C P PATEL AND F H SHAH COMMERCE COLLEGE, ANAND
(AUTONOMOUS)

(Managed by Sardar Patel Education Trust, Anand)
(Affiliated to Sardar Patel University, Vallabh Vidyanagar)
NAAC Reaccredited CGPA – 3.30 – Grade A+

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

Bachelor of Commerce (BCOM)
Semester – I

Course Code	**UB1SECOM04**	**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 analyse 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** **Financial Literacy:** Introduction, Benefits; **Key Concepts**: Saving, Investments, Budgeting, Management of Spending, Financial Discipline; **Financial Goals**: Needs, Significance Types, Process, Steps to Build Your Financial Future; **Financial Planning**: Meaning and Process.	**50%**
2.	**Banking and Digital Payment** **Digital Banking**: Meaning, Digital Banking products; **Digital Payments**: Benefits, Modes, Various channels for acceptance of card based digital payments, Marketing of Digital banking products **Financial Frauds**: Types of frauds and Scams, Safety Tips to Avoid Frauds and Scams, preventing measures, Dos and Don'ts to protect yourself from online banking fraud	**50%**

Teaching – Learning Methodology
This course employs ICT - enabled learning and interactive lectures to establish foundational knowledge in personal finance and digital banking. To bridge theory with practical application, the course heavily utilizes case-based learning and group discussions to analyze real-world financial frauds and payment scenarios. Furthermore, students will engage in experiential learning and problem-solving exercises such as drafting personal budgets and evaluating investment choices culminating in project-based learning where learners design comprehensive, long-term financial plans

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	Multiple Choice Questions	05
	C	Attendance	05
	D	Written Examination (01 Hour)	30
		(A + B + C + D)	50 Marks
	Note: • 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: • 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 Multiple Choice Questions (05 Marks)		
05 Multiple Choice Questions – 01 Mark Each (05 Marks)		
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

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. Reference No.: E – 3 / 3127; dated: 07-03-2024. 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% (Less than 21 Hours for 02 Credit Courses) **(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	Accurate and comprehensive understanding of financial planning, digital banking, or fraud prevention concepts. Excellent application of these concepts to real-world scenarios with high-level analytical ability and logical conclusions.
Good	10 – 12 Marks	Good understanding of core financial or digital banking concepts with proper explanation and application. Minor conceptual errors or missing details may be present, but answers remain well-organized and relevant.
Average	07 – 09 Marks	Basic recall and understanding of financial literacy or digital payment concepts with limited application and analysis. Answers show average presentation and lack detailed explanation.
Basic	04 – 06 Marks	Partial understanding of concepts with incomplete explanations, weak organization, and noticeable mistakes in identifying financial products or fraud prevention methods.
Poor	01 – 03 Marks	Very limited conceptual clarity with incorrect explanations, insufficient content, and poor presentation.
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)		
05 Multiple Choice Questions – 01 Mark Each (05 Marks)		
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 deep understanding of financial literacy fundamentals. Highly accurate application of saving, budgeting, and investment concepts. Logical analysis of financial goals with well-justified planning processes.
Good	07 – 08 Marks	Good understanding of savings, investments, and budgeting. Explanations of financial goal-setting are clear with only minor conceptual gaps or omissions.
Average	05 – 06 Marks	Basic recall of definitions (needs vs. goals). Limited analytical depth regarding the financial planning process or the management of spending.
Basic	03 – 04 Marks	Partial understanding with incomplete points and weak explanations of basic financial concepts. Noticeable mistakes in outlining the budgeting process.
Poor	01 – 02 Marks	Very poor understanding with major conceptual mistakes regarding basic savings and investment principles.
Below Poor	Zero Marks / NA	Completely irrelevant or Not Attempted
UNIT II - 10 Marks Each Question		
Excellent	09 – 10 Marks	Comprehensive understanding of digital banking products and payment channels. Exceptional ability to accurately identify financial frauds and apply highly effective preventive measures.
Good	07 – 08 Marks	Good understanding of digital payment modes. Accurately identifies online banking frauds and suggests proper safety measures, with minor gaps in explanation.
Average	05 – 06 Marks	Basic recall of digital banking terms and common scams. Limited application of preventive measures; explanations lack practical depth.
Basic	03 – 04 Marks	Limited clarity regarding digital payment channels. Incomplete listing of safety tips and noticeable mistakes in identifying fraud types.
Poor	01 – 02 Marks	Major misconceptions about digital banking or payment modes. Incorrect procedures for online safety.
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	02	02	00	02	00	00	03	00	01
CLO 2	02	03	02	00	01	03	00	03	00	01

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, Let's Talk Money: You've Worked Hard for It, Now Make It Work for You, July 2018 Harper Business. 2018. • Introduction to Financial Planning (4th Edition)- Indian Institute of Banking & Finance. • **Online Resources** https://ncfe.org.in/e-library/ Financial Education Handbook (English) Financial Education Handbook (Gujarati) Personal Finance • **NCFE - Financial Education Video Series** https://ncfe.org.in/video-library/?e-filter-179e9e3-video_category=ncfe-financial-education-video-series • **BSE Investor Protection Fund (IPF) Education:** https://www.bseipf.com/investors_education.html • **SEBI Video-Based Learning Modules (Available in Gujarati):** https://investor.sebi.gov.in/inv_aware_edu_videos.html

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