

ENGLISH

2.6 MONEY





MONEY -BY-WILLIAM H.DAVIES

William H.Davies (1871 to 1940) was a Welsh poet and writer. He spent a significant part of his life as tramp or hobo in the United Kingdom and the United states. He became a peddler and street singer in England.

About Poem:::

- * Why do we think and talk more about money
- * It tells about the rich man wants to be a poor man
- * When we lost our money, we should realize how the important money is
- * The poor people need not to be rich
- * After losing money how the friend circle move away from you
- * After losing money what happens in human beings life inreality

William H. Davies



2.6 Money

When I had money, money, O!
I knew no joy till I went poor;
For many a false man as a friend
Came knocking all day at my door.

Then felt I like a child that holds
A trumpet that he must not blow
Because a man is dead; I dared
Not speak to let this false world know.

Much have I thought of life, and seen
How poor men's hearts are ever light;
And how their wives do hum like bees
About their work from morn till night.

So, when I hear these poor ones laugh,
And see the rich ones coldly frown
Poor men, think I, need not go up
So much as rich men should come down.

When I had money, money, O!
My many friends proved all untrue;
But now I have no money, O!
My friends are real, though very few.

-

- William H. Davies

Sr. No	Figures of speech	Line of the poem	Explanation
1	Inversion	Much have I thought of life, and seen	<p>Element order is changed for poetic impact</p> <p>Correct order is –</p> <p>I have thought much of life and seen.</p> <p>So this figure of speech based on construction.</p>
2	Simile	Then felt I like a child that holds	<p>In this line 'poet himself' is directly compared with 'child'.</p> <p>So this figure of speech based on 'Resemblance'.</p>

3	Repetition	When I had money, money, O!	In this line the word ' money ' is repeated. So this figure of speech based on ' construction .'
4	Onomatopoeia	And how their wives do hum like bees	In this line the word ' hum ' brings out the sound by bees . So this figure of speech based on ' sound '.
5	Antithesis	Poor men. Think I, need not go up So much as rich men should come down.	In these lines two opposite words (poor men x rich men) are used. So this figure of speech based on ' difference or contrast .'

With the help of the following points, write a poetic appreciation of the poem 'Indian Weavers'. (4 marks)

- About the poem / poet and the title
- The theme
- Poetic style
- The language/ poetic devices used in the Poem.
- Special features
- Message, values, morals in the poem
- Your opinion about the poem

APPRECIATION OF THE POEM William H. Davies - a welsh poet and writer - in his poem " Money " speaks of both times - when he had money and when he did not. Davies cramped through the United Kingdom and the United States. So he actually led a poor simple life of a wanderer. He actually experienced the difference in the life of a rich man and a poor one. The theme of the poem is the effect of money on the behavior of people. False friends are plenty when a man has money. The poet compares himself to a child with with a Trumpet. He is not allowed to blow it for there has been a death. He uses simile again when the poor man's wife is described as humming about busily like a bee. The poet also has been that the lack of money does not mean lack of happiness. The poor man is able to laugh while a rich man frowns; he feels the rich must become poor to taste the simple joys of life- the use of antithesis helps to stress this point. The poem has five stanzas of four lines each. The seven or eight syllabus lines are short but rich in poetic devices. The rhyme scheme lends rhythm. Repetition of the word ' money' stresses the way man gives money too much imp importance when it actually takes away our happiness. The message is that money does not bring happiness. The poor are cheerful while the rich are worried. The poem is very useful to remind us the

Summary of the poem "Money "

The poet thinks that poor people do not need to be rich, but rich people must experience poor life. It means that the rich people must know difficulties and problems faced by the poor, so when they lose their prosperity it would be fine and can deal with condition.

In the past poet has many friends, but not the real friends. It means that they just be a good friends when they want his money. His happiness with has many friend is untrue, because his money is their friend.

The poet thinks about the condition when life changed. Usually poor people are never happy, and rich people always are in prosperity. So when things turn around, the poor ones will laugh with the state of rich people who suddenly become poor and the rich ones who do not receive ridiculed by the poor one.

When he has no money, he finally has true friends though they are not many. They are the poor people.

DO THE ACTIVITIES :
Complete the following
A1. Things money can buy

Money

|:- |:- |:- ||

A2. Things money cannot buy Money

Money

|:- |:- |:- ||

A3. Pick one sentence with figure of speech simile and one sentence with figure of speech repetition.

A4. The poet wishes to become poor because_____

A5. Money does not mean everything in life_____ (present your views)

Thank you!



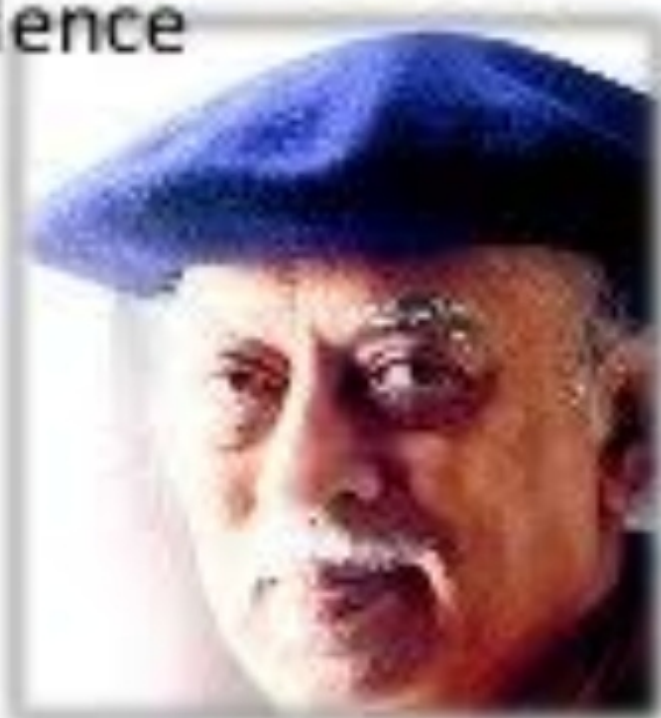
2.5: FATHER RETURNING HOME DILIP CHITRE



Edit with WPS Office

Dilip Chitre (17 Sept 1938 – 10 Dec 2009)

- One of the foremost Indian writers and critics to emerge in post-Independence India.
- Wrote in Marathi & English
- Also a painter & filmmaker
- Born in Baroda
- Family moved to Mumbai in 1951
- Published his first collection of poems in 1960



My father travels on the late evening train
Standing among silent commuters in the yellow light
Suburbs slide past his unseeing eyes
His shirt and pants are soggy and his black raincoat
Stained with mud and his bag stuffed with books
Is falling apart. His eyes dimmed by age
fade homeward through the humid monsoon night.
Now I can see him getting off the train
Like a word dropped from a long sentence.
He hurries across the length of the grey platform,
Crosses the railway line, enters the lane,
His chappals are sticky with mud, but he hurries onward.
Home again, I see him drinking weak tea,
Eating a stale chapati, reading a book.
He goes into the toilet to contemplate
Man's estrangement from a man-made world.
Coming out he trembles at the sink,
The cold water running over his brown hands,
A few droplets cling to the greying hairs on his wrists.
His sullen children have often refused to share
Jokes and secrets with him. He will now go to sleep
Listening to the static on the radio, dreaming
Of his ancestors and grandchildren, thinking
Of nomads entering a subcontinent through a narrow pass.



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by Dilip Chitre

What is this poem about?

- Alienation of the elderly in a modern world
 - Isolation of old age
 - Estrangement from family
 - Loneliness in modern cities
 - Modernisation
 - Loss of historical and cultural identity
- Setting: Mumbai, India



**My father travels on the late evening train.....
..... Is falling apart.**

The poem begins with the speaker's description of his father's travelling home. 'Late evening train' may indicate how long the father works so that it regularly gets that late for him to return home.

The 'silent commuters' are not friendly enough to converse with him or among themselves. The yellow light is not the best thing either to promote any cheerfulness. He is unmoved by these suburban scenes, for he has seen those many a times and finds nothing new or interesting in it. The poet's father has to face difficulties during his journey in rainy season.



**His eyes dimmed by age,
.....but he hurries onward.**

the poet gives us an impression of his father's age. His eyesight is dimmed by his old age. Dilip Chitre has used a fine simile in comparing his father to an unimportant word in a long sentence. He crosses the railway tracks and hurries home through muddy lanes on a rainy day. This is indicated by his chappals which are sticky with mud.

Home again,.....graying hair on his wrist.

The poet hints at how nobody cares for him even at home. As we see, he rather concentrates on reading a book while having his tea. Now the speaker's father goes into the toilet with a thought of how men become isolated from the man-made world. And this line nearly sums up the theme of the entire poem. Water generally symbolizes life and grey hairs stand for the old age. So, the old man's life is just holding on to his old age. This life has no significance to anyone else.

**His sullen children have often refused to share
Jokes and secrets with him.**

His bad-tempered children refuse to share jokes and secrets with him. That said, they don't share a close and friendly association with their father. Rather they regard him as an outdated, unwanted burden, though he seems to be the only earning member of the family.

He will now go to sleep..... a narrow pass.

We are in the final stage of the poem where we see the father going to sleep listening to the radio and thinking of many things like his ancestors, his grandchildren and of the Aryans, the people entering the Indian subcontinent through the narrow Pass in the ancient time.

Figures of speech:

1. Simile

- Like a word dropped from a long sentence.
Comparison between father and drop.

2. Alliteration:

- Crosses the railway line, enters the lane,
Sound of letter 'l' repeated for better poetic effect.

3. Onomatopoeia

- Listening to the static on the radio, dreaming.
Sound depicts in this line.

4. Transferred Epithet:

- slide past his unseeing eyes.
His unseen eyes slide past.
- Home again, I see him drinking weak tea.

I see him drinking weak tea, home again
Sentences are not proper grammatical order.

With the help of the following points, write a poetic appreciation of the poem 'Father Returning Home'.

(4 marks)

- **About the poem / poet and the title:**
- **The theme:**
- **Poetic style:**
- **The language/ poetic devices used in the Poem:**
- **Special features:**
- **Message, values, morals in the poem:**
- **Your opinion about the poem:**



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Appreciation of the poem :

- *Father Returning Home by Dilip Chitre expresses the generational separation between a “father” and “children” .**
- *There are two, twelve lines stanzas, 24 lines in total.Father Returning Home is a free verse poem, there is no set rhyme scheme.**
- *Figures of speech used in this poem are Simile, inversion, Alliteration and Onomatopoeia.**
- * Poet brought out the emotions of his father, who is isolated from his family as well as from the outside world.He describes painful loneliness of man's isolation from the materialistic man-made world.**
- * Values depicted in this poem family values, love, concern and family responsibilities.**
- * I personally feel that there is a huge amount of sympathetic emotion conveyed towards the father who is almost pitifully, yet beautifully described.**

ACTIVITIES : (12marks)

(1) Find the lines to prove the following facts from the poem. (2)

- (a) Father is deprived of good food.
- (b) Children did not have a healthy relation with the father.

(2) Complete the following using suitable describing words as appeared in the poem with the help of the words given in the brackets : (2)

(Weak, dim, muddy, soggy, stale)

- (a) Father's attire –
- (b) Father's tea -
- (c) Father's footwear –
- (d) Father's food



(3) The father contemplates about his past and
peeps into his future because..... (2)

(4) Explain: It is free verse type poem. (2)

(5) Personal response. (2)
Old people are neglected by family.

(6) Compose a short poem in about 4-6 lines on
your father. (2)





Thank You



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ECONOMICS

DETERMINANTS OF DEMAND

1. PRICE

Price determines the demand for a commodity to a large extent. Consumers prefer to purchase a product in large quantities when price of a product is less and they purchase a product in small quantities when price of a product is high.

Price



Quantity
Demand



2. INCOME

Income of a consumer decides purchasing power which in turn influences the demand for the product. Rise in income will lead to a rise in demand for the commodity and a fall in income will lead to a fall in demand for the commodity.

Income



Quantity
Demand



3. PRICE OF SUBSTITUTE GOODS

If a substitute good is available at a lower price then people will demand cheaper substitute good than costly good. For eg , if the price of sugar rises then demand for jaggery will rise.



4. PRICE OF COMPLEMENTARY GOODS

Change in the price of one commodity would also affect the demand for other commodity. For example, car and fuel. If the price of fuel rises, then demand for cars will fall.



5. NATURE OF PRODUCT

If a commodity is a necessity and its use is unavoidable, then its demand will continue to be the same irrespective of the corresponding price. For example, medicine to control blood pressure.



6. SIZE OF POPULATION

Larger the size of population, greater will be the demand for a commodity and smaller the size of population smaller will be the demand for a commodity.



7. EXPECTATIONS ABOUT FUTURE PRICES

If the consumer expects the price to fall in future, he will buy less in the present at the prevailing price. Similarly, if he expects the price to rise in future, he will buy more in the present at the prevailing price.



8. ADVERTISEMENT

Advertisement, sales promotion scheme and effective sales- manship tend to change the preferences of the consumers and lead to demand for many products. For example, cosmetics, tooth brush etc.



9. TASTES, HABITS AND FASHIONS

Taste and habits of a consumer influence the demand for a commodity. If a consumer likes to eat chocolates or consume tea, he will demand more of them. Similarly, when a new fashion hits the market, the consumer demands that particular type of commodity. If a commodity goes out of fashion then suddenly the demand for that product tends to fall.



10. LEVEL OF TAXATION

High rates of taxes on goods or services would increase the price of the goods or services. This, in turn would result in a decrease in demand for goods or services and vice-versa.



•High rates of taxes on goods or services would increase the price of the goods or services. This, in turn would result in a decrease in demand.

11. OTHER FACTORS

- Climatic conditions
- Changes in technology
- Government policy
- Customs and traditions etc.



ASSIGNMENT

- ❖ Explain in detail the determinants of demand.



THANK YOU

TYPES OF DEMAND

TYPES OF DEMAND

- 1 Direct demand**
- 2 Indirect demand**
- 3 Complementary/Joint demand**
- 4 Composite demand**
- 5 Competitive demand**

1) Direct demand

- ❖ It is the demand by the consumer for goods which satisfy their wants directly. They serve direct consumption needs of the consumers. Thus, it is the demand for consumer goods. For example, demand for cloth, sugar, etc.



2) Indirect demand

- ❖ Indirect demand is also known as derived demand. It refers to demand for goods which are needed for further production. It is the demand for producer's goods. Hence, all factors of production have indirect or derived demand. For example, demand for workers in a sugar factory is derived or indirect demand.



3) Complementary/Joint demand

- ❖ When two or more goods are demanded jointly to satisfy a single want, it is known as joint or complementary demand. For example, car and fuel etc.



Mobile and Sim card



Car and Petrol



Pen and Ink

4) Composite demand

- ❖ The demand for a commodity which can be put to several uses is known as composite demand. For example, electricity is demanded for several uses such as light, fan, washing machine etc .



ELECTRICITY



MILK



5) Competitive demand

❖ It is demand for those goods which are substitute for each other. For example, tea or coffee, sugar or jaggery etc.



OR



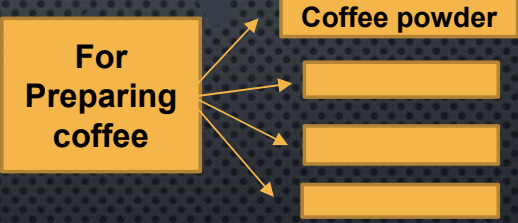
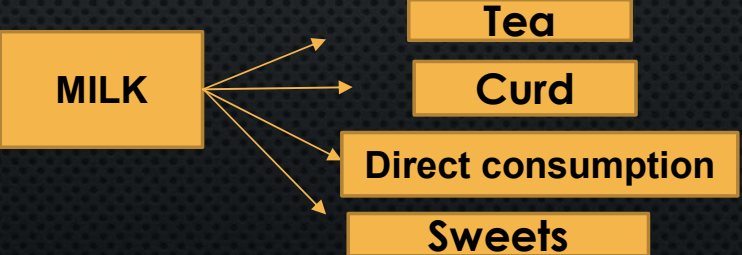
OR



OR



Complete the following table :

Types of Demand	Examples
Direct demand	
	Workers in cotton textile industry
Joint demand	
	CNG and petrol , pen and pencil
	

ASSIGNMENT

Q) State and explain different types of demand.

THANK YOU

ВК

They decided to admit krutika on 1st April 2018 on the following terms:

1. Krutika is taken as partner on 1st April 2017 she will pay 40,000 as her capital for 1/5 share in future profits and ₹ 2,500 as goodwill
2. A 5% provision for bad and doubtful debt be created on debtors.
3. Furniture be depreciated by 20%.
4. Stocks be appreciated by 5% and plant & machinery by 20%
5. The Capital accounts of all partners be adjusted in their new profit sharing ratio by adjusting amount through loan.
6. The new profit sharing ratio will be 3/5 1/5 1/5 respectively.

You are required to prepare profit and loss adjustment A/c, Partner's capital A/c, Balance Sheet of the new firm.

(Ans: Revaluation Loss 4,400, Current A/c Medha 10,575, Radha 3,525, Balance Sheet 3,34,100)

8. **The Balance Sheet of Sahil and Nikhil who share profits in the ratio of 3:2 as on 31st March, 2017**

Balance Sheet as on 31st March 2017

Liabilities	Amt. (₹)	Amt. (₹)	Assets	Amt. (₹)	Amt. (₹)
Creditors		60,000	Furniture		60,000
Capitals:			Building		72,000
Sahil	80,000		Debtors		40,000
Nikhil	1,00,000	1,80,000	Closing Stock		48,000
			Cash in Hand		20,000
		2,40,000			2,40,000

Varad admitted on 1st April 2017 on the following terms :

1. Varad was to pay 1,00,000 for his share of capital.
2. He was also to pay 40,000 as his share of goodwill.
3. The new profit sharing ratio was 3:2:3
4. Old partners decided to revalue the assets as follows:
Building 1,00,000, Furniture- 48,000, Debtors - 38,000 (in view of likely bad debts)
5. It was found that there was a liability for 3,000 for goods in March 2017 but recorded on 2nd April 2017 .

You are required to prepare :

- a) Profit and Loss adjustment accounts
- b) Capital accounts of the partners
- c) Balance sheet after the admission of Varad.

(Ans : Revaluation Profit ₹ 11,000 Capital A/c Sahil ₹ 1,10,600, Nikhil ₹ 1,20,400, Varad ₹ 1,00,000, Balance sheet ₹ 3,94,000)

- 2 He shall have to bring in ₹ 20,000 as his Capital for 1/4 share in future profits.
3. For the purpose of Paresh's admission it was agreed that the assets would be revalued as follows.
 - A) Land and Building is to be valued at ₹ 60,000
 - B) Plant and Machinery to be valued at ₹16,000
 - C) Stock valued at ₹ 20,000 and Furniture and Fixtures at ₹ 4,000
 - D) A Provision of 5% on Debtors would be made for Doubtful Debts.

Pass The necessary Journal Entries in the Books of a New Firm.

3. **Vasu and Viraj Share Profits and Losses in the Ratio of 3:2 respectively Their Balance Sheet as on 31st March 2019 was as under**

Balance Sheet as on 31st March, 2019

Liabilities	Amount (₹)	Assets	Amount (₹)
Sundry Creditors	45,000	Cash at bank	750
General Reserve	30,000	Sundry debtors	66,750
Capital :		Stock	25,500
Vasu	1,08,000	Investment	36,000
Viraj	72,000	Plant	90,000
		Building	36,000
	2,55,000		2,55,000

They admit Hari into Partnership on 1.4. 2019 the terms being that :

- 1 He shall have to bring in ₹ 60,000 as his Capital for 1/4 share in future profits
- 2 Value of Goodwill of the Firm is to be fixed at The average profits for the last three years. The Profit were.

2009-10 ₹ 48,000,

2010-11 ₹ 81,000

2011-12 ₹ 73,500

Hari is unable to bring the value of the Goodwill in cash. It is decided to raise the Goodwill in the books of accounts.
3. Reserve for Doubtful Debts is to be created at ₹ 1,500.
4. Closing Stock is valued at ₹ 22, 500
5. Plant and Building is to be depreciated by 5%.

Prepare Profit and Loss Adjustment A/c, Capital Accounts of Partners And Balance Sheet of the New Firm.

(Ans : Revaluation Loss 10,800, Capital balances - Vasu 1,60,020, Viraj 1,06,680, Hari 60,000, Balance sheet total - 3,71,700)

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**NIRMALA MEMORIAL
FOUNDATION COLLEGE OF
COMMERCE & SCIENCE.**

- OCM DEPARTMENT.

**AGRO TOURISM (RURAL TOURISM):
NEW APPROACH TOWARDS
ENTREPRENEURSHIP**

AGRO TOURISM (RURAL TOURISM): NEW APPROACH TOWARDS ENTREPRENEURSHIP

Meaning :

- Agro tourism offers tourists a chance to reconnect with the land and provides a "hands on experience" with local foods.
- Agritourism activities include picking fruits, tending bees, milking cows and other educational pursuits.

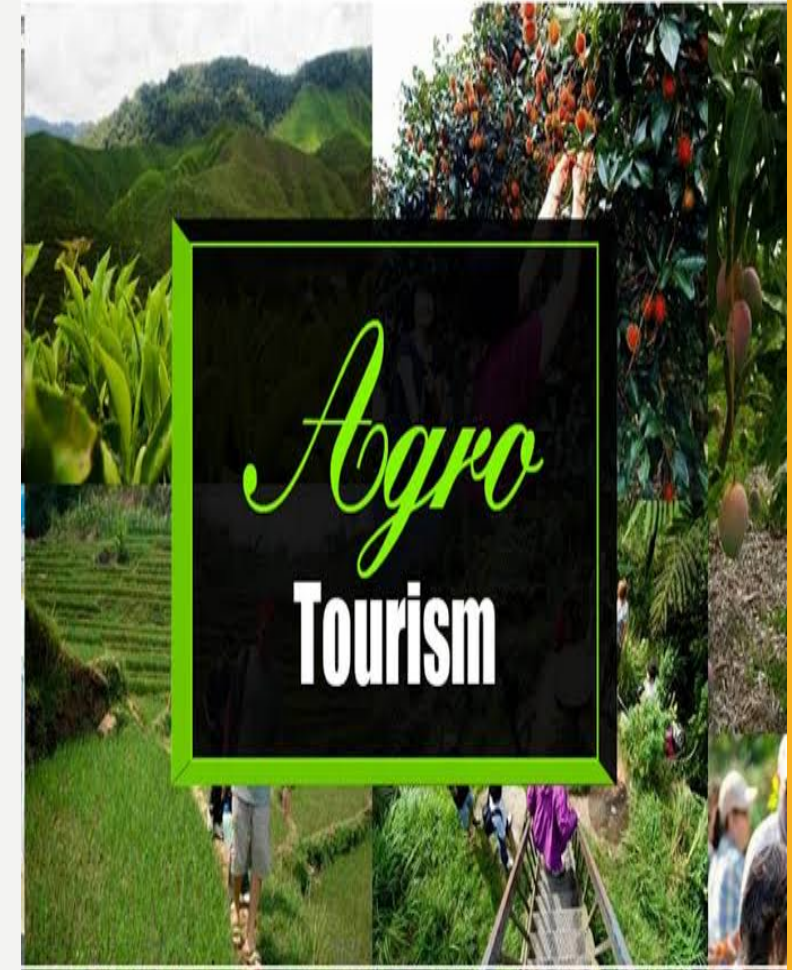


- Agritourism focuses on travel that is empowering to local communities, both socially and economically. Recognizing the need to diversify their farm products and supplement their agricultural incomes, many farmers consider agritourism as a one income option for the long-term sustainability of their farms.
- Agritourism can support agricultural economy when local producers can no longer compete economically.
- "The small landholders are the most precious part of a state" Thomas Jefferson



DEFINITION:

- "Agritourism is the idea of bringing urban residents to rural areas for leisure travel and spending."
- Agritourism is "a commercial enterprise at a working farm, ranch, or agricultural plant conducted for the enjoyment of visitors that generates supplement income for the owner."



AGRO TOURISM IN MAHARASHTRA :

- The State of Maharashtra is the pioneer state to develop & promote agro tourism in the country.
- 'Agritourism' involves any agriculturally based operation or activity that brings visitors to a farm.
- It is a form of niche tourism that is considered a growth industry in many parts of the world including India, Australia, Canada, the United States and the Philippines.
- 46 Besides growing and selling products, there are many other important aspects to managing a farm business. Business planning, finding land, managing employees, recordkeeping, adhering to regulations, insuring crops and preparing for a rainy day and retirement all fall under the heading of "Farm Management."

ACTIVITIES IN AGRO TOURISM:

Agritourism and nature-tourism enterprises might include:

- Outdoor recreation (Trekking, fishing, hunting, wildlife study, horseback riding).
- Educational experiences (farming experiences like Rice plantation, cooking experience on chulha).
- Entertainment (harvest festivals like 'Hurda Party' in Maharashtra).
- Hospitality services (farm stays, guided tours or outfitter services).
- On-farm direct sales (u-pick operations or roadside stands).



ACTIVITIES IN AGRO TOURISM:

- Happy customers will definitely return. They'll also tell their friends and family about farm. Farmers can add value to your guests' experiences by offering them refreshments. They can Select products that compliment what they produce on farm, such as milk or butter samples, fresh food, Fresh fruit juice etc. With time and creativity, farmers can expand their recreation enterprise, through fun, entertaining activities such as contests, adult and children's classes, or games. Children love straw mazes, pumpkin painting and scarecrow making. Adults may enjoy historic displays or classes on painting.

Just to know :

- The women Entrepreneurship platform (WEP) is unified access portal, which brings together women from different regions of India, across economies to realize their entrepreneurial aspirations. The idea of the platform was first mooted by Shri Amitabh Kant CEO, NITI Aayog who announced the setting up of a woman entrepreneurship platform in Niti Aayog at the conclusion of the 8th Global Entrepreneurship Summit (GES) held in Hyderabad in 2017.
- WEP aims at building an entrepreneurial ecosystem only for women. It will provide information about existing government schemes and initiatives in private sector to promote women entrepreneurship.
- WEP has tied up with many organisations such as NASSCOM, SIDBI, FICCI etc. Such organisations will work as mentor for women entrepreneurs.
- This platform will substantially increase the number of women entrepreneurs.



THE END

INTRAPRENEURS

CH:3 ENTREPRENEURSHIP DEVELOPMENT

NMFC

-OCM DEPARTMENT

INTRAPRENEURS

- ▶ **Intrapreneurs** - An Intrapreneurs is an employee who has the authority and support of his company/employer to implement his own innovative and creative ideas.
- ▶ His ideas or may not earn immediate revenue for the company.
- ▶ The main difference between an Intrapreneur and an entrepreneur is that, the later takes financial risk while the intrapreneur does not have to invest any capital form his pocket.

INTRAPRENEURS

Definitions :

- 1) **By Gifford Pinchot III**, " Intrapreneurs are the dreamers who take hands-on responsibility for creating innovation of any kind, within a business."
- 2) **By Hisrich and Peters**, "Intrapreneurship is the entrepreneurship within an existing organisation".

CH:6 SOCIAL RESPONSIBILITIES OF BUSINESS



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SOCIAL RESPONSIBILITY

◦ MEANING:

Social responsibility of business implies the obligation of the management of a business enterprise to protect the interest of the society.

No business exists in isolation. Every organ of the society contributes towards the success of a business. Thus, it becomes important that business should do something for the society in return. This responsibility of business towards the society is called social responsibility.



SOCIAL RESPONSIBILITY

CONCEPT:

- The concept of social responsibility has been followed in India since ancient times. Philosophers like Chanakya from India and pre-Christians era philosophers in west, preached and promoted ethical principles while doing business.
- Social responsibility is broader than legal responsibility of business. Legal responsibility may be fulfilled by mere compliance with the law. Social responsibility is more than that.
- It is the firm's recognition of social obligations even though not covered by law along with the obligations laid down by law. In other words, social responsibility involves an element of voluntary action on the part of business people for the benefit of society.

SOCIAL RESPONSIBILITY

Definitions:

- **Howard D. Bowen** - 'Social Responsibility is to pursue those policies to make those decisions, or to follow those lines of action which are desirable in terms of the objectives and values of our society.'
- **Keith Davis** - 'Social responsibility of business refers to the obligations of business man's decisions and actions beyond the firm's direct economic and technical interest.'



Need for Social responsibility

1) Concept of Trusteeship:

- Trusteeship is a socioeconomic philosophy that was propounded by Mahatma Gandhi.
- It provides a means by which the wealthy people would be the trustees of trusts that looked after the welfare of the people in general. Businessmen are considered to be trustees of society.



Need for Social responsibility

2) Changing expectations of society:

- Society's expectations from business firms have undergone a drastic change over the years.
- In the early days, business were viewed only as a provider of goods and services.
- But today society expects business to be a responsible citizen and contribute towards social welfare.



Need for Social responsibility

3) Reputation:

- Businesses spend huge amount of resources in brand building and strengthening their image.
- A socially responsible company enjoys a good reputation in the society. It results in increased sales, profitability, attraction of talent and sustained growth.



Need for Social responsibility

4) Protection of Environment:

- Business organisation should make proper use of country's natural resources. They should avoid environmental degradation such as contamination of water resources, depletion of the ozone layer etc.
 - which have been caused by businesses.
- These have resulted in poor health of the community and placed a question mark on the survival of human species.



ENVIRONMENT PROTECTION ACT, 1986

Need for Social responsibility

5) Optimum Utilisation of Resources:

- Modern businesses have huge amount of resources at their disposal. With such large resources businesses are in a better position to protect society's interests.

Wastage of resources should be avoided.



Need for Social responsibility

6) Pressure of trade Union:

- Nowadays, workers have become conscious of their rights. Trade unions are growing fast and play important role in business environment.
- Workers expect management to provide fair wages, bonus etc. to avoid conflicts between trade unions and management. To avoid conflicts, business should understand responsibility and act accordingly.



Need for Social responsibility

7) Growth of Consumer Movement:

- Development of education and mass media and increasing competition in the market have made the consumers conscious of their rights and powers in determining market forces.
- So, business enterprises have to follow consumer oriented policies.



Need for Social responsibility

8) Government Control:

- From the point of view of a business, government regulations are undesirable because they limit freedom.
- Government have enacted various laws. This has put moral as well as legal pressure on business.



Need for Social responsibility

9) Long term self interest:

- A firm and its image stands to gain maximum profits in the long run when it has its highest goal as 'service to society' when increasing number of members, of society- including workers, consumers, shareholders and government officials, feel that business enterprise is not serving their interest, they will tend to withdraw their cooperation to the enterprise concerned so in their own self interest, a firm fulfils its social responsibility.



Need for Social responsibility

10) Complexities of Social Problems:

- Some of the social problems have been created by business firms themselves such as pollution, unsafe work places, discrimination etc.
- It is the moral obligation of business to solve such social problems.



Need for Social responsibility

11) Globalisation :

- The entire globe is the market place nowadays. It provides more opportunities and challenges to business.
- International trade barriers have reduced and resulted in global distribution of goods and services.

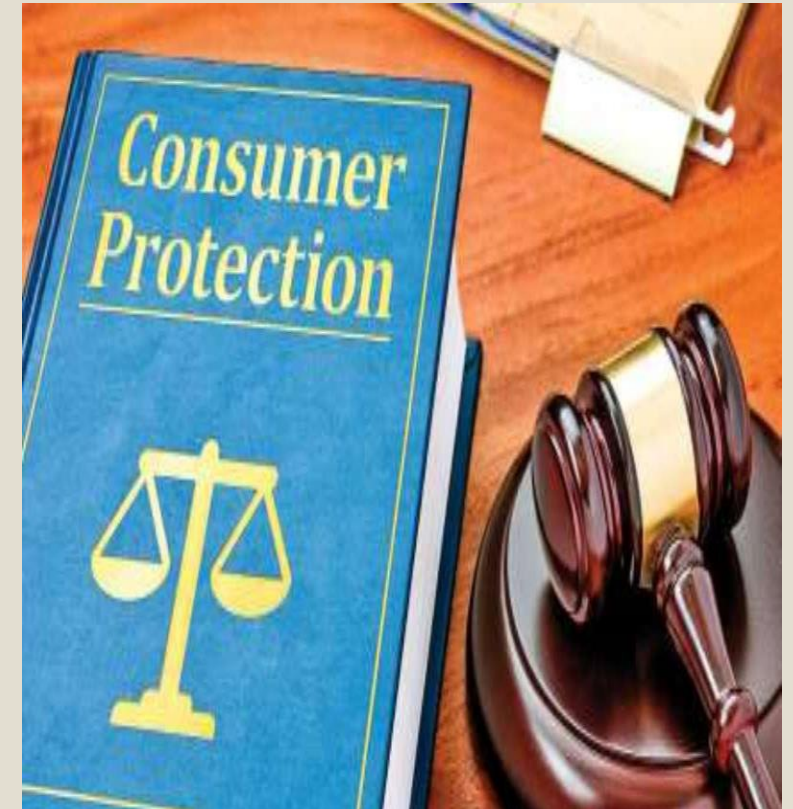
Countries who have adopted good practices are influencing the world.



Need for Social responsibility

12) Role of Media:

- Media plays important role in public life. Due to internet, it is easier to reach a common man.
- Media is very vibrant and active. It can influence masses in society. Media can raise voice against business malpractices and exploitation of consumers.
- Business should not ignore social values.



SP

Ch. 3 ISSUE OF SHARE

Q.1 Long answer

- 1) Explain briefly the procedure for allotment of shares. (08)**
- 2) Explain the statutory provisions for allotment of shares. (08)**

Q.2 Answer in brief (04)

- 1) State the general principles / rules for allotment of shares.**

Q.1 Explain briefly the procedure for allotment of shares.

(08)

Ans : Procedure for allotment of shares

1) Appointment of Allotment Committee :

Board of directors has to appoint an Allotment Committee to undertake the work of allotment. The Allotment Committee will decide the basis of allotment and submit a report to the Board.

2) Board Meeting :

Board Meeting is held to approve decide allotment formula suggested by the Allotment Committee. A representative of SEBI is also present when the allotment committee prepares the allotment formula. Once the allotment formula is approved, the application and allotment list is made which has to be signed by the Chairman and Secretary.

3) Board Resolution for Allotment :

At the board meeting, a resolution is passed to allot shares. The resolution gives authority to the Secretary to issue letters of allotment and letters of regret.

4) Collection of Allotment Money :

The letter of allotment states the money to be paid by the applicant on allotment of shares. The money has to be paid in the Bank specified by the company within the stipulated time. For all public issues and Rights Issue (from Jan. 2016) ASBA is mandatory.

5) Arrangement Relating to Letters of Renunciation :

An applicant who has been allotted shares can renounce the shares in favour of another person. After approval from the Board, Secretary enters the name of the new allottees in the application and allotment list.

6) Arrangement Relating to Splitting of Allotment Letters :

Splitting means **putting the shares in one or more name**.

After getting the approval of the Board for the splitting, secretary enters the details of the split in the list of split allotments.

Secretary has to also issue split letters.

7) File Return of Allotment :

Secretary has to file a 'Return of Allotment' with the Registrar of companies within 30 days of allotment of shares that includes the names and addresses of allottees, value of shares allotted, amount paid or payable on each shares, etc.

8) Prepare Register of Members and Issue Share Certificate :

Secretary has to enter the names of all those applicants who have paid the allotment money in the Register of Members.

Secretary also has to prepare the Share Certificates and distribute it to all the members within two months of allotment of shares.

In case of shares held in electronic form (dematerialised), the entries of applicants are made by the Depository.

Q.2 Explain the statutory provisions for allotment of shares. (08)

Ans: Statutory Provisions : These are provisions laid down by the Companies Act, 2013.

1) Registration of Prospectus : A copy of the prospectus must be filed with the Registrar of Companies on or before the date of its publication. This prospectus must be signed by every proposed Director or his duly authorised advocate.

2) Application Money : SEBI has specified the application money to be minimum 25% of the nominal amount of shares. The application money is to be paid in the Bank specified by the company

3) Minimum Subscription : Minimum subscription is the **minimum amount of shares** that must be bought by the subscribers. This amount is **mentioned in the prospectus**. It must be collected **within thirty (30) days from issue of prospectus**. If minimum subscription is not collected within the specified time, the entire amount received as application money should be returned to the subscribers within fifteen days of closure of issue. To avoid such a situation, company may enter into an **underwriting agreement** with the underwriters.

4) Closing of subscription list : As per SEBI, the subscription list must be kept open for 3 to 10 working days. Applicants can apply for shares only when the subscription list is open.

5) Over subscription : Over subscription means when application received for shares are more than the number of shares offered by the company. SEBI does not allow any extra allotment. However, it may permit to allot not more than 10% of the net offer.

6) Permission to deal on Stock Exchange : Every company, before making a public offer shall apply to one or more recognised Stock Exchanges. The prospectus shall mention the name of the Stock Exchange.

7) Appointment of Managers and various other agencies : Company has to appoint Bank. It also has to appoint Registrar, Underwriters and Brokers, advertising agents etc.

1. State the general principles / rules for allotment of shares.

Ans : General principles : These are rules that a company must follow in addition to the provisions of the Companies Act, 2013.

- 1) Proper Authority :** The Board of Directors or the allotment committee has the authority to allot shares.
- 2) Allotment must be against application only :** A company can allot shares only if it has received a written application for shares from the applicant.
- 3) Reasonable time :** Allotment shall be done within 60 days of receipt of application money. Allotment can be made from the fifth day from date of issue of prospectus.
- 4) Absolute and Unconditional allotment :** Shares should be allotted on the same terms as stated in the prospectus. No change in the terms of allotment or new conditions can be added at the time of allotment.
- 5) Communication :** letter of allotment informs the applicant that shares have been allotted to him. This letter gives details of number of shares allotted, amount of Allotment money to be paid, etc.
- 6) Allotment should not be in contravention (violation) of any other laws :** A Company cannot allot shares by violating or contradicting any other existing laws. e.g. Shares cannot be allotted to a minor.

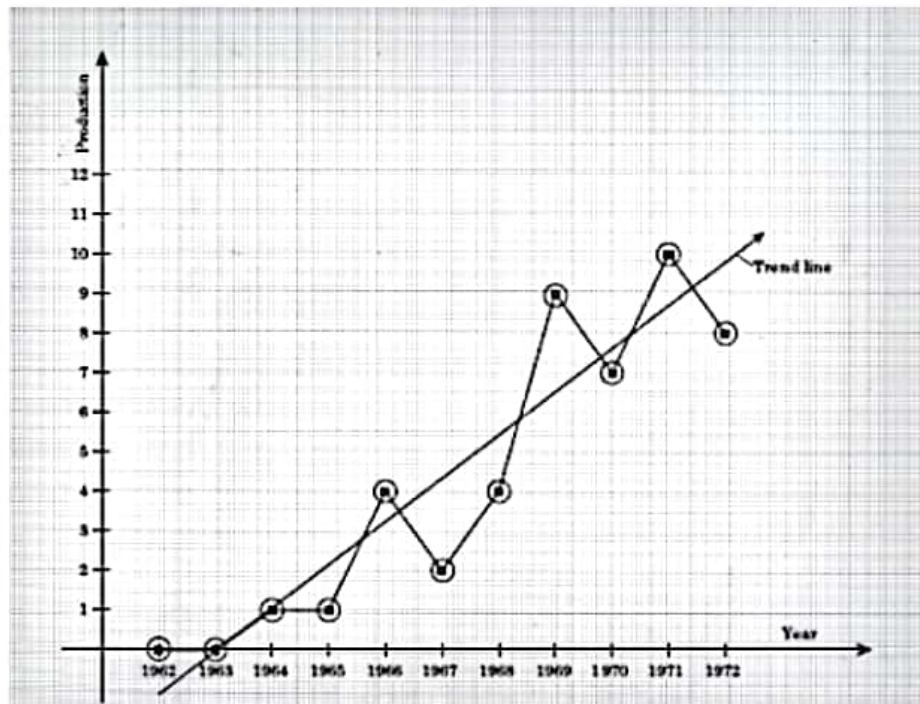
MATHS

Q.1. The following data gives the production of bleaching powder (in '000 tonnes) for the years 1962 to 1972.

Year	1962	1963	1964	1965	1966	
Production	0	0	1	1	4	
Year	1967	1968	1969	1970	1971	1972
Production	2	4	9	7	10	8

Fit a trend line by graphical method to the above data.

Sol.:



Q.2. Use the method of least squares to fit a trend line to the data in problem 1 above. Also, obtain the trend value for the year 1975.

Sol.:

Year t	Y Production	$u = \frac{t - 1967}{1}$	u^2	uy
1962	0	-5	25	0
1963	0	-4	16	0
1964	1	-3	9	-3
1965	1	-2	4	-2
1966	4	-1	1	-4

1967	2	0	0	0
1968	4	1	1	4
1969	9	2	4	18
1970	7	3	9	21
1971	10	4	16	40
1972	8	5	25	40
Total	46	0	110	114

$n = 11$, let the trend line the

$$y = a + bu$$

$$\Sigma y = na + b\Sigma u$$

$$\Sigma uy = a\Sigma u + b\Sigma u^2$$

Substituting the values of

Σy , Σu , Σuy , & Σu^2 we get

$$46 = 11a + 0$$

$$\therefore a = 4.18$$

And

$$114 = 0 + b(110)$$

$$\therefore b = 1.04$$

By (I) the equation of the trends line is

$$y = 4.18 + 1.04u$$

Where

$$u = t - 1967$$

For the year 1975 we have $u = 8$

Substituting in (iii) we get

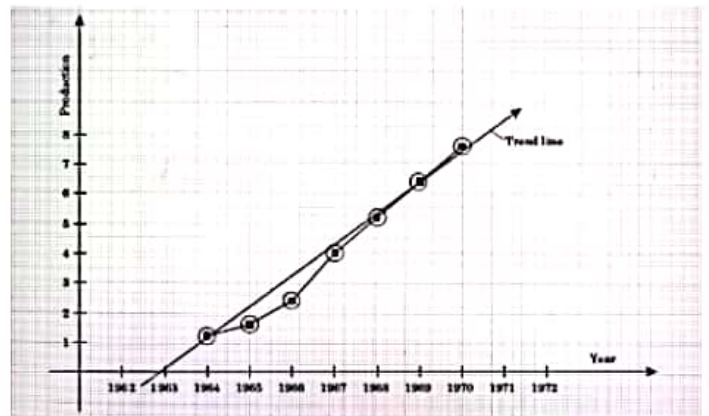
$$Y = 4.18 + 1.04(8) = 12.5$$

Trend value for the year 1975 is 12.5
(in '000 tonnes).

Q.3. Obtain the trend line for the above data using 5 yearly moving averages.

Sol.:

Year	Production Y	5 yearly moving total	5 yearly moving average (trends values)
1962	0	—	—
1963	0	—	—
1964	1	6	1.2
1965	1	8	1.6
1966	4	12	2.4
1967	2	20	4
1968	4	26	5.2
1969	9	32	6.4
1970	7	38	7.6
1971	10	—	—
1972	8	—	—

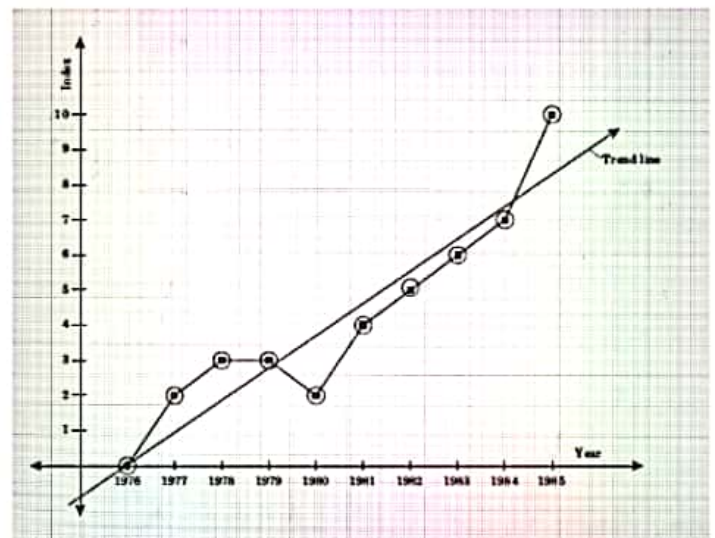


Q.4. The following table shows the index of industrial production for the period from 1976 to 1985, using the year 1976 as the base year.

Year	1976	1977	1978	1979	1980
Index	0	2	3	3	2
Year	1981	1982	1983	1984	1985
Index	4	5	6	7	10

Fit a trend line to the above data by graphical method.

Sol.:



Q.5. Fit a trend line to the data in problem 4 above by the method of least squares. Also, obtain the trend value for the index of industrial production for the year 1987.

Sol.:

Year t	u	Y	u^2	uy
1976	-9	0	81	0
1977	-7	2	49	-14
1978	-5	3	25	-15
1979	-3	3	9	-9

Year t	u	Y	u^2	uy
1980	-1	2	1	-2
1981	1	4	1	4
1982	3	5	9	15
1983	5	6	25	30
1984	7	7	49	49
1985	9	10	81	90
.....	0	42	330	148

$$u = \frac{t - 1980.5}{\frac{1}{2}}, n = 10, \Sigma u = 0, \Sigma y = 42, \\ \Sigma u^2 = 330$$

$$\Sigma uy = 148$$

Let the trend line be $y = a + bu$ (i)

$$\text{where } u = \frac{t - 1980.5}{\frac{1}{2}}$$

$$\text{i.e. } u = 2t - 3961$$

$$\Sigma y = na + b\Sigma u \quad \text{(ii)}$$

$$\Sigma uy = a\Sigma u + b\Sigma u^2 \quad \text{(iii)}$$

Substituting the values of Σy , n , Σu , Σuy & Σu^2 We get

$$42 = 10a + 0$$

$$\therefore a = 4.2 \quad \text{and}$$

$$148 = 0 + b.330$$

$$\therefore b = 0.4485$$

\therefore by (i) the equation of the trends line is

$$Y = 4.2 + 0.4485u \quad \text{(iv)}$$

where $u = 2t - 3961$

For the year 1987,

$u = 13$ by (iv) we have

$$Y = 4.2 + 0.4485(13) = 10.0305$$

\therefore The trend value for the year 1987 is 10.0305

Q.6. Obtain the trend values for the data in problem 4 using 4-yearly centered moving averages.

Sol.:

Year	Y	4 yearly moving total	4 yearly moving average	2 unit moving total	4 yearly centered moving average
(1)	(2)	(3)	(4) = $\frac{(3)}{4}$	(5)	(4) = $\frac{(5)}{2}$
1976	0	—	—	—	—
1977	2	—	—	—	—
		8	2		
1978	3	10	2.5	4.5	2.25
1979	3	12	3	5.5	2.75
1980	2	14	3.5	6.5	3.25
1981	4	17	4.25	7.75	3.875
1982	5	22	5.5	9.75	4.875
1983	6	28	7	12.5	6.25
1984	7	—	—	—	—
1985	10	—	—	—	—

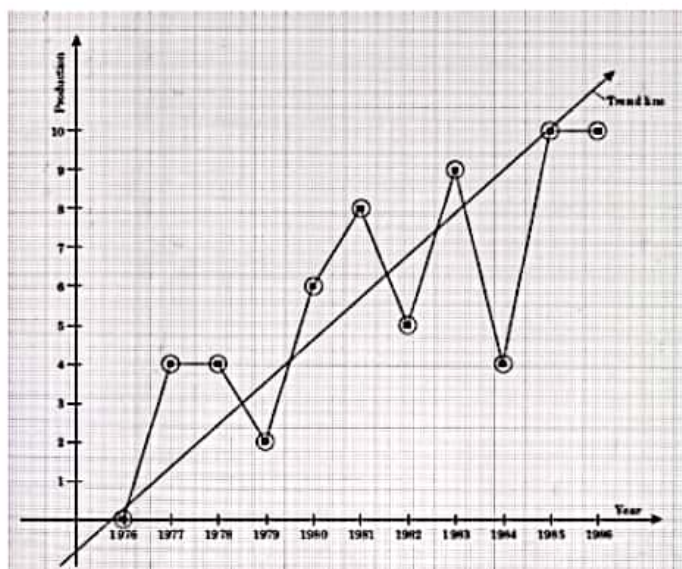
Note: Answer in the text is incorrect.

Q.7. The following table gives the production of steel (in millions of tonnes) for years 1976 to 1986.

Year	1976	1977	1978	1979	1980	1981
Production	0	4	4	2	6	8
Year	1982	1983	1984	1985	1986	
Production	5	9	4	10	10	

Fit a trend line to the above data by the graphical method.

Sol.:



Q.8. Fit a trend line to the data in Problem 7 by the method of least squares. Also, obtain the trend value for the year 1990.

Sol.:

Year t	u	Y	u^2	uy
1976	-5	0	25	0
1977	-4	4	16	-16
1978	-3	4	9	-12
1979	-2	2	4	-4
1980	-1	6	1	-6
1981	0	8	0	0
1982	1	5	1	5
1983	2	9	4	18
1984	3	4	9	12
1985	4	10	16	40
1986	5	10	25	50
	0	62	110	87

$$u = \frac{t - 1981}{1}, n = 10, \Sigma u = 0, \Sigma Y = 62,$$

$$\Sigma u^2 = 110, \Sigma uy = 87$$

Let the equation of the trend line be.

$$Y = a + bu$$

where $u = t - 1981$

$$\Sigma Y = na + b\Sigma u$$

$$\Sigma uy = a\Sigma u + b\Sigma u^2$$

Substituting the values of $\Sigma y, n, \Sigma u, \Sigma uy, \Sigma u^2$ in (ii) & (iii)

$$62 = 11a + 0$$

$$\therefore a = 5.6364$$

$$\text{And } 87 = 0 + b(110)$$

$$\therefore b = 0.7909$$

\therefore by (i) equation of the trend line is

$$y = 5.6364 + 0.7909u$$

Where $u = t - 1981$

For the year 1990,

$$u = 9$$

$$\therefore y = 5.6364 + 0.7909(9)$$

$$y = 12.7545 \text{ (in million tonnes)}$$

Q.9. Obtain the trend values for the above data using 3-yearly moving averages.

Sol.:

Year	Y	3 yearly moving total	3 yearly moving average
			trend values
(1)	(2)	(3)	$\left[\frac{(3)}{3} \right]$
1976	0	—	—
1977	4	8	2.6767
1978	4	10	3.3333
1979	2	12	4.0000
1980	6	16	5.3333
1981	8	19	6.3333
1982	5	22	7.3333
1983	9	18	6.0000
1984	4	23	7.6767
1985	10	24	8.0000
1986	10	—	—

Q.10. The following table shows the production of gasoline in U.S.A. for the years 1962 to 1976.

Year	Production (million barrels)
(1)	(2)
1962	0
1963	0
1964	1
1965	1
1966	2
1967	3
1968	4
1969	5
1970	6
1971	7
1972	8
1973	9
1974	8
1975	9
1976	10

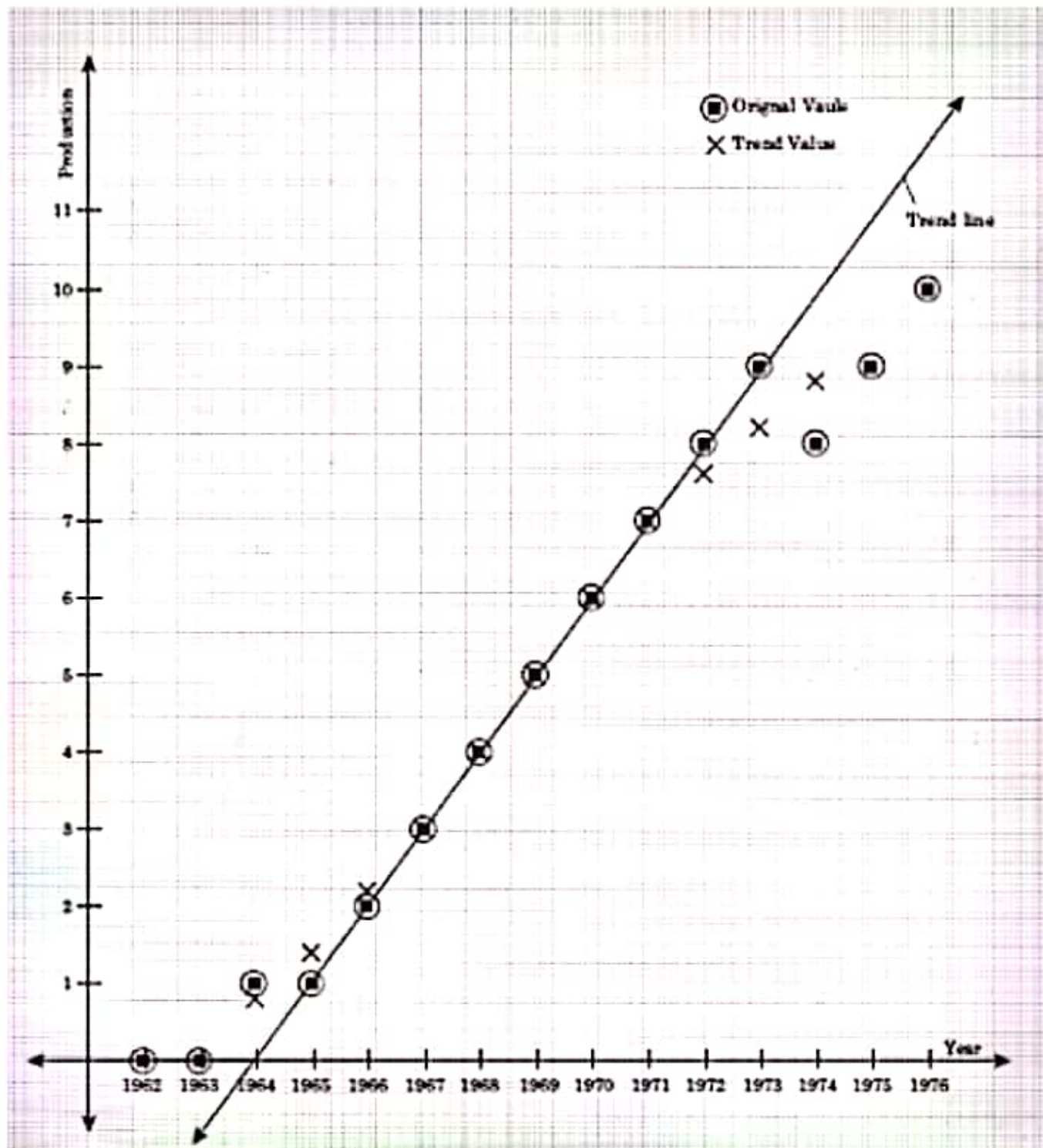
- Obtain trend values for the above data using 5-yearly moving averages.
- Plot the original time series and trend values obtained above on the same graph.

Sol.:

(i)

Year	Production (million barrels)	5 yearly moving total	5 yearly moving average
(1)	(2)	(3)	trend values $(4) = \frac{(3)}{5}$
1962	0	—	—
1963	0	—	—
1964	1	4	0.8
1965	1	7	1.4
1966	2	11	2.2
1967	3	15	3
1968	4	20	4
1969	5	25	5
1970	6	30	6
1971	7	35	7
1972	8	38	7.6
1973	9	41	8.2
1974	8	44	8.8
1975	9	—	—
1976	10	—	—

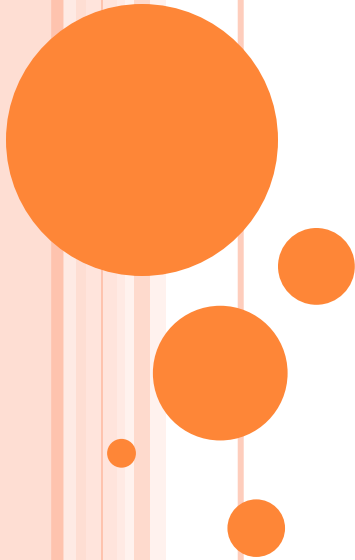
(ii)



IT

INFORMATION TECHNOLOGY SYJC

CHAPTER NO.2 Digital Marketing



INTRODUCTION

Digital Marketing

- ❑ Marketing is connecting with audience in right place at right time.
- ❑ Digital Marketing means to get connected to audience where they are spending more time in this technology era that's on Internet.



TRADITIONAL MARKET Vs DIGITAL MARKET

- Traditional Market includes Business cards, print ads in newspaper or magazines, posters, Commercials on TV and radio, billboards and brochures.

- Digital Marketing includes Websites and social media mentions, Youtube videos, Banners, ads, etc.



CHANNELS IN DIGITAL MARKETING



CHANNELS IN DIGITAL MARKETING

- **SEO(Search Engine Optimization):-** SEO is a technique used for designing and developing a website to be rank high in Search engine results
- **Mobile Marketing:-**There are many ways in mobile marketing like SMS, MMS and in app marketing.
- **Email Marketing:** Emails are used to promote content, events and discount, and also to direct people.



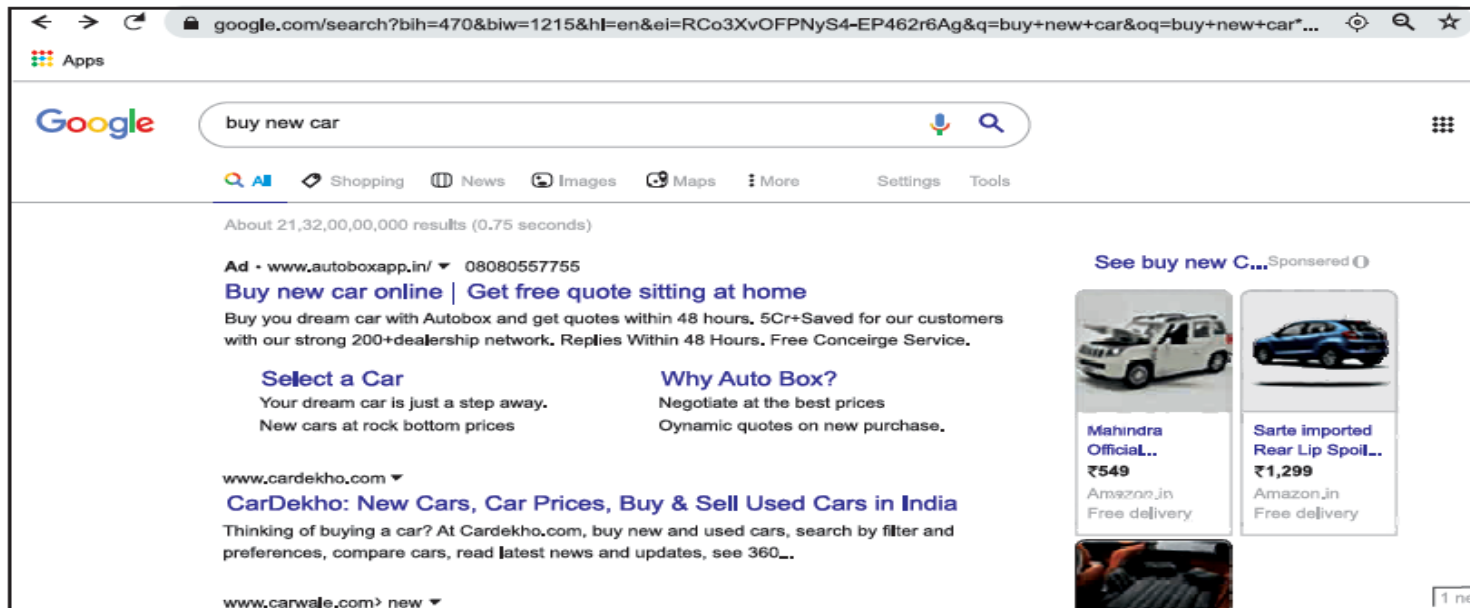
CHANNELS IN DIGITAL MARKETING

- **Paid Search:** Paid search or pay-per-click(PPC) advertising refers to the 'sponsored result' on the search engine results pages(SERP).
- **Content Marketing:** Content marketing denotes the creation and promotion of content assets in order to generate brand awareness, lead generation traffic growth, etc. It includes video, blogs, ebook, etc.
- **Social Media Marketing:** It is the use of social media platform to promote the product and service. Those are facebook, Instagram, Twitter, LinkedIn, Pinterest, Youtube Snapchat.



SEARCH ENGINE

- Search engine is a Software system that is designed to carry out web search.
- The search results are generally presented in a line of results often referred to as Search Engine Results pages(SERPs)



SEARCH ENGINE

Two types of Search

Organic Search

- Organic search result also referred as unpaid result. It is based on relevance to the user's search query.

Paid Search

- Paid search is that we can pay any search engine and rank your website on top of search.



SEARCH ENGINE

Two types of Search

Paid Search

The screenshot shows a Google search results page for the query "buy new car". The search bar at the top contains the text "buy new car". Below the search bar, there are navigation links for "AI", "Shopping", "News", "Images", "Maps", "More", "Settings", and "Tools". The search results show "About 21,32,00,00,000 results (0.75 seconds)".

The first result is a paid advertisement from www.autoboxapp.in/ with the phone number 08080557755. The ad text is: "Buy new car online | Get free quote sitting at home. Buy your dream car with Autobox and get quotes within 48 hours. 5Cr+ Saved for our customers with our strong 200+ dealership network. Replies Within 48 Hours. Free Conceleirge Service." The ad is divided into two columns: "Select a Car" with the text "Your dream car is just a step away. New cars at rock bottom prices" and "Why Auto Box?" with the text "Negotiate at the best prices. Oynamic quotes on new purchase."

The second result is from www.cardekho.com with the text: "CarDekho: New Cars, Car Prices, Buy & Sell Used Cars in India. Thinking of buying a car? At Cardekho.com, buy new and used cars, search by filter and preferences, compare cars, read latest news and updates, see 360..."

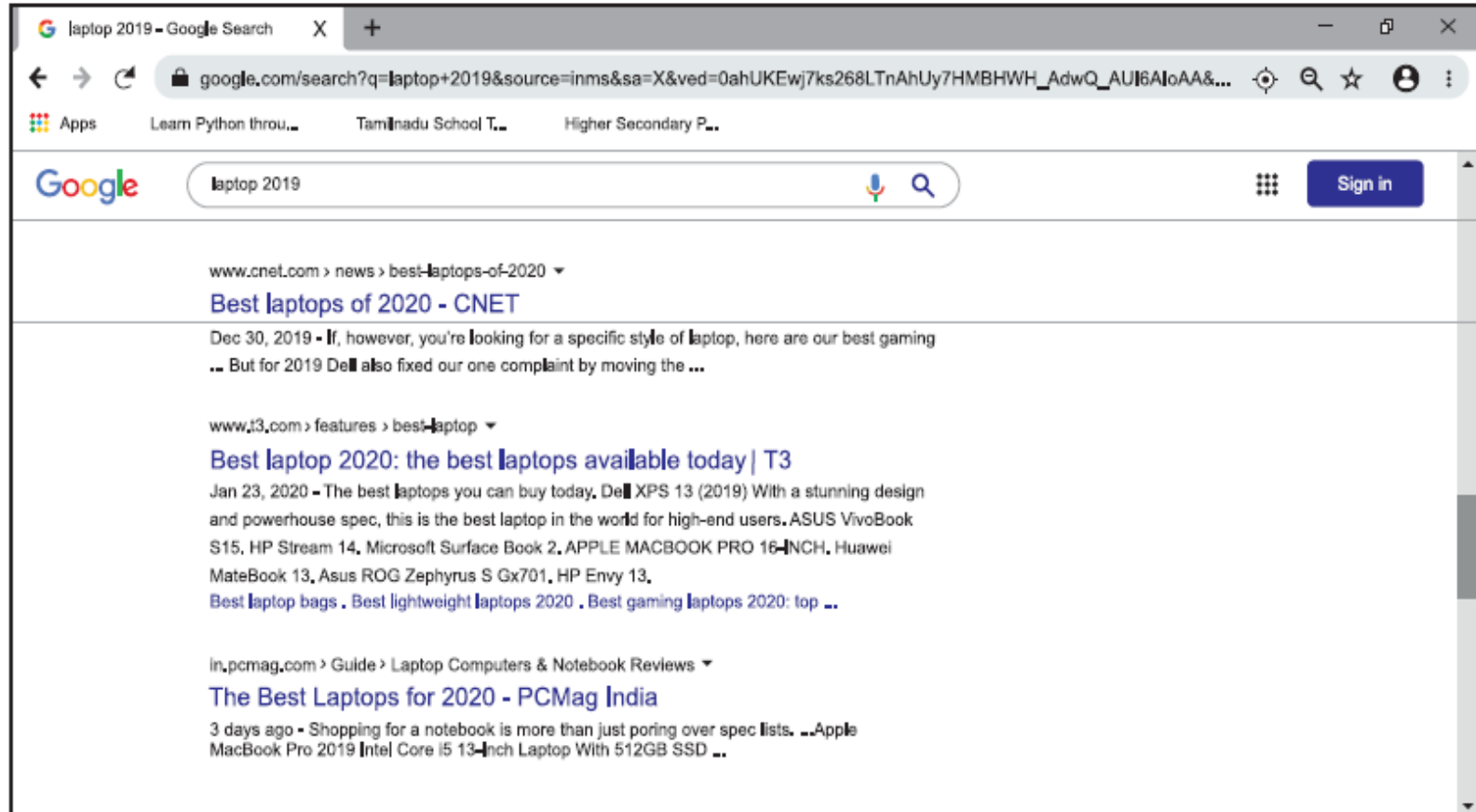
The third result is a sponsored advertisement titled "See buy new C... Sponsored" featuring two car models: "Mahindra Official..." priced at ₹549 and "Sarte imported Rear Lip Spoil..." priced at ₹1,299. Both are available on Amazon.in with free delivery.

The browser address bar shows the URL: google.com/search?bih=470&biw=1215&hl=en&ei=RCo3XvOFPNyS4-EP462r6Ag&q=buy+new+car&oq=buy+new+car*...

SEARCH ENGINE

Two types of Search

Organic Search



SEO

TECHNIQUE USED TO GET HIGHER SEARCH RANKING

WHITE HAT



WHITE HAT STRATEGIES

- Relevant content
- Well-labeled images
- Relevant links and references
- Complete sentences with good spelling and grammar
- Standard-compliant HTML
- Unique and relevant page titles

BLACK HAT



BLACK HAT STRATEGIES

- Duplicate content
- Invisible text and stuffed keyword
- Cloaking or re-directing the user to another site or page
- Links from sites with non-relevant content

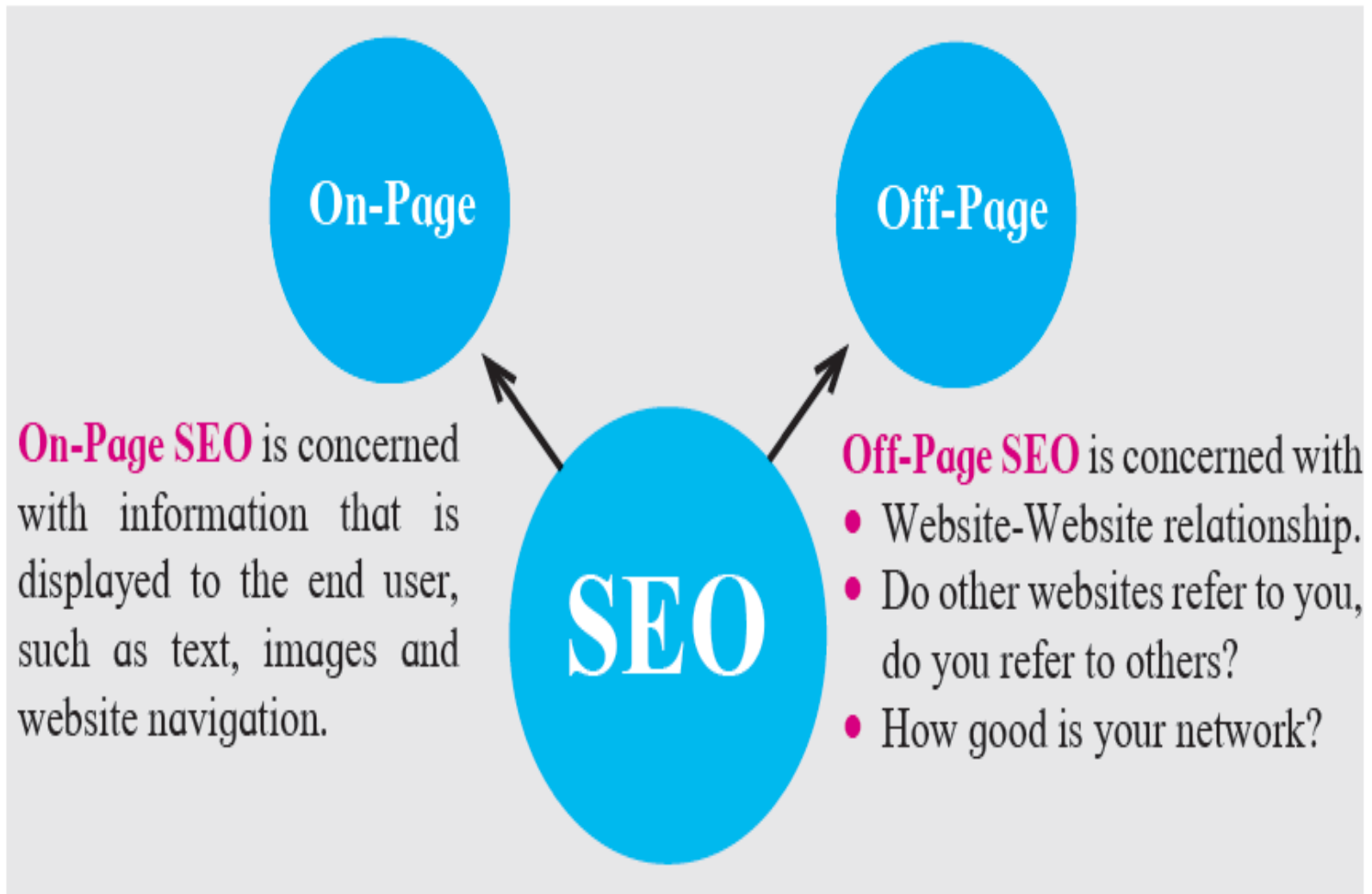
TYPES OF SEO

There are three types of SEO

- **On-Page SEO:-** It includes good content good keywords, selection, giving appropriate title, etc.
- **OFF-Page SEO:-**Includes link building, increasing link popularity by submitting open directories, link exchange etc.
- **Technical SEO:**It refers to website and server optimization. Simple example is site speed, mobile friendliness.



TYPES OF SEO



OPTIMIZING WEBSITE

Various sections of a website which can be optimized for better SEO

1) SEO Page structure optimization

- ❑ HTML tag should start with `<!doctype html>`
- ❑ Singular tag should be self enclosed like this ``
- ❑ Order of the tag should be proper.



OPTIMIZING WEBSITE

□ It is recommended that we use:-

➤ **<title>:** Title is the first thing user notice in search result. Content should be 60 character(including space).

➤ **Meta –description Tag:** Meta description should be used to boost your on-page SEO , should be between 70 to 160 characters.

➤ **Heading tag:** Page should include proper heading tag.



OPTIMIZING WEBSITE

2) Body Content

- ❑ **Heading Tag:** Search engine takes keywords from heading tags and title to develop the context of webpage.
- ❑ ** tag with alt:** It gives the textual description on what's on image.
- ❑ **Keyword Consistency:** It means having the keyword those will rank your site in search engine.

3) Links

- ❑ **Number of Backlinks:** Backlinks are links that are directed towards your website.



OPTIMIZING WEBSITE

- ❑ **Broken links:** Those links that send a message to its visitor that the webpage no longer exist.
- ❑ **Friendly URL:** Url optimized to SEO tends to be short and keywords rich. You give link to big banner website and they give you link back to your website.

4) Indexing

- ❑ **Indexing** is the process of adding webpages to google search.



OPTIMIZING WEBSITE

5) Googlebot

- ❑ It's a Google spider i.e. the Robot that pass over the Web and indexes pages for inclusion in Google database.

6) Other factors

- ❑ **Robot.txt:** It is the file that tells the search engine which pages to access and which not. This page instructs these programs not to search your certain pages which you designate using a 'disallow' command.

Example: User-agent:*

Disallow:/thankyou.html

- ❑ **Device rendering:** This check visually demonstrates how your page renders on different devices.
- ❑ **Flash:**Flash is an interactive media technology that makes sites more interesting



OPTIMIZING WEBSITE

- ❑ **iFrames:** iFrame is similar to flash n same way it confuses the search engine which may rank down your website.
- ❑ **Favicon:** Means favorite icon, website icon , etc. is a visual representation of website and business, so users can identify with your brand based on the favicon you use.



lable when the



OPTIMIZING WEBSITE

- ❑ **Tap target sizing:** These include action buttons, links, ads, etc. that a user taps on when accessing a webpage using a touch screen. Therefore the size such tap/touch elements should be relevant neither too small nor too big.

7) Performance result:

- ❑ **Number of Resources:** This check displays the total number of files that need to be retrieved from web server to load your page. It is good to remove unnecessary files.
- ❑ **Page speed info**
- ❑ **Page Size Info:** It refers to the downloaded file size.



OPTIMIZING WEBSITE

8) SEO Social media optimization:

- ❑ It deals with the website ranking using interactive Communities like Facebook, twitter, blogs, forums etc.

9) SEO Security Check

- ❑ It includes SSL Enabled yes or no whether it follows HTTPS, Malware Check, Email privacy.



SEO AUDIT

SEO Audit helps to find out what can be done to improve ranking on search engine so that the consumer find the website with greater ease.

❑ **Seomater, SEOptimizer are few free SEO audit tools available on net.**

❑ **The URL are as follows:-**

<https://seamator.com/free-seo-audit-tool>

<https://www.seoptimizer.com/>



SEO AUDIT

Homepage of SEOptimer



SEO AUDIT

Overall analysis using SEOptimer



MENTIONED POINTS WILL HELP TO INCREASE CUSTOMER CONVERSION

- ❑ **Acquisition:** Creating interest in the mind of customer about the product using interesting content.
- ❑ **Behavior:** Customer may feel or not feel like buying the product but we need to put such content so that customer should feel like buy the product.
- ❑ **Conversion:** When customer is convinced and buys the product he becomes the ultimate customer.



GOOGLE ANALYTIC REPORT

Google analytic report is a web analytics service offered by Google that tracks Website traffic, number of Visitors, Time spend on the website by user. It Includes:

- ❑ **Number of Users:** How many visitors came to your website
- ❑ **Sessions:** Viewing a page, clicking a link or purchasing a product.
- ❑ **Bounce rate:** How many visitors hit the back button or closed the website without performing a single interaction.
- ❑ **Session durations:** How much average time visitor spend.
- ❑ **Active user right now.**



Thank you

