



UNIVERSITY OF RAJASTHAN, JAIPUR

Four Year Undergraduate Programme

Faculty of Commerce

**Programme Name: UG - MDC - Four Year Bachelor of
Commerce (EAFM)**

B. Com. (MDC)

Subject/Discipline - EAFM

(Syllabus as per NEP – 2020 and Choice Based Credit System)

Medium of instruction: Hindi/English

w.e.f. Academic Session 2025-26

Name of the Programme: Four Year Bachelor of Commerce

Title of the Course: Financial Education for Everyone

Paper Code:UG-MDC-EFM-63T-201

Semester: III

Semester	Code of the Course	Title of the Course/Paper	NHEQ F Level	Credits
III	UG-MDC-EFM-63T-201	Financial Education for Everyone	6	4
Level of Course	Type of the Course	Delivery Type of the Course		
Introductory	MDC	Lecture- Four Hours per Week		
Duration of Examination		Maximum Marks	Minimum Marks	
Midterm -1 Hr EoSE-3 Hrs		Midterm-20 Marks EoSE-80Marks	Midterm -8 Marks EoSE-32 Marks	

Detailed Syllabus

Objectives of the Course:

The course aims to offer an integrated approach to the understanding of concepts and applications of financial planning, banking services, financial services from Indian Post Office, insurance services and basic concepts of stock markets.

Unit I

Introduction, Financial Planning and Budgeting: Meaning, importance and scope of financial literacy; Prerequisites of financial literacy – level of education; 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. 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 a budget; Budget surplus and budget deficit, Avenues for savings from surplus, Sources for meeting the deficit.

Unit II

Banking Services: 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; PAN card, address proof, KYC norm; Various types of loans – education loan, consumer durable loan, vehicle loan, housing loan, short term, medium term, long term, microfinance, bank overdraft, cash credit, mortgage, reverse mortgage,

hypothecation, pledge, Agricultural and related interest rates offered by various nationalized banks; Cashless banking, e-banking, check counterfeit currency; CIBIL, ATM, net banking, RTGS, NEFT, IMPS, electronic clearance services (ECS), debit and credit card, app-based payment system, bank draft and pay order; banking complaints and ombudsman.

Unit III

Post Office and Insurance Services: Financial Services from Indian Post Office - Post office savings schemes: savings bank, recurring deposit, term deposit, monthly income scheme, Kisan Vikas Patra, NSC, PPF, Senior Citizen Savings Scheme, Sukanya Samriddhi Yojana; India Post Payments Bank. Money transfer: money order, Indian postal order, MO Videsh, international money transfer service.

Insurance Services - Life insurance policies: life insurance, term life insurance, endowment policies, pension policies, ULIP, health insurance plans, comparison of policies offered by various life insurance companies, comparison of policies offered by various health insurance companies. Property insurance policies. Post office life insurance schemes: postal life insurance and rural postal life insurance.

Unit IV

Basic Concepts of Stock Markets: Terms used in stock markets: SENSEX, NIFTY, primary markets, secondary markets, initial public offering (IPO), follow-on public offering (FPO), offer for sale (OFS), block deal, equity shares, preference shares, debentures, bonus shares, stock split, dividend, buyback, DEMAT account, trading account, blue chips, defensive stocks, face value, market value, market capitalisation, pre-opening session, trading session, opening price, closing price, business days, bull, bear, bull market, bear market, risk, stop loss, derivatives, call option, put option, hedge, holding period; Tax on short term capital gains and long-term capital gains, Mutual Fund and its various schemes.

Suggested Books and References:

1. Avadhani, V. A. Investment Management Himalaya Publishing House Pvt. Ltd., Mumbai.
2. Bhattacharya, - Indian Financial System. Oxford University Press.
3. Chandra, P. - Investment Game: How to Win. Tata McGraw Hill Education, New Delhi.
4. Kothari, R. - Financial Services in India-Concept and Application. Sage Publications India Pvt. Ltd., New Delhi.

5. Milling, B. E. - The Basics of Finance: Financial Tools for Non-Financial Managers. Universe Company, Indiana,
6. Mittra, S., Rai, S. K., Sahu, A. P., & Starn, H. J. - Financial Planning. Sage Publications India Pvt. Ltd., New Delhi.
7. Zokaityte, A. - Financial Literacy Education. Palgrave Macmillan, London.

Course Learning Outcomes:

After completion of the course, learners will be able to:

1. Understand the importance of financial literacy and the institutions providing financial services.
2. Describe and prepare financial plan, budget and manage personal finances.
3. Interpret and open, avail and manage services offered by banks and post offices.
4. Describe the Plan for life insurance and property insurance.
5. Demonstrate and choose instruments for investment in shares.

Name of the Programme: Four Year Bachelor of Commerce

Title of the Course: Financial Planning for Everyone

Paper Code:UG-MDC-EFM-64T-201

Semester: IV

Semester	Code of the Course	Title of the Course/Paper	NHEQF Level	Credits
IV	UG-MDC-EFM-64T-202	Financial Planning for Everyone	6	4
Level of Course	Type of the Course	Delivery Type of the Course		
Intermediate	MDC	Lecture -Four Hours per Week		
Duration of Examination		Maximum Marks	Minimum Marks	
Midterm -1 Hr EoSE-3 Hrs		Midterm-20 Marks EoSE-80Marks	Midterm -8 Marks EoSE-32 Marks	

Detailed Syllabus

Objectives of the Course

1. To develop an understanding of the importance of personal financial goals at different stages of life.
2. To provide comprehensive overview of personal finance including financial goals, planning, management, and precautions against frauds.
3. To enhance knowledge in identifying the various strategies suitable for achieving personal financial goals.

UNIT – I

Financial Planning- Introduction to Financial Planning, Financial goals, Time value of money, steps of financial planning, personal finance/loans, education loan, car loan & home loan schemes. Introduction of savings, benefits of savings, management of spending & financial discipline, Net banking, UPI, digital wallets, security and precautions against Ponzi Schemes and online frauds such as phishing, credit card cloning, skimming etc.

UNIT – II

Investment planning- Objectives and process of investment, Concept and measurement of risk and return for various assets class, Measurement of portfolio risk and return, Diversification and Portfolio formation. Real estate, financial derivatives and commodity market in India. Mutual fund schemes.

UNIT – III

Personal Tax Planning - Tax structure in India for personal taxation, Steps of personal tax planning, Exemptions and deductions for individuals, shifting of tax, Tax avoidance v/s Tax evasion.

UNIT – IV

Insurance and Retirement Planning- Insurance Planning: Need for protection planning, Risk of mortality, health, disability and property, Importance of Insurance, life and non-life

insurance schemes. Retirement Planning: Retirement Planning Goals, Process of retirement planning, Pension plans available in India, Reverse mortgage, New Pension Scheme.

Suggested Books and References:

1. Introduction to Financial Planning – Indian Institute of Banking & Finance.
2. Sinha, Madhu. Financial Planning: A Ready Reckoner July 2017, McGraw Hill.
3. Halan, Monika. Let's Talk Money: You've Worked Hard for It, Now Make It Work for You, July 2018 Harper Business.
4. Pandit, Amar. The Only Financial Planning Book that You Will Ever Need, Network 18 Publications Ltd.

Course Learning Outcomes:

1. Students would be able to inculcate the ability to set personal financial goals and to take decisions accordingly in their future investment plans.
2. Students would enhance the knowledge of personal budgeting, money borrowing, banking facilities, investment, tax planning, retirement planning and insurance options for optimizing self-financial planning benefits.

Name of the Programme: Four Year Bachelor of Commerce

Title of the Course: Sustainable Development

Paper Code: UG-MDC-EFM-75T-301

Semester: V

Semester	Code of the Course	Title of the Course/Paper	NHEQF Level	Credits
V	UG-MDC-EFM-75T-301	Sustainable Development	7	4
Level of Course	Type of the Course	Delivery Type of the Course		
High-Level	MDC	Lecture- Four Hours per Week		
Duration of Examination		Maximum Marks	Minimum Marks	
Midterm -1 Hr EoSE-3 Hrs		Midterm-20 Marks EoSE-80Marks	Midterm -8 Marks EoSE-32 Marks	

Detailed Syllabus

Objectives of the Course: The course aims to provide the learners an understanding of the key challenges and pathways to sustainable development i.e. also socially inclusive and environmentally sustainable.

Unit I

Introduction to Sustainable Development: Meaning, Principles, History of Sustainable Development. Components of sustainability, Goal Based Development, Feasibility of Sustainable Development; Sustainable Development and International Contribution: International Summits, Conventions, Agreements. Triple Bottom Line approach. Environmental, social and governance (ESG) factors. Role of ICT in Sustainable Development. Community Engagement. Policy framework on Sustainable Development in India.

Unit II

Sustainable Development Goals (SDGs)-I: Meaning, Background, Transition from Millennium Development Goals (MDGs) to Sustainable Development Goals (SDGs). Role of UNDP; SDG Integration. SDGs (1-6): No Poverty, Zero Hunger, Good Health and Well-Being, Quality Education, Gender Equality, Clean Water and Sanitation. SDGs (1-6) in India: Key indicators of performance.

Unit III

Sustainable Development Goals (SDGs)-II: SDGs (7-17): Affordable and Clean Energy, Decent Work and Economic Growth, Industry, Innovation and Infrastructure, Reduced Inequalities, Sustainable Cities and Communities, Climate Action, Life Below Water, Life on Land, Peace, Justice and Strong Institutions, Partnerships for the Goals. SDGs (7-17) in India: Key indicators of performance.

Unit IV

Responsible Production and Mindful Consumption: Concept, rationale, implications, challenges and opportunities. Global initiatives on Sustainable Development by Industry: World Business Council for Business Development.

Responsible Investment: Concept, rationale, implications, challenges, and opportunities. Socially Responsible Investment: Green Bonds, Carbon Credits. Socially Responsible Mutual Funds. Global Reporting Initiatives.

Suggested Books and References:

1. Blowfield (2019). Business and Sustainability. Oxford University Press.
2. Edwards, A. R., & Orr, D. W. (2005). The Sustainability Revolution: Portrait of a Paradigm Shift. British Columbia: New Society Publishers.
3. Reid, D. (1995). Sustainable Development: An Introductory Guide. London: Earth scan Publications Ltd.
4. Rogers, P. P., Jalal, K. F., & Boyd, J. A. (2012). An Introduction to Sustainable Development. Abingdon: Routledge.
5. Stokke, O. (2018). Sustainable Development. Abingdon: Routledge.

Course Learning Outcomes:

After completion of the course, learners will be able to:

1. Explain key initiatives required to enhance the contribution of an organisation towards Sustainable Development;
2. Analyse the significance of various steps taken by UNDP to ensure Sustainable Development;
3. Analyse and assess the results of Smart Cities Mission Initiative of Government of India;
4. Explain the key achievements of National Programmes/Initiatives aligned with SDGs.