

Vidhyashram Institute of Teacher's Training, Jodhpur

Vocational cum Awareness Course

on

Manage your Funds

Syllabus

Contact Hours: - 4 hrs/ week

Total Duration: 30 hours

Module 1. Introduction:

- Types & Sources of Income
- Various Uses of Funds
- Techniques used in Managing Funds

Module 2. Bank Accounts:

- Types of Bank Account,
- Returns from Bank accounts
- Banking Services
- Maintaining Privacy and Security

Module 3. Safe Deposits:

- Introduction to Fixed Deposits (FD)/ Recurring Deposits(RD)
- Returns & Benefits
- Tax applicability

Module 4. Insurance:

- Introduction & Importance of Insurance
- Types of Policies and their Returns/ Importance
- Tax Benefits from Insurance

Module 5. Stock Market & Risk Management

- Introduction to Stock Market
- Understanding Money and Capital Market
- Portfolio Analysis

Module 6. Mutual Fund & Systematic Investment Plan (SIP)

- Concept & Role of Mutual Fund
- Fund Distribution
- Risk & Returns

Module 7. Income Tax & Returns

- Basics of Income Tax
- Deductions and Exemptions
- Income tax slab and Returns

Module 8. Retirement Planning

- Pension Plan
- Employment Benefits
