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A Case Study on Application of Bloom's Taxonomy in Increasing Financial and Tax Knowledge in India

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Abstract

The ever-evolving economy of the Indian subcontinent is approaching a higher demographic dividend that can positively affect the per capita income of the nation. There is a possibility that of an increase in number of earning members in each household which would ultimately raise their cumulative income. With better income, the urge to purchase a new home, secure one's children's future, taking care of one's health by purchasing insurance, planning for retirement, etc also increases. Hence, early education on this front can be helpful for the citizens of the country. This study explores the efforts put towards increasing financial and tax knowledge in the country and finding better ways to increase the reach of the information to the masses primarily to the youth as they are the flag bearers of development. The National Centre of Financial Education has introduced several schemes for the welfare of the students at the school and college level to introduce financial literacy in their

school's curriculum. The paper found out that students are allowed by the National Centre of Financial Education to appear in the National Financial Literacy Assessment test. The National Centre of Financial Education also has designed the Money Smart School Curriculum that inculcates a plethora of subject areas that can educate the students regarding finances and taxes. But all these programmes apply only to the schools and the students who have registered themselves with the National Centre of Financial Education. Thus, as all these programmes are voluntary, there is a chance that the above-mentioned initiatives might not reach the targeted students, i.e., students all over India. Hence, some suggestions given the recommendations of the New Education Policy have been made utilising Bloom's revised taxonomy that guides most of the curriculum design for educational institutions.

Keywords: Adult Education, New Education Policy, Financial Knowledge, Tax Knowledge, Bloom's Revised Taxonomy

JEL Classification Codes: A2, I23, I25

1. Introduction

The importance of a steady income cannot be disregarded. With the inflated prices, the extent of savings of any household is supposed to take a hit but with good planning, one may survive any contingent liabilities. Savings and investments are a good way to approach the life one hopes to live after retirement but there are some hurdles that one needs to cross. For example, insurance for oneself and family members, loans for owning an asset, etc. Another hurdle is taxation. Taxation is a phenomenon that affects every individual at some stage in their lifetime. From birth till death, a person is a taxpayer, they tend to pay either a direct or an indirect tax. When a person conducts an activity that results in an income that is above the taxability threshold, or the income is not exempt from taxes, they have to pay tax. This is an example of personal income tax, while one also pays taxes when they eat food at a restaurant which is goods and services tax. It is mandatory for any citizen to at least be aware of their fundamental rights and duties. Moreover, citizens need to know about their financial status and taxability so that they avoid any financial disputes. Thus, before heading towards any decision that accounts for finances and taxes, one needs to be appropriately educated.

It is believed that education is the passport to the future. People who are prepared to make long-term decisions today shall reap its fruits afterwards. Similarly, education means to acquire information, learn-unlearn, practice and apply. An average child learns the basics of speaking, listening and responding at home but it is polished and elevated in educational institutions. Most

schools are guided by the education boards but some schools prepare their curriculum, design relevant subjects to complement the curriculum and enrol students to impart education. Thus, we may say that the role of schools in imparting education to the masses is unmatched.

2. Literature Review

Importance of Financial and Taxation Knowledge is a premise for most of the research around the world that has also provided solutions, such as early introduction to the concepts, workplace counselling and many more. Researchers such as Frisancho (2023), Jayaraman and Jambunathan (2018) ^[6], Lusardi (2019) ^[8], Liu and Lin (2021) ^[7] have highlighted the importance of financial education at an early stage for students, which can raise financially literate society. Only a few studies were found on tax education such as Amin (2022) ^[2], and Maybuurov & Leontyeva (2017) ^[9]. Some studies have explored practical ways to raise literacy but most are associated with making changes to the curriculum in higher education.

3. Objectives

(a) To study the initiatives taken towards increasing financial and tax knowledge in India.

This objective will help understand the initiatives introduced to increase financial and tax knowledge among the students of schools and colleges. The initiatives will be analysed in light of the objectives of the New Education Policy and relevant suggestions will be made.

4. Research Methodology

The study is exploratory in nature. Content analysis technique has been used to examine the acquired information.

5. Conceptual Framework

Mathematics, Science, English, Social Sciences, Hindi and Native languages have been an integral part of the Indian curriculum for past decades. Students have been benefitting from this structure. But every student aspires to earn by conducting some economic activity. And as adults, they struggle to make financial and taxation decisions. Though, studies have shown that with an increase in age, the level of financial awareness rises it is always better to start early and take the benefits of compounding.

The 1956 Bloom's taxonomy (*revised in 2001 by Anderson and Krathwohl*), has introduced one of the highly admired ways to prepare the blueprint for a subject.

The researcher shall attempt to present a system that can be implemented for the inclusion of finance and tax knowledge for the students utilising Bloom's revised taxonomy.

The New education policy 2020, has introduced the 5+3+3+4 system. It begins within the foundation (Three years of primary education, 1st and 2nd grade), Preparatory (3rd, 4th and 5th), Middle (6th, 7th and 8th) and Secondary (9th, 10th, 11th and 12th).

The adherence in this study has been put on the middle and secondary education levels.

6. Financial and Tax Literacy in India

Generally, individuals adore the idea of earning an income and securing a future for themselves and their families. The importance of savings, and investing but understanding the role of risks and returns, knowledge of capital gain on

investments and selling of properties are some basic information on finances and taxes that must be known in general. Since the pandemic, people have understood the importance of instruments that secure their future while avenues that secure their life and health. People are ready to invest but are unaware of which avenue to invest in. Thus, they seek the help of finance professionals. But similar to the freebies given to doctors for prescribing some specific medicines, finance professionals are interested in increasing investments in those instruments that raise their commissions. Thus, without prior information one is liable to fall prey to such schemes. The financial scams and frauds are one of the highest in India, thus the prevalence of a culture prioritizing the right financial knowledge is very important.

The National Centre of Financial Education (NCFE) in India has been working ardently to increase financial literacy by closing the banking gap, helping women learn the importance of savings and many other notable inclusions. The National Strategy for Financial Education 2020-2025, was released by the Head of the Technical Group on Financial Inclusion and Financial Literacy which recommended the **5C** approach to increase financial education in India. The development of **Content** and its inclusion in the curriculum of schools, colleges and workplaces, increasing the **Capacity** of the intermediaries indulged in remitting financial services, escalating the reach of **Community-led** programmes, making **Communication** of financial information effortless and bridging the possibilities of **Collaboration** among several stakeholders.

Educating older groups through awareness campaigns, nukkad naataks, celebrity endorsements and posters has made a substantial difference in the lives of people. But not enough because the overall financial literacy of India is still quite low. According to the Global Financial Literacy Excellence Centre, only 24% of the total population is financially literate.

The National Centre of Financial Education (NCFE) focuses on two ways to increase financial literacy. One of them is community outreach programmes and the second is financial education in schools. The former is a common method of raising awareness while financial education in schools is the one that needs more adherence.

7. Financial Education Initiatives in India for Educational Institutions

A student is well acquainted with their expectations from science and humanities as they are treated with a curriculum designed primarily around it since middle school. It is only after the secondary level, that they learn about another stream, i.e., Commerce. Commerce is a versatile stream with several subjects such as Accounting, Business Studies, Banking and Finance, Economics and Taxation. The subjects mentioned above have a substantial role to play in an individual's life when they become adults but it is only at a secondary level that they can be introduced to this subject. Hence, to commemorate the essence and importance of these subjects, the Nation Centre of Financial Education has introduced the following initiatives:

(a) Money Smart School Curriculum

The students from class 6th to class 10th will be introduced to financial and tax education by inculcating the concepts associated with subjects such as history, civics, geography, English, Mathematics, Political Science and Economics.

Table 1: Money School Smart Syllabus

Class 6	Terms	History	Civics	Geography	English	Mathematics
	Term 01	Barter System	Needs and wants	Trade	Radha and the frog	Taxation
	Term 02	Evolution of money	Bill/Cash memo	Benefits of trade	Grandfather's coins	Nurturing the money plant
Class 7	Terms	History	Civics	Geography	English	Mathematics
	Term 01	Needs and Source of Borrowings	Consumer Protection	Banking: Types of accounts	Living the Means	Go for Shopping
	Term 02	Role and Functions of RBI	Introduction to Banking	Banking: With New Technology	The Poor Man's Wealth	
Class 8	Terms	History	Civics	Geography	English	Mathematics
	Term 01	Introduction to Insurance	Part I: Types of Banks Part II: Cheque	Part I: Money In and Money Out Part II: Demand Draft (DD)/Payment Order (3 sessions)	How to open a Bank Account	How do VAT and TAX differ
	Term 02	Types of Insurance	Types of Taxes		Insurance: A Story	Part I: Filling of Deposit and Withdrawal Slips Part II: Operating your Account
Class 9	Terms	History	English	Mathematics	Political Science	Economics
	Term 01	Part I: Investment (types of investment) Part II: Financial Sector Reforms and Opening of Insurance Market	Risk and Protection	Insurance Terminology Scramble	PAN Card and Aadhar Card	Part I: RBI: Central Bank Part II: Budgeting
	Term 02	Source of funds	Natural Disasters	Introduction: Risk and Insurance	Part I: Grievance Redressal Mechanism in Insurance Part II: Credit Cards and Debit Cards	Part I: Banks and Loans Part II: Inflation
Class 10	Term	History	Maths	Political Science	Economics	English
	Term 01	Part I: Electronic Commerce Part II: Beware!	Trading and DEMAT Account	Commodity Future Market	Benefits of Insurance	History of Pension in India
	Term 02	Part I: Information Technology in the Insurance Sector Part II: Insurance Ombudsman	SEBI Grievance Redressal	Part I: Economic cycle Part II: Investing in Shares Part III: Initial Public Offerings	Part I: Learning to Trade Part II: Stock Exchange and Economy	New Pension Scheme

Source: National Centre of Financial Education

(b) Financial Education Training Programme

This program is specifically designed to educate the teachers handling the Money Smart School Programme for students from 6th to class 10th. Upon the completion of the comprehensive training, the teachers would be certified as 'Money Smart Teachers'.

(c) Financial Awareness and Consumer Training

This program focuses on providing financial education to graduates and postgraduates to benefit their financial well-being by encouraging responsible use of credit cards, protecting their identity, introducing them to prospects and problems of education loans, reducing impulse buying, increasing cashless and online transactions and money management.

(d) National Financial Literacy Assessment Test

The National Centre of Financial Education (NCFE) organises a National Financial Literacy Assessment test

(NFLAT), which encourages students from Class 6 to 12, to acquire financial knowledge, so that they can make informed decisions. NFLAT was launched in 2013-14. There are three categories in which the exam is conducted, NFLAT junior (For Class 6 to 8 students), NFLAT Intermediate (Class 9 to 10 Students) and NFLAT Senior (For Class 11 and 12 students). It is a computer-based test, thus only schools with computer and internet connectivity can participate. Also, students are allowed to take the test from their homes on their laptops. The syllabus includes money matters, banking, insurance, investment, pension, financial inclusion, taxation and consumer protection. Taxpayer education is not limited to current taxpayers but includes the next generation by creating tax-literate school children and university students (De Clerq, 2021)^[3]. It can be observed from the syllabus that little importance is given to tax education. The basic aim of NFLAT is to increase

financial literacy among students so that they can educate their family, friends and classmates.

Below we explore a proposed framework of adding financial and taxation topics to the education system from Classes 6th

to Class 12th while applying the revised Bloom's taxonomy, the module prepared for the NCFE NFLAT is enlisted below:

Table 2: Modules in the NFLAT

Module 1: Money Matters	Module 2: Banking- Deposits, Credit and Payments
<ul style="list-style-type: none"> ♣ Types & functions of money ♣ Security features of bank notes <ul style="list-style-type: none"> ♣ Needs and Wants ♣ Income, expenditure and budgeting ♣ Assets, liabilities and Net worth ♣ Simple and Compound Interest ♣ Inflation, Time Value of Money ♣ Nominal and Real Rate of Return <ul style="list-style-type: none"> ♣ Saving and Investment ♣ Setting up a SMART Goal 	<ul style="list-style-type: none"> ♣ Bank Functions <ul style="list-style-type: none"> ♣ Current and Savings Accounts ♣ Term and Recurring Deposits <ul style="list-style-type: none"> ♣ Loans and Collateral ♣ Debit and Credit cards ♣ Fixed and Floating Rate Loans ♣ Equated Monthly Instalments <ul style="list-style-type: none"> ♣ Small Savings Products ♣ Advantages of Credit Score ♣ Payment and Settlement Systems
Module 3: Insurance – Risk and Rewards	Module 4: Investments- Stocks, Bonds and Mutual Fund
<ul style="list-style-type: none"> ♣ Concept of Insurance ♣ Fundamental Principles of Insurance ♣ Risk Premium and Sum Assured ♣ Insurance Products and Services <ul style="list-style-type: none"> ♣ Identifying Risk <ul style="list-style-type: none"> ♣ Pure and Financial Risk <ul style="list-style-type: none"> ♣ Risk Appetite ♣ Avoid, Ignore or Manage Risk ♣ Balancing Risk and Reward ♣ Behavioural Biases 	<ul style="list-style-type: none"> ♣ Fundamentals of Investment <ul style="list-style-type: none"> ♣ Diversification to manage risk ♣ Long-Term and Short-Term Goals <ul style="list-style-type: none"> ♣ Demat and Trading Account ♣ Role and functions of a Stock Exchange <ul style="list-style-type: none"> ♣ Primary and Secondary Market ♣ Basics of Mutual Fund
Module 5: Pension – Retirement Planning	Module 6: Financial Inclusion
<ul style="list-style-type: none"> ♣ Financial Goals and Life Stages <ul style="list-style-type: none"> ♣ Secure Financial Future ♣ Defined Benefit and Contribution <ul style="list-style-type: none"> ♣ National Pension System ♣ Accumulation and Distribution Phase <ul style="list-style-type: none"> ♣ Impact of Inflation ♣ Price of Procrastination ♣ Reverse Mortgage Loan 	<ul style="list-style-type: none"> ♣ Pradhan Mantri Jan Dhan Yojana ♣ Pradhan Mantri Suraksha Bima Yojana ♣ Pradhan Mantri Jeevan Jyoti Bima Yojana <ul style="list-style-type: none"> ♣ Atal Pension Yojana ♣ Sukanya Samriddhi Yojana ♣ Pradhan Mantri Vaya Vandana Yojana <ul style="list-style-type: none"> ♣ MUDRA Loans
Module 7: Tax System in India	Module 8: Consumer Protection
<ul style="list-style-type: none"> ♣ Understanding the Tax Structure <ul style="list-style-type: none"> ♣ Tax Authorities ♣ Direct and Indirect Taxes <ul style="list-style-type: none"> ♣ Types of Taxes ♣ Goods and Services Tax ♣ CGST, SGST and IGST 	<ul style="list-style-type: none"> ♣ Know Your Customer <ul style="list-style-type: none"> ♣ Unregulated Entities ♣ Identity and Information Security <ul style="list-style-type: none"> ♣ Investment Scams and Frauds <ul style="list-style-type: none"> ♣ Phishing ♣ Lottery and Email Scams ♣ Role of Reserve Bank of India and other authorities <ul style="list-style-type: none"> ♣ Grievance Redressal Mechanisms

Source: National Centre of Financial Education

The above table shows the syllabus made for the NFLAT that is administered in select registered schools.

8. Application of Bloom's Taxonomy in increasing financial and tax knowledge among youth

Educators at every level of academia set certain goals that are essential to be inculcated in the learning of a student. These levels can be easily segregated by using Bloom's taxonomy of learning. Bloom's taxonomy was first introduced in 1956 by Benjamin Bloom, and transformed in 2001, by Lorin Anderson and David Krathwohl. The stages of learning were initially in the form of Nouns (just an indication of what needs to be imbibed) to verbs (the action). The initial taxonomy included Knowledge, Comprehension, Application, Analysis, Synthesis and Evaluation. Anderson and Krathwohl (2001) have made the following changes to the taxonomy:

1. **Knowledge to Remembering** - The ability to recognize and recall the knowledge advanced.
2. **Comprehension to Understanding** - The ability to decipher the meaning of the knowledge advanced.
3. **Application to Applying** - The ability to implement the deciphered information.
4. **Analysis to Analyzing** - The ability to deduct the information into constituent parts and derive multiple conclusions.
5. **Synthesis to Evaluating** – The ability to have grounded ideas about the information.
6. **Evaluation to Creating** – The ability to convert the grounded idea based on the information into a working research idea, and draw conclusions from the idea.

A brief overview of Bloom's taxonomy and its role in the development of a curriculum to induce knowledge in a particular subject has been presented above. It can be

attested that students from primary till their secondary level are mostly educated to the level of applying the knowledge to a situation and producing correct answers for questions asked in the year-end examinations. Few schools with good infrastructure can induce higher-order thinking skills by devoting extra time to the students outside the regular curriculum. But it is not justified for the students all over the country who are kept bereft of this genre of education due to lack of infrastructure.

Importance of Epistemic skills

New Knowledge cannot be acquired without skills. Students must have the ability to construct, evaluate and utilise the knowledge. Students in schools and colleges are made to remember and partially understand concepts so that they can pass the assessment by applying the content remembered which is only partially understood. The stages of analysis, evaluation and creation are achieved once the student wants to go for higher education.

Hindu philosophy differentiates between valid and invalid knowledge, i.e., the knowledge acquired must have a practical value in life. Practical value can only be achieved if one can utilise the acquired knowledge to create something otherwise the knowledge remains invalid. Academia should be transformed so that the students are the ultimate users of knowledge and not the mere customers.

Bringing a change to the school system would be tough but it is essential. The Money Smart School Curriculum,

Financial Education Training Programme and Financial Awareness and Consumer Training are good initiatives but are dependent on the will of the school, and whether they want to inculcate it in their curriculum.

The National Financial Literacy Assessment test is not equally administered to all students, only schools that registered themselves are eligible for the test, but when it is included in the syllabus as mentioned in the Money Smart School Curriculum, all students will benefit.

The work appears to be in progress for the betterment of the education system, thus keeping given the New Education Policy 2020 and its aim to create holistic and multidisciplinary education following measures are suggested.

The Money Smart School Curriculum, Financial Education Training Programme and Financial Awareness and Consumer Training, National Financial Literacy Assessment test applies to the middle and secondary, which is an ultimate opportunity to apply Bloom's taxonomy into action for the welfare of the students.

The table below has been divided into two segments. The first three actions associated with Bloom's revised taxonomy which focuses on remembering, understanding and applying, can be done for the students in middle school (Class 6th till Class 8th) and the latter three actions namely analyzing, evaluating and creating can be inculcated in the secondary level (Class 9th till Class 12th).

Table 3: Use of Revised Blooms taxonomy for increasing Financial and Tax Knowledge

Bloom's Taxonomy	Suggestions
Remembering	<ul style="list-style-type: none"> ➤ The students from 6th to 10th grade can be introduced to taxation and financial knowledge through the inclusion of the Money Smart School Curriculum as designed by the National Centre for Financial Education and the National Financial Literacy Assessment Test. Though, currently it is voluntary and it might need some time to educate the teachers about finances and taxes.
Understanding	
Applying	<p style="text-align: center;">Suggestions</p> <ul style="list-style-type: none"> ➤ Hence, if some units are added in the general knowledge syllabus for the students between Class 6th and 8th as objective questions, training won't be required for the teachers but students will at least be acquainted with the concepts in an objective manner which will help them to recognise and recall the information, understand and finally be assessed on the acquired information. The CBSE, ICSE and State Boards can inculcate topics segregated by the NCFE for Money Smart School Curriculum and National Financial literacy Assessment Test.
Analyzing	<p style="text-align: center;">Suggestions</p> <ul style="list-style-type: none"> ➤ As the New Education Policy focuses on introducing multidisciplinary subjects, finances and taxes can become an essential part of the curriculum. ➤ The 9th and 10th students can be introduced to accountancy along with finance and taxation in simple terms as also mentioned in the Money Smart School Curriculum to acquaint them with what subjects they hope to choose in 11th and 12th ➤ The Money Smart School Curriculum focuses on only introducing the topics but if epistemic skills are to be increased, it is essential to make the syllabus more practical. ➤ The Higher Secondary Level must be to inculcate practical application of the knowledge acquired by the students. The assessment may be mostly based on practical questions with some objective questions. This will enhance the ability to apply the acquired knowledge about finances and taxes into practical situations. ➤ A practical roleplay between a financial expert and students can also be done to make the subject even more creative.
Evaluating	
Creating	

Source: Authors' own compilation

After the secondary level, the students have been equipped with enough knowledge to choose inter-disciplinary subjects in their Under-Graduate and Post-Graduate levels which would further help the purpose of the New Education Policy.

Implications of the suggestions made by the researcher in the table and paragraph above are mentioned below:

- An introduction to real-life concepts for the students.

- Practical idea about finances and taxes.
- As parents are involved in teaching their children at the middle school level, there are chances that most parents will also become financially and tax literate.
- The scope of teachers from commerce backgrounds will increase.
- Students will be able to make informed decisions regarding their choices in the 11th and 12th classes of

secondary education.

- Students will have practical knowledge about Finance and Taxes before entering College life which will be beneficial for them.
- This method can be applied to other subjects as well, such as fashion designing, interior designing, journalism, art and culture, drama and many more.
- It will create job opportunities for many people outside the mainstream education.

9. Conclusion

The Indian education system is transforming for good. The urge to land a secured job is a known devil, which is ironically chased by everyone. Thus, to facilitate the idea of securing uninterrupted education and landing a job at the end of undergraduate or post-graduation, the new education policy is rearranging the education system. An additional step in the curriculum is the introduction of financial and taxation concepts to the students. This would not only help the students to be aware of financial and taxation matters but also make informed decisions in the later parts of their careers. The revised Bloom's taxonomy has been the guiding light for most of the curriculum design which can be applied to the case of finances and tax education as well.

The initiatives by the National Centre of Financial Education have the potential to create a financially and tax-aware society of young individuals. The issue that persists is that only select children will be acquainted with these initiatives as the school can decide whether they want to participate, which means the registration is voluntary. Hence, it can be said that it still is a long way to go till, students all over the country are introduced to financial and tax concepts. The voluntary nature of these concepts must be eradicated and it must be made mandatory for all schools to educate their teachers and students regarding the concepts to make a society that is aware and can make decisions for themselves and their family members.

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