

10th January, 2023

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

**Guidelines for Generic Elective (GE) Under Graduate Curriculum
Framework (UGCFC) 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 BCH: GE 1.2	4	2	1	1	12th Pass	No

1. An online meeting for Generic Elective (GE) paper titled “Finance For Everyone” offered by Department of Commerce was held at Google Meet platform on 10th January, 2023 at 4:30 pm.

2. 47 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	Ms. Karishma Arora	Maitreyi College
9	Dr. Nand Lal Kaushal	Saheed Bhagat Singh Evening College
10	Dr. RAJNEESH PRAKASH VERMA	Indraprastha College For Women

11	Mr. Al Huda	SGGSCC (Teaching Centre)
12	Ms. Shivani Kishnani	Rajdhani College (Ncweb)
13	Ms. Simona Dutta	Jesus And Mary College
14	Dr. Meghna Aggarwal	Deen Dayal Upadhyaya College
15	Ms. Anu Verma	Kirorimal College
16	Dr Soma Garg	Maharaja Agrasen College
17	Ms.Harmanpreet Kaur	Shivaji College
18	Dr. Aanchal Gupta	Aryabhatta College
19	Ms. Neetu	Satyawati College
20	Ca Dr Vishal Pandey	Ramjas College
21	Dr. Sucheta Gauba	Lakshmibai College
22	Dr. Reena Talwar	PGDAV Coleege
23	Ms. Sarika Bhatnagar	Lakshmibai College
24	Dr. Amit	Dyal Singh Evening College
25	Mr. Anand Kumar Singh	Indraprastha College For Women
26	Ms. Divya Kalra	SGGSCC
27	Mr. Mohd Ali	Satyawati College
28	Mr. Ranjeet Kumar	Gargi College
29	Mr. Gulshan Kumar	University of Delhi
30	Ms. Aayushi Gupta	Dyal Singh College
31	Mr. Arun Julka	Mahraja Agrasen College
32	Mr. Pankaj Kumar	Satyawati College Evening
33	Dr. Rashi Thareja	Dyal Singh Evening College
34	Mr. Sandeep Kumar Garg	Dyal Singh College
35	Ms. Ritika Sharma	School of open Learning

3. Assessment Method

1. There shall be 2 credit hours for lectures and one credit for practical per week.
2. Theory exam shall carry 100 marks (including Internal Assessment of 25 Marks). The theory exam will be for 3 hours

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

4. Examination Scheme and Mode

Particulars	Time allotted	Questions	Marks
End Semester University Exam	3 Hour	<ul style="list-style-type: none"> 5 Questions with internal choice from units taking into consideration of marks allotted to each unit. 	75
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 Examination

Unit No.	Name of Units	Marks	Hours
Unit-1	Introduction, Financial Planning and Budgeting	18	6L+3P
Unit-2	Banking Services	15	6L+3P
Unit-3	Financial Services from India Post Office	7	4L+2P
Unit-4	Insurance Services	10	6L+3P
Unit-5	Stock Markets – Some Basic Concepts	25	8L+4P
Total			30L+15P*

*L stands for theory, P stands for Practical Session (2hour each per week)

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.

Note: There is no examination for the practical.

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 or 6 mark question may be given on the preparation of personal budget or family budget.	<ul style="list-style-type: none">• 5 or 6 marks practical question• 12 or 13 marks theory questions• Total 18 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 loans• Students 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 15 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 7 marks

Unit 4: Insurance Services

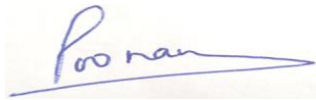
Teaching Coverage	Examination Pattern
<ul style="list-style-type: none">• The students should be made to understand the difference between the objective of taking an insurance policy differentiating investment and insurance.• Emphasis is to be given on life insurance and property insurance.• Online platforms/websites 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 10 marks

Unit 5: Stock Markets – Some Basic Concepts

Teaching Coverage	Examination Pattern
<ul style="list-style-type: none">• National Stock Exchange Website may be used to get the latest information.• Practical questions on long term and short term capital gain tax should be done only for Equity and Equity related Investments.	<ul style="list-style-type: none">• 5 marks objective type question.• 5 marks practical question on capital gain Tax on Equity and Equity related Investments.• Theory questions of 15 marks• Total marks 25

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.
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)
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Dyal Singh Evening College
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Prof. Sunaina Kanojia
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