VALUE ADDED COURSES

1	Course Title	FINANCIAL LITERACY
2	Course Code	NBCM 106A
3	Typology of Course	VALUE ADDED COURSE (VAC)
4	Course Duration/ LTP (Lectures, Tutorials, Practical)	30 hours of lectures for Theory (1 credit = 15 hours of theory learning based on 3 hrs./week) (1 credit = 30 hours of practical based on 2 hrs./week) (1 credit = 15 hours of tutorials based on 1 hr./week) (1 Semester = 15 weeks)
5	Credits	2 Credits Theory = 2 credits
6	Max. Marks and Time	50 Marks (40 TH + 10 IA) 4X2.5 + 4 X 7.5 = 40 Marks a. The exam of this course will be of 2 hours duration. b. There will be no objective type questions.
7	Course Objectives	To create awareness in student about the need for possessing financial literacy education.
8	Course Outcomes	CO1. The students will be able to understand the importance of financial literacy and prepare financial plans and budgets. CO2. The student will be able to describe the importance of insurance services as social security measures.
9	Pedagogy of the Course Work	Class Room Lecture, Interactive sessions, PPT, Tutorials and Group Discussions, Case Studies etc.
10	Instructions for paper setters and candidates	Note : The question paper of each subject covering the entire course shall be divided into three sections Section A (10 marks) This section will have 6 short answer questions from the entire syllabus. Students are required to attempt 4 questions from this section. Each question will carry 5 marks; the total weightage being 20 marks. Section B (15 marks) This section will consist of essay type/numerical questions from Unit I of the syllabus. The candidate will be required to attempt two questions out of four questions. Each question will carry 10 marks; the total weightage being 30 marks. Section C (15 marks) This section will consist of essay type/numerical questions from Unit II of the syllabus. The candidate

		will be required to attempt two questions out of four questions. Each question will carry 10 marks; the total weightage being 30 marks.
11	**Course Content**	UNIT – I Introduction to Financial Planning and Budgeting: Meaning, importance and need for financial planning; Personal Budget. Family Budget, Business Budget; Procedure for financial planning and preparing budget; avenues for savings from surplus. Financial Literacy- Components of Financial Literacy- Financial Institutions : Meaning, Banking and Non-Banking Financial Institutions, UNIT – II Banking and Insurance: Meaning and Types of Banks, Various services offered by banks, types of bank deposit accounts, Formalities to open various types of bank accounts, KYC norms. Various types of Loans: Short-term, Medium term and Long term loans. Insurance it's meaning and types Life Insurance , Health Insurance Plan, Property Insurance ,General Insurance – Types.
12	**Suggested Readings**	• Avadhani, V A (2019), Investment Management , Mumbai: Himalaya Publishing House Pvt Ltd • Chandra, P (2012), Investment Game: How to Win . New Delhi: Tata McGraw Hill Education. • Kothari , R (2010), financial Services in India: Concept and application. New Delhi: Sage Publication India PvtLtd • Milling B. E, (2003), The Basics of Finance: Financial Tools for Non Financial Managers, Indiana : Universe Company. • Zokaityte , A (2017), Financial Literacy Education. London: Palgrave Macmillan.

1	Course Title	ISSUES IN INDIAN COMMERCE
2	**Course Code**	NBCM 106B
3	**Typology of Course**	VALUE ADDED COURSE (VAC)
4	**Course Duration/ LTP (Lectures, Tutorials, Practical)**	30 hours of lectures for Theory (1 credit = 15 hours of theory learning based on 3 hrs./week) (1 credit = 30 hours of practical based on 2 hrs./week) (1 credit = 15 hours of tutorials based on 1 hr./week) (1 Semester = 15 weeks)
5	**Credits**	2 Credits Theory = 2 credits
6	**Max. Marks and Time**	50 Marks (40 TH + 10 IA)

		4X2.5 + 4 X 10 = 50 Marks a. The exam of this course will be of 2 hours duration. b. There will be no objective type questions.
7	**Course Objectives**	To enable the students to acquire basic knowledge of different issues faced in progress and prospects of commerce in India.
8	**Course Outcomes**	CO1. Develop ideas of the basic characteristics of Indian economy, its potential on natural resources. CO2. Understand the importance, causes and impact of population growth and its distribution, translate and relate them with economic development. CO3. Grasp the importance of planning undertaken by the government of India, have knowledge on the various objectives, failures and achievements as the foundation of the ongoing planning and economic reforms taken by the government.
9	**Pedagogy of the Course Work**	Class Room Lecture, Interactive sessions, PPT, Tutorials and Group Discussions, Case Studies etc.
10	**Instructions for paper setters and candidates**	Note : The question paper of each subject covering the entire course shall be divided into three sections Section A (10 marks) This section will have 6 short answer questions from the entire syllabus. Students are required to attempt 4 questions from this section. Each question will carry 5 marks; the total weightage being 20 marks. Section B (15 marks) This section will consist of essay type/numerical questions from Unit I of the syllabus. The candidate will be required to attempt two questions out of four questions. Each question will carry 10 marks; the total weightage being 30 marks. Section C (15 marks) This section will consist of essay type/numerical questions from Unit II of the syllabus. The candidate will be required to attempt two questions out of four questions. Each question will carry 10 marks; the total weightage being 30 marks.
11	**Course Content**	UNIT-I Foreign Direct Investment: Concept, Historical Perspective, Incentives for Attracting Foreign Capital, Implication for Indian industry, Role of Foreign Investment Promotion Board (FIPB) – Automatic Route and Sectoral Limits, Difference between FDI and Foreign Portfolio Investment (FPI). "Make in India" An Initiative of Government of India, Objectives, Sectors in Focus and Issues & Challenges ahead. UNIT-II Infrastructure: Growth of Infrastructure- Energy, Transport and

		Communication. Public-Private Partnership (PPP) in Infrastructure Development in India, Bottlenecks, Models - Built Operate and Transfer (BOT), Built Operate Levy and Transfer (BOLT). Stock Exchanges in India: Organization, Nature, Functions, Benefits, Growth, Trading in Stock Markets- Electronic Trading, Commodity Exchanges in India. Investors Protection in India- Need, and Initiatives by the Central Government.
12	**Suggested Readings**	• Indian Economy - Datt and Sundharam, S Chand and Co. NewDelhi • Indian Economy - M.B. Shukla, Taxman Publication, NewDelhi • India Transport Report, National Transport Development Committee Report, Routledge, Tolstoy Marg, NewDelhi • Financial Markets Institutions and Financial Services, C Gomez–Prentice-Hall. • Principles of Business Organisation, by Y.K. Bhushan, Sultan Chand & Co, NewDelhi • Guruswamy. S – Global Financial Institutions, Tata McGraw HillsIndia. • Khan.M.Y.- Indian Financial Systems - Tata McGraw HillsIndia.