**Revised Syllabus as per NEP 2020 with effect from the Academic Year 2026-2027**

## Bachelor of Business Administration (BBA) (General)
## Semester – I

| Course Code | UM1SEBBA04 | Title of the Course | BASICS OF FINANCIAL LITERACY-I |
|---|---|---|---|
| Total Credits | 02 Credits | Hours per Week | 02 Hours / Week |

| Course Learning Outcomes (CLOs) | |
|---|---|
| CLO 1 | **Outline** the fundamentals of financial literacy, saving, budgeting and investment, **explain** the role of financial discipline and planning, **implement** financial goal-setting practices, and **analyze** financial choices for a stable financial future. |
| CLO 2 | **Identify** the concepts of digital banking and digital payment systems, **explain** various digital banking products and payment channels, **demonstrate** the use of safe digital banking practices, and **differentiate** financial frauds and preventive measures for secure financial transactions. |

| Course Content | | |
|---|---|---|
| **Unit No.** | **Description** | **Weightage (%)** |
| **1.** | **Financial Planning and Financial Products**<br>• Financial Literacy – Introduction, Benefits<br>• Key concepts<br>Saving<br>Investments<br>Budgeting<br>Management of Spending<br>Financial Discipline<br>• Financial Goals: Needs, Significance Types, Process, Steps to Build Your Financial Future<br>Financial Planning: Meaning and Process | **50%** |
| **2.** | **Banking and Digital Payment**<br>• Digital Banking: Meaning, Digital Banking products<br>• Digital Payments: Benefits, Modes ,Various channels for acceptance of card based digital payments , Marketing of Digital banking products<br>Financial Frauds : Types of frauds and Scams ,Safety Tips to Avoid Frauds and Scams , Preventing measures, Dos and Don'ts to protect yourself from | **50%** |

| | | |
|---|---|---|
| | online banking fraud | |

| Teaching – Learning Methodology |
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| The course will be taught / learnt through ICT – enabled teaching methods such as Audio-Visual Presentations, Smart Classroom Teaching, Language Lab Activities and E-Resources. The teaching methodology will also include Lectures, Interactive Classroom Discussions, Group Activities, Role Plays, Case Studies, Assignments, Reading and Writing Exercises and Vocabulary Building Activities to enhance communication, analytical and professional skills among learners. |

| Examination Evaluation Pattern | | |
|---|---|---|
| **Sr. No.** | **Particulars** | **Weightage (%)** |
| 01 | Continuous and Comprehensive Evaluation (CCE) (Formative Assessment) | 50% |
| 02 | Semester End Evaluation (SEE) (Summative Assessment) | 50% |
| | **TOTAL** | **100%** |

| Specifications for CCE and SEE | | | |
|---|---|---|---|
| **Sr. No.** | **Details of the Evaluation Pattern** | | **Marks** |
| 01 | Continuous and Comprehensive Evaluation (CCE) (Formative Assessment) | | |
| | A | Assignments | 10 |
| | B | Active Learning Activities | 05 |
| | C | Attendance | 05 |
| | D | Written Examination (01 Hour) | 30 |
| | | (A + B + C + D) | 50 Marks |
| | Note:<br>• For 02 Credit Courses, the Formative Assessment for students must be from 25 Marks. Thus, the total obtained marks from A + B + C + D (50 Marks) will be divided by 02. | | **25 Marks** |
| 02 | Semester End Evaluation (SEE) (Summative Assessment) | | |
| | E | Written Examination (01 Hour) | **25 Marks** |
| | | **TOTAL (For 02 Credit Courses)** | **50 Marks** |

| Rubrics – Based Assessment for Assignments (10 Marks) | | |
|---|---|---|
| Excellent | 09 – 10 Marks | Accurate, error-free, logically presented, timely submission |
| Good | 07 – 08 Marks | minor errors and good conceptual clarity |
| Average | 05 – 06 Marks | basic understanding or partially correct |
| Basic | 03 – 04 Marks | limited clarity, noticeable mistakes, incomplete content |
| Poor | 01 – 02 Marks | Inadequate conceptual clarity, incorrect content |
| Below Poor | Zero Marks / NA | content is irrelevant / Not Attempted / Not Submitted |
| Note:<br>• Assignments may be taken in forms of written project, computerized and online suggested courses / certificates as per the decision made by the respective faculties of the courses. | | |

| Rubrics – Based Assessment for Active Learning Activities (05 Marks) | | |
|---|---|---|
| Excellent | 05 Marks | explanation is clear, detailed and covered all keys |

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|---|---|---|
| Good | 04 Marks | good conceptual clarity, minor details may be missing |
| Average | 03 Marks | basic explanation or partially correct |
| Basic | 02 Marks | limited clarity, noticeable mistakes, lacks depth |
| Poor | 01 Mark | Poorly presented or not understandable |
| Below Poor | Zero / NA | content is irrelevant / Not Attempted / Not Submitted |

Note:

- Active Learning Activities may be taken in forms of classwork, viva, oral presentations, PowerPoint presentations, role play, collaborative problem solving, debates, group discussions, online tests, Q&A, case studies, etc. as per the decision made by the respective faculties of the courses.

| **Rubrics – Based Assessment for Attendance (05 Marks)** | | |
|---|---|---|
| As per the Rules and Regulations provided by the Academic Section of Sardar Patel University, Vallabh Vidyanagar, for the students studying in all departments and colleges.<br>Reference No.: E – 3 / 3127; dated: 07-03-2024.<br>https://www.spuvvn.edu/orbit-cdn/uploads/circulars/Circular-NEP-InternalExamMarks-March-April24.pdf | | |
| Excellent | 05 Marks | more than 90% (Minimum 27 Hours for 02 Credits Courses) |
| Good | 04 Marks | 80% - 89% (24 to 26 Hours for 02 Credit Courses) |
| Average | 03 Marks | 70% - 79% (21 to 23 Hours for 02 Credit Courses) |
| Poor | Zero / NA | less than 70% (**NOT ELIGIBLE TO APPEAR FOR EXAM)** |

Note:

- Students with below 70% of attendance must submit their written application to their respective class coordinators with genuine reasons and evidence (in case of working or medical emergencies). Students must not pursue dual degree programmes that clash with the college's timings.

| **Rubrics – Based Assessment for Mid-Semester Examination (30 Marks)** | | |
|---|---|---|
| **ANY ONE UNIT OR 50% OF THE SYLLABUS - 15 Marks Each Question** | | |
| Excellent | 13 – 15 Marks | clear and deep explanation of concepts, good understanding of grammar and vocabulary, clear paragraphs, logical sequencing of statements, highly coherent and negligible errors |
| Good | 10 – 12 Marks | good understanding with minor omissions, address key concepts of the topics asked, small lapses in depth or application, overall clear structure and some grammatical / vocabulary errors that do not impede meaning |
| Average | 07 – 09 Marks | basic ideas are presented, some key points are missing or only partially explained, limited application of grammar / vocabulary to examples, noticeable errors that affect clarity |
| Basic | 04 – 06 Marks | very limited understanding; explanations lack depth and clarity, misapplies some concepts, poorly organized, confusing flow, frequent errors that hinder understanding |
| Poor | 01 – 03 Marks | incorrect or unclear explanations, fails to address core topics, no logical analysis, no coherent structure followed by severe language problems |
| Below Poor | Zero Marks / NA | completely irrelevant or Not Attempted |

Note:
- Written Examination questions will be based on various levels of Revised Bloom's Taxonomy.

| Rubrics – Based Evaluation Pattern for End-Semester Examination (25 Marks) | | |
|---|---|---|
| **Multiple Choice Questions (05 Marks) – 01 Mark Each from all Units** | | |
| Excellent | 01 Mark | the chosen option is correct, no errors in response |
| Below Poor | Zero Marks / NA | chosen option is incorrect, completely irrelevant, multiple options chosen / Not Attempted |
| **UNIT I - 10 Marks Each Question** | | |
| Excellent | 09 – 10 Marks | Demonstrates a clear and comprehensive understanding of financial literacy, its benefits, and key concepts such as saving, investment, budgeting, management of spending, and financial discipline. Accurately explains financial goals, their significance, types, and the process of building a secure financial future. Clearly describes the meaning and process of financial planning with relevant examples. Answers are well-organized, analytical, and nearly error-free. |
| Good | 07 – 08 Marks | Shows good understanding of financial literacy and financial planning concepts. Explains saving, investment, budgeting, spending management, and financial goals with minor omissions. Demonstrates awareness of the financial planning process and its importance. |
| Average | 05 – 06 Marks | Presents basic knowledge of financial literacy, saving, budgeting, investments, and financial planning. Some important concepts, steps, or examples are missing or only partially explained. Understanding of financial goals and planning process is limited. |
| Basic | 03 – 04 Marks | Demonstrates limited understanding of financial literacy and financial planning concepts. Explanations of saving, investment, budgeting, spending management, and financial goals are unclear or incomplete. |
| Poor | 01 – 02 Marks | Shows very little understanding of financial literacy, financial goals, or financial planning. Key concepts are incorrectly explained or omitted. |
| Below Poor | Zero Marks / NA | completely irrelevant or Not Attempted |
| **UNIT II - 10 Marks Each Question** | | |
| Excellent | 09 – 10 Marks | demonstrates a thorough grasp of reading techniques and writing formats with clear knowledge of management vocabulary, produces an exemplary business letter/email, correct format, applying skimming/scanning insights accurately, well-structured with logical flow. |
| Good | 07 – 08 Marks | Shows good understanding of digital banking and digital payment concepts with minor omissions. Explains digital banking products, payment modes, card-based payment channels, and marketing aspects effectively. Demonstrates |

| | | |
|---|---|---|
| | | awareness of financial frauds and preventive measures. |
| Average | 05 – 06 Marks | Demonstrates basic knowledge of digital banking, digital payments, and online banking security. Explains some key concepts but omits important details related to payment channels, marketing of banking products, or fraud prevention measures. |
| Basic | 03 – 04 Marks | Shows limited understanding of digital banking, payment systems, and financial frauds. Explanations are incomplete, unclear, or poorly developed. Demonstrates little awareness of safety measures and preventive practices. |
| Poor | 01 – 02 Marks | Provides incorrect or unclear explanations of digital banking, digital payments, and financial frauds. Fails to address key concepts, payment methods, or fraud prevention measures. |
| Below Poor | Zero Marks / NA | completely irrelevant or Not Attempted |

Note:
- Multiple Choice Questions of 05 Marks will be based on Bloom's Taxonomy Level 1 & 2.
- Written Examination questions will be based on various levels of Revised Bloom's Taxonomy.

**PLO – CLO Mapping**

| | BASICS OF FINANCIAL LITERACY-I | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | PLO 1 | PLO 2 | PLO 3 | PLO 4 | PLO 5 | PLO 6 | PLO 7 | PLO 8 | PLO 9 | PLO 10 |
| CLO 1 | **03** | **00** | **02** | **02** | **00** | **03** | **00** | **02** | **03** | **00** |
| CLO 2 | **02** | **03** | **02** | **00** | **02** | **03** | **02** | **03** | **01** | **03** |

Note:
- High: **03**; Moderate: **02**; Low: **01**; No Mapping: **00**

**Suggested References and E-Resources for Further Reading**

- Financial Literacy By Dr. Rajni & Dr. Abhishek Kumar Singh (JSR Publication) (First Edition)
- Halan, Monika, Lets Talk Money: You've Worked Hard for It, Now Make It Work for You, July 2018 Harper Business. 2018.
- Halan, Monika, Lets Talk Money: You've Worked Hard for It, Now Make It Work for You, July 2018 Harper Business. 2018.
- E-Resources for Self-Learning:

  https://corporatefinanceinstitute.com
  https://www.udemy.com
  https://www.swayamprabha.gov.in/higheredu
  https://epgp.inflibnet.ac.in/Home/Download

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