apps.who.int/iris/rest/bitstreams/1315866/retrieve">https://apps.who.int/iris/rest/bitstreams/1315866/retrieve</a> <a href="https://ncert.nic.in/textbook/pdf/iehp104.pdf">https://ncert.nic.in/textbook/pdf/iehp104.pdf</a> <a href="https://www.researchgate.net/publication/51711287_Consensus_Physical_Activity_Guidelines_for_Asian_Indians">https://www.researchgate.net/publication/51711287_Consensus_Physical_Activity_Guidelines_for_Asian_Indians</a> <a href="https://egyankosh.ac.in/handle/123456789/47981h">https://egyankosh.ac.in/handle/123456789/47981h</a> <a href="https://egyankosh.ac.in/handle/123456789/44151">https://egyankosh.ac.in/handle/123456789/44151</a> <a href="https://eppg.inflibnet.ac.in/Home/ViewSubject?catid=NuAs6SreCGryddEfs4kkBA">https://eppg.inflibnet.ac.in/Home/ViewSubject?catid=NuAs6SreCGryddEfs4kkBA</a>

**Programme Outcome**

1. Enhancing the basic understanding of nutrition and physical fitness
2. Developing a healthy attitude towards physical well being
3. Inculcating values of conscious and correct eating habits
4. Awareness generation regarding processed foods and their effects on health & wellness
5. Understanding importance of physical activity and its effect on health & wellness
6. Understanding nutrition and its effect on health and wellness

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National Education Policy 2020 based syllabus

For

Value added courses for Semester-I and II in UG Programmes

(2 Credits/ semester for I, II semester)

VAC-8

1.	Title of Courses	National Service Scheme (NSS)-1
2.	Nodal Department of HEI to run course	NSS Coordinator of University
3.	Hours	60 Hours per semester
4.	No. of seats	100 students in each NSS unit
5.	Course Code	
6.	Scheme of Examination	Annexure-3 (Attached)
7.	Maximum marks	50
	Minimum marks	20
8.	In the course is based on outside partners/ Institutions/ Industries/ Govt. organization etc.	Yes / No
9.	If yes, Name of proposed outside partners/ Institutions/ Industries/ Govt. organization etc.	Regional Directorate, National Service Scheme Jaipur, Rajasthan
10.	<p><b>National Service Scheme (NSS)</b> The National Service Scheme (NSS) is an Indian government sector public service program conducted by the Ministry of Youth Affairs [1] and Sports of the Government of India. Popularly known as NSS, the scheme was launched in Gandhiji's Centenary year in 1969. Aimed at developing student's personality through community service, NSS is a voluntary association of young people in Colleges, Universities and at +2 level working for a campus-community (esp. Villages) linkage.</p> <p><b>Objectives of NSS:</b></p> <p><i>The main objectives of National Service Scheme (NSS) are</i></p> <ul style="list-style-type: none"> <li>• understand the community in which they work</li> <li>• understand themselves in relation to their community</li> <li>• identify the needs and problems of the community and involve them in problem-solving</li> <li>• develop among themselves a sense of social and civic responsibility</li> <li>• utilise their knowledge in finding practical solutions to individual and community problems</li> <li>• develop competence required for group-living and sharing of responsibilities</li> <li>• gain skills in mobilising community participation</li> <li>• acquire leadership qualities and democratic attitudes</li> <li>• develop capacity to meet emergencies and natural disasters and</li> <li>• practise national integration and social harmony</li> </ul>	
11	<p><b>Syllabus Guidelines:</b> <b>Theory Weight -15</b> <b>Practical/Project-work-30hours+ 15 hours (Project-work, Field Visits/Trainings)</b></p> <p><b>Unit-01: Introduction to NSS: Origin and concepts of NSS (3)</b></p> <ol style="list-style-type: none"> <li>a) History, philosophy, aims &amp; objectives of NSS</li> <li>b) Emblem, flag, motto, song, badge etc.</li> <li>c) Organizational structure</li> <li>d) Roles and responsibilities of various NSS functionaries</li> </ol> <p><b>Unit-02: NSS Programmes and Activities (5)</b></p> <ol style="list-style-type: none"> <li>a) Concept of regular activities, One day camps</li> <li>b) Basis of adoption of slum /village, methodology of conducting survey</li> <li>c) Youth development programmes/ schemes of Govt. of India</li> <li>d) Collaboration with different agencies</li> </ol> <p><b>Unit-03: Understanding demography of adopted Slum (4)</b></p> <ol style="list-style-type: none"> <li>a) Survey to understand various problems in the society</li> <li>b) Awareness programmes (Human rights, cleanliness programme etc.)</li> <li>c) Development of slums through various awareness activities</li> <li>d) Shramdaan</li> </ol>	

  
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- ... KNOW YOUR CULTURE (3)
- Heritage and culture of the state
  - Heritage and culture of the country
  - Integration Programmes
  - Youth exchange programmes

### Suggested books/ references/ websites

- NSS Manual
- <https://nss.gov.in>
- yas.nic.in

### Programme Specific Outcomes

- **Volunteership:** to make students understand the role of a volunteer and need of volunteership in Society.
- **Community participation:** Adoption of slum under this scheme is a better way to connect students with the society through which they can understand the society at grass root level
- **Youth development:** Various activities undertaken under scheme support overall development of youth, Participation of youth at various District, state, national and international camp supports that.
- **Leadership skills:** Promoting volunteership skills amongst students develops leadership skills in them.
- **Social awareness:** Activities like blood donation camp, Swachh bhara abhiyan, run for unity, HIV/ AIDS awareness, beti bachao beti padhao, voter awareness etc. builds social awareness among students.
- **Social harmony and community development:** Participation of students in community awareness activities promotes better connect with the society and developing understanding and builds harmony.
- **Integration:** Various camps like National Integration Camp and Youth Exchange Programmes integrate youth and understand culture.
- **Know your culture:** Activities that promote better understanding of heritage and culture is also a major concern of the syllabus.

Annexure-3

### Examinations Scheme (Programme Evaluation Methods)

Sr. No.	Parameters	Max Marks
1.	Attendance	5
2.	Entries in Daily diaries	10
3.	Awareness Camps	10
4.	Participation in Social Service and Community Development (SSCD)	*25
	Total	50

#### \* Participation in Social Service and Community Development (SSCD)

Sr. No.	Parameters	Max Marks
1.	Presentation/ Video/ Photographs submitted with Diary	5
2.	Significance of various days	10
3.	Participation in Blood donation, Swachh bhara abhiyan, quiz, social awareness and jagrukta railies, run for unity, yoga day, voter awareness and similar kind of activities.	10
	Total	25

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VAC-9

1.	Title of Courses	<b>Financial Literacy</b>
2.	Nodal Department of HEI to run course	Department of EAFM
3.	Hours	60 hours
4.	No. of seats	60 students per batch
5.	Course Code _____	Credits-02(4 Hours per week)- Presentations/ Demonstration and Group Activities *
6.	<b>Scheme of Examination</b> Maximum Marks :50 Minimum Marks: 20	<b>Internal Assessment: 10 Marks</b> <b>EoSE : 40 marks, Duration: 2 Hours</b> Exam pattern: MCQ , 80 questions The responsibility of conducting and evaluating the Mid Semester Assessment is vested on the teacher designated as Course Coordinator. The End-Semester Examination shall be conducted by the concerned University.
7.	In the course is based on outside partners/ Institutions/ Industries/ Govt. organization etc.	Yes / No
8.	If yes, Name of proposed outside partners/ Institutions/ Industries/ Govt. organization etc.	-
9.	<b>Learning Objectives</b> The Learning objectives of this course are as follows: • Familiarity with different aspects of financial literacy such as savings, investment, taxation, and insurance. • Understand the relevance and process of financial planning • Promote financial well-being	
10.	<b>Syllabus Guidelines</b> <b>UNIT – I Financial Planning and Financial Products</b> <b>UNIT – II Banking and Digital Payment</b> <b>UNIT – III Investment Planning and Management</b> <b>UNIT – IV Personal Tax</b>	

**\*Note :**

- Total Duration of this course = 15 Weeks
- 2 Lectures of 2 Hours each shall be conducted every Week

**Unit wise Details of the Value Added Course**  
**Detailed Syllabys for VAC-10 (FINANCIAL LITERACY)**

**UNIT – I Financial Planning and Financial Products (4 Weeks)**

Introduction to Saving : Basics of Savings, Must Need Habit, Essential Component of Good Budgeting, Prevent Financial Emergencies and Uncertainties, Control the Spendings

Time Value of Money: Simple Interest and Compound Interest, Effective Rate of Interest, Annuity, Brief about Present Value and Future Value, Applications, Sinking Fund, Net Present Value (NPV), Compound Annual Growth Rate, Perpetuity

Management of Spending and Financial Discipline: Managing, Controlling and Analyzing the expenses, Brief about Financial Discipline, Key Elements of Financial Discipline

**UNIT – II Banking and Digital Payment (3 Weeks)**

Banking Products and Services: Deposit Accounts, Loan and Advances Accounts, Investment Services, Insurance Schemes, Forex and General Utilities

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Mobile Banking (Immediate Payment Service (IMPS), Real Time Gross Settlement (RTGS), National Electronic Fund Transfer (NEFT)), Unified Payments Interface (UPI) & Bharat Interface for Money (BHIM), Mobile Wallets, Aadhaar Enabled Payment System (AEPS), Unstructured Supplementary Service Data (USSD), E-Rupi, Advantages and Disadvantages of Digital Payments and Transactions  
Security and Precautions against Ponzi Schemes and Online Frauds: Security and Control against Cyber Frauds, Precautions Against Investment Scams and Ponzi Schemes

**UNIT – III Investment Planning and Management (4 Weeks)**

Investment Opportunity and Financial Products: Introduction to Investments and Types of Investments, Return On Investments, Risk and Diversification

Brief about Financial Products: Securities and Stocks, Mutual Funds

Exchange Traded Funds (ETFs) and Index Funds, Bonds, Derivatives

Commodities, Currencies

Insurance Planning and Insurance Schemes: Introduction- Various Types of Insurance: Life Insurance, Non-Life Insurance (Medical Insurance, Fire Insurance, Property Insurance, Motor Insurance, Home Insurance, General Insurance, Travel Insurance

Importance of Insurance Planning

**UNIT – IV Personal Tax (4 Weeks)**

Introduction to Basic Tax Structure in India for Personal Taxation :Basic Concepts of Taxation, Residential Status and Scope of Income, Brief about Heads of Income

Aspects of Personal Tax Planning: Reduction of Tax Liability

Exemptions and Deductions for Individuals: Income Which Does Not Form Part of Total Income,

Deduction Under Heads of Income, Deduction from Gross Total Income

e-Filing : Filing of Return of Income, Self-Assessment

**Suggested Reading :** As per suggested by Department of EAFM, University of Rajasthan, Jaipur.

**Learning Outcomes**

The Learning outcomes of this Course are as follows:

- Develop proficiency for personal and family financial planning
- Apply the concept of investment planning
- Ability to analyse the banking and insurance products
- Personal Tax Planning

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