



RANI CHANNAMMA UNIVERSITY

BELAGAVI

THE COURSE STRUCTURE & SYLLABUS OF UNDER GRADUATE

BACHELOR OF COMMERCE

1ST & 2ND Semesters

w.e.f.

Academic Year 2020-21 and Onwards

Under

CHOICE BASED CREDIT SYSTEM (CBCS)

Annexure
B.Com (CBCS) Course Structure
(With effect from 2020-21)

Semester First

	Title of the paper	Marks			Teaching Hours	Total Credit
		IA Marks	End Examination Marks	Total		
Part I	1.1 – MIL	20	80	100	4	3
	1.2 –English	20	80	100	4	3
Part -II	1.3- Financial Accounting –I	20	80	100	5	3
	1.4 Market Behaviour and Cost Analysis	20	80	100	4	3
	1.5- Company Law and Administration	20	80	100	5	3
	1.6- Business Environment	20	80	100	4	3
Part III	1.7 Practicals on Skill Development	10	40	50	2	1
Part IV	1.8-Indian Constitution	10	40	50	2	2
	1.9 Extra co curricular Activities	50	-	50	-	1
Total						22

Note

- ONE hour of Practical Class is equal to One hour of Theory Class and the class is managed by a Single teacher. Practical classes may be conducted in the Business Lab. or in Computer Lab. or in the Class Room depending on the requirement. Senior / Experienced Teachers may be allotted the practical work load.

Second Semester

	Paper code	Title of the paper	Marks			Teaching Hours	Total Credit
			IA Marks	End Examination Marks	Total		
Part I	AEC	2.1 – MIL	20	80	100	4	3
	AEC	2.2 –English	20	80	100	4	3
Part -II	DSC	2.3 Modern Management Techniques	20	80	100	4	3
	DSC	2.4- Financial Accounting –II	20	80	100	5	3
	DSC	2.5- Modern Marketing Management	20	80	100	4	3
	DSC	2.6 –Investment Management	20	80	100	5	3
		2.7 E-Commerce and Modern Business	20	80	100	5	2
Part III	SEC	2.8 Practicals on skill Development -I	10	40	50	2	1
Part IV	CC/EA	2.9 Extra co curricular Activities	50	-	50	-	1
Total							22

Note

1. One hour of Practical Class is equal to One hour of Theory Class and the class is managed by a Single teacher. Practical classes may be conducted in the Business Lab. or in Computer Lab. or in the Class Room depending on the requirement. Senior / Experienced Teachers may be allotted the practical work load.

Paper 1.3 Financial Accounting – I

Lecture per Week- 5 hours

Objectives

1. To make the students acquire the conceptual and practical knowledge of accounting.
2. To equip the students with the knowledge of accounting process and skill for preparation of the books of accounts of various business forms.
3. To develop the skills of recording financial transactions and preparation of accounts for self Employment as accounts assistants and accountants

Unit	Topics	No of Periods
I	Conversion of Single entry system into double entry system: Need for conversion, steps involved in conversion; problems relating thereto.	12
II	Accounts of Professionals: Chartered Accountants, Lawyers and Doctors only. Fees a/c, Petty Cash book, Clients Ledger, Receipts & Payments a/c, Income & Expenditure a/c & A Balance Sheet.	12
III	Farm Accounting: Meaning, objectives, Books of Accounts to be maintained under Single entry & Double entry for Farm Accounting. Preparation of Farm Revenue Account to ascertain the Profit or Loss: of various sections like Crop, Livestock, Dairy & Poultry. Preparation of B/S for Agriculture, Dairy farming, & Poultry Farming.	12
IV	Royalty Accounts : Meaning and importance - minimum rent, short-workings, recoupment of short-workings, strike period; entries and accounts in the books of lessee and lessor (excluding sub lease)	12
V	Fire Insurance Accounting: Introduction – Need – Loss of stock Policy- Steps for Ascertaining Fire Insurance claim- Treatment of salvage – Average Clause – Treatment of Abnormal items – Computation of Fire Insurance Claims	12

Reference Books

1. Tulsian: Financial Accounting - Pearson Education, New Delhi.
2. Ashok Sehgal and Deepak Sehgal -Advanced Accounting - Vol. - I, Taxmann Publications, New Delhi.
3. S. N. Maheshwari & S. K. Maheshwari: Advanced Accountancy - Vol. –I & II, Vikas Publications,
4. Shukla & Grewal: Advanced Accountancy - Vol. -I, S. Chand & Sons, New Delhi.
5. Jain & Narang: Financial Accounting Kalyani Publishers New Delhi.
6. Advanced Accountancy: Arulanandam, Himalaya publishers

Paper 1.4 –Market Behaviour and Cost Analysis

Lecture per Week: 4 hours

Objectives

To acquaint students with the different dimensions of market behaviour and role of cost analysis in decision making

Unit	Topics	No of Periods
I	Firms and Decisions -Firms - Meaning and Goals, Profit Maximization vs Wealth Maximization Dynamics, Decision Making – Features, Process, Strategy, Tactical and Operational Decisions, Game Theory, and Problems.	08
II	Market Forces: Demand - Meaning, Law of Demand, Nature of Elasticity of Demand, Determinants of Elasticity of Demand, Derived Demand Relations. Demand Forecasting - Meaning and Methods (Problems on Trend Projection by Method Least Squares); Supply - Law of Supply, and Determinants of Supply	10
	Location of a Firm -Locating the Firm, Basic Principles, Selecting an Industrial Location, Primary and Secondary Factors; Sources of Capital, Internal and External Sources; Risk and Uncertainty – Concepts, and Investment Decisions under Uncertainty	10
III	Production and Cost Analysis -Production Function – Concept and Importance, Cost Analysis - Meaning of Short-run and Long-run Costs, Fixed and Variable Costs, Explicit and Implicit Costs, Opportunity Cost and Incremental Costs (concepts only). Total Cost, Average Cost and Marginal Cost Behavior in Short-run and Long-run (including problems). CVP Analysis – Assumptions, Uses, P/V Ratio, BEP, BE Chart, Margin of Safety and Problems.	12
IV	Pricing Practices and Strategies Price – Pricing, Pricing Policy, Objectives and Determinants of Pricing Policy, Pricing Methods - Marginal Cost Pricing, Target Rate Pricing, Product Line Pricing, Administered Pricing, Competitive Bidding, Dual Pricing, Transfer Pricing; Price Discrimination - Requirements, Types and Dumping Strategies; Pricing over Product Life Cycle - Skimmed Pricing, Penetration Pricing, Product Line Pricing and Price Leadership; Linear Programming Problems – Problems on Profit Maximization and Cost Minimization using Graphic Method with two Variables	10

Note: Each unit to be dealt with suitable numerical problems and case studies from the real economic world wherever necessary

Reference Books

1. Dr. B. Mariyappa: Market Behaviour and Cost Analysis, Himalaya Publishing House, New Delhi
2. R.L Varshney&Maheshwari : Managerial Economics, Sultan Chand & sons. New Delhi
3. Dwivedi D.N.: Managerial Economics, Vikas Publishing House, New Delhi.
4. Mithani D.M: Managerial Economics, Himalaya publishers, Mumbai
5. Lekhi R.K.: Business Economics, Kalyani Publishers, New Delhi
- 6.

Paper -1.5 Company Law and Administration

Lectures per week- 5 Hours

Objective

The objective of this course is to enable the students to get familiarized with the existing Company Law and Company administration.

Unit	Topics	No of Periods
I	Unit 1: Joint Stock Companies - Meaning, Definition and Features Joint Stock Companies, Kinds of Company (concepts only), Public V/c Private Companies- Formation of a Company – Steps viz. Promotion Stage: Meaning of Promoter, Position of Promoter and Functions of Promoter; Incorporation Stage: Steps in incorporation of a company; Meaning and Contents of Memorandum of Association and Articles of Association, Distinction between Memorandum of Association and Articles of Association- Subscription Stage – Meaning, Contents and Types of Prospectus; Commencement Stage – e-filing and Certificate of Commencement of Business.	14
II	Capital Of A Company - Share Capital – Meaning of Shares – Kinds of Shares – Equity V/s Preference shares; Debentures – Meaning – Features – Types; SEBI guidelines for issue of shares and debentures, Types of Issue of Shares (concepts only), Book Building Process.	12
III	Key Personnel And Administration- Key Managerial Personnel – Managing Director, Whole time Directors, Company Secretary, Chief Financial Officer, Resident Director, Independent Director; Auditor – Appointment – Powers – Duties and Responsibilities; Managing Director – Appointment – Powers – Duties and Responsibilities; Audit Committee and CSR Committee, Company Secretary – Meaning, Qualification, Appointment, Duties and Liabilities.	10
IV	Corporate Meetings - Meaning and Definition – Requisites of a valid meeting - Types of Meeting: Statutory Meeting – Annual General Meeting – Extra-ordinary General Meeting – Board Meetings; Resolutions: Meaning and Types- Secretary's Duties in relation to these meetings.	12
V	Structure and Administration Of Global Companies Meaning – Types – Features – Legal Formalities – Administration- Ethical Practices in Company Administration	12

Reference Books

1. Elements of Corporate Law- S.N Maheshwari, HPH.
2. Business Law for Management- Balchandran, HPH
3. Principles of Company Law- M.C. Shukla & Gulshan
4. Company Law and Secretarial Practice- S.C. Kuchhal

Paper 1.6 Business Environments

Lecture per week – 4 Hours

Objectives

1. To identify and manage factors influencing business.
2. To manage environment by rearranging environmental factors
3. To grab the opportunities and handle the threats

Unit	Topics	No. of periods
I	Business Environment- Business-meaning- characteristics-objectives of business. Environment-meaning Business Environment- Types – Internal Environment – External Environment – Micro Environment – factors – Macro Environmental – factors – Business decisions and Business Environment	10
II	Economic and Natural Environment – Meaning – Economic System – Economic Policies – Economic factors – LPG – Natural environmental factors	10
III	Political and Legal Environment Political environment – Meaning- factors- Government role in business – Legal Environment – Meaning, Advantages and disadvantages of Government intervention in business - Socio-cultural environment – meaning and features	10
IV	Business ethics and community services Business ethics – meaning, benefits, Community services- meaning, benefits, types of community services, limitations of community services	10
V	Technological environment – meaning- benefits- impact of technology on society – on economy- on the plant, management of technology	10

Reference Books

1. Bedi Suresh, Business Environment – Excel Books, Ansari Road, Darya Ganj, New Delhi
2. Ashwatappa K Essential of Business Environment - Himalaya Publishing House
3. Srivastava O.S. Business Environment – Kalyani Publishers
4. Chidambaram K and Alagappen V Business Environment – Vikash Publishing House
5. Joshi Rosy Walia and Kapoor Sangam Business Environment – Kalyani Publishers
6. Kang K.N.S. Modern Business Environment – Deep and Deep Publishers
7. Saleem Shaik Business Environment – Pearson Education
8. Dr. M.L. Guledgudd Business Environment – Shri Sai Publications, Gadag

Paper 1.7- Practicals on Skill Development

Practical work: 2 hours

Objectives

The objectives of the course is to enable students to learn practical aspects of business functions and help them to improve their knowledge relating to real practices of business in relations to particular functions.

Unit	Topics
I	Collect a Trial Balance from a Sole Trader and prepare Final Accounts Collection & prepare of royalty agreement with regard to any suitable situation Prepare Proforma Invoice and Account Sales Preparation of list of items which comes under Royalty accounts Collect Receipts and Payment Account of a Non-trading Concern Prepare brief note on accounting system of hotel industry Calculation of policy premium with imaginary figures Calculation of fair claims with imaginary figures
II	Identify the internal environment of non trading organization and prepare the strength and weakness of any non trading organization Making list of socio-cultural factors of socio-cultural environment of trading organization Identify an important ethics practiced of Hotel Industry (visiting to the units). Making list of Community Services of business towards village development Making list of important business laws that are linked with business. Making list of business organization that are linked marriage seasons. Developing techniques to handle the business threats. Ascertaining impact of Banking Regulations on business.
III	A case study on decision making under market uncertainties A practical example with graphical presentation of Elasticity of Demand Construct a table with imaginary figures showing the relationship of Fixed Cost, Variable Cost, Total Cost, Average Fixed Cost, Average Variable Cost, Average Cost and Marginal Cost. Practical analysis of product life cycle of a product List out factors to be considered for location of a new firm
IV	Drafting of Memorandum of Association, Drafting of Articles of Association. Drafting Notice of Company Meetings – Annual, Special, Extraordinary and Board meetings. Prepare a prospects of company Prepare Company's Organization Structure. List out the rights of and obligations of owners of company List out code of ethics and governance related aspects of company

B.Com Second Semester

Paper -2.3- Modern Management Techniques

Lecture per week- 4 Hours

Objectives

The main objectives of the course are to help students to understand the conceptual framework of management and their applicability in industrial and other organizations.

Unit	Topics	No of Periods
I	Introduction - Concept and nature- types of managers- responsibilities and skills of professional managers- functions of management- Fayols Principles of management- Administration vs Management, management process- Levels of management- Challenges of managing 21 st century corporations & organizations.	8
II	Management Functions- Planning-meaning & Importance, types. Organizing-concept, principles, theories, types of organizations, Authority, responsibility, power, Delegation, Decentralization, Staffing, Directing, Controlling, Coordinating, Control-nature, process & techniques.	12
III	Human Resources Management - Meaning, objectives, functions, HRM process, job analysis, job design, recruitment, selection, placement, Training and development, retention of employees, employee morale, performance appraisal.	10
IV	Setting Up a New Business Enterprise- Managerial decisions of setting up a new enterprise- Determination of objectives-Discovery of an idea and its preliminary investigation-Pricing of the product-Marketing of the product- Size of business enterprise-Location- Plant and equipment- Plant layout.	10
V	Office management- Meaning, functions of modern office, duties and responsibilities of office manager, Managerial functions on the office- Planning and organization of an office- Controlling office activities-co-ordination- office layout, techniques and objectives of office layout-locations of departments.	10

Reference Books

1. Ivancevich; Jhon and Micheol T.Matheson; organizational behavior and Management.
2. Koontz Harold, Cyril o'Donnell, and Hienz Weihrich: Essentials of management, Tata Mc Graw Hill, New York.

Paper 2.4- Financial accounting –II

Lecture per Week: 5 hours

OBJECTIVES:

1. To appraise the students about the application of accounting knowledge to special business formats
2. To impart the skills of preparation of final accounts of business organizations as per Indian accounting standards
3. To develop the skills of recording of transactions relating to issue of, Consignment, branches, Hire purchase, Co-operative Societies and LLP manually.

Unit	Topics	No of Periods
I	Consignment Accounts: Meaning of consignment and important terms used in consignment. Valuation of stock, normal loss, abnormal loss; problems relating to consignment in the books of consignor and consignee, cost-price method and invoice-price method – theory and practical problems.	12
II	Branch Accounts: Dependent Branches: Features - Books of accounts - Methods of accounting of dependent branches: Debtors System, Stock and debtors (Cost price & Invoice Price) theory and practical problems excluding independent Branch.	12
III	Hire Purchase Accounting: (excluding Repossession) Hire Purchase System: Features – Accounting Treatment in the Books of Hire Purchaser and Hire Vendor - and practical problems.	12
IV	Partnership: The concept of limited liability partnership: Meaning – Objectives features – Merits in conversion of joint stock companies into Ltd. Liability partnership.	12
V	Cooperative Society Accounting – (Theory only) Introduction - Need - Registration , Types of Societies, Books of accounts to be maintained, Accounting standards applicable , Types of audit, Provisions of Co-op Societies Act	12

Reference Books

1. Tulsian: Financial Accounting - Pearson Education, New Delhi.
2. Ashok Sehgal and Deepak Sehgal -Advanced Accounting - Vol. - I, Taxmann Publications, New Delhi.
3. S. N. Maheshwari & S. K. Maheshwari: Advanced Accountancy – Vol & II. -I, Vikas Publications,
4. Shukla & Grewal: Advanced Accountancy - Vol. -I, S. Chand & Sons, New Delhi.
5. Jain & Narang : Financial Accounting Kalyani Publishers New Delhi.
6. Advanced Accountancy: Arulanandam, Himalaya publishers
7. Introduction to Accountancy: T.S.Grewal, S.Chand and Co.
8. Financial Accounting : Ashok Banarjee, Excel
9. Cooperative Accounting and Auditing : Y.K.Rao , Mittal Publication
10. Cooperative Accounting : M.Kartikeyan and R. Karunakaran ,

Paper 2.5 Modern Marketing Management

Lecture per week- 4 Hours

Objective

The objective of this course is to familiarize the students with the concepts, dimensions and trends in modern marketing practices.

Unit	Topics	No of Periods
I	Introduction -Meaning and Definition- Evolution of Marketing- Marketing Philosophies- Concepts of Marketing- Functions of Marketing- Importance of Marketing-Marketing Mix-Customer Relationship Management- Job Opportunities in Marketing Field- Ethics in Marketing Field.	10
II	Marketing Environment And Buyer Behaviour - Types of Environments - Demographic, Economic, Natural, Political, Legal and Socio-Cultural Environments- Market Segmentation – Meaning and Definition- Basis of Market Segmentation, Buyer Behaviour – Factors Influencing Consumer Behaviour-Buying Decision Process.	10
III	Marketing Mix Meaning and Elements, Product, Product Mix, Product Line, Product Life Cycle, Product Planning, New Product Development- Pricing – Factors Influencing Pricing - Methods of Pricing (meaning) and Pricing Policy, Physical Distribution – Meaning - Factors affecting Channels of distribution - Types of Marketing Channels, Promotion – Meaning and Significance of Promotion -Personal Selling and Advertising.	10
IV	Recent Developments In Marketing Introduction-Online Marketing-Direct Marketing-Social Marketing-Green Marketing- Grey Marketing -Mobile Marketing-Market Forces-e-Business Domain-Marketing in Digital Age- Challenges and Suitability of Digital Marketing in India.	10
V	Services Marketing Meaning-Nature and Characteristics of Services-Types of Service – Reasons for Growth of Indian Service Scenario-Services Marketing- Products Marketing V/s Services Marketing- Services Gap Model-7 Ps of Services Marketing- Changing Women’s Role in Services marketing- Challenges of Services Marketing-	10

Reference Books

1. Philip Kotler - Marketing Management, PHI.
2. Davar: Marketing Management.
3. Rekha. M.P. & Vibha V – Marketing & Services Mgt – VBH.
4. Sunil B. Rao - Marketing & Services Mgt – HPH.
5. Janardhan T.G., Leelavathy AM, Bhagya G.B. – Marketing & Service Management, Kalyani Pub.

Paper 2.6 Investment Management

Lecture per week – 5 Hours

Objective: To familiarize the students with different investment alternatives, introduce them to the framework of their analysis and valuation and highlight the role of investor protection

Unit	Topics	No. of periods
I	The Investment Environment - The investment decision process, Types of Investments – Commodities, Real Estate and Financial Assets, the Indian securities market, the market participants and trading of securities, security market indices, sources of financial information, Concept of return and risk, Impact of Taxes and Inflation on return.	12
II	Fixed Income Securities -Bond features, types of bonds, estimating bond yields, Bond Valuation types of bond risks, default risk and credit rating.(with practical problems)	12
III	Approaches to Equity Analysis - Introductions to Fundamental Analysis, Technical Analysis and Efficient Market Hypothesis, dividend capitalization models, and price-earnings multiple approach to equity valuation. (with practical problems)	12
IV	Portfolio Analysis and Financial Derivatives -Portfolio and Diversification, Portfolio Risk and Return; Mutual Funds; Introduction to Financial Derivatives; Financial Derivatives Markets in India (with practical problems)	12
V	Investor Protection - Role of SEBI and stock exchanges in investor protection; Investor grievances and their redressal system, insider trading, investors' awareness and activism	12

Reference Books

1. C.P. Jones, Investments Analysis and Management, Wiley, 8th ed.
2. Prasanna Chandra, Investment Analysis and Portfolio Management, McGraw Hill Education
3. R.P. Rustogi, Fundamentals of Investment, Sultan Chand & Sons, New Delhi.
4. N.D. Vohra and B.R. Bagri, Futures and Options, McGraw Hill Education
5. Mayo, an Introduction to Investment, Cengage Learning

Paper 2.7- E-Commerce and Modern Business

Lectures per week- 4 Hours

Objectives: To facilitate students to gain knowledge about different aspects of e-commerce and trends in digital payments

Unit	Topics	No of Periods
I	Introduction- E-Commerce-meaning, nature, concepts, types; e-commerce business models B2B concept, major activities, types of B to B market (independent, buyer oriented, supplier oriented, e-market place, B2C portals, e-tailor, content provider, transaction broker, real life examples of B2C, C2C, C2B, etc.; forces behind e-commerce, e-Governance meaning, types, significance, real life examples.	10
II	E-CRM and SCM -E-CRM-definition, features, goals of E-CRM business framework, phases of E-CRM, types of E-CRM, Functional components of E-CRM, strategies for E-CRM solutions; SCM-definition, features, types of supply chain.	10
III	Digital Payment - Methods of e-payments Debit Card, Credit Card, Smart Cards, e-Money, electronic or digital wallet, digital signature (procedures, working and legal provisions), payment gateways Core Banking Solution or CBS, Mobile Payment, UPI, NCPI, International Payments Online banking [meaning, concepts, importance, electronic fund transfer, automated clearing house, automated ledger posting], risks involved in e-payments.	10
IV	New Trends in E-Commerce - Social Commerce-concept, definition, features; Digital Marketing-definition, objectives, methods, limitations; Advertisement in Social Media-objectives, advantages and disadvantages, procedures	10
V	MS-Word and Excel - Word Opening Screen Elements, Creating, Opening and Saving of Word Document, Formatting, Margin, Paper Selection, Undo-Redo, Spell Check, Alignment, Insert Table, Mail Merge; MS-Word Shortcut Keys. Features, Advantages, MS-Excel Program, Window Elements, Managing Workbooks, Create, Open, Save and Close, Managing Worksheets - Naming, Inserting, Moving, Copying and Deleting. Navigation in MS-Excel; Standard Toolbar Elements; Types of Cell Data ETC	10

Reference Books

1. P. T. Joseph, E-Commerce: An Indian Perspective, PHI Learning
2. Henry Chan, Raymond Lee, Tharam Dillon, Elizabeth Chang, E-Commerce: Fundamentals and Applications,
3. Wiley. • Laudon, E-Commerce, Pearson Education India
4. Schneider G., E-Business, Cengage
5. Bhaskar, B., E-Commerce, McGraw Hill

Paper 2.7- Practicals on Skill Development

Practical work pw: 2 hours

Objectives

The objectives of the course is to enable students to learn practical aspects of business functions and help them to improve their knowledge relating to real practices of business in relations to particular functions.

Unit	Topics
I	<ul style="list-style-type: none">• Select any trading or non trading organization and find out the nature and functions of the organization• Identify the management values which are practices by the organization• Draft an advertisement for recruitment of candidates for an organization• List out the wage and salary structure of organization• Draft a note on contribution of organization towards society• Identify the requirements of office management and also draft a note on by selecting any organization
II	<ul style="list-style-type: none">• Identify the product of your choice and describe in which stage of the product life cycle it is positioned• Suggest strategies for development of a product• Study of consumer behavior for a product of your choice• Develop an advertisement copy for a product• Prepare a chart for distribution network for different products
III	<ul style="list-style-type: none">• Collect capital structure of any five companies and analyze• List out the financial functions of hotel industry• Draft a note on financial sources of small scale industry• Name the 50 companies whose equities are covered under NIFTY,• Collect information on NCFM (National Certification in Financial Market) and prepare a brief report on the same
iv	<ul style="list-style-type: none">• Prepare a list of application software and their uses in business organizations, and visit business organizations for better understanding of how application software being used.• Create a Data flow diagram of a business project

Question Paper Pattern

Maximum Marks 80

Section –A (10X2=20)

1. Answer any ten sub questions each sub question carries 2 marks

- a)
- b)
- c)
- d)
- e)
- f)
- g)
- h)
- i)
- j)
- k)
- l)

Section –B (3X5=15)

Answer any three questions; each question carries 5 marks (in case of practical papers four problems and one theory question)

- 2.
- 3
- 4
- 5
- 6

Section –C (2X15=30)

Answer any two questions; each question carries 15 marks (in case of practical papers four problems and one theory question)

- 7.
- 8.
- 9.
- 10

Section –D (1X15=15)

Compulsory question (case study/ problems)

- 11.

Question Paper Pattern

Maximum Marks 40

Section –A (5X2=10)

1. Answer any five sub questions, each sub question carries 2 marks
 - a)
 - b)
 - c)
 - d)
 - e)
 - f)
 - g)

Section –B (2X5=10)

Answer any two questions, each question carries 5 marks

- 2.
- 3.
- 4.
- 5.

Section –C (2X10=20)

Answer any two questions, each question carries 10 marks

- 6.
- 7.
- 8.
- 9.