As per the NEP 2020

Economic Administration and Financial Management (EAFM)

(Minor Syllabus)

(Effective from Academic Year 2024-2025 onwards)

Pandit Deendayal Upadhyaya Shekhawati University
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Semester	Course Code	Course Title	Contact Hrs per Week			Credits	Weightage (%)		
			L	T	P		CWS	MTE	ETE
I	**24BEM5101M**	E-Commerce	2	0	0	**2**	10	20	70
II	**24BEM5201M**	Credit Management	2	0	0	**2**	10	20	70
III	**24BEM6301M**	Rural Governance In Rajasthan	4	0	0	**4**	10	20	70
IV	**24BEM6401M**	E-Banking	4	0	0	**4**	10	20	70
V	**24BEM7501M**	Sustainable Development	4	0	0	**4**	10	20	70
VI	**24BEM7601M**	Financial Planning for Everyone	4	0	0	**4**	10	20	70
Vi	**24BEM7602M**	Financial Education for Everyone	4	0	0	**4**	10	20	70

Semester – I

Course Title:	**E-Commerce**	**Course Code: 24BEM5101M**
Total Lecture hour 30		**Hours**
Unit I	**E-Commerce**-Origin, Meaning, Characteristics, Key Drivers of E-Commerce, E-Commerce Models	8
Unit II	**Internet and E-Commerce, Networking**-LAN, WAN, Business Uses of Internet, www, Protocols, Intranet and Internet	8
Unit III	**Electronic Payment Systems-** Methods, Security Issues, Electronic Banking, Electronic Stock Trading.	7
Unit IV	Business Intelligences, Ethics, Security and E-Governance.	7
Reference Books:		
1	E-Commerce and E-Business Dr. C.S. Rayudu, Himalaya Publishing House.	
2	Information Technology: E-Commerce & E-Business: V.D.Dudeja, (Common Wealth Publisher, New Delhi	
3	Electronic Consumer Framework & Technologies and Applications: B. Bhasker, Tata McGraw Hill	
4	Electronic Commerce A Managers Guide to E-Business: Prayag Dawan and Sunil Sharma, Vanity Books International, New Delhi	

Semester – II

Course Title:	**Credit Management**	**Course Code: 24BEM5201M**
Total Lecture hour 30		**Hours**
Unit I	**Credit Management:** Definition and Objectives, Principles.	10
Unit II	**Credit Policy in Banks:** Need and Components, Credit policy of Reserve Bank of India	6
Unit III	**Evaluation of Borrower-** The 6 Cs –Fair Practices Code. Types of Borrowers: Various categories including the special type of Borrowers.	7

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Unit IV	**Debt Recovery Management:** Debt Recovery Tribunals: Object and functioning of Debt Recovery Tribunal, Authority of Debt Recovery Tribunal, Procedure and Powers of Debt Recovery Tribunals	7

Reference Books:

1	Fredric S Mishkin : Economics of Money, Banking and Financial Markets, Addision Wesley Publishing
2	Lawrence S. Ritler, William L Silber, Gregory Fudell :Principles of Money, Banking and Financial Markets, Longman Science and Technology
3	Lloyd B Thomas : Money, Banking and Financial Markets, McGraw Hill Primis Custom Publishing 4. Singh Gopal : Credit Management, RBSA Publishers, Jaipur
4	Fredric S Mishkin : Economics of Money, Banking and Financial Markets, Addision Wesley Publishing

Semester – III

Course Title:	Rural Governance In Rajasthan	Course Code: 24BEM6301M
Total Lecture hour 60		**Hours**
Unit I	**Local Governance:** Meaning, Nature, Importance and Thoughts related with Local Governance in Rural Areas Good Governance Initiatives in Local Government	15
Unit II	**Panchayati Raj System: Origin,** Meaning, Constitutional Steps and 73rd Amendment Act (1992) Progress Report of Panchayati Raj	15
Unit III	**Rural Development Administration:** Meaning, Importance and Process of Rural Development Rural Development Agencies	15
Unit IV	**Agriculture:** Importance and Role of Agriculture in the Economy of Rajasthan New Agriculture Policy of Rajasthan	15

Reference Books:

1	Maheswari, Shriram (2008), Local Government in India
2	Sachdeva, Pradeep (2011), Local Government in India
3	RBD Publication, Rural Development and Corporations

Semester – IV

Course Title:	E-Banking	Course Code: 24BEM6401M
Total Lecture hour 60		**Hours**
Unit I	**Electronic Banking:** Meaning, Types of E-Banking, E-Banking transactions - truncated and Electronic cheque **Models for E-banking -** Complete Centralized Solution & features	15
Unit II	**Online Banking:** Meaning and concept, **Electronic delivery channels -** need for computerization - Automatic Teller Machine (ATM) **Electronic Fund Transfer (EFT) -** uses & computerization in clearing houses	15
Unit III	**Telebanking -** Banking on home computers, Electronic Money Transfer - uses of EMT. **E-Cheque -** Magnetic Ink Character Recognition (MICR) and Cheques. **E-Banking in India** – Procedure Programmes, Components - How to go on net for Online Banking – Advantages - Limitations.	15
Unit IV	**E-Banking Security -** Introduction need for security - Security concepts - Privacy -Survey. **E-Builder solutions -** Digital certificate and Signature	15

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	E-Security solutions - Solutions providers, E-locking technique, E-locking services	
Reference Books:		
1	C.S. Rayudu, E-Business, Himalaya Publishing House.	
2	Roger Hunt & John Shelly, Computers and Common-sense.	
3	Bhushan Dewan, E-Commerce.	

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Semester V

Course Objectives:
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.
Course Outcomes:
After completion of the course, learners will be able to:
1. Explain key initiatives required to enhance the contribution of an organization towards Sustainable Development;
2. Analyze the significance of various steps taken by UNDP to ensure Sustainable Development;
3. Analyze and assess the results of Smart Cities Mission Initiative of Government of India
4. Explain the key achievements of National Programmed/Initiatives aligned with SDGs.

Course Title:	Sustainable Development	Corse Code: 24BEM7501M
Total Lecture hours 60		
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.	**15**
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.	**15**
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.	**15**
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.	**15**

Reference and Reading Books:

1. Blow field (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.

Semester VI

Course Objectives:
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.

Course 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, and retirement planning and insurance options for optimizing self-financial planning benefits.

Course Title:	**Financial Planning for Everyone**	**Corse Code: 24BEM7601M**
Total Lecture hours 60		
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.	**15**
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.	**15**
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.	**15**
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.	**15**

Reference and Reading Books:

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 H Pandit, Amar. The Only Financial Planning Book that You Will Ever Need, Network 18 Publications Ltd

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Semester VI

Course Objectives:
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

Course Outcomes:
After completion of the course, learners will be able to:
1. Explain key initiatives required to enhance the contribution of an organization towards Sustainable Development;
2. Analyze the significance of various steps taken by UNDP to ensure Sustainable Development;
3. Analyze and assess the results of Smart Cities Mission Initiative of Government of India
4. Explain the key achievements of National Programmed/Initiatives aligned with SDGs.

Course Title:	**Financial Education for Everyone**	**Corse Code: 24BEM7602M**
Total Lecture hours 60		
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.	15
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.	15
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.	15
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	**15**

	shares, preference shares, debentures, bonus shares, stock split, dividend, buyback, DEMAT account, trading account, blue chips, defensive stocks, face value, market value, market capitalization, 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.	

Reference and Reading Books:

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. Zaratite, A. - Financial Literacy Education. Palgrave Macmillan, London.

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