

## Financial Literacy (MDC-I)

### Course Description

This course exposes students to different aspect of financial literacy such as investment, taxation and insurance. Understanding the relevance of financial planning. Banking sector reforms and monetary policy with special reference to India are also covered. It also highlights the organization, structure of money and capital market, monetary management and instruments of trading.

### Course outcome:

- To understand the operational aspects of the banking system, functions of central banks and monetary policies, India's banking system, and banking sector reforms.
- To gain the requisite knowledge to handle various aspects of investment and wealth management.
- To develop the ability to understand and deal with Stock Market Operations.
- To acquire an insight into the Indian tax structure and its filing process.

### Module I: Banking

- Commercial Banking- Meaning and Functions, Process of Credit Creation; Concept of Micro-finance. Central Banking- Functions; Methods of Credit Control; Recent Reforms in Banking Sector in India; Monetary Policy: Objectives & Limitations (with Reference to India).
- LO: This module shall give the students an understanding of the banking hierarchy and its functionality and the ways central banks influence the financial system.

### Module II: Investment Planning and management

- Investment opportunity and financial product, Insurance planning: life and non-life including medical insurance Scheme
- LO: This module shall enable the students to acquire an understanding of the concept and meaning of investment, the investment process, and various investment schemes.

### Module III: Money Market

- Money Market: Meaning - Constituents of organized money market; Features of Indian Money Market.

Instruments of money market. Capital Market: Capital Market Instruments-Shares, Equities, Debentures and Bonds; New Instruments, Types of bonds and equities, Primary Market and Secondary Market, Interlink between Money Market and Capital Market. SEBI & Capital Market in India. Markets for Derivatives: Forward, Futures, and Options, Derivatives trading in India.

- LO: Upon completion of this module, the learners shall be able to appreciate and analyze the mechanism and regulation of financial instruments and determine how the value of stocks, bonds, and securities are calculated.

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## Entrepreneurship Development (MDC-II)

### Course description

- The purpose of the course is to expose the student to the basic concept of entrepreneurship and common myths of becoming an entrepreneur. Students will be exposed to the functions of entrepreneurship and problem faced by them. The course aims to impart understanding of Entrepreneurial Finance, Assistance and role of Entrepreneurial development agencies and in familiarizing students on developing a Business Plan and to provide basic understanding of Launching a new Venture.

### Course Outcomes:

- To understand the basic concept of Entrepreneurship and the common myths of becoming an entrepreneur.
- To appreciate the functions of entrepreneurs and the challenges faced by them.
- To gather knowledge about the scope of becoming an entrepreneur and the steps to a venture business plan.
- To get acquainted with the issues concerning the sustainability of a business plan.

### Module I

- Meaning, Definition, and concept of entrepreneur, entrepreneurship and entrepreneurship development. The entrepreneurial development mind set, Entrepreneurship categories, Entrepreneurship challenges, Ethics and Entrepreneurship, Corporate Entrepreneurship, Social responsibility in Entrepreneurship, Entrepreneurship Ecosystem
- LO: This module shall impart knowledge of the different concepts related to Entrepreneurship.

### Module II

- From Idea to opportunity, Idea generation-sources and methods, Identification and Classification of Ideas. Individual creativity: idea to business opportunity, opportunity assessment, Challenges of new venture start up, Venture capital, Angel investing, crowd funding
- LO: This module explains the risks faced by entrepreneurs, especially by start-ups, and some ideas regarding entrepreneurial finance and the agencies that help entrepreneurs.

### Module III

- Developing a business plan: Environmental Scanning and SWOT analysis and The business plan as an entrepreneurial tool, Business planning process: elements of business planning, preparation of project plan, Components of an Ideal Business plan-market plan, Financial plan, operational plan, and feasibility Analysis-aspects and methods: Economic analysis, Financial analysis, Market and technological feasibility
- LO: Students will become capable of developing a business plan and launching new ventures after studying this module.

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## Demography (MDC-III)

### Unit-I:

LO. Understand of key concepts Of demography as a discipline Introduction: Demography - Its Definition, Nature and Scope; Relationship with other disciplines; Demographic Balancing Equation; Sources of Demographic Data in India: Salient Features of Census, Civil Registration System, National Sample Survey, National Family Health Survey; Population Distribution and Growth — Measures and Determinants; Concepts of Rate, Ratio and Proportion.

### Unit -II:

LO. Examine population dynamics and resultant socioeconomic issues and problems. World Population Growth; Doubling time; Population Growth in India; Population Dynamics: Fertility, Mortality and Migration - Measures, Determinants and Implications; Theories of Population -Malthusian Theory and theory of Demographic Transition, Population policies and programmes in India.

### Unit-111: Practical

1.0. Compare and relate population growth and distribution of developed and developing countries

1. Arithmetic and Geometric Projection - Calculation and Graphical display;
2. Construction of population pyramid,
3. Construction of Lorenz Curve
4. Calculation and presentation of Population Growth Rate, Crude Birth Rate, Age-Specific Fertility Rate, Infant and Neonatal Mortality Rate, Maternal Mortality Ratio Based on Supplied Data.
5. Practical Record and Viva-Voce.

### Text Books:

v/ Chandna, R. C. (2015). An Introduction to Population Geography, Kalyani Publishers.

s/ Hassan, M.I (2020). Population Geography: A Systematic Exposition, Routledge, London and New York.

### Reference Books: