

<b>Module 1: Money Matters</b>	<b>Module 3: Insurance – Risk and Reward</b>
<ul style="list-style-type: none"> <li>▪ Types and functions of money</li> <li>▪ Security features of our bank notes</li> <li>▪ Needs and Wants</li> <li>▪ Income, expenditure and budgeting</li> <li>▪ Assets, liabilities and Net worth</li> <li>▪ Simple and Compound Interest</li> <li>▪ Inflation, Time Value of Money</li> <li>▪ Nominal and Real rate of Return</li> <li>▪ Saving and Investment</li> <li>▪ Rule of 72, 115 and 144</li> <li>▪ Setting up a SMART Goal</li> </ul>	<ul style="list-style-type: none"> <li>▪ Concept of Insurance</li> <li>▪ Fundamental Principles of Insurance</li> <li>▪ Risk Premium and Sum Assured</li> <li>▪ Insurance Products and Services</li> <li>▪ Identifying Risk</li> <li>▪ Pure and Financial Risk</li> <li>▪ Risk Appetite</li> <li>▪ Avoid, Ignore or Manage Risk</li> <li>▪ Balancing Risk and Reward</li> <li>▪ Behavioural Biases</li> </ul>
<b>Module 2: Banking – Deposits, Credit and Payments</b>	<b>Module 4: Investment – Stocks, Bonds and Mutual Funds</b>
<ul style="list-style-type: none"> <li>▪ Functions of a Bank</li> <li>▪ Current and Savings Accounts</li> <li>▪ Term and Recurring Deposits</li> <li>▪ Loans and Collateral</li> <li>▪ Debit and Credit cards</li> <li>▪ Fixed and Floating Rate Loans</li> <li>▪ Equated Monthly Installments</li> <li>▪ Small Savings Products</li> <li>▪ Importance of Credit Score</li> <li>▪ Payment and Settlement Systems</li> </ul>	<ul style="list-style-type: none"> <li>▪ Investment Fundamentals</li> <li>▪ Understanding Investment Returns</li> <li>▪ Diversify to Manage Risk</li> <li>▪ Long Term and Short Term Goals</li> <li>▪ Demat and Trading Account</li> <li>▪ Role of a Stock Exchange</li> <li>▪ IPO, Primary and Secondary Market</li> <li>▪ Investing in Stocks and Bonds</li> <li>▪ Mutual Fund Basics</li> <li>▪ Systematic Investment Plan</li> </ul>

<p><b>Module 5: Pension – Retirement Planning</b></p>	<p><b>Module 7: Tax System in India</b></p>
<ul style="list-style-type: none"> <li>▪ Life Stages and Financial Goals</li> <li>▪ Securing your Financial Future</li> <li>▪ No loan for Retirement Goal</li> <li>▪ Defined Benefit and Contribution</li> <li>▪ Contribute to your Provident Fund</li> <li>▪ National Pension System</li> <li>▪ Accumulation and Distribution Phase</li> <li>▪ Impact of Inflation</li> <li>▪ Price of Procrastination</li> <li>▪ Reverse Mortgage Loan</li> </ul>	<ul style="list-style-type: none"> <li>▪ Understanding the Tax Structure</li> <li>▪ Tax Authorities</li> <li>▪ Direct and Indirect Taxes</li> <li>▪ Types of Taxes</li> <li>▪ Goods and Services Tax</li> <li>▪ CGST, SGST and IGST</li> </ul>
<p><b>Module 6: Financial Inclusion</b></p>	<p><b>Module 8: Consumer Protection</b></p>
<ul style="list-style-type: none"> <li>▪ Pradhan Mantri Jan Dhan Yojana</li> <li>▪ Pradhan Mantri Suraksha Bima Yojana</li> <li>▪ Pradhan Mantri Jeevan Jyoti Bima Yojana</li> <li>▪ Atal Pension Yojana</li> <li>▪ Sukanya Samridhi Yojana</li> <li>▪ Pradhan Mantri Vaya Vandana Yojana</li> <li>▪ MUDRA Loans</li> </ul>	<ul style="list-style-type: none"> <li>▪ Know Your Customer</li> <li>▪ Unregulated Entities</li> <li>▪ Reading the Fine Print</li> <li>▪ Identity and Information Security</li> <li>▪ Investment Scams and Frauds</li> <li>▪ Phishing and Vishing</li> <li>▪ Lottery and Email Scams</li> <li>▪ Role of RBI, SEBI, IRDAI and PFRDA</li> <li>▪ Grievance Redressal Mechanisms</li> </ul>