

## B.COM – PROGRAM

### Regulations for Bachelor of Commerce, Bachelor of Commerce with Honour, B.Com (Hons)

SL NO	Course Code	Title of the Course	Category of Course	Teaching Hours per Week (L+T+P)	SEE	CIE	Total Marks	Credits
1	Lang.1.1	Language-I	AECC	3+1+0	60	40	100	3
2	Lang.1.2	Language-II	AECC	3+1+0	60	40	100	3
3	B.Com.1.1	Financial Accounting	DSC-1	3+0+2	60	40	100	4
4	B.COM.1.2	Management Principles and Applications	DSC-2	4+0+0	60	40	100	4
5	B.COM.1.3	Corporate Administration	DSC-3	4+0+0	60	40	100	4
6	B.COM.1.4	Digital Fluency in Accounting with Tally	SEC-SB	1+0+2	60	40	100	2
7	B.COM.1.5	<b>Any one of the following:</b> Personal Finance and Planning	OEC-1	3+0+0	60	40	100	3
8	B.COM.1.6	Yoga	SEC-VB	0+0+2	-	50	50	1
9	B.COM.1.7	Health & Wellness	SEC-VB	0+0+2	-	50	50	1
<b>SUB TOTAL (A)</b>					<b>420</b>	<b>380</b>	<b>800</b>	<b>25</b>

Name of the Program: B. Com		
Course Code :1.1		
Name of the Course: Financial Accounting		
Course Credit	No. of Hour per week	Total Number of Teaching Hours
4 Credits	4 Hrs	56
Pedagogy:	Classroom Lecture, Problem Solving, Flipped Learning, Accounting with Tally	
Learning /Course Objective	To facilitate students to acquire conceptual knowledge of the financial accounts and to impart skills for recording various kinds of business transactions.	
Module 1: Theoretical Framework of Financial Accounting - 08 Hours		
Introduction – Meaning and Definition – Significance of Accounting – Functions of Accounting– Users of Accounting Information - Accounting Principles – Accounting Concepts and Accounting Conventions- Accounting equations, Problems on Accounting Equations - Bank Reconciliation statement using tally- Bills of Exchange using tally- Final Accounts- problems(vertical statement) Accounting Standards: List of Indian Accounting Standards.		
Module 2: Conversion of Single Entry into Double Entry System - 12 Hours		
Need for Conversion – steps in conversion- ascertainment of capital- total sales- total purchases – Cash andbank balances – stock – Bills Receivable – Bills payable –Preparation of Final accounts – Trading and Profit& Loss Account and Balance Sheet		
Module 3: Hire Purchase Accounting- 12 Hours		

Meaning of Hire Purchase and Instalment Purchase System- Hire Purchase v/s sale – differences between Hire Purchase and Instalment system, meaning of Some important technical terms – Hire Purchase Agreement – Hire Purchase Price – Cash Price – Hire Purchase Charges – Net Hire Purchase Price – Net Cash Price – Calculation of Interest – Calculation of Cash Price – Journal Entries and Ledger Accounts in the books of Hire Purchaser and Hire Vendor (Asset Accrual Method only and excluding repossession).
<b>Module 4: Departmental Accounts</b> <b>11 Hours</b>
Meaning, Objectives, basis of apportionment of common expenses among different departments- Preparation of Trading and Profit and Loss Account in Columnar form-preparation of balance sheet in horizontal format – (Including Inter Departmental Transfers at cost price only.
<b>Module 5: Branch Accounts</b> <b>13 Hours</b>
Branches - Dependent Branches – Features – Supply of Goods at Cost Price - Invoice Price – Branch Account in the books of Head Office (Debtors System Only

### Skill Development

- Prepare a Bank Reconciliation Statement of a Sole trading concern.
- Auditor's interaction / Guest Lecture with regard to conversion of Single Entry System of Book keeping into Double Entry System of Book keeping.
- Auditor's interaction / Guest Lecture with regard to Amalgamation of Firms.
- Collection of Hire Purchase Agreement specimen and calculation of Interest.
- Collect accounting information about any organization and prepare its departmental accounts.

### Learning/Course Outcomes

- CO 1. Prepare Bank Reconciliation Statement of a Sole trading concern.
- CO 2. Draft a Hire Purchase Agreement and calculate Interest on amount due.
- CO 3. Prepare Departmental Accounts of a company after the data collection
- CO 4. Understand the concept of bills of exchange, discounting and dishonor of bills

**Books for Reference****Recent Edition Books**

1. T. S. Grewal.- Introduction to Accounting
2. Arulanandam & Raman – Financial Accounting – I, HPH
3. S P Jain and K. L. Narang : Financial Accounting- I, Kalyani Publishers
4. S. Jayapandian: Financial Accounting from Zero.
5. Soundarrajan & K. Venkataramana, Financial Accounting, SHBP.
6. Dr. S.N. Maheswari: Financial Accounting, Vikas Publications
7. S.P. Jain and K.L.Narang: Advanced Accountancy, Kalyani Publishers
8. M.C. Shukla and Grewel, Advanced Accounting , S Chand
9. P.C. Tulsian: Financial Accounting, Tata McGraw Hill
10. Radhaswamy and R.L. Gupta: Advanced Accounting , Sultan Chand
11. Dr. A. Jaffarulla: Financial Accounting, Vrinda Publications
12. Dr.B. Chandrashekara, Dr.K.Ramachandra, Prof.Y.Govindappa: Financial Accounting, International Book House

<b>Name of the Program:</b> Bachelor of Commerce (B.Com.)		
<b>Course Code:</b> B.Com. 1.2		
<b>Name of the Course:</b> Management Principles and Applications		
<b>Course Credits</b>	<b>No. of Hours per Week</b>	<b>Total No. of Teaching Hours</b>
4 Credits	4 Hrs	56 Hrs
<b>Pedagogy:</b> Classrooms lecture, Case studies, Group discussion, Role play, Flipped Learning		
<b>Learning/Course Objective:</b> <ul style="list-style-type: none"> <li>a) Understand and identify the different theories of organizations, which are relevant in the present context.</li> <li>b) Design and demonstrate the strategic plan for the attainment of organizational goals.</li> <li>c) Differentiate the different types of authority and choose the best one in the present context.</li> <li>d) Compare and choose the different types of motivation factors and leadership styles.</li> <li>e) Choose the best controlling techniques for better productivity of an organization.</li> </ul>		
<b>Syllabus:</b>		<b>Hours</b>
<b>Module 1: Introduction to Management</b>		<b>12</b>
Introduction-Meaning and importance of Management-Managerial Functions- Essence of Management -Evolution of the Management thoughts: Classical organizational theories-Neo- Classical theories-Modern organizational theories.		
<b>Module 2: Planning and Organizing</b>		<b>10</b>

Introduction-Meaning-Nature-Purpose-Types of Plans-Planning process Introduction-Meaning-Concept and Process of Organizing – An overview-Span of management-Different types of authority (line, staff and functional)-Decentralization- Delegation of authority; Formal and Informal Structure-Principles of Organizing; Network Organization Structure (Concept )	
<b>Module 3: Staffing and Directing</b>	<b>12</b>
<b>Staffing : Introduction</b> - Concept of Staffing-Staffing Process <b>Directing:</b> Concept of Directing and Principles of Directing <b>Leadership:</b> Concept- Importance- Leadership Styles. <b>Motivation:</b> Concept- Importance-extrinsic and intrinsic motivation-Major Motivation theories: Content Theories (Maslow's Need-Hierarchy Theory-Hertzberg's Two-factor, Theory-Vroom's Expectation Theory and Mc Clelland Theory), Process Theory (operant conditioning, equity, goal, and expectancy)	
<b>Module 4: Coordination and Controlling</b>	<b>12</b>
<b>Coordination:</b> Meaning-Nature-Importance-Principles of Coordination. <b>Control:</b> Concept-Process-Limitations-Principles of Effective Control-Major Techniques of control – Ratio Analysis, ROI, Budgetary Control, EVA, PERT/CPM, Emerging issues in Management	
<b>Module 5: Strategic Management</b>	<b>10</b>
Strategic Management: Concept of strategy, policy and strategy, Strategic plan, levels of strategy, strategic management process.	

### Skill Development

- Make profile of any three leading contributors of management thoughts.
- Visit any business organization and collect the information on types of planning adopted by them.
- Analyze the leadership styles of any select five companies of different sectors.
- Any other activities, which are relevant to the course.

### Learning/ Course Outcomes

- Understand and identify the different theories of organizations, which are relevant in the present context
- Design and demonstrate the strategic plan for the attainment of organizational goals
- Differentiate the different types of authority and chose the best one in the present context
- Compare and chose the different types of motivation factors and leadership styles
- Choose the best controlling techniques for better productivity of an organization

## Books for Reference

### Recent Edition Books

1. Harold Koontz and Heinz Weihrich Essentials of Management: An International and Leadership Perspective, McGraw Hill Education, 10<sup>th</sup> Edition.
2. Stephen P Robbins and Madhushree Nanda Agrawal Fundamentals of Management: Essential Concepts and Applications, Pearson Education, 6<sup>th</sup> Edition.
3. James H. Donnelly, Fundamentals of Management, Pearson Education, 7<sup>th</sup> Edition.
4. B.P. Singh and A.K. Singh Essentials of Management, Excel Books
5. P C Tripathi & P N Reddy Principles of Management, TMH Publications, 3<sup>rd</sup> Edition.
6. Koontz Harold Essentials of Management, Tata McGraw Hill.

<b>Name of the Program:</b> Bachelor of Commerce (B.Com.)		
<b>Course Code:</b> B.Com. 1.3		
<b>Name of the Course:</b> Corporate Administration		
<b>Course Credits</b>	<b>No. of Hours per Week</b>	<b>Total No. of Teaching Hours</b>
<b>4 Credits</b>	<b>4 Hrs</b>	<b>56 Hrs</b>
<b>Pedagogy:</b> Classrooms lecture, Case studies, Group discussion, Report Analysis , Field work etc.,		
<b>Learning/Course Objectives:</b> <ul style="list-style-type: none"><li>u) Understand the framework of Companies Act of 2013 and different kind of companies.</li><li>v) Identify the stages and documents involved in the formation of companies in India.</li><li>w) Analyze the role, responsibilities and functions of Key management Personnel in Corporate Administration.</li><li>x) Examine the procedure involved in the corporate meeting and the role of company secretary in the meeting.</li><li>y) Evaluate the role of liquidator in the process of winding up of the company.</li></ul>		

<b>Syllabus:</b>		<b>Hours</b>
<b>Module 1:</b>	<b>Introduction to Company</b>	<b>12</b>
Meaning -Definition –Features-Steps in formation of Joint Stock Company-High Lights of Companies Act 2013. Kinds of Companies : One Person Company -Private Company- Public Company-Company limited by Guarantee-Company limited by Shares-Holding Company-Subsidiary Company-Government Company-Associate Company-Small Company-Foreign Company-Global Company-Body Corporate-Listed Company.		
<b>Module 2:</b>	<b>Formation of a Company</b>	<b>14</b>
Promotion Stage: Meaning of Promoter – Position of Promoter & Functions of Promoter. Incorporation Stage: Meaning & contents of Memorandum of Association and Articles of Association – Certificate of Incorporation Subscription Stage: Meaning & contents of Prospectus – Statement in lieu of Prospectus and Book Building. Commencement Stage: Document to be filed-e-filing- Register of Companies. Certificate of Commencement of Business		
<b>Module 3:</b>	<b>Company Administration</b>	<b>14</b>
Key Managerial Personnel: Managing Director-Whole time Directors-Companies Secretary-Chief Financial Officer-Resident Director-Independent Director-Auditors [Appointment – Powers - Duties & Responsibilities]. Committees: Audit Committee-CSR Committee.		
<b>Module 4:</b>	<b>Corporate Meetings</b>	<b>08</b>
Corporate Meetings: Types of Meeting-Annual General Meeting -Extraordinary General Meetings-Board Meetings and Resolutions-Requisites of a valid meeting		
<b>Module 5: Company Winding Up</b>		



Types of winding up: Winding up by the Court -Voluntary winding up (members voluntary winding up and creditors voluntary winding up) – Winding up subject to the Supervision of the Court.

Liquidator - Duties- Powers and Liabilities.

### **Skill Development:**

1. Collect the Companies Act 2013 from the Ministry of Corporate Affairs website and prepare the highlights of the same.
2. Visit any Registrar of the Companies, find out the procedure involved in the formation of the companies.
3. Visit any Company and discuss with Directors of the same on role and responsibilities and prepare report on the same.
4. Collect the copy of notice of the Meeting and Resolutions, Prepare the dummy copy of Notice and resolutions.
5. Contact any official liquidator of an organization and discuss the procedure involved on the same and prepare report.
6. Any other activities, which are relevant to the course.

### **Learning /Course Outcomes**

- CO 1. Prepare Agenda and Minutes of Meeting
- CO 2. Discuss the annual report of a company.
- CO 3. List the CSR activities of a few companies
- CO 4. Understand the role of a Company Secretary

### **Books for Reference**

Recent Edition

1. S.N Maheshwari; Elements of Corporate Law, HPH.
2. Balchandran – Business Law for Management HPH
3. Dr. B.G. Bhaskar, K.R. Mahesh Kumar – Corporate Administration, VBH
4. Dr. P.N. Reddy and H.R. Appanaiah: Essentials of Company Law and Secretarial Practice, HPH.
5. M.C. Shukla & Gulshan: Principles of Company Law.
6. K. Venkataramana, Corporate Administration, SHBP.
7. N.D. Kapoor: Company Law and Secretarial Practice, Sultan Chand.
8. C.L Bansal: Business and Corporate Law
9. M.C. Bhandari: Guide to Company Law Procedures, Wadhwa Publication.
10. S.C. Kuchal: Company Law and Secretarial Practice.
11. S.C. Sharma : Business Law, I.K. International Publishers
12. S.N Maheshwari ; Elements of Corporate Law, Vikas Publishers.

## SEMESTER-II

<b>SL NO</b>	<b>CourseCode</b>	<b>Title of the Course</b>	<b>Categor yof Course</b>	<b>Teaching Hours per Week (L+T+P)</b>	<b>SEE</b>	<b>CIE</b>	<b>Total Marks</b>	<b>Credit s</b>
10	Lang.2.1	Language –I	AECC	3+1+0	60	40	100	3
11	Lang.2.2	Language – II	AECC	3+1+0	60	40	100	3
12	B.COM.2.1	Advanced Financial Accounting	DSC-4	3+0+2	60	40	100	4
13	B.COM.2.2	Principles of Marketing	DSC-5	3+0+2	60	40	100	4
14	B.COM.2.3	Business Statistics	DSC-6	4+0+0	60	40	100	4
15	B.COM.2.4	Financial Literacy	OEC	3+0+0	60	40	100	3
16	B.COM.2.5	Environmental Studies	AECC	2+0+0	60	40	100	2
17	B.COM.2.6	Sports	SEC-VB	0+0+2	-	50	50	1
18	B.COM.2.7	NCC/NSS/R&R(S&G)/ Cultural	SEC-VB	0+0+2	-	50	50	1
<b>SUB TOTAL (B)</b>					<b>420</b>	<b>380</b>	<b>800</b>	<b>25</b>

<p style="text-align: center;"><b>Name of the Program: B. Com</b></p> <p>Course Code :2.1</p> <p><b>Name of the Course: Advanced Financial Accounting</b></p>		
<b>Course Credit</b>	<b>No. of Hour per week</b>	<b>Total Number of Teaching Hours</b>
<b>4 Credits</b>	4 Hrs	56
<b>Pedagogy:</b>	Classroom Lecture, Problem Solving, Flipped Learning, Accounting with Tally	
<b>Learning /Course Objective</b>	<b>Learning /Course Objective:</b> The objective of this subject is to make the students familiar with the accounting procedures for different types of businesses and to impart skills for recording various kinds of business transactions.	
<b>Module 1: Consignment Accounts</b>		<b>09 Hours</b>
Introduction – Meaning – Consignor – Consignee – Goods Invoiced at Cost Price – Goods Invoiced at Selling Price – Normal Loss – Abnormal Loss – Valuation of Stock – Stock Reserve – Journal Entries –Ledger Accounts in the books of Consignor and Consignee. Consignment Accounts using tally.		
<b>Module 2: Accounting for Joint Ventures</b>		<b>12 Hours</b>

Introduction – Meaning – Objectives – Distinction between Joint Venture and Consignment – Distinction between Joint Venture and Partnership – Maintenance of Accounts in the books of co-ventures – Maintaining Separate Books for Joint Venture – Preparation of Memorandum Joint Venture - Problems.	
<b>Module 3: Royalty Accounts</b>	<b>12 Hours</b>
Meaning and definition – Technical Terms – Royalty – Landlord – Tenant – Minimum Rent – Short Workings – Recoupment of Short Working under (Fixed Period) restrictive and non-restrictive (Floating Period) Recoupment within the Life of the Lease – Treatment of Strike and Stoppage of work – Accounting Treatment in the books of Lessee and lessor – journal entries and Ledger Accounts including minimum rent account.	
<b>Module 4: Amalgamation of Firms</b>	<b>10 Hours</b>
Meaning – Objectives - Revaluation Account – Goodwill Account – Combined Capital Account – New Firm Account – Passing of Journal Entries – Preparation of Ledger accounts - In the books of Amalgamated Firm – Combined Journal Entries – Preparation of Ledger accounts - Amalgamated Balance Sheet – Treatment of Assets and Liabilities not taken over – Treatment of Unrecorded Assets and Liabilities – Treatment of Contingent Liabilities.	
<b>Module 5: Conversion of Partnership Firm into a Limited Company</b>	<b>13 Hours</b>
Meaning – Objectives of Conversion - Purchase Consideration – Methods of Calculation of Purchase Consideration - Mode of Discharge of Purchase Consideration - Lump Sum Method- Net Assets Method -Net Payment Method -Ledger Accounts in the Books of Vendor – Incorporation Entries in the Books of Purchasing Company, Preparation of Balance Sheet in Vertical form.	

## SKILL DEVELOPMENT

- Preparation of different schedules with reference to final accounts of Banking Companies
- Preparation of financial statement of Life Insurance Company
- Preparation of financial statement of General Insurance Company

### **Learning Outcome/Course Outcome**

- CO 1. Understand the various concepts in advanced financial accounting
- CO 2. Prepare different schedules with reference to final accounts of Banking Companies
- CO 3. Prepare financial statement of Life Insurance Company
- CO 4. Prepare financial statement of General Insurance Company

### **BOOKS FOR REFERENCE**

1. S.P. Jain and K.L. Narang, Advanced Accountancy, Kalyani Publication, 2017.
2. R.L. Gupta, Advanced Accountancy, Sultan Chand, Seventeenth Edition, 2017.
3. Shukla and Grewal, Advanced Accountancy, Sultan Chand, 2016
4. Made Gowda, Advanced Accounting, Himalaya Publication House, First Edition, 2015.
5. Jawaharlal, Managerial Accounting, Himalaya Publication House, Fourth Edition, 2012.
6. S.N. Maheswari, Advanced Accountancy volume II, Vikas Publishers, Tenth Edition, 2010.

<b>Name of the Program:</b> Bachelor of Commerce (B.Com.)		
<b>Course Code:</b> B.Com. 2.2		
<b>Name of the Course:</b> Principles of Marketing		
<b>Course Credits</b>	<b>No. of Hours per Week</b>	<b>Total No. of Teaching Hours</b>
<b>4 Credits</b>	<b>4 Hrs</b>	<b>56 Hrs</b>
<b>Pedagogy:</b> Classrooms lecture, Case studies, Group discussion, Flipped Learning , Field work etc.,		
<b>Learning/Course Objectives</b>		
a) Understand the basic concepts of marketing and asses the marketing environment. b) Analyse the consumer behaviour in the present scenario and marketingsegmentation. c) Discover the new product development & identify the factors affecting the price of aproduct in the present context. d) Judge the impact of promotional techniques on the customers & importance ofchannels of distribution. e) Outline the recent developments in the field of marketing.		
<b>Syllabus:</b>		<b>Hours</b>
<b>Module 1: Introduction to Marketing</b>		<b>12</b>
Introduction-Nature-Scope-Importance of Marketing; Concepts & Approaches of Marketing: Need-Want-Demand-Customer Value-Customer Creation; Evolution ofmarketing; Selling vs Marketing.		
<b>Module 2: Marketing Environment</b>		<b>12</b>
<b>Marketing Environment:</b> Characteristics, Components, and Reasons for scanning of Marketing Environment. <b>Marketing Mix:</b> Marketing Mix Components <b>Segmentation:</b> Bases for Market Segmentation –Target Market :Targeting Strategies Positioning: Undifferentiated marketing and Concentrated Marketing.		
<b>Module 3: Product and Pricing</b>		<b>12</b>
<b>Product:</b> Concept ,Importance-Product Classifications-Concept of Product Mix; Branding-Packaging and Labelling; Product-Support Services; Product life-cycle; New ProductDevelopment Process; Consumer adoption process. <b>Pricing:</b> Significance. Factors affecting price of a product. Pricing policies and strategies.		
<b>Module 4: Promotion and Distribution</b>		<b>12</b>

<b>Promotion:</b> Nature and importance of promotion; Communication process; Types of promotion: advertising, personal selling, public relations & sales promotion, and their distinctive characteristics; Promotion mix and factors affecting promotion mix decisions. <b>Distribution Channels and Physical Distribution:</b> Channels of distribution - meaning and importance; Types of distribution channels; Functions of middle man; Factors affecting choice of distribution channel; Wholesaling and retailing; Types of Retailers; e-retailing, Physical Distribution.		
<b>Module 5:</b>	<b>Recent Developments in Marketing</b>	<b>08</b>
Social Marketing, online marketing, direct marketing, services marketing, green marketing, Rural marketing; Consumerism, Search Engine Marketing-Mobile Marketing- Marketing Analytics-Social Media Marketing-Email Marketing-Live Video Streaming Marketing-Network Marketing, any other recent developments in Marketing.		





**Skill Development Activities:**

- Analyze the marketing environment of your locality and identify need, wants & purchasing power of customers.
- Visit any organization and collect the information towards pricing of the products.
- Identify a product and study the product life cycle
- Identify the recent developments in the field of marketing.
- Any other activities, which are relevant to the course.

**Learning /Course Outcomes**

- **CO1** .Identify core concepts of marketing and the product life cycle
- CO 2. Identify the role of advertising and sales promotion in marketing a product
- CO 3. Identify marketing mix strategies of a business
- CO 4. Apply knowledge on current trends and practices in marketing product.

**Books for Reference****Recent Edition**

1. Philip Kotler, Principles of Marketing. 13th edition. Pearson Education.
2. Saxena Rajan, Marketing Management, Tata McGraw-Hill Publishing Company Ltd., New Delhi. Fifth Edition.
3. Kumar Arun & Meenakshi N , Marketing Management, Vikas Publishing House Pvt. Ltd., New Delhi. Third Edition
4. Panda Tapan , Marketing Management, Excel books, New Delhi, Second Edition.
5. Michael, J. Etzel, Bruce J. Walker, William J Stanton and Ajay Pandit. Marketing: Concepts and Cases. (Special Indian Edition), McGraw Hill Education
6. William D. Perreault, and McCarthy, E. Jerome., Basic Marketing. Pearson Education.
7. Majaro, Simon. The Essence of Marketing. Pearson Education, New Delhi.
8. Iacobucci and Kapoor, Marketing Management: A South Asian Perspective. Cengage Learning.
9. Chhabra, T.N., and S. K. Grover. Marketing Management. Fourth Edition.

Name of the Program: B.Com		
Course Code :2.3		
Name of the Course: Business Statistics		
Course Credit	No. of Hour per week	Total Number of Teaching Hours
4 Credits	4 Hrs	56
Pedagogy:	Classroom Lecture, Problem Solving, Flipped Learning, Application of Ms Excel.	
Learning /Course Objective	The objective is to familiarize the students with the application of statistical techniques for analyzing data for research purposes.	
Module – 1: Introduction to Statistics and Research		10 Hrs
Introduction to Statistics: meaning, definition, importance, functions, scope and limitations of statistics.		
Introduction to Research: meaning, definition, purpose, scope, types, objectives of research. Steps in research.		
Collection of Data: meaning of data, types of data, methods of collecting primary data, Questionnaire, qualities of a good questionnaire, sources of secondary data, techniques of data collection (census and sampling techniques). Prepare a questionnaire and collect data on demography		
Classification of Data: meaning, objectives, methods of classification of data, formation of frequency distribution.		
Tabulation and Diagrammatic Representation		
Module 2: Index Numbers		10Hrs
Meaning & Definition - Characteristics – Uses and Limitations - Classification of index numbers – Construction of Index Numbers – Method of constructing Index Numbers – Simple Aggregative Method – Simple Average of Price relative method – Weighted index Number– Fisher’s Ideal method (including TRT & FRT) – Consumer Price Index – Meaning & Need - Aggregate Expenditure Method & Family Budget Method - Chain Index Numbers– Base shifting and Deflating the Index Numbers -Problems.		
Module – 3: Measures Of Central Tendency And Dispersion		Hrs: 13 Hrs

Central Tendency: Meaning and Definition, importance of an average, requisites of a good measure of central tendency, Types of averages – Arithmetic Mean (Simple and Weighted), Median, Mode. Problems on the use of appropriate measure of Central Tendency.

Graphical representation of median and mode – gives, histogram, smoothed frequency curve and frequency polygon.

Dispersion: Meaning & Definition, importance of dispersion, requisites of dispersion, Types of dispersion - Range, Quartile Deviation, Mean Deviation, Standard Deviation, Co-efficient of Variation and Variance. Problems on the use of appropriate measure of Dispersion.

**Module – 4: Correlation and Regression Analysis**

**Hrs: 13 Hrs**

Correlation: Meaning and Definition - Uses – Types – Karl Pearson's coefficient of correlation, probable error, Spearman's Rank Correlation Coefficient.

Regression: Meaning, Uses, properties of regression coefficients, Regression lines, Regression Equations. Correlation Coefficient through Regression Coefficient.

**Module – 5: Time Series**

**10 Hrs**

Introduction – Meaning, Uses, Components of Time Series, computation of trend values by the method of moving averages, fitting a straight line trend by the method of least squares (when  $\sum X = 0$ ) including Graphical representation.

**Skill Development**

- Prepare a questionnaire and collect data on demography
- Tabulation of demography of customers visiting a store.
- Application of suitable measures of central tendency and dispersion to analyse and interpret the industrial data.
- Research project

**Learning/Course Outcomes**

CO 1. Prepare a questionnaire and collect data on demographic profile of a sample

CO 2. Tabulation of demography of customers visiting a store.

CO 3. Use of appropriate diagrams for presentation of data

CO 4. Application of suitable measures of central tendency and dispersion to analyse and interpret data.

**Books for Reference**

**Recent Edition Books**

1. S P Gupta: Statistical Methods- Sultan Chand Publishers.
2. R. S. N Pillai and Bagavati: Business Statistics: S. Chand Publishers.
3. P.C. Tulsian and Bharat Jhunjunwala: Business Statistics- S. Chand Publishers.
4. Agarwal and Bharadwaj: Statistical Methods: Kalyani Publishers.
5. S.C Gupta: Business Statistics, Himalaya Publishing House.
6. Ellahance : Statistical Methods.

<b>Name of the Program:</b> Bachelor of Commerce (B.Com)		
<b>Course Code:</b> B.Com. 2.4 (Open Elective Course)		
<b>Name of the Course:</b> Financial Literacy		
<b>Course Credits</b>	<b>No. of Hours per Week</b>	<b>Total No. of Teaching Hours</b>
<b>3 Credits</b>	<b>3 Hrs</b>	<b>42 Hrs</b>
<b>Pedagogy:</b> Classroom's lecture, Case studies, Group discussion, Seminar & field work etc.,		
<b>Learning/Course Objective:</b> <ol style="list-style-type: none"> <li>1. Describe the importance of financial literacy and list out the institutions providing financial services;</li> <li>2. Prepare financial plan and budget and manage personal finances;</li> <li>3. Open, avail, and manage/operate services offered by banks;</li> <li>4. Open, avail, and manage/operate services offered by post offices;</li> </ol> Plan for life insurance and property insurance & select instrument for investment in shares		
<b>Syllabus:</b>		<b>Hours</b>
<b>Module No. 1: Introduction</b>		<b>07</b>
Meaning, importance and scope of financial literacy; Prerequisites of Financial Literacy – level of education, numerical and communication ability; Various financial institutions – Banks, Insurance companies, Post Offices; Mobile App based services. Need of availing of financial services from banks, insurance companies and postal services.		
<b>Module No. 2: Financial Planning and Budgeting</b>		<b>07</b>
Concept of economic wants and means for satisfying these needs; Balancing between economic wants and resources; Meaning, importance and need for financial planning; Personal Budget, Family Budget, Business Budget and National Budget; Procedure for financial planning and preparing budget; Budget surplus and Budget deficit, avenues for savings from surplus, sources for meeting deficit.		
<b>Module No. 3: Banking Services</b>		<b>10</b>

Types of banks; Banking products and services – Various services offered by banks; Types of bank deposit accounts – Savings Bank Account, Term Deposit, Current Account, Recurring Deposit, PPF, NSC etc.; Formalities to open various types of bank accounts, PAN Card, Address proof, KYC norm; Various types of loans – short term, medium term, long term, micro finance, agricultural etc. and related interest rates offered by various nationalized banks and post office; Cashless banking, e-banking, Check Counterfeit Currency; CIBIL, ATM, Debit and Credit Card, and APP based Payment system; Banking complaints and Ombudsman

**Module No. 4: Financial Services from Post Office**

**08**

Post office Savings Schemes: Savings Bank, Recurring Deposit, Term Deposit, Monthly Income Scheme, Kishan Vikas Patra, NSC, PPF, Senior Citizen Savings Scheme (SCSS), Sukanya Samriddhi Yojana/ Account (SSY/SSA); India Post Payments Bank (IPPB). Money Transfer: Money Order, E-Money order. Instant Money Order, collaboration with the Western Union Financial Services; MO Videsh, International Money Transfer Service, Electronic Clearance Services (ECS), Money gram International Money Transfer, Indian Postal Order (IPO).

**Module 5: Protection Related Financial Services**

**10**

**Insurance Services:** Life Insurance Policies: Life Insurance, Term Life Insurance, Endowment Policies, Pension Policies, ULIP, Health Insurance and its Plans, Comparison of policies offered by various life insurance companies. Property Insurance: Policies offered by various general insurance companies. Post office life Insurance Schemes: Postal Life Insurance and Rural Postal Life Insurance (PLI/RPLI). Housing Loans: Institutions providing housing loans, Loans under Pradhanmantri Awas Yojana – Rural and Urban.

**Skill Development Activities:**

- Visit banks, post offices, and insurance companies to collect information and required documents related to the services offered by these institutions and to know the procedure of availing of these services.
- Fill up the forms to open accounts and to avail loans and shall attach photocopies of necessary documents.
- Prepare personal and family budget for one/six/ twelve month on imaginary figures.
- Make a list of Insurance Companies and the schemes
- Any other activities, which are relevant to the course.

Learning /Course Outcomes:

CO.1: Prepare Personal Budget

CO 2: Understand the Different Investment avenues

CO3: Understand Banking Operations

**Books for Reference :****Recent Edition**

1. Avadhani, V. A. (2019). Investment Management. Mumbai: Himalaya Publishing House Pvt. Ltd.
2. Chandra, P. (2012). Investment Game: How to Win. New Delhi: Tata McGraw Hill Education.
3. Kothari, R. (2010). Financial Services in India-Concept and Application. New Delhi: Sage Publications India Pvt. Ltd.
4. Milling, B. E. (2003). The Basics of Finance: Financial Tools for Non-Financial Managers. Indiana: universe Company.
5. Mittra, S., Rai, S. K., Sahu, A. P., & Starn, H. J. (2015). Financial Planning. New Delhi: Sage Publications India Pvt. Ltd.
6. Zokaityte, A. (2017). Financial Literacy Education. London: Palgrave Macmillan.