

13th January, 2023

Department of Commerce
Faculty of Commerce & Business Studies
University of Delhi

**Guidelines for Skill Enhancement Course (SEC) Under Graduate
Curriculum Framework (UGCF) 2022 based on NEP 2020 w.e.f. Academic
Year 2022-23**

Paper Titled:

“Finance For Everyone”

Offered by Department of Commerce, Semester-I

Course title	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Finance For Everyone	2	1		1		

1. An online meeting for Skill Enhancement Course (SEC) paper titled “Finance For Everyone” offered by Department of Commerce was held at Google Meet platform on 13th January, 2023 at 4:30 pm.

2. 67 faculty members registered for the meeting and the following faculty members attended the meeting on the scheduled day.

S no.	Name of the Attendee	Department/ Affiliated College name
1	Prof. Poonam Gupta (Convenor)	Dyal Singh Evening College
2	Prof. Sunaina Kanojia (Representative From Department of Commerce)	Department Of Commerce, Delhi School of Economics.
3	Prof. J. K. Singh	Aryabhata College
4	Prof. Anita	Delhi College Of Arts & Commerce
5	Dr. Indu Gupta	Dyal Singh Evening College
6	Dr. Madhulika Bhargava	Dyal Singh Evening College
7	Mr. Varun Panwar	Shyam Lal College

8	Mr. Udhay Mendiratta	Keshav mahavidyalaya
9	Ms. Anu verma	Kirorimal College
10	Ms. Damanpreet Kaur	Sri Guru Nanak Dev Khalsa College
11	Mr. Devender Kumar	Vivekananda College
12	Dr Mohd Shahid Ali	Motilal Nehru College
13	Dr Neha Bothra	Shyam Lal College
14	Dr. Monika Khemani	Shyam Lal College
15	Dr. Parul Chopra	Aditi Mahavidyalaya
16	Dr. Rajni	Bharati College
17	Dr. Sarika Sharma	Motilal Nehru College
18	Dr. Yudhvir Singh	Shyam Lal College Evening
19	Ms. Garima Jain	Sri Guru Tegh Bahadur Khalsa College
20	Ms. Gayatri Meena	Swami Shraddhanand College
21	Ms. Jagriti Jajoria	Deen Dayal Upadhyaya College
22	Ms. Mayur Taneja	Rajdhani College
23	Dr. Meenakshi Ahlawat	ARSD College
24	Ms. Megha Sethi	LSR College
25	Ms. Neetu	Satyawati College
26	Ms. Nidhi Phatela	Swami Shraddhanand College
27	Ms. Prem Lata	LSR College
28	Dr. Rashmi Thareja	Dyal Singh Evening College
29	Ms. Ritu Vats	Ramlal Anand College
30	Ms Riya Kapoor	Maitreyi College
31	Mr. Sandeep Dubey	Dyal Singh Evening College
32	Mr. Sirjan Paul Singh	Sri Guru Nanak Dev Khalsa College
33	Ms. Sneha Anand	Sri Guru Tegh Bahadur Khalsa College
34	Ms. Kalpana Katari	Bharati College

35	Ms. Manisha Meena	Dyal Singh College
36	Ms. Ambika Nayyar	Dyal Singh Evening College
37	Ms. Hritanshu Jeph	Daulat Ram College
38	Mr. Swarup Santra	Satyawati College
39	Ms. Divya Bhanoteja	SGGSCC
40	Mr. Ranjeet Kumar Ambast	Gargi College

3. Examination Scheme and Mode

Total Marks: 100

Internal Assessment: 25 marks

Practical Exam (Internal): 25 marks

End Semester University Exam: 50 marks

The Internal Assessment for the course may include Class participation, Assignments, Class tests, Projects, Field Work, Presentations, amongst others as decided by the faculty.

4. The following guidelines* were set in the meeting with the consent of all teachers and the representative of Department of Commerce, University of Delhi:

Particulars	Questions	Marks
End Semester University Exam	<ul style="list-style-type: none"> 5 Questions with internal choice from units taking into consideration of marks allotted to each unit. 	50
Practical Examination (Internal)	<ul style="list-style-type: none"> 2 questions of 10 marks each from the practical exercises. Viva voice of 5 marks related to practical exercises given in the exam. 	25
Internal Assessment	<ul style="list-style-type: none"> 20 marks for assignment, class test, projects, presentations and field work 5 marks for attendance 	25
Total		100

*Subject to directions from the Examination Branch/University of Delhi from time to time

5. Unit wise Marks Allotment for End Semester University Exam

Unit No.	Name of Units	Teaching Period	Marks	Hours
Unit-1	Introduction, Financial Planning and Budgeting	4 weeks	15	4L+4P
Unit-2	Banking Services	3 weeks	10	3L+3P
Unit-3	Financial Services from India Post Office	3 weeks	5	3L+3P
Unit-4	Insurance Services	3weeks	8	3L+3P
Unit-5	Stock Markets – Some Basic Concepts	3weeks	12	3L+3P
Total		16 weeks	50	16L+16P*

*L stands for Lecture period, P stands for Practical session(2 hours each)

6. Practical Exercises

1. To 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 for availing of these services.
2. To carry out the comparative analysis of different types of life insurance policies.
3. To carry out the comparative analysis of different types of health insurance policies.
4. To prepare a personal and family budget for one/six/ twelve months on imaginary figures.

7. UNIT WISE GUIDELINES

Unit 1: Introduction, Financial Planning and Budgeting

Teaching Coverage	Examination Pattern
<ul style="list-style-type: none">• Emphasis should be given to the preparation of financial plan, personal budget and family budget. One 5 mark question may be given on the preparation of personal budget or family budget.	<ul style="list-style-type: none">• 5 marks practical question• 10 marks theory questions• Total 15 marks

Unit 2: Banking Services

Teaching Coverage	Examination Pattern
<ul style="list-style-type: none">Banking Services placed in the syllabus can be discussed mainly under two heads i. e. types of deposits and types of loansStudents can visit banks and collect information.Online platforms of banks may be demonstrated to make students understands various services available. They may be guided to make comparisons and understand various terms and conditions.	<ul style="list-style-type: none">Theory questions of 10 marks

Unit 3: Financial Services from India Post Office

Teaching Coverage	Examination Pattern
<ul style="list-style-type: none">Discussion may be done under two heads i.e. investment alternatives and money transfer alternatives.The students can visit post office for gathering in formation.India Post website may be visited to get the information about postal services.	<ul style="list-style-type: none">Theory questions of 5 marks

Unit 4: Insurance Services

Teaching Coverage	Examination Pattern
<ul style="list-style-type: none">The students should be made to understand the difference between the objective of taking an insurance policy differentiating investment and insurance.Emphasis is to be given on life insurance and property insurance.Online platforms /websites of insurance companies may be visited to get the information on various types of policies available.	<ul style="list-style-type: none">Theory questions of 8 marks

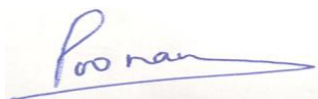
Unit 5: Stock Markets – Some Basic Concepts

Teaching Coverage	Examination Pattern
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<ul style="list-style-type: none"> • National Stock Exchange Website may be used to get the latest information. • Practical questions on calculations of bonus issue, stock splits, dividend payment, long term and short term capital gain tax on Equity and Equity related Investments may be done. 	<ul style="list-style-type: none"> • 5 marks objective type question. • 7 marks including theory and a small practical question. • Total Marks 12
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8. Other Suggestions

- The concepts should be explained with real time examples.
 - Case study method be used to help students understanding concepts and make comparisons.
 - Students should be encouraged to prepare comparative matrix of various investment alternatives with the objective of finding their suitability as per the requirements of the investor.
9. The faculty members participated actively in the discussion and appreciated the initiative of Prof. Ajay Kumar Singh, the Head and Dean, Department of Commerce, Delhi School of Economics, University of Delhi.
 10. Sincere thanks are expressed to Prof. Amit Kumar Singh, Coordinator, Department of Commerce, Delhi School of Economics, University of Delhi, for the interest shown by him in executing this meeting.
 11. Special thanks are given to Prof. Sunaina Kanojia, Professor, Department of Commerce, Delhi School of Economics, University of Delhi, for her constant support throughout the deliberations in the meeting.
 12. The meeting ended with a vote of thanks to Prof. Sunaina Kanojia, the organising team and all the faculty members.



Prof. Poonam Gupta
(Convenor of the Meeting)
Professor
Department of Commerce
Dyal Singh Evening College
University of Delhi



Prof. Sunaina Kanojia
(Department Representative)
Professor
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