



**Vivekanand Education Society's  
College of Arts, Science and Commerce  
(Autonomous)**

**Sindhi Society, Chembur, Mumbai, Maharashtra – 400 071.**

***Accredited by NAAC "A Grade" in 3<sup>rd</sup> Cycle - 2017  
Best College Award – Urban Area, University of Mumbai (2012-13)  
Recipient of FIST Grant (DST) and STAR College Grant (DBT)***

**Affiliated to the  
University of Mumbai**

***Syllabus for***

**Program: F.Y.B.A. (Economics + Commerce)**

**As per NEP 2020  
with effect from Academic Year 2023 - 2024**



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**(AUTONOMOUS)**

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**VIVEKANAND EDUCATION SOCIETY'S COLLEGE  
OF ARTS, SCIENCE AND COMMERCE  
(AUTONOMOUS)**

**NEP HOLISTIC DEVELOPMENT BASED  
CURRICULUM FRAMEWORK**

**For**

**F.Y.B.A (Economics + Commerce)**

**Sem I and II**

**Open/General Elective – Financial Literacy**

*Since 1962*

**Undergraduate Programme**

**From**

**Academic year**

**2024-25**

**F.Y.B.A. (ECONOMICS + COMMERCE) - SEMESTER I & II**

**Open/General Elective**

**COURSE TITLE: FINANCIAL LITERACY**

**COURSE CODE: UOEBACS1-109 [CREDITS - 02]**

Course Learning Objective		
The objective of this course is to develop understanding among the students regarding personal finance and its management.		
Course Learning Outcomes		
<b>After completion of this course learner will be able to:</b> <b>CO1:</b> Define and explain the fundamental concepts of personal finance. <b>CO2:</b> Analyze and apply the principles of compounding, Rule of 72, and time value of money to different investment avenues. <b>CO3:</b> Recall and interpret the basics of personal finance and analyze investment options for risk and return. <b>CO4:</b> Evaluate and apply strategies for effective management of loans, debts, and repayment through tools such as EMIs. <b>CO5:</b> Design and recommend suitable retirement planning schemes by comparing pension options and aligning them with individual financial goals.		
UNIT	Name of the Unit	No. of Lectures
1	<b>Introduction</b> <ul style="list-style-type: none"><li>• <b>Financial Literacy:</b> Meaning - Need for Financial Literacy</li><li>• <b>Key concepts in Personal Finance:</b> Savings, Investment, Borrowing, Income and Expenses, Surplus/Deficit, Assets and Liabilities, Inflation, Time Value of Money, Power of compounding and Rule of 72.</li><li>• <b>Investment Avenues:</b> Savings account, Fixed Deposits, Recurring Deposits, Securities Market, Mutual Funds, Concept of Systematic Investment Plan (SIP), Insurance and types of insurance policies</li></ul>	(15 L)
2	<b>Personal Financial Planning</b> <ul style="list-style-type: none"><li>• <b>Personal Financial Planning:</b> Meaning - Process - Concepts of risk and return</li><li>• <b>Loans and Debt:</b> Concept - Types of Loans - Collateral and Equated</li></ul>	(15 L)

	Monthly Instalments (EMI) • <b>Retirement Planning:</b> Concept - Importance of Pension - Pension schemes of Government of India - National Pension System (NPS)	
<b>Ref:</b>	• <i>Rich Dad Poor Dad, Robert Kiyosaki</i> • <i>Personal Financial Planning, Dr. Ajit S. Thite &amp; Dr. Pradip Kumar Sinha</i> • <i>Personal Finance: An Indian Perspective, Kanisk Nayan and Kanika Nayan</i> • <i>The Psychology of Money, Morgan Housel</i>	

### MODALITY OF ASSESSMENT

The learner's performance shall be assessed by conducting the Semester-end Examination with 60% marks and Continuous Internal Assessment (CIA) with 40% marks. Practical Examination will consist of Semester-end examination.

**Students will have to score 40% of marks INDIVIDUALLY in Internal assessment as well as Semester-end Examination to pass the course.**

The allocation of marks for the Internal Assessment and Semester End Examinations are as shown below:-

**Internal Assessment:** It is defined as the assessment of the learners on the basis of internal evaluation as envisaged in the Credit & Choice based system by way of participation of learners in various academic and correlated activities in the given semester of the programme.

**Semester End Assessment :** It is defined as the assessment of the learners on the basis of Performance in the semester end Theory/ written/ Practical examination.

**A. Theory - Internal assessment 40%**

**20 marks**

Sr No	Evaluation type	Marks
1.	Class Test (multiple choice questions / objective)	10
2.	- Assignments on practical aspects - Project based learning activities ( Case studies / Assignments / role - Plays/Presentations / Skit / Poster / etc.)	10

**B. Theory - External examination - 60%**

**Semester End Theory Assessment**

Duration - Each paper shall be of 1.5 hours duration.

Total Marks: 30

**Question Paper Pattern for Semester End Examination**

**Total Marks : 30**

**Time: 1.5 hours**

**Q1. Answer Any Two of the following out of Three questions – Unit 1 (15)**

**a.**

**b.**

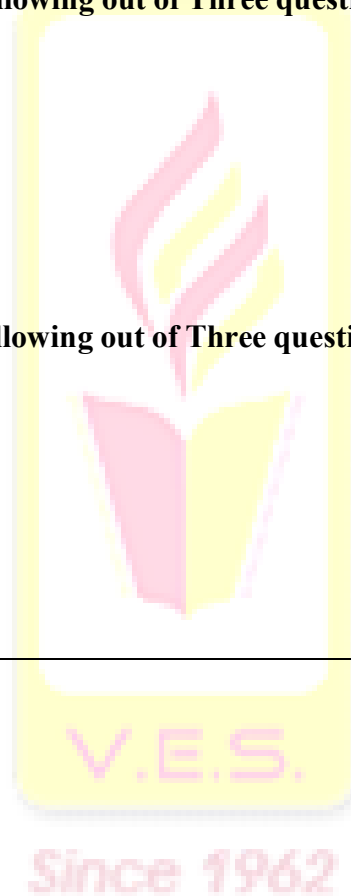
**c.**

**Q2. Answer Any Two of the following out of Three questions – Unit II (15)**

**a.**

**b.**

**c.**





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**NEP HOLISTIC DEVELOPMENT BASED  
CURRICULUM FRAMEWORK**

**For**

**F. Y. B. A. (Economics + Commerce) Sem - II**

**Minor Course - Introduction to Commerce**

**Undergraduate Programme**

**From**

**Academic year**

**2024 - 25**

**F. Y. B.A. (ECONOMICS + COMMERCE) SEMESTER II****Minor Course****COURSE TITLE: INTRODUCTION TO COMMERCE****COURSE CODE: UMNACS2-103 [CREDITS - 02]****Course Learning Objective**

The objective of this course is to familiarize the students with basic concepts of Business and Commerce.

**Course Learning Outcomes**

After completion of this course, the learner will be able to:

**CO1:** Understand the basic concepts of business and commerce, including economic and non-economic activities, profit motive, and the business environment.

**CO2:** Explain various business activities, such as industry and commerce, types of trade (internal and external), and different aids to trade.

**CO3:** Identify and compare different forms of business organizations, including sole proprietorship, partnership, joint Hindu family business, joint stock company, cooperative society, and multinational companies.

**CO4:** Describe the structure and features of departmental undertakings, statutory corporations, and government companies

<b>UNIT</b>	<b>Name of the Unit</b>	<b>No. of Lectures</b>
<b>1.</b>	<b>Introduction to Business and Commerce</b> <ul style="list-style-type: none"><li>● <b>Business:</b> Economic and Non-economic activities, Meaning of Business, Features, Profit in business, Concept of Business Environment</li><li>● <b>Business Activities:</b> Meaning of Industry and Commerce, Trade and Aids to Trade, Types of Trade</li></ul>	<b>(15 L)</b>
<b>2.</b>	<b>Forms of Business Organisations</b> <ul style="list-style-type: none"><li>● <b>Private Sector and Public Sector Organisations:</b> Concept and Features</li><li>● <b>Types Private Sector Organisations:</b> Sole trading concern, Partnership, Joint Hindu Family Business, Joint Stock Company, Cooperative Society, Multinational Companies</li><li>● <b>Types Public Sector Organisations:</b> Departmental Undertaking, Statutory Corporation, Government Company</li></ul>	<b>(15 L)</b>
<b>Ref:</b>	<ul style="list-style-type: none"><li>● <i>Business Organisation, Maheshwari, Rajendra P, Mahajan, J.P., International Book House</i></li><li>● <i>Introduction To Commerce, Vikram, Amit, Atlantic Pub</i></li><li>● <i>A Course Book On Business Environment, Cherunilam, Francis, Himalaya Pub</i></li><li>● <i>Business Environment, Cherunilam, Francis, Himalaya Pub</i></li><li>● <i>Essentials Of Business Environment, Aswathappa, K., Himalaya</i></li></ul>	

	<i>Pub</i> <ul style="list-style-type: none"> <li><i>Essentials Of Business Environment, Aswathappa, Himalaya Pub</i></li> </ul>	
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### MODALITY OF ASSESSMENT

The performance of the learners for the exam shall be evaluated in two parts as per the following ratio:

#### **Semester End Examination: Internal Assessment [60:40]**

The learner's performance shall be assessed by conducting the **Semester-end Examination with 60% marks** and **Continuous Internal Assessment (CIA) with 40% marks**.

**Students will have to score 40% of marks INDIVIDUALLY in Internal assessment as well as Semester-end Examination to pass the course.**

**Internal Assessment:** It is defined as the assessment of the learners on the basis of internal evaluation by way of participation of learners in various academic and correlated activities in the given semester of the programme.

**Semester End Assessment:** It is defined as the assessment of the learners on the basis of Performance in the Semester-end Theory/ Practical examination.

**Table-1-  
Mode of Assessment under NEP 2020**

Name of the course	Nature of Evaluation & Mode of Assessment	Credits	Duration	Marks
Minor - Introduction to Commerce (Theory)	<b>1. Semester-end Examination (60%)</b>	<b>2-Credit</b>	<b>90 Min</b>	30
	<b>2. Internal (40%) (Table 2)</b>		-	20

**Table - 2  
Theory - Mode of assessment-Continuous Internal Assessment [40%]**

Evaluation type
<ol style="list-style-type: none"> <li>1. Assignments.</li> <li>2. Project based learning activities (Group Discussion Research/ Case studies/ Reports / Assignments / Presentations / Skit / Poster / etc.).</li> <li>3. Class Test (Objective - Multiple Choice Questions/ Subjective).</li> <li>4. Active participation in class activities.</li> <li>5. Overall conduct as a responsible student with respect to good behaviour, leadership qualities, interpersonal skills etc.</li> </ol>



**Table – 3**  
**Question Paper Pattern for Semester End Examination**

<b>Total Marks: 30</b>	<b>Time: 90 minutes</b>
<b>Q.1 Answer Any Two of the following Out of Three questions - Unit – I</b>	<b>(15)</b>
a.	
b.	
c.	
<b>Q.2 Answer Any Two of the following Out of Three questions - Unit – II</b>	<b>(15)</b>
a.	
b.	
c.	

