

Learning Outcomes-based Curriculum Framework (LOCF)

**For
Commerce
B. Com.
2021**



ज्ञान - विज्ञानं विमुक्तये

**University Grants Commission
Bahadur Shah Zafar Marg
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PREAMBLE

The Learning Outcomes-based Curriculum Framework (LOCF) committee constituted by University Grants Commission (UGC) is pleased to submit its report concerning the curriculum of B. Com. Programme to be implemented by Universities and Higher Education Institutions. During this journey, a series of meetings were held and intensive discussions have taken place with various stakeholders to complete the exercise in a fruitful manner.

The key role of any system of education is to build abilities, develop attitude, and cultivate the right approach towards life. Considering these aspects, it is of vital importance to design and develop a curriculum which should result in transforming the personality of a student. Educational programmes, when designed with specific objectives of transformation and development of the students help in bringing desired holistic personality. The principal focus, therefore, is on how to cultivate an aspiration to learn, understand, and adapt new skills and learning inputs.

The focus of LOCF of Commerce and Business Education is aimed at improving the students' abilities and helping them to become a competent business leader who can contribute in nation building. Commerce education is not related only with knowing how to organize and apply skills related to business, trade, commerce, industry, and economy, but it further accelerates the process of thinking in a pragmatic manner about nation building through effective utilization of skills, resources, manpower, and one's abilities.

One essential aspect of LOCF is to develop a commerce graduate who can meet the present and the future requirements of industry and economy. LOCF emphasizes on developing the competent persons who can work as the contemporary and future leaders of the industry and business.

The education system in the emerging scenario demands to enrich the personality of the students so as to develop a holistic personality. Therefore, the focus of LOCF is based on the four pillars of education which are learning to know, learning to do, learning to live together, and learning to be.

Another focus of LOCF is to build a set of requisite social and ethical values that will meet the expectations of modern society. It shall also promote ideals of universal brotherhood and cooperation.

The core basis of LOCF is to emphasize cultivating the ideology which promotes sustainable economic system and encourages eco-friendly fair business practices.

The emphasis of this exercise is to provide a right understanding to the students about objective and transparent system of governance. This would bring a desired change in the system of administration and quality of governance of all the institutions.

The present situation of business education requires total over-hauling and restructuring in the light of changed socio-economic scenario of the global economy in the context of Industry 4.0. The dynamic nature of global business demands a pool of competent human capital for which relevant education is essential in terms of timeliness, speed, flexibility, and dynamism.

There is a need to provide students with appropriate skills and knowledge inputs which would make them globally competent and empower them to work in the changing business environment.

Therefore, the focus of the LOCF in Commerce is to introduce globally acknowledged choice based credit system which will offer numerous opportunities to learn various core subjects and also explore additional avenues of learning beyond the routine and standardized framework. The sole purpose of this exercise is to provide opportunities for holistic development of the students.

Thus, the LOCF can help in bringing uniformity in curricula on the one hand and empower the student on the other hand to choose the career options making it more relevant and globally acceptable which would create new benchmark in the world.

The salient features of the LOCF in B. Com. are:

1. The objectives of LOCF are to mentally prepare the students to learn various courses/ subjects in the domain of Commerce and Business leading to a graduate degree.
2. The learning outcomes for each course has been carefully designed to help students to have experiential learning in various domains of Commerce discipline.
3. Commerce itself is an interdisciplinary subject, therefore, proper care has been taken to integrate courses covering various domains like Accounting, Management, Finance, Taxation, Law, Marketing, Human Resource, Economics, Statistics, Information & Communication Technologies, Entrepreneurship, etc.
4. The core courses have been selected considering the need for studying Commerce as a separate discipline and the required theoretical knowledge and practical exposure.
5. In order to achieve the spirit of LOCF under CBCS and to empower the students, large number of optional courses under Generic Elective (GE), Skill Enhancement Courses (SECs), and Discipline Specific Elective Courses (DSEs) have been included in the structure.
6. For B. Com. Programme, ten (10) CC are placed from first to sixth semester, two (02) language courses are placed in first and second semester, fourteen (14) GE courses are placed in the fifth and sixth semester, and thirty-two (32) DSE courses in third, fourth, fifth, and sixth semester, and sixteen (16) SEC courses in third, fourth, fifth, and sixth semester have been placed respectively along with an option to offer specific sector skill council courses are placed in third, fourth, fifth, and sixth semester. The idea of offering sixty-two (62) optional courses and also creating space for developing more Sector Skill Council courses covering different aspects of knowledge and skills is to create opportunities for employability of a commerce graduate and also broaden the learner's horizon towards practical relevance of studying commerce discipline so that a learner can have a wide choice of courses to have a better living and to lead a meaningful and contented life. Keeping in view the needs of the Commerce students, Ability Enhancement Compulsory Courses (AECCs) have been designed in a manner that provides relevant knowledge and skills.
7. An option to adopt courses offered by Sector Skill Council in the course structure of B. Com. as Skill Enhancement Courses is a pioneering step where the idea is to directly embed the academic course with relevant skill enhancement courses offered by various Sector Skill Councils in India. Hence, a scope for enhancing employability of regular Commerce graduates has been created in the proposed course structure.

8. Keeping in view the objectives and learning outcomes outlined in each course, proper care has been taken, to provide practical exercises for each unit in a course, so that the students gain hands on experience (learning by doing) apart from textbook based theoretical knowledge. Business research methods and project work has been provided as a discipline specific course in sixth semester involving application of knowledge in exploring/analysing/solving issues related to a real life situation.
9. The courses are designed keeping in view the employability, research, and innovation in the field of Commerce and Business especially in Accounting, Management, Finance, Marketing, Human Resource, Computer Applications in Business, Taxation, Business Laws, and Entrepreneurship.
10. The Faculty members are expected that while delivering a lecture in a classroom situation, they should use ICT based teaching learning andragogy and various interactive teaching and learning techniques like case studies, simulation, role play, etc., to have better engagement of the students and effective teaching learning process. It is also expected that character building of students, development of holistic personality, values and ethics, etc., should be the prime focus in the teaching learning process so that they become good global citizens.

Learning Outcomes-based Curriculum Framework (LOCF) in B. Com.

1. Introduction

In order to foster education development agenda in India, significant reforms in the undergraduate education is to introduce the Learning Outcomes-based Curriculum Framework (LOCF) which aims at making teaching student-centric, interactive, and outcome-oriented with well-defined aims, objectives, and goals to be achieved. The programme learning outcomes include subject-specific skills and generic skills, including transferable global skills and competencies. It would also focus on knowledge and skills that prepare students for further study, research, employment, and research.

One of the ways to measure the development of a nation is the advancement of the knowledge of its people. Hence, advanced measures should be taken to improve the quality of commerce knowledge in our society by nurturing quality higher education. This shall include translation of academic research into innovations for practical use in society and economy.

In order to achieve the programme goals following measures would be adopted:

- i. Regulatory curriculum reform based on a Learning Outcomes-based Curriculum Framework (LOCF);
- ii. Enriching the quality of teaching and research;
- iii. Enlightening learning environment through ICT based hands-on approach to students;
- iv. Involving students in discussions, problem-solving, and out of the box thinking;
- v. Motivating the students to understand various concepts of commerce and apply them in real life situations.

In order to foster educational development agenda in India, significant reforms in undergraduate education is to introduce LOCF.

2. Learning Outcomes-based Approach to Curriculum Planning

The Bachelor's Degree in B. Com. awarded to the student on the basis of demonstrated achievement of outcomes (expressed in terms of knowledge, understanding, skills, attitudes, and values) and academic criteria expected of graduates at the end of the programme. Therefore, the learning outcomes of this particular programme are aimed at facilitating the students to acquire these attributes, keeping in view changes in the current socio-economic environment.

The LOCF of B. Com. has been designed keeping in view the graduate attributes, qualification descriptors, programme learning outcomes, and course learning outcomes. The committee has tried to frame the syllabi in order to engage students through an all – encompassing knowledge impartation.

The programme has been framed by allowing flexibility and innovation in:

- i. Programme design and syllabi development;
- ii. Teaching-learning pedagogy;
- iii. Assessment of student learning levels;
- iv. Providing ICT based hands-on experience to students through high quality learning activities in relevant situations.

2.1 Nature and Extent of the Programme in B. Com.

The B. Com. Programme provides an extensive and rigorous base for learning, application, research, entrepreneurship, and holistic development. The key areas of study in Commerce and Business are:

- i. Marketing Management
- ii. Human Resource Management
- iii. Accountancy
- iv. Finance
- v. Economics
- vi. Tax
- vii. Investment
- viii. Banking & Insurance
- ix. Business & Corporate Laws

Apart from these key areas present curriculum framework includes courses on Yoga and Happiness, Cyber Security, Artificial Intelligence for Business, Mind Management, etc., with an aim to imbibe in students a sense of self awareness, ethical conduct, human values, socially and environmentally conscious behaviour.

Degree programmes in Commerce and Business covers topics which are already mentioned in detail under various headings in Section 6. The depth and breadth of study of individual topics depends on the nature and devotion of students in specific commerce programmes.

2.2 Aims of Bachelor's Degree Programme in B. Com.

The overall aim of B. Com. as a programme is to:

- Provide a conducive environment that holistically engages students through an all-encompassing knowledge impartation;
- Widen the scope and depth of the course enabling them to undertake further studies in commerce and its allied areas on multiple disciplines concerned with commerce;
- Construct a sound theoretical footing;
- Acquainting students with recent market practices;
- Encourage the students to advance a range of generic skills helpful in employment, internships, and social activities;
- Formulating business problems and provide innovative solutions to enable the students to be future ready management leaders who are compassionate and yet efficient.

2.3 Key Outcomes underpinning Curriculum Planning and Development

The LOCF in Commerce desires to propose the courses of commerce for B. Com., based on the expected learning outcomes and academic standards which are necessary for the graduates after completing these programmes. The committee considered and discussed the following factors completely:

- i. Framing of syllabi
- ii. Students attributes
- iii. Qualification descriptors
- iv. Programme learning outcomes
- v. Course learning outcomes
- vi. Necessity of having elective courses
- vii. Applications of commerce
- viii. Employability in banking, finance and other sectors.

3. Graduate Attributes in B. Com.

The graduate attributes in B. Com. are the outline of the expected course learning outcomes mentioned in the beginning of each course. The characteristic attributes that a B. Com. graduate will be able to demonstrate through learning various courses are listed below:

3.1 Disciplinary Knowledge

Capability of executing comprehensive knowledge and understanding of one or more discipline that form part of commerce.

3.2 Communication Skills

- i. Ability to communicate long standing unsolved problems in commerce;
- ii. Ability to show the importance of commerce as precursor to various market developments since the beginning of the civilization.

3.3 Critical Thinking

- i. Ability to engage in reflective and independent thinking by understanding the concepts in every area of Commerce and Business;
- ii. Ability to examine the results and apply them to various problems appearing in different branches of Commerce and Business.

3.4 Problem solving

- i. Capability to deduce a business problem and apply the class room learning into practice to offer a solution for the same;
- ii. Capabilities to analyse and synthesize data and derive inferences for valid conclusion;
- iii. Able to comprehend solution to sustain problems originating in the diverse management areas such as Finance, Marketing, Human Resource, and Taxation.

3.5 Research Related Skills

- i. Ability to search for, locate, extract, organise, evaluate, and use or present information that is relevant to a particular topic;
- ii. Ability to identify the developments in various branches of Commerce and Business.

3.6 Information and Communication Technology (ICT) digital literacy

Capability to use various technical ICT tools (like spreadsheet) for exploring, analysis, and using the information for business purposes.

3.7 Self-directed Learning

Capability to work independently in diverse projects and ensure detailed study of various facets of Commerce and Business.

3.8 Moral and Ethical Awareness/Reasoning

- i. Ability to ascertain unethical behaviour, falsification, and manipulation of information;
- ii. Ability to manage self and various social systems.

3.8 Lifelong learning

Capability of self-paced and self-directed learning aimed at personal development and for improving knowledge/skill development and reskilling in all areas of Commerce.

4. Qualification Descriptors for B. Com.

The qualification descriptors suggest the generic outcomes and attributes to be obtained while obtaining the degree of B. Com. These parameters are expected to be attained and demonstrated by the students after becoming graduate in this programme. The HEI should consider the above mentioned parameters at the time of assessing the learning of various courses for B. Com. The learning experiences and assessment procedures, thereby are so designed that every graduate in Commerce may achieve the programme learning outcomes with equal opportunity irrespective of class, gender, community, and regions. Each graduate in commerce should be able to:

- i. Demonstrate extensive and coherent knowledge of commerce and its applications in real business world;
- ii. Understanding of various concepts and theories providing strong academic foundation;
- iii. Demonstrate educational skills in areas of Marketing, Finance, Accounting, HR, Tax, Economics, and several other branches of Commerce;
- iv. Acquire various soft skills (like communication, organizing, and analytical) required to manage complete business situation as well as life situations;
- v. Apply knowledge, understanding, and skills to identify the difficult/unsolved problems in rapidly changing environment and to collect the required information from possible range of sources and try to analyse and assess these problems using appropriate methodologies;
- vi. Fulfill one's learning requirements to provide an insight of research in Commerce and interdisciplinary areas while seeking research pursuits;
- vii. Apply one's disciplinary knowledge and transferable skills to new/unfamiliar contexts, rather than replicate curriculum content knowledge, to identify and analyse problems and issues and solve complex problems with well-defined solutions;
- viii. Good value systems leading to high ethical and moral conduct in society at large;
- ix. Competencies and attitudes;
- x. Values.

5. Programme Learning Outcomes of B. Com.

The outcomes and attributes described in qualification descriptors are attained by students through learning acquired on completion of a programme of study. The term 'programme' refers to the entire scheme of study followed by students leading to a qualification.

Programme learning outcomes for B. Com. include various subject specific skills and generic skills like mind management, creativity, and innovation of competencies in diverse areas of Commerce and Business, the achievement of which will be demonstrated by the students of B. Com. Programme for the award of bachelor degree. The programme learning outcomes of B. Com. also enable a student to prepare for further study, employment, and good citizenship. Further, the difference in the level of achievement of programme outreach provides for comparing of learning

levels and standards across different college/institution. The various learning outcomes of the programme are mentioned below:

- i. Bachelor's Degree in Commerce results in giving comprehensive knowledge of Marketing, Human Resource Management, Business and Corporate Law, Economics, Finance, Accounting, Management, Tax and several other branches of Commerce that includes Investment, Insurance, and Banking. Thus, this programme helps students in building a concrete footing for advanced studies in Commerce and to stand with the requirement of business sector, insurance, banking seeking youth fit for employment.
- ii. Students undergoing this programme will be equipped to the world of work, particularly, work of the future. The student will get a first-hand exposure of working in the real world.
- iii. Students completing this programme will be able to develop managerial knowledge and tactical dexterity, with a broader skill set and encourages them to seek out audacious, innovative solutions for today's business.
- iv. Completion of this programme will also enable the students to formulate business problems and provide innovative solutions thus, molding them into future visionaries, management leaders that are compassionate yet efficient.
- v. The course provides an extreme and rigorous base for teaching, research, and allied business administrations.

PROGRAMME OUTCOMES FOR CORE COURSES

S. No.	Programme Outcomes	C1	C2	C3	C4	C5	C6	C7	C8	C9	C10
1	Values for life and character building	✓	✓	✓			✓	✓	✓	✓	
2	Disciplinary knowledge	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
3	Communication skills	✓		✓	✓		✓	✓	✓	✓	✓
4	Critical thinking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
5	Problem solving	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
6	Analytical reasoning	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
7	Research related skills	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
8	Cooperation/Teamwork	✓			✓	✓	✓		✓		
9	Scientific reasoning	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
10	Reflective thinking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
11	Information/Digital literacy		✓		✓	✓		✓	✓	✓	✓
12	Self-directed learning	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
13	Moral and ethical awareness/reasoning	✓	✓	✓	✓		✓	✓	✓	✓	
14	Leadership readiness/qualities	✓			✓		✓		✓		
15	Life-long learning	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
16	Professional skills	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
17	Application skills	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
18	Experiential learning	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

19	Employability options	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
20	Decision making skills	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Legend: C1-Business Organisation and Management; C2-Financial Accounting; C3–Business Laws; C4-Corporate Accounting; C5-Business Mathematics and Statistics; C6-Corporate Law; C7-Income-tax Law and Practice; C8-Entrepreneurship Development; C9-Goods & Services Tax (GST), C10-Cost Accounting.

PROGRAMME OUTCOMES FOR GENERIC ELECTIVE COURSES

S. No.	Programme Outcomes	GE 1a	GE 1b	GE 1c	GE 1d	GE 1e	GE1 f	GE1 g	GE2 a	GE2 b	GE2 c	GE2 d	GE2 e	GE2 f	GE2 g
1	Values for life and character building		✓	✓		✓	✓	✓				✓	✓	✓	✓
2	Disciplinary knowledge	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
3	Communication skills		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
4	Critical thinking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
5	Problem solving	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
6	Analytical reasoning	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
7	Research related skills	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
8	Cooperation/Teamwork			✓	✓		✓	✓	✓		✓	✓		✓	
9	Scientific reasoning	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓
10	Reflective thinking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
11	Information/Digital literacy		✓	✓		✓	✓	✓		✓	✓	✓	✓	✓	✓
12	Self-directed learning	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
13	Moral and ethical awareness/reasoning			✓	✓		✓	✓		✓	✓	✓		✓	✓
14	Leadership readiness/qualities			✓	✓		✓	✓	✓		✓	✓	✓	✓	✓
15	Life-long learning	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

16	Professional skills	✓	✓	✓		✓	✓	✓	✓	✓	✓			✓	✓
17	Application skills	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
18	Experiential learning	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
19	Employability options	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
20	Decision making skills	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Legend: GE1a-Business Economics; GE1b-Accounting for Everyone; GE1c-People Management; GE1d-
 l Development; GE1e-Financial Literacy; GE1f-Basics of Management; GE1h-Public Administration and
 ness; GE2a-Project Management; GE2b-Stock Markets Operations; GE2c-Sustainable Development; GE2d-
 l Governance; GE2e-Risk Management, GE2f-Entrepreneurship Development; GE2g-Digital Marketing.

PROGRAMME OUTCOMES FOR DISCIPLINE SPECIFIC COURSES (A)

S. No.	Programme Outcomes	DSE1a	DSE1b	DSE1c	DSE1d	DSE1e	DSE1f	DSE1g	DSE1h	DSE2a	DSE2b	DSE2c	DSE2d	DSE2e	DSE2f	DSE2g	DSE2h
1	Values for life and character building			✓	✓		✓	✓		✓		✓		✓	✓	✓	✓
2	Disciplinary knowledge	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
3	Communication skills		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓
4	Critical thinking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓
5	Problem solving	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓
6	Analytical reasoning	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓
7	Research related skills	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
8	Cooperation/Teamwork			✓	✓	✓		✓			✓			✓	✓	✓	✓
9	Scientific reasoning	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓
10	Reflective thinking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
11	Information/Digital literacy		✓	✓		✓	✓		✓		✓	✓	✓	✓	✓		
12	Self-directed learning	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
13	Moral and ethical awareness/reasoning			✓	✓		✓	✓	✓		✓			✓	✓	✓	✓

14	Leadership readiness/qualities			✓	✓	✓		✓			✓	✓		✓	✓	✓	✓
15	Life-long learning	✓			✓			✓		✓				✓		✓	
16	Professional skills	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓		
17	Application skills		✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓		
18	Experiential learning		✓	✓	✓	✓		✓			✓				✓		
19	Employability options	✓	✓	✓		✓	✓		✓		✓	✓	✓	✓	✓	✓	✓
20	Decision making skills	✓	✓	✓	✓			✓	✓		✓		✓	✓	✓	✓	✓

Legend: DSE1a-Business Economics; DSE1b-Business Data Analytics; DSE1c-Creativity and Innovation; DSE1d-Corporate Governance; DSE1e-Computer Applications in Business; DSE1f-Banking and Insurance; DSE1g-Mind Management; DSE1h-Financial Statement Analysis; DSE2a-Indian Economy; DSE2b-Financial Technology and Analytics; DSE2c-Business Incubation; DSE2d-Advanced Financial Accounting; DSE2e-Communication & Documentation in Business; DSE2f-E-Business; DSE2g-Organisational Behaviour; DSE2h-Industrial Relations and Labour Laws.

PROGRAMME OUTCOMES FOR DISCIPLINE SPECIFIC COURSES (B)

S. No.	Programme Outcomes	DSE 3a	DSE 3b	DSE 3c	DSE 3d	DSE 3e	DSE 3f	DSE 3g	DSE 3h	DSE 4a	DSE 4b	DSE 4c	DSE 4d	DSE 4e	DSE 4f	DSE 4g	DSE 4h
1	Values for life and character building		✓	✓			✓	✓	✓	✓	✓	✓				✓	
2	Disciplinary knowledge	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
3	Communication skills		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
4	Critical thinking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
5	Problem solving	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
6	Analytical reasoning	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
7	Research related skills	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
8	Cooperation/Teamwork		✓	✓	✓		✓	✓		✓	✓	✓				✓	✓
9	Scientific reasoning	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
10	Reflective thinking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
11	Information/Digital literacy	✓	✓	✓	✓		✓		✓	✓					✓	✓	✓
12	Self-directed learning	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
13	Moral and ethical awareness/ reasoning	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓			✓	✓	✓

14	Leadership readiness/qualities	✓	✓	✓				✓			✓	✓	✓	✓	✓	✓	✓
15	Life-long learning	✓	✓	✓				✓	✓		✓	✓		✓		✓	✓
16	Professional skills		✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓
17	Application skills		✓	✓	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
18	Experiential learning		✓	✓				✓	✓				✓			✓	✓
19	Employability options	✓	✓	✓	✓		✓	✓	✓	✓			✓	✓	✓	✓	✓
20	Decision making skills	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓

Legend: DSE3a-Fundamentals of Financial Management; DSE3b-Human Resource Management; DSE3c-Principles of Marketing; DSE3d-Auditing; DSE3e-International Business; DSE3f-Artificial Intelligence for Business; DSE3g-Yoga and Happiness; DSE3h-Personal Finance & Planning; DSE4a-Personal Tax Planning and Tax Management; DSE4b-Business Ethics and Human Values; DSE4c-Consumer Affairs; DSE4d-Management Accounting; DSE4e-Fundamentals of Investment; DSE4f-Business Tax Procedures and Management; DSE4g-Advertising and Personal Selling; DSE4h-Business Research Methods and Project Work.

PROGRAMME OUTCOMES FOR SKILLS ENHANCEMENT COURSE (SEC)

S. No.	Programme Outcomes	SEC 1a	SEC 1b	SEC 1c	SEC 1d	SEC 2a	SEC 2b	SEC 2c	SEC 2d
1	Values for life and character building				✓				✓
2	Disciplinary knowledge	✓	✓	✓	✓	✓	✓	✓	✓
3	Communication skills				✓	✓		✓	✓
4	Critical thinking	✓	✓	✓	✓	✓	✓	✓	✓
5	Problem Solving	✓	✓	✓	✓	✓	✓	✓	✓
6	Analytical Reasoning	✓	✓	✓	✓	✓	✓	✓	✓
7	Research related skills	✓	✓	✓	✓	✓	✓	✓	✓
8	Cooperation/Teamwork				✓	✓	✓	✓	✓
9	Scientific Reasoning	✓	✓	✓	✓	✓	✓	✓	✓
10	Reflective Thinking	✓	✓	✓	✓	✓	✓	✓	✓
11	Information/Digital Literacy				✓		✓	✓	
12	Self-directed Learning	✓	✓	✓	✓	✓	✓	✓	✓
13	Moral and Ethical Awareness/Reasoning			✓	✓	✓	✓	✓	✓
14	Leadership Readiness/Qualities				✓				✓
15	Lifelong learning	✓	✓	✓	✓	✓	✓	✓	✓
16	Professional Skills	✓	✓	✓	✓	✓	✓	✓	✓
17	Application Skills	✓	✓	✓	✓	✓	✓	✓	✓
18	Experiential Learning	✓	✓	✓	✓	✓	✓	✓	✓
19	Employability	✓	✓	✓	✓	✓	✓	✓	✓
20	Decision Making Skills	✓	✓	✓	✓	✓	✓	✓	✓

Legend: SEC1a-Financial Arithmetic and Basics of Micro Finance and lending; SEC 1b-Financial Arithmetic and Basics of mutual fund; SEC1c-Basic financial Arithmetic and basics of insurance and life insurance; SEC 1d- Training and Development; SEC 2a- Banking product and processes; SEC 2b- Mutual fund operations, distribution and regulations; SEC 2c- Basics of Life and general insurance and sourcing customers; SEC 2d- Leadership and Team Development.

PROGRAMME OUTCOMES FOR SKILLS ENHANCEMENT COURSE (SEC)

S. No.	Programme Outcomes	SEC 3a	SEC 3b	SEC 3c	SEC 3d	SEC 4a	SEC 4b	SEC 4c	SEC 4d
1	Values for life and character building				✓		✓		✓
2	Disciplinary knowledge	✓	✓	✓	✓	✓	✓	✓	✓
3	Communication skills	✓	✓	✓	✓		✓		✓
4	Critical thinking	✓	✓	✓	✓		✓	✓	✓
5	Problem Solving	✓	✓	✓	✓	✓	✓	✓	✓
6	Analytical Reasoning	✓	✓	✓	✓	✓	✓	✓	✓
7	Research related skills	✓	✓	✓	✓	✓	✓	✓	✓
8	Cooperation/Teamwork				✓	✓	✓	✓	✓
9	Scientific Reasoning	✓	✓	✓	✓	✓	✓	✓	✓
10	Reflective Thinking	✓	✓	✓	✓	✓	✓	✓	✓
11	Information/Digital Literacy				✓	✓		✓	
12	Self-directed Learning	✓	✓	✓	✓	✓	✓	✓	✓
13	Moral and Ethical Awareness/Reasoning			✓	✓	✓	✓	✓	✓
14	Leadership Readiness/Qualities				✓		✓		✓
15	Lifelong learning	✓	✓	✓	✓	✓	✓	✓	✓
16	Professional Skills	✓	✓	✓	✓	✓	✓	✓	✓
17	Application Skills	✓	✓	✓	✓	✓	✓	✓	✓
18	Experiential Learning	✓	✓	✓	✓	✓	✓	✓	✓
19	Employability	✓	✓	✓	✓	✓	✓	✓	✓
20	Decision Making Skills	✓	✓	✓	✓	✓	✓	✓	

Legend: SEC3a- Sourcing customers, application process and cross sell of products; SEC 3b- Mutual fund market research and sales; SEC 3c- Selling skills and application process; SEC 3d- Event Management; SEC 4a- Disbursement, regular transactions, and Collections; SEC 4b- Sales Process and Soft Skills; SEC 4c- Applications process, claims and CRM; SEC 4d- New Venture Planning and Development

6. B. COM. COURSE STRUCTURE UNDER LOCF BASED ON CBCS

Course No.	Course Title	Course Type	Lectures	Tutorials	Practical	Credits	Marks
	SEMESTER I						
BC 1.1	Environmental Studies	Ability-Enhancement Compulsory Course (AECC)-1	3	1		4	100
BC 1.2	Business Organisation and Management	Core Course C-1	5	1		6	100
BC 1.3	Financial Accounting*	Core Course C-2	4	1	1	6	100
BC 1.4	English/ Hindi/ MIL	Language-1	5	1		6	100
	Gross Total Credit Point					22	400
	Semester II						
BC 2.1	Language: English/Hindi/Sanskrit/Modern Indian Language/ Foreign Language/ Dance/ Music/ Yoga	Ability-Enhancement Compulsory Course (AECC)-2	3	1		4	100
BC 2.2	Business Laws	Core Course C-3	5	1		6	100
BC 2.3	Corporate Accounting*	Core Course C-4	4	1	1	6	100
BC 2.4	Business Communication (Language-English/Hindi/ Modern Indian Language)/ Foreign Language	Language-2	5	1		6	100
	Gross Total Credit Point					22	400
	Semester III						
BC 3.1	Business Mathematics and Statistics	Core Course C-5	5	1		6	100

Course No.	Course Title	Course Type	Lectures	Tutorials	Practical	Credits	Marks
BC 3.2	Corporate Law	Core Course C-6	5	1		6	100
BC 3.3	DSE 1 Group A- Any one of the following					6	100
	a. Business Economics	DSE - 1	5	1			
	b. Business Data Analytics*		4	1	1		
	c. Creativity and Innovation		5	1			
	d. Corporate Governance		5	1			
	e. Computer Application in Business*		4	1	1		
	f. Banking and Insurance		5	1			
	g. Mind Management		5	1			
	h. Financial Statement Analysis		5	1			
BC 3.4	(i) Sector Skills Councils based Course (select any one of the optional groups): Option A: Banking and Microfinance a. Financial Arithmetic and Basics of Micro Finance and lending Option B: Mutual Fund b. Financial Arithmetic and Basics of mutual fund Option C: Insurance c. Basic financial Arithmetic and basics of insurance and life insurance	Skill-Enhancement Elective Course (SEC)-1	3	1		4	100
	(ii) Other Skill Enhancement Courses d. Training and Development						
	Gross Total Credit Point					22	400
	Semester IV						
BC 4.1	Income Tax Law and Practice*	Core Course C-7	4	1	1	6	100

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Course No.	Course Title	Course Type	Lectures	Tutorials	Practical	Credits	Marks
BC 4.2	Entrepreneurship Development	Core Course C-8	5	1		6	100
BC 4.3	DSE 2 Group B- Any one of the following	DSE 2				6	100
	a. Indian Economy		5	1			
	b. Financial Technology and Analytics*		4	1	1		
	c. Business Incubation		5	1			
	d. Advanced Financial Accounting*		4	1	1		
	e. Communication & Documentation in Business		4	1	1		
	f. E- Business*		4	1	1		
	g. Organisational Behaviour		5	1			
	h. Industrial Relations and Labour Laws		5	1			
BC 4.4	(i) Sector Skills Councils based Course (select any one of the optional groups): Option A: Banking and Microfinance a. Technical Knowledge about Banking products and processes Option B: Mutual Fund b. Mutual fund operations, distribution and regulations Option C: Insurance c. Basics of Life and general insurance and sourcing customers	Skill-Enhancement Elective Course (SEC)-2	3	1		4	100
	(ii) Other Skill Enhancement Courses d. Leadership and Team Development						
	Gross Total Credit Point					22	400
	Semester V						
BC 5.1	Goods & Services Tax (GST)*	Core Course C-9	4	1	1	6	100

Course No.	Course Title	Course Type	Lectures	Tutorials	Practical	Credits	Marks
BC 5.2	DSE 3 Group C- Any one of the following	Discipline Specific Elective (DSE)-3				6	100
	a. Fundamentals of Financial Management		5	1			
	b. Human Resource Management		5	1			
	c. Principles of Marketing		5	1			
	d. Auditing		5	1			
	e. International Business		5	1			
	f. Artificial Intelligence for Business*		4	1	1		
	g. Yoga and Happiness		3		3		
	h. Personal Finance & Planning		5	1			
BC 5.3	GE-1: Any one of the following	Generic Elective (GE)-1				6	100
	a. Business Economics		5	1			
	b. Accounting for Everyone*		4	1	1		
	c. People Management		5	1			
	d. Rural Development		5	1			
	e. Financial Literacy**		5	1			
	f. Basics of Management		5	1			
	g. Public Administration and Business		5	1			
BC 5.4	(i) Sector Skills Councils based Course (select any one of the optional groups): Option A: Banking and Microfinance a. Sourcing customers, application process and cross selling of products Option B: Mutual Fund b. Mutual fund market research and sales Option C: Insurance c. Selling skills and application process	Skill-Enhancement Elective Course (SEC)-3	3		1	4	100
	(ii) Other Skill Enhancement Courses		3		1		

Course No.	Course Title	Course Type	Lectures	Tutorials	Practical	Credits	Marks
	d. Event Management						
	Gross Total Credit Point					22	400
	Semester VI						
BC 6.1	Cost Accounting*	Core Course C-10	4	1	1	6	100
BC 6.2	DSE 3 Group C- Any one of the following	Discipline-Specific Elective (DSE)- 4				6	100
	a. Personal Tax Planning and Tax Management		5	1			
	b. Business Ethics and Human Values		5	1			
	c. Consumer Affairs		5	1			
	d. Management Accounting*		4	1	1		
	e. Investment Management		5	1			
	f. Business Tax Procedures and Management		5	1			
	g. Advertising and Personal Selling		5	1			
	h. Business Research Methods and Project Work		3		3		
BC 6.3	GE-2: Any one of the following	Generic Elective (GE)-2				6	100
	a. Project Management		5	1			
	b. Stock Market Operations		4	1	1		
	c. Sustainable Development		5	1			
	d. Good Governance		5	1			
	e. Risk Management		5	1			
	f. Entrepreneurship Development		5	1			
	g. Digital Marketing*		4	1	1		
BC 6.4	(i) Sector Skills Councils based Course (select any one of the optional groups): Option A: Banking and Microfinance a. Disbursement, regular transactions and Collections	Skill-Enhancement Elective Course (SEC)-4	3		1	4	100

Course No.	Course Title	Course Type	Lectures	Tutorials	Practical	Credits	Marks
	Option B: Mutual Fund b. Sales Process and Soft Skills Option C: Insurance c. Applications process, claims and CRM						
	(ii) Other Skill Enhancement Courses d. New Venture Planning and Development						
Gross Total Credit Point				22			400
TOTAL CREDITS				132			2400

Notes:

1. In case of single Faculty College/Institution offering Commerce then the students of B. Com. should be allowed to take Generic Elective paper offered by Faculty/Department of Commerce.
2. The B. Com. SEC Courses to be mapped with the courses of different Sector Skills Council (SSC) for the purpose of creating options for students. Please refer to the Note annexed herewith (Annexure-1).
3. A student should choose a specific Sector Skill Council in the beginning of the third semester and the same will continue in the subsequent semesters. Please refer to the Note annexed herewith (Annexure-2) for three syllabi given for reference.
4. The course on Financial Literacy (BC 5.4.e) may be linked to Financial Awareness and Consumer Training (FACT) of National Centre for Financial Education (NCFE) to obtain certificate.
5. The course on Business Communication (Language – English/Hindi/Sanskrit/MIL) / Foreign Language (BC 2.4)-Students may opt Business Communication in any one of the languages like English/ Hindi/ MIL. Alternatively, s/he may opt for Foreign Language.
6. A student may opt for more number of Elective and AE Elective Courses than proposed under the model curriculum of UGC. However, the total credit score earned will not exceed 140 credits for B. Com. Degree.
5. The practical examination of all the courses (wherever the practical have been assigned in the above table) shall be conducted by the concerned teacher who is teaching the subject, unless otherwise specified in point No. 6 below.
6.* Examination Scheme: Term end examination shall be of 70 marks for all units. There shall be computer based practical examination of 30 marks (including viva-voce examination of 10 marks) to be conducted by external examiner. Practical examination will be of one hour.

**Distribution of different Courses in each semester with their credits for
B. Com. Programme**

SEMESTER	Compulsory Core Courses (CC) with 06 credit (Total no. of Papers 14)	Discipline Specific Elective (DSE)	Ability Enhancement Compulsory Courses (AECC)	Language	Generic Elective (GE)	Skill Enhancement Course (SEC)	Total Credits
Semester I	C-1 C-2		AECC-1	Language -1			22
Semester II	C-3 C-4		AECC-2	Language -2			22
Semester III	C-5 C-6	DSE-1				SEC-1	22
Semester IV	C-7 C-8	DSE-2				SEC-2	22
Semester V	C-9	DSE-3			GE-1	SEC-3	22
Semester VI	C-10	DSE-4			GE-2	SEC-4	22
Total Credits	60	24	8	12	12	16	132

SEMESTER - I**ENVIRONMENTAL STUDIES****AECC 1: BC 1.1**

Objective: The course aims to train learners to cater to the need for ecological citizenship through developing a strong foundation on the critical linkages between ecology-society-economy.

Learning Outcomes: After completion of the course, learners will be able to:

1. Demonstrate skills in organizing projects for environmental protection and sustainability;
2. Analyse various projects and initiatives with respect to ecosystem restoration;
3. Interpret significance of carbon footprints;
4. Describe the environmental issues and their possible repercussions on the plant in the next few decades;
5. Summarize the green strategies and policies adopted by various business entities to preserve the environment.

COURSE CONTENTS:

Unit	Unit Weightage wise of Marks (in %)	C&K	A&A
Unit 1: Introduction	20	√	√
Unit 2: Environmental Concerns	20	√	√
Unit 3: Measurement and Reporting	20	√	√
Unit 4: Green Business	20	√	√
Unit 5: Emerging Trends	20	√	√

Unit 1: Introduction

Environmental Studies: Meaning, Nature, Scope, Importance and Limitations; Ecosystems; Biodiversity and Natural Systems; Natural Cycles and flows—material and energy; Levels of biological diversity: genetic, species and ecosystem diversity; Biogeographic Zones of India; Biodiversity patterns and global biodiversity hotspots. Salient Features: Wildlife (Protection) Act, 1972; Water (Prevention and control of pollution) Act, 1974; Forest (Conservation) Act, 1980; Air (Prevention and control of pollution) Act, 1981; Environmental Protection Act, 1986.

Unit 2: Environmental Concerns

Human Systems and Human impact on natural systems, Climate Change, Air Issues: Ozone Depletion, Smog, Water issues: Water quality/access, Pollution, Land Use Changes, Soil degradation, Waste: Quantity generated, Treatment, ex: landfills v. incinerators, E-waste. Threats to biodiversity: Habitat loss, poaching of wildlife, man-wildlife conflicts, biological invasions.

Unit 3: Measurement and Reporting

ISO Standard 14001: Environmental Management System; Life Cycle Assessment; Environmental Product Declaration; Carbon Foot printing and Ecological Handprints; Environmental Impact Analysis, Environmental Impact Assessment in India: procedure & practices.

Unit 4: Green Business

Concept and Evolution of Green Business; Drivers and Motivations; Model of Corporate Greening; Green Business Strategies; Planning and Policy Initiatives for Green Business; Capturing Green Consumers; Preparing for the future. Green Tax Incentives and Rebates (to Green Projects and Companies). Green Reporting. National Green Tribunal: Structure, composition and functions.

Unit 5: Emerging Trends

Environmental Accounting: Concept, Significance, and Types. Environmental Economics, KYOTO Protocol: Aim, Vision, and Functioning; Carbon Trading; Green HRM, Green Marketing, Green Finance. Environmental Ethics. Corporate Environmental Responsibility, Green Entrepreneurship.

Practical Exercises:

The learners are required to:

1. Setup an Eco-Club in their Institution; organize at least five activities under the club during the semester which would contribute towards environmental protection and sustainability;
2. Identify an area and write a report highlighting its biodiversity. Also, propose actions that would improve its biodiversity;
3. Participate in simulation exercise highlighting the present environmental issues and their possible repercussions on the plant in the next few decades;
4. Identify an organisation involved in the work of ecosystem restoration (like river rejuvenation, etc.). Prepare a report on its projects and achievements;
5. Calculate individual Carbon Footprints and prepare a report depicting the ways to reduce the same;
6. Identify, interpret, and analyse the various green business strategies adopted by companies and prepare a report on your learning from the same;
7. Analyse the case study entitled “Energize Employees with Green Strategy” (Winston, 2009), and prepare a report on your learning from the same;
8. Analyse green reporting initiatives taken by a company of your choice;
9. Identify a firm using Green Marketing to sell its product. Analyse its strategy and present a report on your key learning from the same.

Suggested Readings:

- Basu, M., & Xavier, S. (2016). *Fundamentals of Environmental Studies*. Cambridge: Cambridge University Press.
- Basu, R. N. (2000). *Environment*. University of Calcutta.
- CSE India. (ND). *Understanding EIA*. <https://www.cseindia.org/understanding-eia-383>.
- Winston, A. (2009). *Energize Employees with Green Strategy*. Harvard Business School Publishing.
- Enger, E., & Smith, B. (2010). *Environmental Science: A Study of Interrelationships*, Publisher: McGraw Hill Higher Education.
- Kumar, S., & Kumar, B. S. (2016). *Green Business Management*. Hyderabad: Thakur Publishing Pvt. Ltd.
- Mitra, A. K., & Chakraborty, R. (2016). *Introduction to Environmental Studies*. Kolkata: Book Syndicate Pvt. Ltd.

BUSINESS ORGANISATION AND MANAGEMENT**C 1: BC 1.2**

Objectives: To acquaint learners with the basics of business concepts and functions, forms of business organisation, and functions of management.

Learning Outcomes: After completion of the course, the learners will be able to:

1. Distinguish and explain each form of business;
2. Prepare draft of Article of Association & Memorandum of Association for a business;
3. Explain principles and functions of management implemented in the Organisation;
4. Identify and explain the managerial skills used in business;
5. Analyse the concept of Delegation of Authority, coordination, and control.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1. Concept and Forms of Business Organisations	25	√	√
2. Joint Stock Company	20	√	√
3. Principles and Functions of Management	15	√	√
4. Planning and Organizing	20	√	√
5. Authority, Coordination, and Control	20	√	√

Unit 1: Concept and Forms of Business Organisations

Concepts of Business, Trade, Industry and Commerce- Objectives and functions of Business– Social Responsibility of a business, Responsible Business, Ethical Conduct & Human Values. Forms of Business Organisation-Meaning, Characteristics, Advantages and Disadvantages of Sole Proprietorship – Meaning, Characteristics, Advantages and Disadvantages of Partnership - Kinds of Partners - Partnership Deed - Concept of Limited liability partnership – Meaning, Characteristics, Advantages and Disadvantages of Hindu Undivided Family – Meaning, Advantages and Disadvantages of Co-operative Organisation.

Unit 2: Joint Stock Company

Joint Stock Company- Meaning, Definition, Characteristics - Advantages and Disadvantages, Code of Business Ethics. Kinds of Companies - Promotion - Stages of Promotion - Promoter - Characteristics - Kinds - Preparation of Important Documents - Memorandum of Association - Clauses - Articles of Association - Contents –Prospectus - Contents – Red herring Prospectus- Statement In lieu of Prospectus (as per Companies Act, 2013).

Unit 3: Principles and Functions of Management

Management - Meaning - Characteristics - Fayol's 14 Principles of Management. Functions of Management - Levels of Management – Skills of Management- Scientific Management - meaning, objectives, relevance and criticism.

Unit 4: Planning and Organizing

Meaning, Characteristics, Types of Plans, Advantages and Disadvantages – Approaches to Planning - Management by Objectives (MBO) - Steps in MBO - Benefits –Weaknesses. Organizing - Process of Organizing; Principles of Organisation - Formal and Informal Organisations - Line, Staff Organisations, Line and Staff Conflicts. Functional Organisation, Span of Management - Meaning - Determining Span - Factors influencing the Span of Supervision.

Unit 5: Authority, Coordination, and Control

Meaning of Authority, Power, responsibility and accountability - Delegation of Authority - Decentralization of Authority - Definition, importance, process, and principles of Coordination techniques of Effective Coordination. Control-Meaning, Relationship between planning and control, Steps in Control – Types (post, current, and pre-control). Requirements for effective control.

Practical Exercises:

The learners are required to:

1. Complete the exercise wherein they are given different situations and scenarios to start their own business (in terms of capital, liability, scale of operations, etc.) and are asked to select the most suitable form of business and justify the same highlighting the advantages and disadvantages of their choice.
2. Prepare the Article of Association & Memorandum of Association/rules and regulations/bye laws for the form of business organisation chosen in Unit 1.
3. Participate in role play activity for describing the various levels of Management and the ways the 14 Principles of Management are used in defining the policies of the chosen organisation.
4. Participate in simulation activity wherein each learner is asked to prepare plans with respect to increasing the effectiveness in their respective organisation.
5. Participate in simulation activity wherein learners are asked to draft roles and responsibilities of members in the chosen organisation.

Suggested Readings:

- Basu, C. R. (1998). *Business Organization and Management*. New Delhi: McGraw Hill Publishing India.
- Chhabra, T. N. (2011). *Business Organization and Management*. New Delhi: Sun India Publications.
- Gupta, C. B. (2011). *Modern Business Organization*. New Delhi: Mayur Paperbacks.
- Kaul, V. K. (2012). *Business Organization and Management, Text and Cases*. New Delhi: Pearson Education.
- Koontz, H., & Weihrich, H. (2008). *Essentials of Management*. New York: McGraw Hill Education.
- Singh, B. P., & Singh, A. K. (2002). *Essentials of Management*. New Delhi: Excel Books.

Note: Learners are advised to use latest edition of text books.

FINANCIAL ACCOUNTING

C 2: BC 1.3

Objective: The course aims to help learners to acquire conceptual knowledge on financial accounting, to impart skills for recording various kinds of business transactions and to prepare financial statements.

Learning Outcomes: After completion of the course, learners will be able to:

1. Apply the generally accepted accounting principles while recording transactions and preparing financial statements;
2. Demonstrate accounting process under computerized accounting system;
3. Measure business income applying relevant Accounting Standards;
4. Evaluate the importance of depreciation and inventories in financial statements;
5. Prepare cash book and other accounts necessary while running a business;
6. Prepare financial statements of sole proprietors and partnership firms;
7. Prepare accounts for Inland Branches and Not-for-Profit Organisations.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: (a) Theoretical Framework	20	√	
(b) Accounting Process		√	√
Unit 2: Computerized Accounting Systems	20	√	√
Unit 3: Business Income, Accounting for Depreciation, and Inventory Valuation	20	√	√
Unit 4: Financial statements of Sole Proprietors and Partnership Firms	20	√	√
Unit 5: Accounting for Branch and Not-for Profit Organisations	20	√	√

Note: Weightage to the various units of the syllabus have been assigned in terms of range of marks in accordance with their relative significance in the syllabus and practical utility.

Unit 1: (a) Theoretical Framework

- i. Accounting as an information system, the users of financial accounting information and their needs. Qualitative characteristics of accounting information. Functions, advantages and limitations of accounting. Branches of accounting. Bases of accounting: cash basis and accrual basis.
- ii. Financial accounting principles: Meaning and need; Generally Accepted Accounting Principles: entity, money measurement, going concern, cost, revenue recognition, realization, accruals, periodicity, consistency, prudence (conservatism), materiality and full disclosure.
- iii. Accounting standards: Concept, benefits and Process of formulation of Accounting Standards including Ind AS (IFRS converged standards) and IFRSs; convergence Vs. adoption; Application of accounting standards (AS and Ind AS) on various entities in India. International Financial Accounting Standards (IFRS) – meaning, need and scope; Process of issuing IFRS.

(b) Accounting Process

From recording of a business transaction to preparation of trial balance including adjustments. Application of Generally Accepted Accounting Principles in recording financial transactions and preparing financial statements.

Unit 2: Computerized Accounting Systems

Computerized Accounting Systems: Computerized Accounts by using any popular accounting software Creating a Company; Configure and Features settings; Creating Accounting Ledgers and Groups; Creating Stock Items and Groups; Vouchers Entry; Generating Reports - Cash Book, Ledger Accounts, Trial Balance, Profit and Loss Account, Balance Sheet, Cash Flow Statement. Selecting and shutting a Company; Backup, and Restore data of a Company.

Unit 3: Business Income, Accounting for Depreciation and Inventory Valuation

- a. Business income: Concept of Revenue and Business Income, Measurement of business income; relevance of accounting period, continuity doctrine and matching concept in the measurement of business income; Objectives of measurement of Business income.
- b. Revenue recognition: Recognition of expenses and income. Recognition of expenses and income with a reference to AS 9 and Ind AS 18.
- c. The nature of Depreciation. Accounting concept of depreciation. Factors in the measurement of depreciation. Methods of computing depreciation: straight line method and diminishing balance method; Disposal of depreciable assets; change in method of Depreciation and its impact of on measurement of business income.
- d. Inventories: Meaning. Significance of inventory valuation. Inventory Record Systems: periodic and perpetual. Methods of computing depreciation: FIFO, LIFO and Weighted Average. Application of Accounting Standard in valuation of Inventory. Impact of inventory valuation on measurement of business income.

Unit 4: Financial statements of Sole Proprietorship and Partnership Firms

Capital and revenue expenditures and receipts: general introduction only. Preparation of financial statements of non-corporate business entities - Sole Proprietorship and Partnership firms (both manual and using appropriate software).

Unit 5: Accounting for Branch and Not-for Profit Organisations

(a) Accounting for Branch: Concept of Dependent branches; Branch Accounting - debtors system, stock and debtors' system, branch final account system and wholesale basis system. Independent branches: concept, accounting treatment with necessary adjustment entries; Incorporation of Branch Trial Balance in Head Office Books for home branches.

(b) Accounting for Not-for-Profit Organisations

Meaning of Not-for-Profit Organisation; Significance of Receipt and Payment Account, Income and Expenditure Account and Balance Sheet; Difference between Profit and Loss Account and Income and Expenditure Account; Preparation of Receipt and Payment Account, Income and Expenditure Account and Balance Sheet.

Note:

1. The relevant Accounting Standards (both AS and Ind AS) for all of the above topics should be covered.
2. Any revision of relevant Indian Accounting Standard/Accounting Standard would become applicable.

Practical Exercises:

The learners are required to:

1. Download 'Framework for the Preparation and Presentation of Financial Statements' from the websites of the Institute of Chartered Accountants of India (ICAI) analyse the qualitative characteristics of accounting information provided therein.
2. Collect and examine the balance sheets of business Organisations to study how these are prepared.
3. Examine the accounting policies and revenue recognition policies by collecting necessary data from small business firms.
4. Prepare Trading and Profit & Loss Account and Balance Sheet collecting necessary data from small business firms.
5. Prepare financial statements manually and using appropriate software.
6. Prepare accounts of Inland Branches.
7. Collect data from your college and prepare Receipt and Payment Account, Income and Expenditure Account and Balance Sheet.

Suggested Readings:

- Anthony, R. N., Hawkins, D., & Merchant, K. A. (2010). *Accounting: Text and Cases*. New York: McGraw-Hill Education India.
- Dam, B. B., & Gautam, H. C. (2019). *Financial Accounting*. Guwahati: Gayatri Publications.
- Hornigren, C. T., & Philbrick, D. (2017). *Introduction to Financial Accounting*. London: Pearson Education.
- Lal, J., & Srivastava, S. (2012). *Financial Accounting Text & Problems*. Mumbai: Himalaya Publishing House.
- Monga, J. R. (2017). *Financial Accounting: Concepts and Applications*. New Delhi: Mayur Paperback Publishing.
- Shukla, M. C., Grewal, T. S., & Gupta, S. C. (2016). *Advanced Accounts*. Vol.-I. New Delhi: Sultan Chand Publishing.

- Maheshwari, S. N., Maheshwari, S. K., & Maheshwari, S. K. (2018). *Financial Accounting*. New Delhi: Vikas Publishing House Pvt. Ltd.
- Sehgal, D. (2014). *Financial Accounting*. New Delhi: Vikas Publishing House Pvt. Ltd.
- Goyal, B. K., & Tiwari, H. N. (2019). *Financial Accounting*. New Delhi: Taxmann Publication.
- Goldwin, N., Alderman, W., & Sanyal, D. (2016). *Financial Accounting*. Boston: Cengage Learning.
- Tulsian, P. C. (2002). *Financial Accounting*. Chennai: Pearson Education.

Note: Learners are advised to use latest edition of text books.

BUSINESS LAWS

C 3: BC 2.2

Objective: The course aims to give the learners a broad understanding about important aspects of legal environment of business; to make them study how various special contracts are brought into force; and to impart knowledge about legal agreement so that they get acquainted with the process of establishing legal relationships and to have knowledge of various measures protecting the interest of the consumers.

Learning Outcomes: After the completion of the course, the learners will be able to:

1. Examine various aspects of entering into a contract and implications of different types of contract;
2. Interpret the regulation governing the Contract of Sale of Goods;
3. Discuss the laws governing partnership and legal consequences of their transactions and other actions in relation with the partnership, and examine contractual obligations and provisions governing limited liability partnership;
4. Describe the significant provisions of the Competition Act to prevent practices having adverse effect on competition and provisions of the Consumer Protection Act to protect the interest of the consumers;
5. Explain the law governing regulation and management of foreign exchange under FEMA.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Indian Contract Act, 1872	25	√	√
Unit 2: Sale of Goods Act, 1930	10	√	√
Unit 3: Indian Partnership Act, 1932 and Limited Liability Partnership Act, 2008	25	√	√
Unit 4: Competition Act, 2002 and Consumer Protection Act, 2019	25	√	√
Unit 5: Foreign Exchange Management Act 1999	15	√	

Unit 1: Indian Contract Act, 1872

Nature of contract and its essentials, Void, valid and voidable contracts, Consent, consideration and its' impact on contract, Agreements in restraint of trade, Performance, breach, revocation and

termination of contract, Agency and bailment contracts, Contract of Indemnity, Contract of Guarantee and Pledge.

Unit 2: Sale of Goods Act, 1930

Nature of sale, conditions and warranties, Performance of contract of sale and right of unpaid seller.

Unit 3: Indian Partnership Act, 1932 and Limited Liability Partnership Act, 2008

General nature of Partnership, Rights and duties of Partners, Reconstitution of Firm and Registration and dissolution.

Formation and incorporation of LLP, Partners and their relations, financial disclosures, conversion into LLP, Foreign LLP, Winding up and dissolution.

Unit 4: Competition Act, 2002 and Consumer Protection Act, 2019

Competition Act, 2002: Objectives and basic concepts, Consumer, goods, service, Prohibition of anti-competitive agreements, Prohibition of Abuse of Dominant Position;

Consumer Protection Act, 2019: Important definitions, Consumer Disputes Redressal Commission, Measures to Prevent Unfair Trade Practices, Offences and Penalties

Unit 5: Foreign Exchange Management Act, 1999

Important definition, Regulation and management of foreign exchange, RBI Guidelines on KYC.

Practical Exercises:

The learners are required to:

1. Enlist steps involved in execution of contract.
2. Enlist steps involved in agreement to sale.
3. Enlist steps involved in discharge of contract.
4. Prepare agreement to sale and contract related to sale of movable property, pledging of property, indemnity & guarantee bond etc.
5. Enlist the various KYC documents for opening of bank account, e-wallet account, mutual fund account, bank locker, etc.

Suggested Readings:

Bose, D. C. (2008). *Business Law*. New Delhi: PHI Limited.

Chopra, R. K. (2015). *Business Laws*. New Delhi: Himalaya Publishing House.

Kuchhal, M. C., & Kuchhal, V. (2018). *Business Laws*. New Delhi: Vikas Publishing.

Singh, A. (2009). *Business Law*. Delhi: Eastern Book Company.

Note: Learners are advised to use latest edition of text books.

CORPORATE ACCOUNTING

C 4: BC 2.3

Objectives: The course aims to help learners to acquire conceptual knowledge of corporate accounting system and to learn the techniques of preparing the financial statements of companies.

Learning Outcomes: After completion of the course, learners will be able to:

1. Describe the rationale, merits, and demerits of issuing bonus shares for a company;
2. Prepare financial statements (Profit & Loss Account, Balance Sheet, etc.) using online software;
3. Prepare balance sheet after Internal Reconstruction of company;
4. Analyse the case study of major amalgamations of companies in India;
5. Describe the process of e-filing of annual reports of companies.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Accounting for Share Capital & Debentures	15	√	√
Unit 2: Preparation of Financial Statements	25	√	√
Unit 3: Internal Reconstruction and Profit or loss prior to incorporation	20		√
Unit 4: Amalgamation and Internal Reconstruction of Companies	20		√
Unit 5: Corporate Financial Reporting	20	√	√

Note: Weightage to the various units of the syllabus have been assigned in terms of range of marks in accordance with their relative significance in the syllabus and practical utility.

Unit 1: Accounting for Share Capital & Debentures

Types of shares; Issue and Pro-rata allotment of shares; concept & process of book building; forfeiture and reissue of forfeited shares; Issue of rights and bonus shares; ESOPs and Buy Back of shares; Issue and Redemption of preference shares and Debentures.

(In reference to Relevant Accounting Standards (AS and Ind AS) and Guidance Notes as applicable.)

Unit 2: Preparation of Financial Statements of Companies including one Person Company

Preparation of financial statements of corporate entities including one Person Company (excluding calculation of managerial remuneration) as per Division I and II of Schedule III of the Companies Act 2013; Preparation of Statement of Profit and Loss, Balance Sheet and Cash flow Statement of corporate entities manually and using appropriate software.

(In reference to Relevant Accounting Standards, AS and Ind AS, as applicable.)

Unit 3: Internal Reconstruction and Profit or Loss Prior to Incorporation

(a) Internal Reconstruction: Different forms of Internal Reconstruction; Accounting treatment for alteration of share capital and reduction of the share capital; Preparation of balance sheet after Internal Reconstruction.

(b) Profit or loss Prior to Incorporation: Meaning of profit or loss prior to incorporation; accounting treatment of profit or loss prior to incorporation.

Unit 4: Amalgamation of Companies

Concepts Amalgamation and Business Combination of companies; Consideration/purchase price for amalgamation/business combination; accounting entries for amalgamation/business combination; preparation of amalgamated balance sheet (excluding inter-company holdings) applying AS 14/Ind AS 103.

Unit 5: Corporate Financial Reporting

Meaning, need and objectives; Constituents of Annual Report and how it is different from financial statements; Contents of annual report; mandatory and voluntary disclosures through annual report. Contents of the Report of the Board of Directors; E-filing of annual reports of companies and XBRL Filing with specific practical exercises; (In reference to Relevant Accounting Standards/Ind AS as applicable.).

(There shall be at least 10 Lab. Practical exercises)

Note: Any revision of relevant Accounting Standards/Indian Accounting Standards, which are covered above would become applicable.

Practical Exercises:

The learners are required to:

1. Collect prospectus issued by reputed companies, examine the matters related to issues of shares.
2. Examine the annual reports of business Organisations to find out whether applicable accounting standards (AS and Ind AS) are complied with or not.
3. Collect information from business newspapers and periodicals on amalgamation of companies and prepare a report.
4. Prepare financial statements using appropriate software.
5. Download company annual reports of reputed companies from the websites and shall analyse the voluntary and mandatory information contained in these statements.

Suggested Readings:

- Bergeron, B. (2003). *Essentials of XBRL: Financial Reporting in the 21st Century*. New Jersey: John Wiley & Sons.
- Dam, B. B. & Gautam, H. C. (2019). *Corporate Accounting*. Gayatri Publications, Guwahati
- Goyal, B. K. (2019). *Corporate Accounting*. New Delhi: Taxmann Publication.
- Goyal, V. K., & Goyal, R. (2012). *Corporate Accounting*. New Delhi: PHI Learning.
- Jain, S. P., & Narang, K. L. (2015). *Corporate Accounting*. New Delhi: Kalyani Publishers.
- Monga, J. R. (2019). *Fundamentals of Corporate Accounting*. New Delhi: Mayur Paperbacks.
- Maheshwari, S. N., Maheshwari, S. K., & Maheshwari, S. K. (2018). *Corporate Accounting*. New Delhi: Vikas Publishing House.

- Mukherjee, A., & Hanif, M. (2005). *Corporate Accounting*. New Delhi: Tata McGraw Hill Education.
- Shukla, M. C., Grewal, T. S., & Gupta, S. C. (2016). *Advanced Accounts. Vol.-II*. New Delhi: S. Chand Publishing.
- Sehgal, A. (2011). *Fundamentals of Corporate Accounting*. New Delhi: Taxmann Publication.
- Tulsian, P. C., & Tulsian, B. (2016). *Corporate Accounting. S*. New Delhi: Chand Publishing.

Note: Learners are advised to use latest edition of text books.

BUSINESS COMMUNICATION**Language - 2: BC 2.4**

Objective: The course aims to impart the learner's skills in reading, writing, comprehension, and communication in business field, especially using electronic media.

Learning Outcomes: After completion of the course, learners will be able to:

1. Know various forms of communication, communication barriers;
2. Comprehend a variety of business correspondence and respond appropriately;
3. Communicate in writing for various commercial purposes;
4. Use appropriate grammatical constructions and vocabulary to communicate effectively;
5. Use business language and presentation skills.

COURSE CONTENTS:

Unit	Weight-Age	C&K	A&A
Unit-1 Introduction	20	✓	✓
Unit-2 Business Correspondence	30	✓	✓
Unit-3 Report Writing	10	✓	
Unit-4 Business Language and Presentation	20	✓	✓
Unit-5 Technology and Business Communication	20	✓	

Unit 1: Introduction

Nature, process and importance of communication; Types of communication (verbal & Non-verbal); Written Communication, Oral Communication; Communication Process; Features of effective communication; Communication barriers – linguistic, psychology, interpersonal, cultural, physical and Organisational. Group Discussion - initiating a discussion, sharing opinions and views, polite ways of agreeing and disagreeing voicing agreements and disagreements, closing a discussion. Interpersonal Communication, Decision Making and Leadership Skills, Negotiation Skills.

Unit 2: Business Correspondence

Letter writing; Notices; Sales letter; Claims and adjustment letter; Notices; social correspondence, Meeting Agenda; Minutes; Memorandum; Office memo; Minutes of meeting. Job application writing; Resume writing.

Unit 3: Report Writing

Types of reports; Report formats; Types of report writing; Process of report writing; Use of pictures, charts, and tables in the report; Citation styles and rules.

Unit 4: Business Language and Presentation

Introduction to Business language, Importance of Business language; Business vocabulary; Oral presentation -importance, characteristics, and plan. Power point presentation – style, visual aids

Unit 5: Technology and Business Communication

Role, effects and advantages of technology in business communication; E-mail, text messaging, instant messaging and modern technologies like video conferencing, social networking. Strategic importance of e-communication.

Practical Exercises:

The learners are required to:

1. Interview employees of some Organisation to find out communication issues and challenges.
2. Make a vocabulary of various terms used in business documentation.
3. Collect some samples of business correspondence and documentations and find out their effectiveness.

Suggested Readings:

- Lesikar, R. V., & Fiatley, M. E. (2008). *Business Communication Skills for the Internet Generation*. New York: Tata McGraw Hill Education.
- Herta, M., Herbert, H., & Jane, T. (2017). *Effective Business Communication*. New York: Tata McGraw Hill Education.
- Bovee, C., & Thill, J. (2016). *Business Communication Essentials: A Skills-Based Approach, 7th Edition*. New York: Pearson Education.
- Guffey, M. E., & Seefer, C. M. (2014). *Business Learning*. Boston: Cengage Learning.
- Lowe, S., & Pile, L. (2008). *Business English Language Practice: Grammar and Vocabulary*. Delta Publishing
- Rani, D. S. (2012). *Business Communication and Soft Skills Laboratory Manual*. New Delhi: Pearson Education.
- Taylor, S. (2005). *Communication for Business: A Practical Approach, 4th Edition*. Canada: Pearson Education
- Young, D. J. (2006). *Foundations of Business Communication: An integrative Approach*. New York: Tata McGraw Hill Education.

BUSINESS MATHEMATICS AND STATISTICS

C 5: BC 3.1

Objective: The course aims to familiarize students with the applications of Mathematics and Statistical techniques in business decision making.

Learning Outcomes:

After completing the course, the student shall be able to:

1. Acquire proficiency in using different mathematical tools (matrices, calculus and mathematics of finance) in solving real life business and economic problems;
2. Develop an understanding of the various averages and measures of dispersion to describe statistical data;
3. Explain the relationship between two variables through correlation and regression;
4. Explain the construction and application of index numbers to real life situations;
5. Analyse the trends and tendencies over a period of time through time series analysis.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Matrices	30	√	√
Unit 2: Univariate Analysis	30	√	√
Unit 3: Bi-variate Analysis	20	√	√
Unit 4: Index Numbers	10	√	√
Unit 5: Time Series	10	√	√

Part A: Business Mathematics

Unit 1: Introduction

(a) Matrices: Definition and types; Algebra of matrices; Applications of matrix operations to simple business and economic problems; Calculation of values of determinants up to third order; Finding inverse of a matrix through determinant method; Solution of system of linear equations up to three variables.

(b) Differential Calculus: Mathematical functions and their types – linear, quadratic, polynomial; Concepts of limits and continuity of a function; Concept and rules of differentiation; applications of differentiation - elasticity of demand and supply, Maxima and Minima of functions relating to cost, revenue and profit.

(c) Basic Mathematics of Finance: Simple and Compound interest (including continuous compounding); Rates of interest- nominal and effective and their inter-relationships; Compounding and discounting of a sum using different types of rates.

Part B: Business Statistics

Unit 2: Univariate Analysis

(a) Measures of Central Tendency: Arithmetic mean, Geometric mean, Harmonic mean- Properties and applications. Median and other Partition values (quartiles, deciles, percentiles), Mode.

(b) Measures of Dispersion: absolute and relative- Range, Quartile deviation, Mean deviation, Standard deviation and their coefficients; Properties of Standard deviation/Variance.

Unit 3: Bi-variate Analysis

(a) Simple and Linear Correlation analysis: Meaning, Measurement (Karl Pearson's co-efficient and Spearman's Rank correlation) and Properties.

(b) Simple and Linear Regression Analysis: Regression equations and estimation; properties of Regression coefficients; Relationship between correlation and regression.

Unit 4: Index Numbers

Meaning and uses; Construction of index numbers: Aggregative and average of relatives – simple and weighted; Tests of adequacy of index numbers; Computation and uses of Consumer Price Index (CPI).

Unit 5: Time Series

Components; additive and multiplicative models; Trend analysis - moving averages and method of least squares (linear trend).

Practical Exercises:

The learners are required to:

1. Take the business case and assess how the use of matrices help in deciding about competing alternatives both under constrained and unconstrained situations;
2. Take the case of a business problem and identify the decision-making variables and assess their functional relationship with other variables affecting the decision in a business situation;
3. Gather information about various deposit and loan schemes of banks and other financing institutions to find out interest rate differential, and compounded value;
4. Use commonly used statistical packages to apply various statistical tools to a data set available through secondary sources;
5. Make use of computer aided software packages and prepare the practical graphical presentation of correlation and regression analysis, frequency charts etc.

Suggested Readings:

Bhardwaj, R. S. (2019). *Business Mathematics and Statistics*. New Delhi: Scholar Tech Press.

Richard, I. L., Masood, H. S., David, S. R., & Rastogi, S. (2017). *Statistics for Management*. New Jersey: Pearson Education.

Thukral, J. K. (2017). *Business Mathematics and Statistics*. New Delhi: Maximax Publications.

Vohra, N. D. (2014). *Business Mathematics and Statistics*. New Delhi: Tata McGraw Hill Education India.

Note: Latest edition of text books may be used.

CORPORATE LAW

C 6: BC 3.2

Objective: The course aims to impart the learners working knowledge of the provisions of the Companies Act, 2013.

Learning Outcomes: After completion of the course, learners will be able to:

1. Explain relevant definitions and provisions relating to issue of prospectus and allotment of shares;
2. Synthesize company processes, meetings, and decisions;
3. Describe the framework of dividend distribution, Accounts of the company and Audit and Auditors of company;
4. Determine the role of Board of directors and their legal position;
5. State regulatory aspects involved in Oppression, Mismanagement, corporate restructuring and Winding Up and to study the composition of Adjudicating Authority i.e., NCLT and NCLAT and its powers.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Preliminary to Companies Act, 2013	10	√	
Unit 2: Management and Administration	20	√	√
Unit 3: Dividends, Accounts and Audit	20	√	√
Unit 4: Directors and their Powers	20	√	√
Unit 5: (a) Oppression, Mismanagement, Corporate Restructuring, & Winding Up (b) National Company Law Tribunal and Appellate Tribunal	15 15	√ √	

Unit 1: Preliminary to Companies Act, 2013

Important definitions: Prospectus and Share Capital, Allotment of securities, Private Placement, share capital, basic requirements, alteration of share capital, Sweat Equity, Bonus issue, issue of shares at premium and discount, Further issue of shares, buy-back of shares.

Unit 2: Management and Administration

Board Meetings, Annual General Meeting, Extra Ordinary General Meeting, Requisites of a valid meeting, Convening of Meetings, Minutes and Resolutions; Postal ballot; voting through electronic matters.

Unit 3: Dividends, Accounts and Audit

Declaration and Payment of Dividend, Accounts of Companies, Maintenance and authentication of Financial Statement, Corporate social Responsibility, Appointment of Auditor, qualification, disqualifications, rotation, removal, duties and responsibilities, Auditors report, Constitution and functions of Audit committee.

Unit 4: Directors and their Powers

Board of directors, appointment and qualifications of directors; Director Identification Number (DIN); Disqualifications, Removal of directors; Legal positions, Powers, Duties and responsibilities; Additional Director, Alternate Director, Nominee Director, Director appointed by casual Vacancy, Key Managerial Personnel, Managing Director, Manager and Whole Time Director.

Unit 5 (a): Oppression, Mismanagement, Corporate Restructuring, and Winding Up

Oppression, Mismanagement, Rights to apply, Powers of Tribunal, Provisions related to Compromises, Arrangement and Amalgamations, Concept and Modes of Winding Up; Provisions of winding up under Insolvency and Bankruptcy Code, 2016.

(b): National Company Law Tribunal and Appellate Tribunal

Definitions; Constitution of National Company Law Tribunal; Constitution of Appellate Tribunal; Appeal from orders of Tribunal; Power to punish for contempt.

Practical Exercises:

The learners are required to:

- 1) Enlist the content of the prospectus.
- 2) Prepare a hypothetical notice, resolutions, and minutes of a meeting.
- 3) Read the Annual Report and Financial Statements of a company and prepare a report on the same.

Suggested Readings:

- Chadha R., & Chadha, S. (2018). *Company Laws*. Delhi: Scholar Tech Press.
- Gowar, L. C. B. (1969). *Principles of Modern Company Law*. London: Stevens & Sons.
- Hicks, A., & Goo, S. H. (2017). *Cases and Material on Company Law*. Oxford: Oxford University Press.
- Kuchhal, M. C., & Kuchhal, A. (2020). *Corporate Laws*. New Delhi: Shree Mahavir Book Depot.
- Kumar, A. (2019). *Corporate Laws*. New Delhi: Taxmann Publication.
- Ramaiya. (2015). *A Guide to Companies Act*. Nagpur: Wadhwa Book Company.
- Hanningan, B. (2018). *Company Law*. Oxford: Oxford University Press.
- Sharma, J. P. (2018). *An Easy Approach to Corporate Laws*. New Delhi: Ane Books Pvt. Ltd.

Latest edition of the text books should be used.

BUSINESS ECONOMICS

DSE 1: BC 3.3 a

Objective: The course aims to acquaint the learners with fundamental economic theories and their impact on pricing, demand, supply, production, and cost concepts.

Learning Outcomes: After the completion of the course, the learners will be able to:

1. Examine how different economic systems function and evaluate implications of various economic decisions;
2. Examine how consumers try to maximize their satisfaction by spending on different goods;
3. Analyse the relationship between inputs used in production and the resulting outputs and costs;
4. Analyse and interpret market mechanism and behaviour of firms and response of firms to different market situations;
5. Examine various facets of pricing under different market situations.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1. Basic Concepts	15	√	
Unit 2. Consumer Behaviour and Elasticity of Demand	25	√	√
Unit 3. Production and Cost	25	√	√
Unit 4. Pricing and Market	20	√	√
Unit 5. Macro Aspect of Business Economics	15	√	

Unit 1: Basic Concepts

Meaning, Nature and Scope of Business Economics, Basic Problems of an Economy and Application of Economic Theories in Decision Making, Steps in Decision Making

Unit 2: Consumer Behaviour and Elasticity of Demand

Theory of Demand and supply The elasticity of demand – Concept, kinds- price, cross, income and advertising elasticity of demand, Measurement of elasticity of demand, factors influencing the elasticity of demand, Importance of elasticity of demand.

Demand forecasting: Meaning, Need, Importance, Methods of demand forecasting

Cardinal Utility Analysis: Diminishing Marginal utility and Equi marginal Utility Ordinal utility analysis of consumer Behaviour: budget line and indifference curve, consumer equilibrium. Income consumption curve and Engle curve, Price Consumption curve and derivation of demand curve, Income and Substitution; Effect of a price change; Consumer Surplus; Revealed Preference theory

Unit 3: Production and Cost

Production Function – Concept Definition, Types of products, Law of variable proportions, Assumptions, Limitations and Significance. Isoquant curves, Definition, General properties of isoquant curves, marginal rate of technical substitution, economic region of production, Isocost lines, optimal combination of resources, the expansion path, returns to scale.

Cost of production: Concept of explicit costs, implicit costs and opportunity costs of production, derivation of short run and long run cost curves. Economies and Diseconomies of scale and the shape to the long run average cost.

Unit 4: Pricing & Market

Theory of pricing- cost plus pricing, target pricing, marginal cost pricing, going rate pricing; Objective of business firm, Concept of Market, classification of market-perfect competition, monopoly, monopolistic competition and oligopoly. price determination and equilibrium of firm in different market situations; Factor pricing.

Unit 5: Macro Aspect of Business Economics

National Income and it's measurement, Gross National Product, Net National Product, Net National Income.

Business Cycle phases and causes; Inflation and Deflation causes and remedial action; Consumption, Income, Savings and investment.

Practical Exercises:

The learners are required to:

1. Apply concept of demand analysis in real life;
2. Study various effects in changes in demand and supply in consumption;
3. Visit local markets and classify firms into various markets;
4. Visit any industrial unit and study its production process;
5. Prepare a production schedule for a hypothetical product under and particular condition of demand supply;
6. Visit any industrial unit and classify its cost into fixed and variable costs;
7. Analyse the effects of changes in demand and supply on pricing policies.

Suggested Readings:

Ahuja, H. L. (2019). *Theory of Micro Economics*. New Delhi: Sultan Chand Publishing House.
Koutsoyannis, A. (1975). *Modern Microeconomics*. London: Palgrave Macmillan.
Chaturvedi, D. D., & Gupta, S. L. (2010). *Business Economics Theory & Applications*. New Delhi: International Book House Pvt. Ltd.

Adhikari, M. (2000). *Business Economics*. New Delhi: Excel Books.
 Kennedy, M. J. (2010). *Micro Economics*. Mumbai: Himalaya Publishing House.
 Seth, M. L. (2017). *Micro Economics*. Agra: Lakshmi Narain Agarwal Educational Publishers.
 Relevant study material of ICAI: www.icaai.org.

Note: Learners are advised to use latest edition of text books.

BUSINESS DATA ANALYTICS

DSE 1: BC 3.3 b

Objective: The course aims to introduce the learners with the business intelligence and analytics, which include the use of data, statistical and quantitative analysis, exploratory and predictive models.

Learning Outcomes: After completion of the course, learners will be able to:

1. Demonstrate skills for computation and aggregation of data using MS Excel;
2. Present data with the help of charts pivot tables;
3. Create Linear Regression Models using Excel and interpret the results;
4. Analyse data using R Studio Package and interpret the results;
5. Apply Textual data using Python and interpret the results.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Introduction	20	√	√
Unit 2: Analytical Tools	20	√	√
Unit 3: Predictive Analytics	20	√	√
Unit 4: Getting started with R	20	√	√
Unit 5: Textual Data Analysis	20	√	√

Unit 1: Introduction

Data & Data Science; Data analytics and data Conclusion using MS-Excel, Classification of Analytics, Introduction of Big Data, 5V of Big data, Big data as Solution in current business, Traditional Business intelligence versus Big data technology, Challenges for big data analytics; Data driven decision making.

Unit 2: Analytical Tools

Descriptive Statistics and Inferential Statistics; Advanced Analytical Techniques; Data Cleansing & Preparation; Data Summarization and Visualization; Machine learning Algorithms. Describe data using charts and basic statistical measures. Correlation.

Unit 3: Predictive Analytics

Simple Linear Regression; Coefficient of Determination; Residual Analysis; Confidence & Prediction intervals; Multiple Linear Regression; Interpretation of Regression Coefficients; heteroscedasticity; multi-collinearity.

Unit 4: Getting started with R

Introduction to R and R Studio

Unit 5: Textual Data Analysis

Basics of textual data analysis, significance, application, and challenges. Methods and Techniques of textual analysis: Text Mining, Categorization, Entity Extraction, Sentiment Analysis, Deep Linguistics. Introduction to Textual Analysis using Python.

Practical Exercises:

The learners are required to:

1. Showcase their understanding of basics of excel: Organizing data with Excel - Performing simple computations and aggregations using Excel - Working with Summing and other Reporting functions in Excel - Working with pivot tables and charts - Using Excel for Data Analytics: Power Query - Power Pivot - Power view - Power Map - Building tips - Display tips - Keyboard shortcuts – Mouse shortcuts - Standardized layouts - Understanding table based and spreadsheet-based layouts.
2. Showcase their understanding of data cleansing techniques using External Data - Searching and Combining Data with Power Query: Getting started with Power Query - Know the Environment tabs and toolbars - Access new or existing reports - Importing and combining data from databases, web, files - Splitting and aggregating data - Discovering and Analyzing Data with Power Pivot: Database concepts - Loading Data into Power Pivot - Using Power Query and Power map add-ins - Designing Pivot Table reports - Filtering data - Creating Custom functions and formulas - Formatting Pivot Tables - Managing Power Pivot Data - Setting Connection properties - Managing Data sources - Configuring Pivot Table Options, Preparation of Histograms - Pareto charts – Boxplots - Tree map and Sunburst charts
3. Create Linear Regression Models using Excel; Interpretation of results. Applying tests for heteroscedasticity and multi-collinearity.
4. Read datasets into R - Export data from R - Manipulate and Process Data in R - Use functions and packages in R - Demonstrate with a Case Study to perform basic analytics using R.
5. Use Python for analyzing textual data; Data loading into Python; Pre-processing and Text Cleanup; Generating a TF-IDF (Term Frequency Inverse Document Frequency) Matrix; Data Clustering; Visualization & Reporting.

Suggested Readings:

- Alexander, M., Decker, J., & Wehbe, B. (2014). *Microsoft Business Intelligence Tools for Excel Analysis*. New Jersey: Wiley.
- Kumar, D. U. (2017). *Business Analytics: The Science of Data Driven Decision Making*. New Jersey: Wiley.
- McKee, A. (2003). *Textual Analysis: A Beginner's Guide*. London: Sage Publication.
- Motwani, B. (2019). *Data Analytics with R*. New Jersey: Wiley.
- North, M. (2012). *Data Mining for the masses*. Athens, Georgia: Global Text Project.
- Paul, T. (2011). *R Cook book*. New York: O Reilly Media'

Provost, F., & Fawcett, T. (2013). *Data Science for Business*. New York: O'Reilly Media.

Note: Learners are advised to use latest edition of text books.

CREATIVITY & INNOVATION

DSE 1: BC 3.3 c

Objective: The course aims to enable learners to explore approaches used by managers and organisations for creating and sustaining high levels of innovation.

Learning Outcomes: After completion of the course, the learners will be able to:

1. Analyse the creative thoughts of renowned personalities in the past and its contribution towards the success and shortcomings of business model;
2. Generate innovative idea for business and defend/ justify the same;
3. Interpret the business competence achieved by various organisations by using the innovative business model;
4. Describe the significance of innovative leadership;
5. Analyse patents already granted in their field of interest and make a case with innovative idea for filing a new patent.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Introduction	20	√	√
2: Idea Generation & Creativity in Problem Solving	20	√	√
3: Innovation Management	20	√	√
4: Setting the Right Ecosystem for Innovation	20	√	√
5: Intellectual Property	20	√	√

Unit 1: Introduction

Meaning & Concept of Creativity; Creativity Process; Nature & Characteristics of Creativity and Creative Persons; Factors affecting Creativity; Recognizing and Avoiding Mental Blocks; Thinking Preferences; Risk Taking; Creativity Styles; Creative Thinking Tools; Innovation Vs. Creativity; Types of Innovations: Incremental & Radical.

Unit 2: Idea Generation & Creativity in Problem Solving

Ideation; Pattern Breaking Strategies; Mind stimulation: games, brain-twisters and puzzles; Idea-collection processes: Brainstorming/Brain-writing, SCAMPER methods, Metaphoric thinking, Outrageous thinking, Mapping thoughts; Eight-Dimensional (8D) Approach to Ideation; Systematic Inventive Thinking: TRIZ methodology.

Unit 3: Innovation Management

Invention and Discovery- Process and Typology; Methods and Techniques; Arenas of Innovative Competence; Categories of Innovation: Product, Process, and Service Finance (Venture Capital, Angel Investors), Offerings, Delivery. Evaluation of Effectiveness of Innovation.

Unit 4: Setting the Right Ecosystem for Innovation

The Essence of Right Ecosystem; Dimensions of the Ecosystem for Innovation; Intrinsic Motivation & Extrinsic Motivation; Leadership Styles fostering Innovation; Organisational Alignment; Creating Self-Sustaining Culture of Innovation; Organisational Enrichment.

Unit 5: Intellectual Property

Introduction to intellectual property: Patents (novel, useful, and not obvious), Copyrights, Trademarks; Transforming Innovations into Proprietary Assets: significance and steps; Strategizing Intellectual Property; Issues of IP Enforcement, Piracy, Counterfeiting, Copyright violation, etc. IPR and New Product Development. Government Policies and Issues on National and International IP Legislations and Treaties.

Practical Exercises:

The learners are required to:

1. Identify a creative person to comprehend, study, analyse, and present a report highlighting the contribution of his/her creative work.
2. Generate a creative idea for business and present the same in the class for critical evaluation by other learners regarding its uniqueness and feasibility.
3. Identify an Innovative Business Model (like Amazon, Redubs, Flipkart, Ola, Uber, Big Basket, Zomato, Swiggy, etc.) used by an organisation recently and present a report on Business Competence achieved by it.
4. Analyse the case study on Innovative Leader like Steve Jobs who launched Apple's iPod & iPhone or any other case study on innovation and present a report on the key learnings.
5. Select an aspect (in the field of their interest) on which patent has been granted already and think of an innovative idea so that it makes a case for filing a new patent application.

Suggested Readings:

Harvard Business Essentials. (2003). *Managing Creativity and Innovation*. Boston: Harvard Business School Publishing.

Prather, C. (2010). *The Manager's Guide to Fostering Innovation and Creativity in Teams*. New York: McGraw-Hill Education.

Note: Learners are advised to use latest edition of text books.

CORPORATE GOVERNANCE

DSE 1: BC 3.3 d

Objective: The course aims to provide knowledge of corporate governance, procedures, and techniques in accordance with current legal requirements and professional standards.

Learning Outcomes: After completion of the course, the learners will be able to:

1. Explain the concept and importance of corporate governance in a business setup;
2. explain the concept of corporate governance in organisations and its essence for management;
3. Analyse the role of board of directors and shareholders in corporate management;
4. Assess the problems in corporate governance on the basis of major corporate governance failures;
5. Describe corporate governance framework in India;
6. Explain the linkage between ethics, corporate governance, and corporate social responsibility and analyse specific cases of corporate governance failures.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Introduction	25	√	
2: Directors and Shareholders	20	√	√
3: Major Corporate Governance Failures and International Codes	15	√	√
4: Corporate Governance Framework in India	20	√	√
5: Business Ethics and Corporate Social Responsibility (CSR)	20	√	

Unit 1: Introduction

Corporate Governance - Meaning, significance and principles, Management and corporate governance; Theories and Models of corporate governance; Agency theory and separation of ownership and contract; ownership structure and firm performance; Whistle blowing, Class Action; Role of Institutional investors. Codes and Standards on Corporate Governance- Sir

Adrian Cadbury Committee 1992 (UK), OECD Principles of Corporate Governance, and Sarbanes Oxley (SOX) Act, 2002 (USA).

Unit 2: Directors and Shareholders

Powers of directors; Duties of directors; Non-executive directors and their duties; Relationship between board and shareholder; Board structure and Independent director, board committees and their functions. Shareholder expectations; Regulatory requirements for shareholder involvement shareholder activism and proxy advisory firms. Role of rating agencies.

Unit 3: Major Corporate Governance Failures and International Codes

BCCI (UK), Maxwell Communication (UK), Enron (USA), World.Com (USA), Andersen, Worldwide (USA), Vivendi (France), Satyam Computer Services Ltd, Lehman Brothers, Kingfisher Airlines, PNB Heist and IL&FS Group Crisis; Common Governance Problems noticed in various Corporate Failures.

Unit 4: Corporate Governance Framework in India

Initiatives and reforms- Confederation of Indian Industry (CII) (1997), Kumar Mangalam Birla (1999), NR Narayana Murthy Committee (2005) and Uday Kotak Committee (2017). Regulatory framework: Relevant provisions of the Companies Act, 2013, SEBI: Listing Obligations and Disclosure Requirements Regulations (LODR), 2015. Corporate Governance in the public sector, banking, non- banking financial institutions.

Unit 5: Business Ethics and Corporate Social Responsibility (CSR)

Business Ethics and Values; Importance of Ethics; Corporate Governance and Ethics; Ethical theories; Code of Ethics and ethics committee. Concept of Corporate Social Responsibility; CSR and Corporate Sustainability, CSR and Business Ethics, CSR and Corporate Governance, CSR and Corporate Philanthropy; Environmental Aspect of CSR, Models and benefits of CSR, Drivers of CSR; CSR in India.

Practical Exercises: Learners are required to:

1. Visit a MSME and study the benefits of incorporating Corporate Governance in their organisation. Also, assess the issues of corporate governance there and find out the codes and standards addressing those issues.
2. Identify the corporate cases involving different organisational structures and make a comparative assessment of the governance challenges and issues.
3. Make the comparative analysis of rules governing Whistle-blowing policies in different countries.
4. Prepare a case study on the topic “Whistle blowing”.
5. Visit one board meeting and prepare a report by practically witnessing the real discussion forums on the role of every member in the board.
6. Collect information about shareholder activism in India and its impact on corporate performance.
7. Prepare the report on anyone major corporate governance failure to suggest:
 - a. Common governance problems in Indian context;
 - b. The guidelines as per any of governance frameworks developed in India; and
 - c. Ethical concerns in the given case leading to governance failure.
8. Visit one startup company or someone who is working in a renowned company, and

prepare a report on how business ethics and corporate social responsibilities are fulfilled by these organisations.

Suggested Readings:

- Gupta, K., & Arora, A. (2015). *Fundamentals of Auditing*. New Delhi: Tata Mc-Graw Hill Publishing Co. Ltd.
- Kumar A., Gupta L., & Arora, R. J. (2016). *Auditing and Corporate Governance*. Delhi: Taxmann Pvt. Ltd.
- Mallin, C. A. (2018). *Corporate Governance*. New Delhi: Oxford University Press.
- Rani, G. D., & Mishra, R. K. (2017). *Corporate Governance-Theory and Practice*. New Delhi: Excel Books.
- Sharma, J. P. (2016). *Corporate Governance, Business Ethics, and CSR*. New Delhi: Ane Books Pvt. Ltd.
- Tricker, B.(2015). *Corporate Governance-Principles, Policies, and Practice* (Indian Edition). New Delhi: Oxford University Press.
- Institute of Chartered Accountants of India, Auditing and Assurance Standards. New Delhi : ICAI. www.icaai.org

Note: Latest edition of readings may be used.

COMPUTER APPLICATIONS IN BUSINESS

DSE 1: BC 3.3 e

Objective: The course aims to provide computer knowledge and skills for learners and to enhance the usefulness of information technology tools for business operations.

Learning Outcomes: After completion of the course, learners will be able to:

1. Explain the basic concepts of computer system;
2. Know about Operating System, Overview of various Computer, & Mobile OS and Applications;
3. Analyse and compare the features of various mobile payment apps;
4. Perform various features of Word processing such that Table, Mail merge, Hyperlink, etc.;
5. Prepare a business presentation on MS PowerPoint;
6. Perform various mathematical, logical, and other functions on a large set of data using MS Excel;
7. Analyse and report accounting data using MS Excel;
8. Demonstrate skills to use RDBMS and MS Access in business processes;
9. Develop macros to streamline the business functions;
10. Explain various functionalities of Accounting Software.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Introduction	15	√	√
Unit 2: Introduction to essential tools- I	30		√
Unit 3: Introduction to essential tools- II	20		√
Unit 4: RDBMS Concepts & Access	20	√	√
Unit 5: CAAT Tools	15	√	√

Unit 1: Introduction

Introduction to Computer-Characteristics of Computers, The Computer System, Parts of Computers); Computer H/W Setup, Configuration, Networking, Mobile H/W Device and types wireless Networking; Operating System- Introduction to Operating Systems. Data and

information. An overview of various Computer & Mobile OS & Application Usage of payment gateways. Applications of computers in business.

Unit 2: Introduction to essential tools- I

Introduction to facilities & commonly used features of word, Power Point, Excel.

The following topics to be taught in the computer lab.

a) Word Processing: Working with word document, Inserting, filling and formatting a table, Mail Merge including linking with Access Database, Creating Macros -Sending Email from Word Import / Export of files Converting Word Document to Web Document, PDF files Hyperlinks; OLE Security features in Word Processor - Protection of Documents - Password for Documents - Checking for viruses in macros, referencing, creation of bibliography, manage sources and citations, review documents.

b) PowerPoint: Preparing Presentations, Slides, Handouts, Speaker's Notes - Outlines - Media Clips - Charts – Graphs, Adding the Transitions to the Slide Show - Special effects in detail - Setting Slide timings.

Unit 3: Introduction to essential tools- II

a) Spreadsheet: Creating a workbook, Rearranging Worksheet, Organizing Charts and graphs, Range, Functions & Formulae: Mathematical, Statistical Financial Functions such as NPV (Net present value), Future value, IRR (Internal Rate of Return), EMI (Equated Monthly Installments, Compounding Yearly, periodic and monthly) - Auto Calculate Using Names in a Formula, Formula Editing, Macros, Consolidation of Data & Data Analysis - Sorting List, Filter & More Filtering Techniques - Consolidate data in multiple worksheets - What-if analysis, Goal Seek Scenario Manager, Solver, Lookup Function - Sub Totals, Nested-IF, Statistical Analysis; Data Validation & Protection - Create a drop-down list from a range of cells - Apply data validation to cells - Copy data validation setting, remove data validation - Find cell that have data validation, protect cell data, using password to protect sheet and workbook. - Use validation to create dependent list; Pivot table Reports & Pivot Chart Reports.

b) Using Spreadsheet for Data Analysis & Reporting Features

Using spreadsheet for analysis of business data and making reports on Loan & Lease statement, Ratio Analysis, Payroll statements, Capital Budgeting, Depreciation Accounting; Graphical representation of data; Frequency distribution and its statistical parameters Correlation and Regression.

Unit 4: RDBMS Concepts & Access

RDBMS Concepts, Terminology, Models - RDBMS, Data Modelling using ERD, DB Design using Normalization.

Access Creating Databases & Tables – An Introduction; Event Handling & Report Generation; Using Macros; Using Queries through Case Study.

Unit 5: CAAT Tools

Capabilities & Importing Data from Accounting & other Application Systems - An Introduction; Analytical Reports, Duplicates/ Gaps. Sorting & Charting; Stratification, Summarization, Statistics & Aging - An Introduction; Sampling, Macros, and Audit Trail.

Practical Exercises:

The learners are required to:

1. Analyse and compare the different mobile payment apps (at least 5) on the basis of their pros and cons and prepare a report on the same.
2. Create a Macro for any operating/ functional aspect of business and show its functioning.
3. Identify a business organisation using traditional payment mechanism and introduce them to the usage of online payment gateway and prepare a report on the same.
4. Prepare a word document with any hypothesized data and perform all the above functions therein.
5. Identify a topic related to any business operation and prepare a PowerPoint Presentation with all the above functions therein.
6. Prepare a Spreadsheet document with any hypothesized data and perform all the above functions therein.
7. By taking secondary data from a company's balance sheet, all the students are required to prepare a Loan & Lease statement, Payroll statements and conduct Ratio Analysis, Capital Budgeting, Depreciation Accounting.
8. By taking live data from the website of the Government of India, use Spreadsheet for preparing frequency distribution, graphs, and calculate statistical measures like Correlation and Regression between variables (of their own choice).
9. Perform the exercises available at the link at the link https://docs.google.com/document/d/1rxbWhmUpQnQoQHZNEssv2uO3trUTicgHDPnzoW_1EM/edit?usp=sharing

Suggested Readings:

- Bharihoka, D. (2012). *Fundamentals of Information Technology*. New Delhi: Excel Book.
- Boockholdt, J. L. (1999). *Accounting Information System: Transaction Processing and Control*. Boston: Irwin McGraw Hill.
- Gelinas, U. J., & Steve, G. S. (2002). *Accounting Information System*. Mason: South Western Thomson Learning.
- Hall, J. A. (2006). *Accounting Information System*. Nashville: South Western College Publishing.
- Rajaraman, V. (2018). *Introduction to Information Technology*. New Delhi: PHI Learning Pvt. Ltd.

Note: Software of MS Excel, MS Access and Tally may be used at appropriate places.

BANKING & INSURANCE**DSE 1: BC 3.3 f**

Objective: The course aims to impart knowledge about the basic principles of the banking and insurance.

Learning Outcomes: After completion of this course, learners will be able to:

1. Explain the meaning, scope and functions of Banking along with legal framework;
2. Assess the operations of banking and its services;
3. Evaluate the lending operations of banks and identify causes of NPA in banks;
4. Explain the concept of insurance and its principles;
5. Explain types of insurance and regulatory framework of insurance.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Banking Business	20	√	
2: Banking Operations	15	√	
3: Loans and Advances	20	√	√
4. Insurance Business	20	√	
5. Life and Non-Life Insurance	25	√	√

Unit 1: Banking Business

Definition and function of banks, need for banks; legal framework; structure, organisation and working of banks, need for proper regulation and supervision; banker and customer relationship, general and special types of customers. Types of Deposits: Types of banks in India; Role of Foreign Banks in India; Advantages and Disadvantages of Foreign banks, Road Map for Foreign Banks in India; India's approach to Banking Sector reforms; Achievements of financial sector reforms and areas of concern, Credit Allocation Policies of Commercial banks, Credit Market Reforms.

Unit 2: Banking Operations

Cheque: definition, features and types; Endorsement: meaning and essentials of a valid endorsement, types of endorsement; Era of Internet Banking and its benefits, Mobile Banking, Home banking, Virtual Banking, Electronic Clearing System (ECS), E-payments, Electronic Fund Transfer (EFT), E-money, Unified Payment Interface (UPI), Safeguard for internet banking,

Critical comparison of traditional banking methods and e-banking; Balance Sheet of a Bank, special items of a Balance Sheet, off Balance Sheet Items; Anti-money Laundering Guidelines. Basics of Negotiable Instruments.

Unit 3: Loans and Advances

Principles of sound lending, Types of loans and advances, Advances against various securities; Securitization of Standard Assets and its computation; Basel Accord: merits and weaknesses of the Basel II, Basel III and Basel IV. Meaning of Non-performing assets, types of non-performing assets, treatment in balance sheet of bank and provisioning requirements, Non-performing assets in Indian Banking system- issues and resolution.

Unit 4: Insurance Business

Basic concept of Risk-kinds of Business Risks; Insurance Business: concept, characteristics, functions; Fundamental principles- Indemnity, Insurable Interest, Utmost Good faith, Proximate Cause, Contribution, Subrogation. Reinsurance and Coinsurance: features, objectives, methods; Bancassurance: features and merits.

Unit 5: Life and Non-Life Insurance

Types of Insurance, Life and Non-Life: Features, needs, policies of different types of Insurance, Control of Malpractices and Mis-Selling, Negligence, Loss Assessment and Loss control, Computation of Insurance Premium, Dematerialization of Insurance Policies; Claims and Settlement Procedure; Regulatory Framework of Insurance: IRDA Act 1999; Objectives of IRDA, Composition of IRDA, Duties, Powers and Functions of IRDA; Role of IRDA: Delegation of Powers, establishment of Insurance Advisory Committee, Power to make Regulations.

Practical Exercises:

The learners are required to:

1. Describe the procedure of opening a bank account-current A/C, savings A/C, recurring A/C, and fixed deposit A/C on the basis of your experience.
2. Practice online account opening, E-banking operations, and UPI transfers.
3. Analyse the Balance sheet of a bank with respect to loans and advances and to identify the stressful assets.
4. Prepare the documents of a hypothetical insurance claim.
5. Make a comparative analysis of the claim settlement procedure of select insurance companies and assess their efficiency.

Suggested Readings:

Agarwal, O. P. (2011). *Banking and Insurance*. New Delhi: Himalaya Publishing.
Black, K. J., & Skipper, H. J. (2000). *Life and Health Insurance*. London: Pearson Education.
Gupta, P. K. (2011). *Insurance and Risk Management*. New Delhi: Himalaya Publishing.
Mishra, M. N., & Mishra, S. B. (2007). *Insurance Principles and Practice*. New Delhi: S. Chand Publishing.
Suneja, H.R. *Practical and Law of Banking*. Himalaya Publishing House.

Vaughan, E. J., & Vaughan, T. M. (2013). Fundamentals of Risk and Insurance. New Jersey: Wiley.

Note: Latest edition of the text books should be used.

MIND MANAGEMENT

DSE 1: BC 3.3 g

Objective: The course aims to build confidence and ability among the learners to cultivate mindfulness in their daily life.

Learning Outcomes: After completion of the course, learners will be able to:

1. Observe and identify the modulations of mind;
2. Rate themselves on emotional matrix to analyse their strengths & weaknesses and improve themselves;
3. Practice time mind and anger management techniques in their daily life;
4. Explain the results of psychometric testing;
5. Demonstrate the skill of using humour to heal.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Introduction	15	✓	✓
Unit 2: Mindfulness	20	✓	✓
Unit 3: Intelligences of Effective People	20	✓	✓
Unit 4: Mind Management for Achieving Excellence	20	✓	✓
Unit 5: Self- Assessment	25	✓	✓

Unit 1: Introduction to Mind Management

Importance of knowing the Mind, Understanding Thoughts and Emotions, Modulations of Mind by Maharishi Patanjali. Emotional turmoil (Anger, Jealousy, Lust, Greed, etc.): Causes and Cure, Peace of Mind: Luxury or Necessity; Managing Mind through breath. Mind Management: Efficiency, Creativity, and Excellence at Work.

Unit 2: Mindfulness

Mind and Stress, Components and Benefits of Mindfulness, Mindfulness Vs. Meditation; Energy Centers in the body. Tools for reducing Stress: Yoga, Pranayama, Meditation, other Breathing Techniques. Different types of Meditation. Time Management, Anger Management. Mind: Doorway between Consciousness and Creation.

Unit 3: Intelligences of Effective People

Del Pe's 5 Types of Intelligences: Instinctive, Emotional, Concrete Mental, Abstract Mental, Spiritual Intelligence. Concept of Right Brain and Left Brain. Gardner's Model of Multiple Intelligence: Naturalist, Musical, Logical-Mathematical, Existential, Interpersonal, Bodily-Kinesthetic, Linguistic, Intra-personal, Spatial. Techniques of understanding Competencies: Psychometric Testing. Enhancing Intelligence Quotient by activating Chakras.

Unit 4: Mind Management for Achieving Excellence

Enrich your Communication; Align yourself with the environment: Levels of Influence; Building Rapport; Cultivating Trust; Heal through Humor, Learning from Mistakes, Effective Decision Making; How to deal with Criticism; Being comfortable outside your Comfort Zone. Skills to build positive environment at workplace.

Unit 5: Self-Assessment

Practicing self-care, importance of having personal & professional goals: short term goals, medium term goals, long term goals; Goal of life, SMART Goals; Developing resilience and attitude of gratitude. Success in business. Measuring the Intelligence Quotient, Emotional Quotient, Dermatoglyphics Testing, Applied Kinesiology.

Practical Exercise:

The learners are required to:

1. Participate in simulation activity in class to demonstrate the modulations of mind. The learners should present a report discussing the situations from their real life where they encountered such modulations of mind and how they should deal with it.
2. Rate themselves on Emotional matrix highlighting where they wish to reach and deciding the time frame of the same. Each learner can identify a buddy to support them on their journey. After the completion of the exercise, each learner has to prepare the report of their success story.
3. Prepare a schedule of their daily activities and divide them into Four Quadrants. Analyse and present a report on:
 - a. Time allocated to things which are not important;
 - b. Time allocated in fulfilling the long-term objectives;
 - c. The present scenario (dasha) and future direction (disha) to be chosen.
4. Take online Psychometric Test available at <https://www.assessmentday.co.uk/psychometric-test.htm> or from any other source. Analyse its outcome and present a report of key learnings from the same.
5. Perform Del Pe practical exercises on daily basis: breathe 10 time focusing on each chakra.
6. Participate in role play exercise in classroom to demonstrate the skill of using humour to heal.
7. Practice and demonstrate different types of yoga, pranayama, and meditation in yoga Lab. Analyse your state of mind before and after the practice and present a report of the same.
8. Practice the technique of Applied Kinesiology to check his/her Intelligence Quotient, Emotional Quotient, and Spiritual Quotient.
9. Practice and Demonstrate meditation technique to activate chakras. Analyse its effect and write a report on the same.

Suggested Readings:

Knight, S. (2009). *NLP at Work: The Essence of Excellence*. Boston: Nicholas Brealey Publishing.
 Murphy, J. (2015). *The Power of Your Subconscious Mind*. Delhi: Fingerprint! Publishing.
 Zohar, D. (2012). *Spiritual Intelligence: The Ultimate Intelligence*. London: Bloomsbury Paperbacks.

Note: Learners are advised to use latest edition of text books

FINANCIAL STATEMENT ANALYSIS

DSE 1: BC 3.3 h

Objective: The course aims to help the learners to analyse accounting and other information incorporated in the corporate annual reports, to analyse operating, financial, and structural performance of business firms with the help of appropriate analytical tools.

Learning Outcomes: After completion of the course, learners will be able to:

1. Analyse and interpret the qualitative features of information provided in the Financial Statements of a company;
2. Analyse and interpret the contents of corporate annual report and auditor's report to understand the true and fair financial position of a company;
3. Compute and analyse accounting ratios of a company;
4. Conduct fund flow and working capital analysis;
5. Conduct cash flow analysis using cash flow reporting software.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Introduction	10	√	√
Unit 2: Financial Statements and Reporting	20	√	√
Unit 3: Analysis of Financial Statements	30	√	√
Unit 4: Fund Flow and Working Capital Analysis	25	√	√
Unit 5: Cash Flow Analysis	15	√	√

Unit 1: Introduction

Meaning of Financial Statement as per Companies Act 2013; Components and constituents of Basic Financial Statements; Financial/Accounting information contained in the Financial Statements, their qualitative characteristics; Meaning, objectives and limitations of Financial Statement Analysis; Considerations for the economic and financial analysis.

Unit 2: Financial Statements and Reporting

Relevant provisions of the Companies Act, 2013 for the preparation of Statement of Profit & loss and Balance Sheet; Corporate Financial Reporting - meaning, need and objectives; Contents of annual report, mandatory and voluntary disclosures through annual report. Report of the Board of Directors and Auditor's Report as per Companies Act, 2013 and their critical analysis; Analysis of the quality of accounting information from the annual report of select companies; Audit as formal analysis of financial statements.

Unit 3: Analysis of Financial Statements

Techniques of financial statement analysis – Comparative Statement, Common-size Statement and Trend Analysis.

Meaning, objectives and classification of Accounting Ratio and Ratio Analysis; Advantages and limitations of ratio analysis; Computation and application of accounting ratios for evaluation of performance (Activity and Profitability Analysis), evaluation of financial health (Liquidity, Solvency, and Structural Analysis). Ratio analysis using appropriate software; Inter Firm Comparison.

Unit 4: Fund Flow and Working Capital Analysis

Concept of Fund and Fund Flow; Objective and Importance of Fund Flow Statement; Preparation of Fund Flow Statement; Limitations of Fund Flow Statement; Concept of Working Capital – Gross, Net, and Negative, Operating and Balance concept of working capital; Components of working capital and their features; Estimation of working capital; Preparation of Statement of Changes in working capital.

Unit 5: Cash Flow Analysis

Meaning of Cash Flow; Objectives and Importance of Statement of Cash Flows, Distinction between Fund Flow Statement and Statement of Cash Flows; Preparation of Statement of Cash Flows as per AS 3 and Ind AS 7. Cash flow analysis using cash flow reporting software.

Practical Exercise:

Learners are required to:

1. Download annual reports of reputed companies from the websites and analyse the information contained in the financial statements to examine the quality of information supplied. Also analyse the information provided in the Report of the Board of Directors.
2. Examine the Directors' Report and Auditor's Report with reference to compliance with the provisions of Companies Act, 2013
3. From the financial statements, compute the accounting ratios to examine the operating efficiency, profitability, liquidity, and solvency of the company.
4. Analyse the working capital from the information available in the financial statements.
5. Prepare cash flow statement from the information available in the financial statements.

Suggested Reading:

- Ahuja, N. L., & Dawar, V. (2015). *Financial Accounting and Analysis*. New Delhi: Taxmann Publications.
- Bernstein, L. A. (1974). *Understanding Corporate Reports: A guide to Financial Statements*. Homewood, California: Dow Jones-Irwin.
- Bhattacharjee, A. K. (2012). *Financial Accounting for Business Managers*. New Delhi: Prentice Hall of India.
- Friedson, M. S., & Alvarez, F. (2011). *Financial Statement Analysis: A practioners' Guide*. New Jersey: Wiley.
- Foster, G. (1986). *Financial Statement Analysis*. London: Pearson Education.
- Gopalkrishnan, A. A. (2001). *Understanding Financial Statements - Interpretation and Analysis*. New Delhi: Label Book Publisher.
- Gupta, A. (2018). *Financial Accounting for Managers: An Analytical Perspective*. Delhi: Pearson Education.
- Helfert, E. A. (1996). *Techniques of Financial Analysis: A Practical Guide to Measuring Business Performance*. New York: McGraw Hill Education.
- Khan, M. Y., & Jain, P. K. (2017). *Management Accounting: Text, Problems and Cases*. New Delhi: Tata McGraw Hill Education.
- Lal, Jawahar & Sucheta, Gauba, *Financial Reporting and Analysis*. Mumbai: Himalaya Publishing House.
- Narasimhan, M. S. (2016). *Financial Statement and Analysis*. Noida, Uttar Pradesh: Cengage Learning India.
- Soffer, L. C., & Soffer, R. J. (2002). *Financial Statement Analysis: A Valuation Approach*. London: Pearson Education.
- Sharma, R. K., & Gupta, S. K. (2016). *Management Accounting*. Cuttack, Odisha: Kalyani Publishers.

Sector Skill Council Course- Banking & Microfinance
FINANCIAL ARITHMETIC AND BASICS OF MICRO FINANCE AND
LENDING
SEC -1: BC 3.4 (i -a)

Objectives: The course aims to equip learners with necessary skills to understand the banking and microfinance industry from an operational perspective. Also, to orient students with current technological development and operational updates about the industry. The student should be equipped to execute sale in the banking market and should be a ready resource for absorption for companies after completion of this course.

Learning Outcomes: After completion of the course, learners will be able to:

1. Explain basics of financial arithmetic;
2. Recall value of money concepts;
3. Analyse the structure and need of microfinance in the market;
4. Explain the basics of different loan products, concepts, types and ideology behind them.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Basic Financial Arithmetic	40	√	√
Unit 2: Basics of Micro Finance	30	√	√
Unit 3: Basics of Lending	30	√	√

Unit 1: Basic Financial Arithmetic:

- a. Percentages
- b. Simple Interest and compound Interest
- c. Rate of return on investment

- d. Financial and economic concepts
- e. Future and present value of money
- f. Present and future value of annuity

Unit 2: Basics of Micro Finance:

- a. Concept of Micro finance
- b. Importance of Micro finance
- c. Risks associated
- d. Assess the MSME segment and its contribution
- e. Self-help groups and their mission

Unit 3: Basics of Lending:

- a. Secured and unsecured loans
- b. Different loan products of bank and micro finance
- c. Different types of collateral security
- d. Concepts of lending – Interest rate, LTV, EMI, etc.
- e. Regulatory authorities of bank and micro finance

Suggested Reading:

Inclusive Banking through Business Correspondence (IIBF)

Sector Skill Council Course- Mutual Fund
FINANCIAL ARITHMETIC AND BASICS OF MUTUAL FUND
SEC -1: BC 3.4 (i -b)

Objectives: The student should be able to understand different products of mutual fund investment along with the regulations, research, types, process and sales strategies for mutual fund market in India. The Student should be equipped to execute sale in the mutual fund market and should be a ready resource for absorption for companies after completion of this course

Learning Outcomes: After completion of the course, learners will be able to:

1. Explain basics of financial arithmetic
2. Recall value of money concepts with regards to investment
3. List the different investment products
4. Explain concept on investment
5. Describe Mutual fund types, features, and effect on income tax

COURSE CONTENTS:

UNIT	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Basic Financial Arithmetic	50	√	√
Unit 2: Understanding basic concepts	50	√	√

Unit 1: Basic Financial Arithmetic:

- a. Percentages
- b. Simple Interest and compound Interest
- c. Rate of return on investment
- d. Financial and economic concepts
- e. Future and present value of money
- f. Present and future value of annuity

Unit 2: Understanding basic concepts

- a. Learn concepts of investment, inflation, debt instruments, equity shares,
- b. Classification of assets into physical and financial asset
- c. Modes of investment
- d. Concept of mutual fund
- e. Advantages and limitations
- f. Unit capital
- g. Investment objective and risk appetite

- h. NAV, time stamping, AUM, and return on investment
- i. Types of mutual funds in India and their implications on income tax

Suggested Readings:

Sankaran, S. (2019) *Indian Mutual Fund Handbook*. New Delhi: Vision Books.
NISM series V-A Mutual funds distributors certification

Sector Skill Council Course- Insurance
BASIC FINANCIAL ARITHMETIC AND BASICS OF INSURANCE AND
LIFE INSURANCE
SEC -1: BC 3.4 (i -c)

Objective: The student should understand the structure of Indian Insurance Industry, products offered regulatory bodies and their roles, different calculation methods, sales strategies and implementation. The student should be equipped to execute sale in the insurance market and should be a ready resource for absorption for companies after completion of this course

Learning Outcomes: After completion of the course, learners will be able to:

1. Explain basics of financial arithmetic
2. Recall value of money concepts with regards to insurance and investment
3. Explain different concepts of personal risk management
4. Explain the concept and importance of insurance
5. Learn the basics of calculating insurance premium
6. List the different type insurance products & money laundering
7. Explain the concept of LI and related concepts
8. Explain insurance contract
9. Define financial planning and its importance, tools and methods
10. Explain difference between traditional and non-traditional life insurance

COURSE CONTENTS:

UNIT	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Basic Financial Arithmetic	30	√	√
2: Basics of Insurance	40	√	√
3: Basics of Life Insurance	30	√	√

Unit 1: Basic Financial Arithmetic

- a. Percentages
- b. Simple Interest and compound Interest
- c. Rate of return on investment
- d. Financial and economic concepts
- e. Future and present value of money
- f. Present and future value of annuity

Unit 2: Basics of Insurance:

- a. Concept of primary and secondary risk management
- b. Concept of insurance and its advantages
- c. Types of Insurance
- d. Risk pooling

- e. Insurance premium calculation
- f. Insurance Policy Structure
- g. Life and non-life insurance
- h. Money laundering and insurance

Unit 3: Basics of Life insurance

- a. Concept of life insurance, human life value and mortality
- b. Insurance premium for LI
- c. Contract of insurance
- d. Financial planning
- e. Advantages, purpose of traditional and non-traditional LI products

Suggested Readings:

IC-38 Insurance Agents Study material by III

Note: The course duration is of 60 hours with 20 hours for each unit.

TRAINING AND DEVELOPMENT

SEC 1: BC 3.4 (ii-d)

Objective: The course aims at equipping the learners with the concept and practice of Training and Development in the modern organisational setting through the pedagogy of case discussions and recent experiences.

Learning Outcomes: After completion of the course, learners will be able to:

1. Analyse the training strategies adopted by companies in real situations;
2. Identify training needs of an individual by conducting Training Need Analysis;
3. Differentiate between the applicability of various training strategies and select a strategy based upon the result of TNA;
4. Develop a training and development module;
5. Evaluate and assess the cost and benefits of a training and development programme.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Introduction	20	√	√
2: Training Need Analysis (TNA)	10	√	√
3. Training and Development Methodologies	30	√	√
4: Designing Training & Development Programme	20	√	√
5: Evaluation of Training and Development	20	√	√

Unit 1: Introduction

Concepts and Rationale of Training and Development; overview of training and development systems; organizing training department; training and development policies; linking training and development to company's strategy; Requisites of Effective Training; Role of External agencies in Training and Development.

Unit 2: Training Need Analysis (TNA)

Meaning and purpose of TNA, TNA at different levels, Approaches for TNA, output of TNA, methods used in TNA.

Unit 3: Training and Development Methodologies

Overview of Training Methodologies- Logic and Process of Learning; Principles of Learning; Individual differences in learning, learning process, learning curve, learning management system; Criteria for Method Selection; Skills of an Effective Trainer; Use of Audio-Visual Aids in training;

Computer Aided Instructions- Distance Learning, Open Learning, E- Learning; Technologies Convergence and Multimedia Environment.

Development Techniques for enhancing decision-making and interpersonal skills, Case-study, in-basket exercise, special projects, multiple management Programme Learning, Action learning, Syndicate Work, Games, Action Maze, Role Play; Demonstration and Practice Monitoring; Coaching; Self Diagnostic Skills, Experience Learning, Discovery Learning, Brainstorming, Counselling, Position Rotation, Team Building, and Sensitivity Training.

Unit 4: Designing Training & Development Programme

Organisation of Training and Development programmes, Training design, kinds of training and development programmes- competence based and role-based training; orientation and socialization; diversity training, choice of training and development methods, Preparation of trainers; developing training materials; E-learning environment; Flexible learning modules; Self-development; Training process outsourcing.

Unit 5: Evaluation of Training and Development

Reasons for evaluating Training and development programmes, Problems in evaluation; Evaluation planning and data collection, different evaluation frameworks, Problems of Measurement and Evaluation; Costing of training, measuring costs and benefits of training programmes, obtaining feedback of trainees; Methods of evaluating effectiveness of Training Efforts; Kirkpatrick Model of Training Effectiveness; Training issues resulting from the external environment and internal needs of the company.

Practical Exercises:

The learners are required to:

1. Analyse and interpret case study on Six Sigma at Motorola & Wipro and similar other organisations.
2. Participate in simulation exercise in classroom to conduct TNA on oneself and thereby identifying their needs. learners may be assigned the task of preparation of questionnaire for TNA.
3. Select the training strategies on the basis of TNA conducted in the previous exercise.
4. Develop a Training and Development module on the basis of selected strategies in the previous exercise.
5. Prepare an evaluation report to assess the cost and benefits of the training module prepared in the previous exercise.

Suggested Readings:

- Blanchard, N. P., & Thacker, J. W. (2012). *Effective Training: Systems, Strategies and Practices*, 4th Edition. New York: Pearson Education.
- Noe, R. A., & Kodwani, A. D. (2018). *Employee Training and Development*, 7th Edition. New York: McGraw Hill Education.
- Lynton, R. P., & Pareek, U. (2011). *Training for Development*. New Delhi: SAGE India.
- Phillips, J. J., & Phillips, P. P. (2016). *Handbook of Training Evaluation and Measurement Methods*. Houston: Gulf Publishing Co.
- Prior, J. (1991). *Handbook of Training and Development*. Mumbai: Jaico Publishing House.
- Sharma, D., & Kaushik, S. (2019). *Training & Development*. New Delhi: JSR Publishing House.

Latest edition of the text books should be used.

SEMESTER IV

INCOME TAX LAW AND PRACTICE

C 7: BC 4.1

Objective: The course aims to provide knowledge of the various provisions of income-tax law in India and enable the learners to apply such provisions to compute total income and tax liability of individuals and HUFs. It also aims to enable learners to understand the provisions relating to filing of return of income.

Learning Outcomes: After the completion of the course, the learners will be able to:

1. Comprehend the concepts of taxation, including assessment year, previous year, assesses, person, income, total income, agricultural income and determine the residential status of persons;
2. Compute income under different heads, applying the charging provisions, deeming provisions, exemptions and deductions;
3. Apply the clubbing provisions and provisions relating to set-off and carry forward of losses to determine the gross total income;
4. Calculate the tax liability of an individual and HUF as well as deductions from gross total income and determine the total income of an individual and HUF;
5. Comprehend the provisions relating to filing of return of income.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1. Basic Concepts	15	√	√
2. Income from Salary and House Property	20		√
3. Profits and Gains of Business or Profession, Capital Gains, and Income from Other Sources	25	√	√
4. Computation of Total income and Tax Liability of Individuals and HUF	20		√
5: Preparation of Return of Income	20	√	√

Unit 1: Basic Concepts

Tax: concept, types – direct and indirect; canons of taxation; Direct Tax: Need, features and basis of charges. Income Tax (as per Income Tax Act 1961 and amendments): Basic Concepts; Residential status; Scope of Total Income, Heads of Income; Income which do not form a part of Total Income; Agriculture Income and its taxability.

Unit 2: Income from Salary and House Property

- a. Meaning of salary, Basis of charge, conditions of chargeability, Allowances, Perquisites, Deductions and exemptions, Computation of taxable Income from Salary.
- b. Income from house property Basis of charge, Determinants of Annual Value, Deductions and exemptions, computation of taxable income House Property.

Unit 3: Profits and Gains from Business or Profession, Capital Gains, and Income from Other Sources

- a. Meaning of business income, methods of accounting, Deductions and Disallowances under the Act, Computation of presumptive income under Income-tax Act, Computation of taxable income from Business and profession.
- b. Meaning of Capital Asset, Basis of Charge, Exemptions related to capital gains; Meaning of Transfer, Computation of taxable capital Gain.
- c. Income from Other Sources Basis of charge - Dividend, Interest on securities, winning from lotteries, Crossword puzzles, Horse races, Card games etc., Permissible deductions, impermissible deductions.

Unit 4: Computation of Total Income and Tax Liability of individual and HUF

Income of other persons included in assessee's total income, Aggregation of income and set-off and carry forward of losses; Deductions from gross total income; Rebates and reliefs; Computation of total income and tax liability of individuals and HUF.

Unit 5: Preparation of Return of Income

Filing of returns: Manually and on-line filing of Returns of Income & TDS; Provision & Procedures of Compulsory on-line filing of returns for specified assesses

Practical Exercises:

The learners are required to:

1. Identify five individuals above the age of 18 years without PAN Card. Educate them about the relevance of getting a PAN card issued from IT Department of India and help them fill the online application form for generating their PAN Card. Also, educate them about the significance of filing return and help them fill the same online. Prepare and present a report of the key learnings from the exercise;
2. File Income-tax return of individuals and HUF;
3. Compute income under different heads, total income, and tax liability of an individual and HUF;
4. Apply for TAN for a firm and file its TDS return;
5. Visit the website of Income Tax Department, Government of India and fill the various online ITR forms with hypothetical data.

Suggested Readings:

- Ahuja, G., & Gupta, R. (2020). *Simplified Approach to Income Tax*. New Delhi: Flair Publications Pvt. Ltd.
- Singhania, V. K., & Singhania, M. (2020). *Student's Guide to Income Tax including GST-Problems & Solutions*. New Delhi: Taxmann Publications Pvt. Ltd.

Study Material of ICAI Intermediate Paper 4A: Income-tax Law.

Note: Learners are advised to use latest edition of text books

ENTREPRENEURSHIP DEVELOPMENT

C 8: BC 4.2

Objective: The course aims to equip the learners to entrepreneurship so that they are inspired to look at entrepreneurship as a viable, lucrative, and preferred option of professional life.

Learning Outcomes: After completion of the course, learners will be able to:

1. Discern distinct entrepreneurial traits;
2. Identify the parameters to assess opportunities and constraints for new business ideas;
3. Develop a business idea by adopting systematic process;
4. Design strategies for successful implementation of ideas;
5. Create a Business Plan.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Introduction	20	√	√
2: Entrepreneurship in India	20	√	√
3: Entrepreneurship Ecosystem	20	√	√
4: Sources of business ideas and tests of feasibility	20	√	√
5: Mobilizing Resources	20	√	√

Unit 1: Introduction

Meaning, elements, determinants and importance of entrepreneurship and creative Behaviour; Entrepreneurship and creative response to the society's problems and at work; Dimensions of entrepreneurship: intrapreneurship, technopreneurship, cultural entrepreneurship, international entrepreneurship, netpreneurship, ecopreneurship, and social entrepreneurship

Unit 2: Entrepreneurship in India

Concept of business houses and role of business houses and family business in India; The contemporary role models in Indian business: their values, business philosophy and behavioural orientations; Conflict in family business and its resolution. Initiatives of Government of India to promote entrepreneurship - Start Up India, Stand Up India, Make in India, etc.

Unit 3: Entrepreneurship Ecosystem

Requirement, availability and access to finance, marketing assistance, technology, and industrial accommodation, Role of government, Institutions, industries/entrepreneur's associations and self-help groups, Concept, role and functions of business incubators, angel investors, venture capital, start-up finance and private equity fund.

Unit 4: Sources of business ideas and tests of feasibility

Significance of writing the business plan/ project proposal including feasibility analysis; Contents of business plan/ project proposal; Designing business processes, location, layout, operation, planning & control; preparation of project report (various aspects of the project report such as size of investment, nature of product, sourcing of material, market potential may be covered); Project submission/ presentation and appraisal thereof by external agencies, such as financial/non-financial institutions

Unit 5: Mobilizing Resources

Mobilizing resources for start-up. Accommodation and utilities; Preliminary contracts with the vendors, suppliers, bankers, principal customers; Contract management: Basic start-up problems.

Practical Exercises:

The learners are required to:

1. Discuss various cases of entrepreneurship and distinguish between different entrepreneurial traits.
2. Analyse and interpret case study on business philosophy at Tata Group, Aditya Birla Group, Reliance Industries Limited, and similar organisations.
3. Analyse and present the key initiatives of Government of India for promoting entrepreneurship in the country for any one business area.
4. Develop a business idea and conduct a feasibility analysis of the same.
5. Participate in Business Plan Competition-designing a business plan proposal and identifying alternative sources of raising finance for startup.

Suggested Readings:

- Desai, V. (2009). *Dynamics of Entrepreneurial Development and Management*. Mumbai: Himalaya Publishing House.
- Dollinger, M. J. (2008). *Entrepreneurship: Strategies and Resources*. New Jersey: Prentice Hall.
- Hisrich, R., Peters, M., & Shepherd, D. (2017). *Entrepreneurship*. New York: McGraw Hill Education.
- Rao, T. V., & Kuratko, D. F. (2012). *Entrepreneurship: A South Asian Perspective*. Boston: Cengage Learning.
- Yadav, V, & Goyal, P. (2015). *User innovation and entrepreneurship: case studies from rural India*. *Journal of Entrepreneurship & Innovation*, 4(5). Retrieved from <https://link.springer.com/article/10.1186/s13731-015-0018-4>.

Note: Learners are advised to use latest edition of text books.

INDIAN ECONOMY**DSE 2: BC 4.3 a**

Objective: The course aims to provide an understanding of constituent sectors that define the Indian Economy and enable learners to examine the role and contribution of different sections of the economy in economic development of India. The course also aims to enable the learners to examine the role and impact of planning process on economic development of India.

Learning Outcomes: After the completion of the course, the learners will be able to:

1. Evaluate the magnitude, size, and dimensions of Indian economy and to study effect of privatization and liberalization on Indian economy;
2. Evaluate the role of population as an economic resource;
3. Explain the role and contribution of agriculture in economic development of India;
4. Analyse contribution of industrial and service sector in Indian economy;
5. Evaluate the recent trends in economic planning of India as well as role and functions of central bank and commercial banks.

COURSE CONTENTS:

Unit	Unit wise Weight age of Marks (in %)	C&K	A&A
Unit 1: Overview of Indian Economy	15	√	
Unit 2: Demography and Indian Economy	20	√	√
Unit 3: Indian Agriculture: Trends and problems	20	√	√
Unit 4: Industrial Economy and service sector of India	30	√	√
Unit 5: Planning process in India: Trends and Features	15	√	√

Unit 1: Overview of Indian Economy

Indian Economy: Major features and problems. Role of public and private sector in Indian Economy; Functions and problems of public sector; dis-investment; Privatization –it's importance in Indian Economy. Globalization, Liberalization, and its impact on Indian Economy.

Unit 2: Demography and Indian Economy

Concept of over, under and optimum population, Population explosion and trends in population growth, Demographic aspects of Indian population: Literacy, Gender and Quality of manpower, Demographic dividend and new trends in population management, Technology and population growth. Need to optimize population growth. Human Development Index.

Unit 3: Indian Agriculture: Trends and problems

Agriculture in Indian Economy: salient features and importance, cropping pattern, crop insurance, water management, water harvesting and irrigation related issues. Agricultural production and productivity, Green, white, blue and yellow revolution. Government policy and initiatives.

Agricultural Finance: Rural Credit; Rural Finance: institutional and non-institutional finance, Role of Regional Rural Bank and Micro-finance institutions. Loan schemes.

Agricultural Marketing: Regulated and unregulated markets, Warehousing, Role of Food Corporation of India (FCI), Export of agricultural products and agro based industries. Minimum Supports Price (MSP).

Unit 4: Industrial Economy and Service Sector of India

Industrial Scenario in India, Features and Problems of Industrial Development in India, Core industries and their role in Indian economy, Industrial policies and statements and their impact on industrial development, Industrial Finance, Liberalization and Indian industries.

An overview of Service Sector in India - Transport and Communication, IT, Tourism (Growth, Performance, Market size and exports) - Power Policy and Power Development- FDI inflow in Service Sector, Role of WTO in Service Sector, Contribution of Service Sector to India's GDP.

Unit 5: Planning Process in India: Trends and Features

Planning process and features of Economic planning in India, planning commission and NITI Aayog, Budgeting in India.

Practical Exercises:

The learners are required to:

1. Prepare a statistical profile of India Economy.
2. List out the various PSUs which have been undergone disinvestment since 1991. Visit to one or two may be advisable.
3. Prepare a chart explaining demographic development.
4. Prepare a comparative statement of private companies and PSUs.
5. Visit any PSU and prepare a report on how it functions.

Suggested Readings:

Acharya, S., & Mohan, R. (2010). *India's Economy: Performance and Challenges*. New Delhi: OUP India.

Puri, V. K., & Mishra, S. K. (2018). *Indian Economy*. Mumbai: Himalaya Publishing House.

Datt, G., & Sundharam, A. (2017). New Delhi: Sultan Chand Publishing.

Note: Learners are advised to use latest edition of text books

FINANCIAL TECHNOLOGY & ANALYTICS

DSE 2: BC 4.3 b

Objective: The course aims to impart the knowledge of financial technology revolution, and the disruption, innovation, and opportunity therein. The course also aims to impart necessary skills to the learners which enables them to understand and analyse how advances and changes in technology can be harnessed and adopted to create new business paradigms for the financial industry.

Learning Outcomes: After completion of the course, learners will be able to:

1. Identify the different business models under Fin Tech industry;
2. Analyse the functioning of Crowd Funding, Cryptocurrency, AI, Big Data Robotic Process Automation, Block Chain;
3. Discuss the contribution of mobile banking payment system in creating a cashless economy;
4. Analyse the growth of Fin Tech industry in India and the relevance of various regulatory forms adopted by the government in this regard;
5. Explain the role of robot advisors in making investment decisions.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Introduction	20	√	√
Unit 2: Fin Tech Business Application	20	√	√
Unit 3: Digital Payments, Cryptocurrencies, and Blockchain	20	√	√
Unit 4: FinTech in India	20	√	√
Unit 5: Analytics	20	√	√

Unit 1: Introduction

Evolution of technology in Financial Markets; FinTech for Entrepreneurs, Investors, Consumers; FinTech and the Transformation in Financial Services; The domains of FinTech; Fin Tech investments; FinTech Technologies; Business Models in Fin Tech. FinTech and Startups.

Unit 2: FinTech Business Applications

Lending and Personal Finance; FinTech and the Online Lending Landscape - Rise of alternate finance, future of SME lending; Funding Ecosystem; Crowd-funding and business financing; payments and retail transactions; Digitization of Financial Services (Retail Banking & Corporate Banking).

Unit 3: Digital Payments, Cryptocurrencies, and Blockchain

Digital Payments & Innovations; Cashless society; Developing Countries and DFS: The Story of Mobile Money; RTGS systems; Crypto-currencies and Blockchain – Understanding of Blockchain technology, its potential and application – overview of crypto currency, Legal and Regulatory Implications of Cryptocurrencies.

Unit 4: FinTech in India

FinTech in India: Opportunities and challenges; Role of FinTech in Financial Inclusion and Financial Integration; FinTech & Government Regulations; Implications of FinTech Developments for Banks and Bank Supervision; Social Implications of FinTech Transformation. Case studies on Airtel Payments Banks, ATOM, BHIM, BillDesk, Pay U, Zeta, PhonePe.

Unit 5: Analytics

Artificial Intelligence and Machine Learning applications in Accounts and Finance; Understanding the technology enabling FinTech - and what constitutes a FinTech application; Future of AI in Robo-Advice; RPA (Overview of Robotic Process Automation) Issues of privacy management in the financial services environment; Data Analytics in Financial Services; Data Security, its overview Cybersecurity – Overview of cybersecurity industry's best practices and standards.

Practical Exercises:

The learners are required to:

1. Identify a FinTech startup, analyse, and present a report on its business model.
2. Analyse and prepare a report on the functioning of online crowdfunding platforms in India
3. Identify a FinTech involved in SME lending business and analyse how they are contributing to restructuring the SME lending landscape.
4. Analyse and prepare a report on the role of Digital India Project in building a Cashless society and evaluate its achievements
5. Prepare a case study on growth of FinTech in India and China over a period of the last five years.
6. Participate in simulation activity in class wherein learners are divided into groups. Each group has to present itself as a FinTech dealing in Robo-Advisory investment services and present their business plan.
7. Analyse and interpret case study on Robo -Advisor at Accenture.
8. Prepare a report on Increase in Mobile Banking Payments
9. Increase in FinTech deals in Indian Startups.

Suggested Readings:

- Akkizidis, I., & Stagars, M. (2015). *Marketplace Lending, Financial Analysis, and the Future of Credit*. New Jersey: Wiley.
- Chishti, S., & Barberis, J. (2016). *The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries*. New Jersey: Wiley.

- Chishti, S., Craddock, T., Courtneidge, R., & Zachariadis, M. (2020). *The PayTech Book*. New Jersey: Wiley.
- Diamandis, P. H., & Kotler, S. (2020). *The Future Is Faster Than You Think: How Converging Technologies Are Disrupting Business, Industries, and Our Lives*. New York: Simon & Schuster.
- Hill, J. (2018). *FinTech and the Remaking of Financial Institutions*. London: Academic Press, Elsevier.

BUSINESS INCUBATION

DSE 2: BC 4.3 c

Objective: The course aims to familiarize the learners with development of business incubators and its management.

Learning Outcomes: After completing the course, the learners will be able to:

1. Explain the incubation as a concept, types of business incubators and the role played by business incubators in supporting entrepreneurial efforts;
2. Describe the process of business incubation, incubator structure, and value propositions leading to start-up development;
3. Explain about various funding opportunities available to business incubators and understand the funding needs of the incubator;
4. Explain about various aspects of development of a business incubator, such as preparation of feasibility study, team building, and preparation of business plan;
5. Carry management of business incubators involving formulation of policy for entry and exit, employee management, identification of key performance indicators and mentoring process;
6. Explain the role of M&E as well as of benchmarking in incubator management.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Introduction	10	√	-
2: Incubation Process	15	√	√
3: Incubator Business Environment	15	-	√
4: Planning an Incubator	30	√	√
5: Managing Business Incubator	30	√	√

Unit 1: Introduction

Business Incubation- Concept and Principles; Incubator and Incubation; Pre-requisites of incubator; Development of an incubator; Types of incubators; Corporate and educational incubators. Incubation and Entrepreneurship. Business incubation models and success factors. Virtual business incubation. Agribusiness incubation. Government Policies and Programmes, Role of business incubation in the economy.

Unit 2: Incubation Process

Process of business incubation and business incubator; Pre-incubation and post-incubation; Idea lab; Business plan structure; Value proposition. Role of business incubation in start-up development.

Unit 3: Incubator Business Environment

Managing business incubator; Financing business incubator; Owners and Fund providers; Seed funding/venture capital; Angel Financiers: types, nature, and procedures; Services of incubators.

Unit 4: Planning an Incubator

Feasibility study; Team formation and team building; Examining sample business idea and writing business plans; Developing business plan; Business incubation marketing and stakeholder management; Understanding investor/lender's perspective and presenting business plan; Valuation of business plan and elevator pitch.

Unit 5: Managing Business Incubator

Policy formulation for entry and exit; Incubation structures; Roles and responsibilities of key players; Managing incubator employees; Performance indicators of business incubator. Mentoring process; Legal issues and other formalities.

Practical Exercises:

The learners are required to:

1. Develop a comparative study of various business incubators in the context of real- life cases.
2. Analyse the case of a start- up and elaborate upon the business incubation process and business plan structure.
3. Identify funding sources for various business incubators on the basis of real-life examples.
4. Develop a business incubator plan and prepare its management plan.

Suggested Readings:

Adkins, D. (2002). *A Brief History of Business Incubation in the United States*. Athens: National Business Incubation Association.

Gerl, E. (2000). *Brick and Mortar, Renovating or Building a Business Incubation Facility*. Athens: National Business Incubation Association.

Note: Learners are advised to use latest edition of text books.

ADVANCED FINANCIAL ACCOUNTING

DSE 2: BC 4.3 d

Objective: The course aims to impart advanced knowledge on financial accounting applicable in business enterprises of special nature and on Government accounting system.

Learning Outcomes: After completion of the course, learners will be able to:

1. Use appropriate software for recording transactions and preparing accounts under Hire Purchase and Installment Purchase system;
2. Apply appropriate software to workout royalty accounts;
3. Prepare accounts relating to consignment business;
4. Provide services to departmental stores in preparing departmental accounts;
5. Guide business enterprises in preparing and submitting insurance claim statement against business losses;
6. Compare commercial accounting system with Government accounting system;
7. Explain Government financial administration.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Accounting for Hire Purchase and Installment Systems	20	√	√
Unit 2: Royalty and Consignment Accounts	20	√	√
Unit 3: Accounting for Partnership	20		√
Unit 4: Insurance Claims and Departmental Accounts	20	√	√
Unit 5: Government Accounting	20	√	√

Unit 1: Accounting for Hire Purchase and Instalment Systems

Meaning, features, advantages and disadvantages of Hire Purchase and Instalment Systems; Accounting for hire purchase and instalment transactions including transactions of high value and small value, default and repossession (manually and using appropriate accounting software).

Unit 2: Royalty and Consignment Accounts

(a) Royalty accounts: Meaning of Royalty, Minimum Rent and Short working. Accounting Treatment and preparation of Royalty Account (manually and using appropriate accounting software) including impact of Strikes & Lockouts, excluding Sub-lease.

(b) Consignment Accounts: Meaning and Features of consignment business, Difference between sale and consignment, Accounting treatments for consignment transactions and preparation of accounts in the books of consignor and consignee

Unit 3: Accounting for Partnership

Admission, Retirement and Dissolution of partnership firms including insolvency; piecemeal distribution of assets; Amalgamation of partnership firms; Conversion of partnership firm into a company and Sale to a company. Concept of Limited Liability Partnership.

Unit 4: Insurance Claims and Departmental Accounts

(a) Insurance Claims: Insurance policy for a business firm – Procedure for taking up Insurance Policy for loss of stock and loss of profit; Meaning of Insurance claims, procedure to lodge insurance claim; Average clause and indemnity period. Procedure of ascertaining loss of stock and loss of profit; Ascertainment of claims against loss of stock and loss of profit.

(b) Departmental Accounts: Meaning and objectives; allocation of common expenses; System of preparation of departmental trading and profit and loss accounts (manually and using appropriate accounting software); inter-department transfer.

Unit 5: Government Accounting

Meaning, features and Objectives of Government Accounting; difference between Commercial Accounting and Government Accounting; General Principles of Government Accounting; System of financial administration and financial control in India; Accounts keeping of the Government; Classification of Accounts – Consolidated Fund, Contingency Fund and Public Accounts; Government Accounting Standards Advisory Board.

Practical Exercises:

The learners are required to:

1. Use of appropriate software for recording transactions and preparing accounts under Hire Purchase and Installment Purchase system and provide comparative data for decision making.
2. Prepare Royalty Accounts with appropriate software.
3. Visit a local departmental store to gain in-house knowledge on accounts keeping.
4. Fill up forms for (a) taking up insurance policy of a business enterprise against loss of stock and loss of profit and (b) submission of claim against loss stock and loss of profit
5. Visit a Government office to get knowledge on the system of accounts keeping and prepare a report.

Suggested Readings:

- Anthony, R., Hawkins, D., & Merchant, K. A. (2010). *Accounting: Text and Cases*. New York: McGraw-Hill Education.
- Dam, B. B., & Gautam, H. C. (2019). *Advanced Accounting*. Guwahati: Gayatri Publications.
- Goyal, B. K., & Tiwari, H. N. (2019). *Financial Accounting*. New Delhi: Taxmann Publication.
- Jain, S. P., & Narang, K. L. (2016). *Advanced Accountancy*. New Delhi: Kalyani Publishers.
- Horngren, C. T., Sundem, G. L., Elliott, J. A., & Philbrick, D. (2013). *Introduction to Financial Accounting*. London: Pearson Education.
- Maheshwari, S. N., Maheshwari, S. K., & Maheshwari, S. K. (2018). *Financial Accounting*. New Delhi: Vikas Publishing House Pvt. Ltd.
- Monga, J. R. (2017). *Financial Accounting: Concepts and Applications*. New Delhi: Mayur
- Godwin, N., Alderman, W., & Sanyal, D. (2016). *Financial Accounting*. Boston: Cengage Learning.
- Shukla, M. C., Grewal, T. S., & Gupta, S. C. (2016). *Advanced Accounts*. Vol.-I. New Delhi: S. Chand Publishing.
- Tulsian, P. C. (2007). *Financial Accounting*. New Delhi: Tata McGraw Hill Publishing Co. Ltd.

Note: Latest edition of the text books should be used

COMMUNICATION AND DOCUMENTATION IN BUSINESS

DSE 2: BC 4.3 e

Objective: The course aims to enhance written and verbal communication/ presentation skills amongst the learners and ability to frame effective documentation both in digital and non-digital environment.

Learning Outcomes: After completion of the course, learners will be able to:

1. Realize the significance of effective communication in business;
2. Learn business vocabulary and understand varied ways/methods to present business plans;
3. Gain knowledge on drafting of official letters and documents;
4. Develop appropriate skills for report writing and different ways of documentation;
5. Explain the role of information technology for enabling business communication and documentation.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Communication Roles and Flows in Organisations	10	✓	✓
Unit 2: Business Language and Presentation	20	✓	✓
Unit 3: Business Correspondence	20	✓	✓
Unit 4: Technology and Business Communication	20	✓	✓
Unit 5: Business Documentation	30	✓	✓

Unit 1: Communication Roles and Flows in Organisations

Meaning, importance (costs & rewards) and process of communication (with reference to Mintzberg's managerial roles) and documentation in business.

Unit 2: Business Language and Presentation

Business, commercial and managerial vocabulary – terms used in trade, business plans/proposals, presenting business plans, multimedia corporate presentations

Unit 3: Business Correspondence

Inviting quotations, sending quotations, placing orders, Social and public relations correspondence; Reading and writing shorter business messages –invitations, thank you notes, greetings and congratulations.

Unit 4: Technology and Business Communication

Use of digital platforms in business communication; Handling online orders, complaints and other sales correspondence, use of social media tools for advertising, buying and selling; publicizing business ideas through blogs, web-pages etc.; online business communities; webinars and conference calls. Privacy and data security issues in business communication.

Unit 5: Business Documentation

Drafting simple contracts and deeds (non-legal); Project on legal documentation for bank transactions; Property documentation; Contract of employment etc.; note-sheet; Creating, storing/ archiving and retrieving folders/ documents. Document sharing and collaborative working; Privacy and data security issues in business documentation

Practical Exercises:

The learners are required to:

1. Interview employees of some organisation to find out communication issues and challenges;
2. Make a vocabulary of various terms used in business documentation;
3. Collect some samples of business correspondence and documentations and find out their effectiveness;
4. Visit the social media account of any one reputed well-established organisation and another account of a developing organisation. Compare the difference in communication, persuasion and advertising methods, highlight the ways in which both the organisation can learn from one another.

Suggested Readings:

- Andrews, D. C., & Andrews, W. D. (2003). *Management Communication: A Guide*. Boston: Cengage Learning.
- Locker, K., & Kaczmarek, S. (2009). *Business Communication: Building Critical Skills*. New York: McGraw Hill Education.
- Newman, Amy. (2017). *Business Communication: In Person, In Print, Online*. Boston: Cengage Learning.
- Shirley, T. (2005). *Communication for Business*. London: Pearson Education.
- Smallwood, R. F., & Williams, R. F. (2013). *Managing Electronic Records: Methods, Best Practices, and Technologies*. New Jersey: John Wiley and Sons.
- Wilson, K., & Wauson, J. (2011). *The AMA Handbook of Business Documents: Guidelines and Sample Documents That Make Business Writing Easy*. New York: AMACOM.

Note: Latest edition of readings may be used

E-BUSINESS

DSE 2: BC 4.3 f

Objective: The course aims to enable students to know the mechanism for conducting business through electronic means.

Learning Outcomes: After completion of the course, learners will be able to:

1. Explain the concept of E-business and its various aspects;
2. Acquire skills of designing a website for e-business;
3. Explain about e-commerce activities and its applications;
4. Comprehend about various payment gateway options;
5. Assess the security issues and measures of e-business.

Course Contents:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Introduction to E-Business	20	√	
2: Website Designing and Publishing	20		√
3:E-Commerce Activities and operation	20	√	√
4: Payment Gateways Management	20	√	√
5: Security and Legal Aspects of E-Commerce	20	√	√

Unit 1: Introduction

Overview of E-Business; Origin and need of E-Business; Factors affecting E-Business, Major requirements in E-Business; Emerging trends and technologies in E-Business, E-Business models, E-Market and its types, E-Government services, Management challenges and opportunities, Impact of E-Commerce on Business. Enterprise system- Enterprise Resource Planning, Customer Relationship Management, Supply Chain Management.

Unit 2: Website Designing and Publishing

Internet Services, elements, URLs and Internet-Protocols (shopping cart, cookies) Internet Service Protocols (ISP), World Wide Web (WWW); Portals – steps in designing and developing E-Commerce website.

Introduction to HTML tags and attributes: Text formatting, fonts, hypertext links, tables, images, lists, forms, cascading style sheets. Online publishing, strategies, and approaches.

Unit 3: E-Commerce Activities and Operations

Various E-Commerce activities; various manpower associated with e-commerce activities; Types of E-Commerce Providers and Vendors; Modes of operations associated with E-Commerce; E-Commerce types.

E-commerce business models - key elements of a business model and categories; E-Commerce Systems and Pre-requisites. E-commerce applications in various industries (banking, insurance, payment of utility bills and others), e-marketing, e-tailing, online services, e-auctions, online portal, online learning, e-publishing and e-entertainment, online shopping.

Unit 4: Payment Gateways Management

Electronic payment system, electronic cash, smart cards, risk and electronic payment system, Unified Payment Interface, Mobile wallets; Application and management, Role of National Payments Corporation of India.

Unit 5: Security and Legal Aspects of E-Business

E-commerce security – meaning and issues. Security threats in the E-commerce environment- security intrusions and breaches, attacking methods like hacking, sniffing, cyber-vandalism etc.; Technology solutions- encryption, security channels of communication, protecting networks, servers and clients. Information Technology Act 2000- provisions related to offences, secure electronic records, digital signatures, penalties and adjudication.

Practical Exercises: The learners are required to:

1. Design a Web Page in Notepad and HTML;
2. Design a webpage for a hypothetical e-business model;
3. Help others to learn the use of e-wallet, e-payment, digital signatures. Prepare a report on the skills used by you to help them learn;
4. Open internet banking account and operate it.

Suggested Readings:

Bajaj, K. K., & Nag, D. (2017). E-Commerce. New Delhi: Tata McGraw Hill Pvt. Ltd.

Chaffey, D. (2011). *E-Business and E-Commerce Management: Strategy, Implementation and Practice*. London: Pearson Education.

Marilyn, G. M., & Feinman, T. (2000). *Electronic Commerce: Security Risk Management and Control*. New York: McGraw-Hill Education.

ORGANISATIONAL BEHAVIOUR

DSE 2: BC 4.3 g

Objective: The course aims to develop a theoretical understanding among learners about the structure and behaviour of organisation as it develops over time. The course will also make them capable of realizing the competitiveness for firms.

Learning Outcomes: After completion of the course, learners will be able to:

1. Differentiate between various types of personality using standard tools;
2. Appreciate the applicability of decision making process in real life situations and use TA and Johari Window;
3. Have knowledge to understand the level of motivation in employees;
4. Describe characteristics of a leader;
5. Learn how to build a supportive organisational culture.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1. Introduction and Individual Behaviour	20	√	
2. Decision making and Communication	20	√	√
3. Motivation	20	√	√

4. Leadership, Power, and Conflict	20	√	√
5. Dynamics of Organisational Behaviour	20	√	√

Unit 1: Introduction and Individual Behaviour

Organisational Behaviour: concepts, determinants, challenges and opportunities of OB. Contributing disciplines of OB. Organisational Behaviour Models.

Personality- Type A and B, Big Five personality types, Factors influencing personality. Values and Attitudes- Concept and types of values: Terminal value and Instrumental Value. Components of attitude, job related attitudes. Learning- Concept, Learning theories, and reinforcement. Perception and Emotions- Concept, Perceptual process, Importance, Factors influencing perception, Emotional Intelligence.

Unit 2: Decision making and Communication

Concept and nature of decision making process, Individual versus group decision making. Communication and Feedback, Transactional Analysis (TA), Johari Window.

Unit 3: Motivation

Meaning and Importance, Equity theory of Motivation, Vroom's Valence Expectancy theory, Ken Thomas' Intrinsic Motivation theory, McClelland's theory of Motivation. Motivation and organisational effectiveness.

Unit 4: Leadership, Power, and Conflict

Meaning and concept of Leadership, Trait theory, Transactional, Charismatic, and Transformational Leadership. Power and conflict, Power tactics, Sources of conflict, Conflict Resolution Strategies.

Unit 5: Dynamics of Organisational Behaviour

Organisational Culture and climate- Concept and determinants of organisational culture. Organisational change- Importance, Managing Change. Individual and organisational factors to stress; Prevention and Management of stress.

Practical Exercises:

The learners are required to:

1. Apply the tools for measuring personality types like Type A&B, 16 Personality Traits, etc. Role Play on TA and Johari Window;
2. Assume a case for decision making in business context, write a report and present how they would proceed step by step to arrive at the final decision;
3. Design a questionnaire to measure the level of motivation & intrinsic motivation using Ken Thomas Theory;
4. Consider your role model of a leader and describe the characteristics of that leader;
5. Practice stress management tools including meditation;
6. Measure organisational culture using OCTAPACE or any other tool.

Suggested Readings:

- Chhabra, T. N. (2017). *Management Process & Organizational Behaviour*. Delhi: Sun India Publications.
- Greenberg, J., & Baron, R. A. (1996). *Organizational Behaviour*. New Jersey: Prentice Hall.
- Luthans, F. (2010). *Organizational Behaviour*. New York: McGraw Hill Education.
- Robbins, S. P., & Judge, T. A. (2015). *Organizational Behaviour*. New Delhi: London: Pearson Education.
- Singh, A. K., & Singh, B. P. (2007). *Organizational Behaviour*. New Delhi: Excel Books Pvt. Ltd.

Note: Latest edition of the textbooks should be used.

INDUSTRIAL RELATIONS AND LABOUR LAWS

DSE 2: BC 4.3 h

Objective: The course enables the learners to understand and apply the important concepts of industrial relations including trade unions, discipline, and various labour enactments.

Learning Outcomes: After completing the course, the learners will be able to:

1. Explain the evolution and factors influencing industrial relations in changing environment;
2. Evaluate the effectiveness of trade unions and factors influencing their growth;
3. Examine the effectiveness of workers' participation in management;
4. Evaluate the effectiveness of grievance redressal mechanism;
5. Analyse industrial disputes and implementation of its legal provisions;
6. Discuss the concept of bonus and wages payments for all the workers under Code on Wages, 2019.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Industrial Relations	10	√	
Unit 2: Trade Unions Act, 1926	20	√	√
Unit 3: Workers' Participation in Management	20	√	

Unit 4: Discipline and Grievance Redressal	20	√	√
Unit 5: Other Labour Enactments	30	√	√

Unit 1: Industrial Relations

Concept, nature and objectives of Industrial Relations; Evolution and factors influencing IR in changing Environment, Employers' Organisation; Human Resource Management and IR.

Unit 2: Trade Unions Act, 1926

Important provisions of Trade Unions Act, 1926. Objectives of Trade Union in the era of liberalization; Factors influencing the growth of Trade unions, its registration, rights, and liabilities. Emerging trends in Union Management Relations.

Unit 3: Workers' Participation in Management

Concept, practices in India, Works Committees, Joint management councils; Participative Management and co-ownership; Productive Bargaining and Gain Sharing.

Unit 4: Discipline and Grievance Redressal

Causes of indiscipline, Maintenance of discipline; Highlights of domestic enquiries; Principle of Natural Justice; Labour turnover; Absenteeism; Meaning of Grievance, Grievance redressal machinery in India, Grievance handling procedure.

Unit 5: Other Labour Enactments

- a) The Industrial Disputes Act, 1947: Important Definitions; various Authorities, Procedure, Powers and Duties of Authorities; Strikes and Lock outs, Lay-off, Retrenchment and closure
- b) The Factories Act, 1948: Provisions relating to Health, Safety, Welfare facilities, working hours, Employment of young persons, Annual Leave with wages, other leaves.
- c) The Code on Wages, 2019: Regulation of Minimum Wages, Payment of wages, payment of bonus

Practical Exercise: Learners are required to:

1. Visit an industrial unit to learn about the industrial relations in the current environment after interacting with the trade union leaders, workers, and HR managers and prepare a report of such visit.
2. Consider the level of health, safety and welfare facilities provided to the employees during the industrial visit and present the report.
3. Assess and prepare a report on the grievance redressal mechanism of the industrial unit.

Suggested Readings

Malik, P. L. (2018). *Handbook of Labour and Industrial Law*. Lucknow, Uttar Pradesh: Eastern Book Company.

- Monappa, A., Nambudiri, R., & Selvaraj, P. (2012). *Industrial Relations and Labour Laws*. New Delhi: Tata McGraw Hill Education.
- Padhi, P. K. (2012). *Industrial Relations and Labour Law*. New Delhi: PHI Learning.
- Sharma, J. P. (2018). *Simplified Approach to Labour Laws*. Bhilai, Chhattisgarh: Bharat Law House.
- Srivastava, S. C. (2012). *Industrial Relations and Labour Laws*. New Delhi: Vikas Publishing House.
- Venkataratnam, C. S., & Dhal, M. (2017). *Industrial Relations*. 2nd Edition. Delhi: OUP India.

Note: Latest edition of the textbooks should be used.

Sector Skill Council Course- Banking & Microfinance

TECHNICAL KNOWLEDGE ABOUT BANKING PRODUCTS AND PROCESSES SEC -2: BC 4.4 (i -a)

Objectives: To equip learners with necessary skills to understand the banking and microfinance industry from an operational perspective. Also, to orient students with current technological development and operational updates about the industry. The student should be equipped to execute sale in the banking market and should be a ready resource for absorption for companies after completion of this course.

Learning Outcomes: After completing the course, the learners will be able to:

1. List all banking products and regulations associated;
2. List different government initiatives;
3. List distribution of bank and microfinance products.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A

1. Different banking products	25	√	√
2. Principles of lending various loans	25	√	√
3. Regulations applicable for products and processes	25	√	√
4. Various government schemes for implementation by banks and micro finance companies	25	√	√

Unit 1: Different banking products – loans, deposits, accounts, etc.

- b. Deposit Products
- c. Credit Products
- d. Third Party Products, etc.

Unit 2: Principles of lending various loans

- a. Types of Loans: Principles
- b. Credit Procedures, etc.

Unit 3: Regulations applicable for products and processes

- a. Banking Regulation Act, 1949
- b. Payment and Settlement Systems Act, 2007

Unit 4: Various government schemes for implementation by banks and micro finance companies

- a. Pradhan Mantri Jan Dhan Yojana
- b. Pradhan Mantri Mudra Yojana, etc.

Suggested Reading:

Inclusive Banking through Business Correspondence (IIBF)

Note: The course duration is of 60 hours.

Sector Skill Council Course- Mutual Fund
MUTUAL FUND OPERATIONS, DISTRIBUTION, AND REGULATIONS
SEC -2: BC 4.4 (i -b)

Objective: The learners will be able to understand different products of mutual fund investment along with the regulations, research, types, process and sales strategies for mutual fund market in India. The learners will be equipped to execute sale in the mutual fund market and should be a ready resource for absorption for companies after completion of this course

Learning Outcomes: After completing the course, the learners will be able to:

1. Summarize the structure of mutual fund market in India;
2. Describe the role of different regulators;
3. Explain the regulations, process and objectives of offer document;
4. List down the mandatory disclosures and content points of offer document;
5. Define the commission structure;
6. List the pre-requisites of becoming a distributor;
7. Demonstrate code of conduct policy.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Mutual fund operations and regulatory environment	40	√	√
2: Offer Document	30	√	√
3: Fund distribution and sales practices	30	√	√

Unit 1: Mutual fund operations and regulatory environment

- Structure of mutual fund industry in India
- Regulators and their role
- Pricing, key accounting, and reporting requirements
- Role of SEBI in regulation
- Code of Ethics of AMFI
- Investor right and obligations
- Consolidated account statement.

Unit 2: Offer document

- Regulations with respect to offer document for NFO
- Process of NFO and steps involved in marketing an NFO
- Objectives of information disclosure in an offer document
- Objectives and contents of the Statement of Additional Information (SAI) and related regulations
- Objectives and contents of the Scheme Information Document (SID) and related regulations
- Key Information Memorandum (KIM) and related regulations

Unit 3: Fund distribution and sales practices

- Pre-requisites to become a mutual fund distributor
- Sales practices and commission structure
- Types of commissions and transaction charges
- Code of conduct specified by AMFI.

Suggested Readings:

Sankaran, S. (2019). *Indian Mutual Fund Handbook*. New Delhi: Vision Books.
NISM series V-A Mutual funds distributors certification

Sector Skill Council Course- Insurance
BASICS OF LIFE AND GENERAL INSURANCE AND SOURCING
CUSTOMERS
SEC -2: BC 4.4 (i -c)

Objective: The learners would understand the structure of Indian Insurance Industry, products offered regulatory bodies and their roles, different calculation methods, sales strategies and implementation. The learners would be equipped to execute sale in the insurance market and should be a ready resource for absorption for companies after completion of this course

Learning Outcomes: After completing the course, the learners will be able to:

1. Explain group insurance and its need
2. Assess the pricing and valuation of Life Insurance
3. List the tax benefits of Life Insurance
4. Identify the list of documents for Life Insurance application
5. Explain Regulatory framework and its role
6. Illustrate the grievance redressal mechanism
7. Explain the concept, different products, market structure of General Insurance
8. Detail the different concepts used in GI such as IDV, etc.
9. Explain the importance of Insurance contract

10. Assess the pricing and valuation of General Insurance
11. List the tax benefits of General Insurance
12. Understand Regulatory framework and its role
13. Illustrate the grievance redressal mechanism
14. Demonstrate market segmentation
15. Define and develop sales strategy for General Insurance business
16. Build a Communication & investment plan for target customers

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Basics of Life insurance	35	√	√
2: Basics of General Insurance	50	√	√
3: Source Insurance Clients	15	√	√

Unit 1: Basics of Life Insurance (LI)

- a. Group insurance
- b. Pricing and valuation in LI
- c. Tax benefits of LI
- d. KYC documentation and application procedure
- e. Regulatory bodies of insurance
- f. Grievance redressal mechanism.

Unit 2: Basics of General Insurance

- a. Concept of General insurance
- b. Products under general insurance
- c. Insured declared value in General insurance
- d. Contract of GI
- e. Pricing and valuation
- f. Tax benefits involved
- g. KYC documentation and application procedure
- h. Regulatory bodies of insurance
- i. Grievance redressal mechanism.

Unit 3: Source Insurance Clients

- a. Client segmentation for insurance
- b. Sales with new and existing customers
- c. Ways of approaching potential customers
- d. Sales pitch and objection handling
- e. Investment planning for clients

Suggested Readings:

IC-38 Insurance Agents Study material by III

Note: The course duration is of 60 hours with 10, 30, and 20 hours for each unit respectively.

LEADERSHIP & TEAM DEVELOPMENT

SEC 2: BC 4.4 (ii-d)

Objective: The course aims to enable the learners understand key leadership theories and be able to apply them effectively in developing solutions to relevant case studies and issues.

Learning Outcomes: After completion of the course, learners will be able to:

1. Evaluate the traits of successful Leader;
2. Use the leadership self-assessment tool to assess their leadership styles;
3. Differentiate between different Leadership Styles with real life examples and demonstrate role play as a Leader in a team in the class;
4. Analyse the strategies of building an effective team with a real-life example;
5. Design shared vision and articulate business strategy of a hypothetical organisation to create high performing Teams.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Introduction	20	√	√
Unit 2: Leadership Styles	20	√	√
Unit 3: Leading and Empowering	20	√	√
Unit 4: Team Building	20	√	√
Unit 5: Leading Transformation through High Performance Teams	20	√	√

Unit 1: Introduction

Leadership: Meaning & Concept; Role and Functions of a Leader; The Great Man Theory; Trait Theory; Leadership & 3 Forces Model; Power: Definition & Types; Ways to use Power for Effective Leadership; Creating Appropriate Power Base; Current Trends in Leveraging of Power.

Unit 2: Leadership Styles

Self & Personality in Leadership; Leadership Traits & Motive Profile. Lewin's (Iowa) Leadership Styles: Autocratic, Democratic, Free Reign; Contingency Theories of Leadership: Fiedler's Contingency Model, The Path-Goal Theory, Hersey-Blanchard Situational Leadership Theory; Transactional Leadership; Charismatic Leadership; Transformational Leadership.

Unit 3: Leading and Empowering

Leader as a Coach; Leader as a Mentor; Empowering Skills; Delegation of Authority; Decentralization; Service Leadership; Servant Leadership; Ethics & Leadership; Sustainable Leadership; Collective Leadership. Leadership Development Practices in various organisations.

Unit 4: Team Building

Team: Meaning, Characteristics, Types; Team Development Stages - Tuckman's Model, etc.; Team Building; Team Leader; Belbin Team Roles- Action Oriented Roles, People Oriented Roles, and Cerebral Roles; Team Meetings and Leadership; Ginnett-Team Effectiveness Leadership Model (TELM); High Performance Teams & Leadership.

Unit 5: Leading Transformation through High Performance Teams

Leading Transformation: Context, Shared Vision, Strategy. Wheel of Transformation Model. Determinants of High Performing Teams: 4 Cs- Context, Composition, Competencies, Change; Leading Innovative Teams- Employee First Customer Second, Cross-Cultural Teams, Virtual Teams.

Practical Exercises:

The learners are required to:

1. Identify a Leader of your choice, prepare and present a report highlighting the important traits that have contributed to the effectiveness of that Leader.
2. Using the leadership self-assessment tool available at the link <https://www.zerotothree.org/resources/413-leadership-self-assessment-tool>, rate themselves with respect to their leadership style. Prepare and present a report of their analysis.

3. Identify organisations where:

- a) model of Service Leadership is being followed,
- b) model of Sustainable Leadership is being followed,
- c) and Collective Leadership.

Present a report on their key learnings from its Leadership.

4. Read case study of Starbucks Company on Team Building. Analyse its strategy of building an effective team and present a report of their key learnings.
5. Analyse the organisation of the Leader chosen in Exercise 1 in terms of implementation of the concept of shared vision, well-articulated strategy, 4 Cs of high performing teams and present the findings in front of the class and respond to the questions raised by the students;
6. Analyse and interpret case study on Employee First Customer Second: Turning Conventional Management Upside Down by Vineet Nayar or any other similar case study.

Suggested Readings:

- Dyer, W. G. J., Dyer, J. H., & Dyer, W. G. (2013). *Team Building: Proven Strategies for Improving Team Performance*. New Jersey: John Wiley & Sons.
- Day, D. V. (2014). *The Oxford Handbook of Leadership and Organizations*. Oxford, New York: Oxford University Press.
- Northouse, P. (2018). *Leadership: theory and practice*. California: SAGE Publications Inc.
- Mittal, R. (2015). *Leadership: Personal Effectiveness and Team Building*. Uttar Pradesh: Vikas Publishing House Pvt. Ltd.
- Willink, J. (2020). *Leadership Strategy and Tactics: Field Manual*. New York: Macmillan Publishers.

Note: Learners are advised to use latest edition of text books.

SEMESTER V

GOODS & SERVICES TAX (GST)

C 9: BC 5.1

Objectives: The course aims to provide understanding about salient features of GST law and implications of its various provisions for different classes of suppliers. It also aims to provide an understanding of compliances and procedures laid down in GST law.

Learning Outcomes:

After the completion of the course, the learners will be able to:

1. Explain concept, need, and utility of indirect taxes;
2. Understand and analyse the taxable event, i.e., supply under GST;
3. Describe the provisions relating to levy of GST;
4. Identify exemptions for different types of goods and services;
5. Examine implications of input tax credit;
6. Explain the various procedures under GST;
7. Analyse provisions regarding penalties and interest;
8. Prepare and file GST return online.

COURSE CONTENT:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Introduction	10	√	√
Unit 2: Concept of Supply under GST law and Levy of GST	30	√	√
Unit 3: Input Tax Credit under GST law	25	√	√
Unit 4: Registration under GST law	10	√	√
Unit 5: Other Procedures under GST	25	√	√

Unit 1: Introduction

Concept and features of Indirect Taxes, Difference between Direct and Indirect Taxes, Concept of GST, Relevant Definitions under GST law, Constitutional aspects of GST, GST Council: Constitution, Structure and functioning.

Unit 2: (a) Concept of Supply under GST law

Concept of supply including composite and mixed supply, Place, Time, and Value of taxable supply, Significance of consideration.

(b) Levy of GST

Basis of Charge of GST, Inter-State Supply, Intra-State supply, GST rates notified for supply of various goods and services, Reverse charge mechanism, Composition levy, Exemptions from GST, Power to grant exemptions, Exempted goods under exemption notifications, Exempted services under exemption notifications.

Unit 3: Input Tax Credit under GST law

Meaning, Eligibility and Conditions for taking Input Tax Credit, Apportionment of credit and blocked credits, Availability of credit in special circumstances, Taking Input Tax credit in respect of inputs and capital goods sent for job work, Manner of distribution of credit by Input Service Distributor, Manner of recovery of credit distributed in excess.

Unit 4: Registration under GST law

Threshold Limits for Registration, Persons liable for Registration, Persons not liable for Registration, Compulsory Registration in Certain Cases, Procedure for Registration, Deemed Registration, Special Provisions relating to Casual Taxable Persons and Non-resident Taxable persons, Amendment of registration, Cancellation of Registration, Revocation of Cancellation of Registration.

Unit 5: Other Procedures under GST

Tax invoice credit and debit notes, Different GST returns, Electronic liability Ledger, Electronic credit Ledger, Electronic cash ledger, Different assessments under GST, Interest applicable under GST (Period), Penalty under GST, Various provisions regarding e-way bill in GST, Mechanism of tax deducted at source (TDS) and tax collected at source (TCS), Audit under GST

Practical Exercise:

Learners are required to:

1. Fill up online application for registration under GST for hypothetical firm.
2. Fill up online various forms of GST Returns for hypothetical firm.
3. Prepare e-Way bill for hypothetical firm.
4. Practical problems on computation of input tax under reverse charge for hypothetical firm.
5. Practical problems on computation of input tax credit for hypothetical firm.
6. Practical problems on payment of tax and interest, if any, for hypothetical firm.

Suggested Readings:

- Ahuja, G., & Gupta, R. (2020). *Direct Taxes Ready Reckoner*. New Delhi: Wolters Kluwer India Private Limited.
- Mehrotra, H.C., & Agarwal, V. P. (2019). *Goods and Services Tax GST*. Uttar Pradesh: Sahitya Bawan Publications.
- Singhania, V. K., & Singhania, M. (2020). *Students' Guide to Income Tax Including GST*. New Delhi: Taxmann Publication.
- Singhania, V. K., & Singhania, K. (2020). *Direct Taxes: Law & Practice*. New Delhi: Taxmann Publication.
- The ICAI Study Material for Final Course Group-II, Paper-8: Indirect Tax Laws [Module 1, 2, and 3]

Note: Latest edition of the text books should be used.

FUNDAMENTALS OF FINANCIAL MANAGEMENT

DSE 3: BC 5.2 a

Objective: The course aims to familiarize the learners with the principles and practices of financial management.

Learning Outcomes: After completion of the course, learners will be able to:

- 1a. Explain the nature and scope of financial management;
- 1b. Assess the impact of time value of money in different business decisions;
2. Analyse capital budgeting process and apply capital budgeting techniques for business decisions;
3. Explain various capital structure theories and analyse factors affecting capital structure decisions;
4. Critically examine various theories of dividend, identify and analyse factors affecting dividend policy; and suggest sound dividend policy;
5. Design working capital policy based on the assessment of financial requirements.
6. Compare CSR and Profitability.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Introduction	10	√	
Unit 2: Capital Budgeting	20	√	√
Unit 3: Cost of Capital and Financing Decision	30	√	√
Unit 4: Dividend Decisions	20	√	√
Unit 5: Working Capital	20	√	√

Unit 1: Introduction

Nature, scope, and objectives of financial management- profit maximization Vs. wealth maximization; Value maximization-concept and implications, Economic Value Added (EVA), Market Value Added (MVA). Functions and Responsibilities of Finance Manager. Responsible Investment-concept and significance; Triple Bottom Line Concept-People, Planet, and Profit. Time value of money, Risk and Return Analysis; Emerging dimensions in finance area- Crypto Currencies, Block Chain.

Unit 2: Capital Budgeting

Capital Budgeting Process, Cash Flow Estimation, Payback Period Method, Discounted Payback Period Method, Accounting Rate of Return, Net Present Value (NPV), Net Terminal Value, Internal Rate of Return (IRR), Profitability Index, Capital budgeting under Risk & Uncertainty-Certainty Equivalent Approach and Risk-Adjusted Discount Rate Method. Responsible Investment-Environmental, Social and governance (ESG) factors into investment decisions, to better manage risk and generate sustainable long term returns. Use of expert system in Capital Budgeting Decisions.

Unit 3: Cost of Capital and Financing Decision

Sources of long-term financing, Components of cost of capital, Method for calculating Cost of Equity, Cost of Retained Earnings, Cost of Debt and Cost of Preference Capital, Weighted Average Cost of Capital (WACC) and Marginal Cost of Capital. Capital Structure- Theories of Capital Structure (Net Income, Net Operating Income, MM Hypothesis, Traditional Approach). Operating Leverage, Financial Leverage and Combined Leverage. EBIT-EPS Analysis. Cost-Benefits Analysis including social cost. Determinants of Optimum Capital Structure. Use of expert system in financing decisions.

Unit 4: Managing Profit

Theories for relevance and irrelevance of dividend decision for corporate valuation- Walter's Model, Gordon's Model, MM Approach, Forms of dividend payment, types of dividend policies and Determinants of Dividend policy. Corporate Social Responsibility (CSR) –Policy, Strategy, Implications, and Governance.

Unit 5: Working Capital Decisions

Concept of Working Capital, Operating & Cash Cycles, Risk-return Trade off, sources of short-term finance, working capital estimation, cash management, an overview of receivables management and inventory management. Use of expert system in working capital decisions.

Practical Exercises:

The learners are required to:

1. Work on the spreadsheet for various financing decisions of a select company based on published annual report.
2. Analyse and interpret case study on Capital Budgeting, Financial Structure, Working Capital, and CSR spending of a select company based on published annual report.
3. Read the case study titled 'Investment in Wee Infant Milk Formula: A Capital Budgeting Dilemma.' Prepare and present a report on key learnings from the same.
4. Select 10 companies (5 each from public and private sector). Study their CSR policy and present a comparative analysis of their profitability and CSR spending over a period of 5 years.
5. Prepare and present the strategy to be followed as a finance manager of a hypothetical company which is about to launch an IPO in market.
6. Prepare and present the strategy to be followed as a finance manager of a hypothetical company while taking decision on dividend distribution.
7. Use expert system for taking various decisions related to financial management.

Suggested Readings:

- Khan, M. Y., & Jain, P. K. (2018). *Financial Management: Text and Problem*. New Delhi: Tata McGraw Hill Education.
- Kothari, R. (2016). *Financial Management: A Contemporary Approach*. New Delhi: Sage Publications India Pvt. Ltd.
- Rustagi, R. P. (2015). *Fundamentals of Financial Management*. New Delhi: Taxmann Publication.
- Pandey, I. M. (2015). *Financial Management*. New Delhi: Vikas Publications.
- Sharma, S. K., & Sareen, R. (2018). *Fundamentals of Financial Management*. New Delhi: S. Chand Publishing.
- Singh, P. (2010). *Financial Management*. New Delhi: Ane Books Pvt. Ltd.
- Singh, J. K. (2016). *Financial Management-Theory and Practice*. Delhi: Galgotia Publishing House.
- Singh, S., & Kaur, R. (2011). *Fundamentals of Financial Management*. New Delhi: SCHOLAR Tech. Press.
- Tripathi, V. (2017). *Basic Financial Management*. Delhi: Taxmann Publication.
- Chandra, P. (2007). *Financial Management-Theory and Practice*. New Delhi: Tata McGraw Hill Education.
- Horne, J. C., & Wachowicz, J. M. (2008). *Fundamentals of Financial Management*. New Jersey: Prentice Hall.
- Ross, S. A., Westerfield, R. W., Jaffe, J., & Kakani, R. K. (2014). *Corporate Finance*. New York: McGraw Hill Education.
- Srivastava, R., & Mishra, A. (2011). *Financial Management*. New Delhi: OUP India.
- Study Material of CA Course (New) Intermediate Level Paper 8A: Financial Management.

Note: Learners are advised to use web sources too.

HUMAN RESOURCE MANAGEMENT

DSE 3: BC 5.2 b

Objective: To acquaint learners with the techniques and principles to manage human resources of an organisation.

Learning Outcomes: After the completion of the course, the learners will be able to:

- 1 Develop necessary skills to prepare an HR policy to enable the employees attain work life balance;
- 2 a. Prepare a Human Resource Plan in an organisation;
b. Prepare a report on job analysis;
c. Organize an induction programme in an organisation;
- 3 Analyse the applicability and use of different kinds of training and development strategies in real life scenarios;
- 4 a. Organize counselling sessions for employees in an organisation;
b. Design incentive schemes for different job roles in an organisation;
- 5 Create HR policies related to grievance redressal, employee health, safety, welfare, and their social security in an organisation

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1. Introduction to Human Resource Management	20	√	
Unit 2. Acquisition of Human Resource	20	√	√
Unit 3. Training and Development	20	√	√
Unit 4. Performance Appraisal and Compensation Management	20	√	√
Unit 5. Maintenance of employees and Emerging Horizons of HRM	20	√	√

Unit 1: Introduction to Human Resource Management

Concept and functions; Role, status and competencies of HR manager; HR policies; Evolution of HRM; Emerging challenges of human resource management - Workforce diversity, empowerment, downsizing, VRS, work life balance.

Unit 2: Acquisition of Human Resource

Human resource planning- Quantitative and qualitative dimensions; Job analysis – Job description and job specification; Recruitment – concept and sources; Selection – concept and process; Test and interview; Placement, induction and socialization; Retention.

Unit 3: Training and Development

Concept and importance; Role specific and competency based training; Training and development methods – Apprenticeship, understudy, job rotation, vestibule training, case study, role playing, sensitivity training, In-basket, management games, conferences and seminars, coaching and mentoring, management development programs; Training process outsourcing.

Unit 4: Performance Appraisal and Compensation Management

Performance appraisal- Nature, objectives and process; Performance management; Methods of performance appraisal; Potential appraisal; Employee counselling; Job changes - Transfers and promotions.

Compensation - Concept and policies, Base and supplementary compensation; Individual, group and organisation incentive plans; Fringe benefits; Performance linked compensation; Employee stock option; Pay band compensation system; Job evaluation.

Unit 5: Maintenance of employees and Emerging Horizons of HRM

Employee health and safety; Employee welfare; Social security (excluding legal provisions); Employer-employee relations; Grievance handling and redressal; Industrial disputes: Causes and settlement machinery; e-HRM; Human Resource Information System (HRIS) and e-HRM; Impact of HRM practices on organisational performance; HR Audit, Contemporary issues in human resource management-emerging job opportunities.

Practical Exercise:

Learners are required to:

1. Participate in simulation activity on Work Life Balance in class and prepare a report of their analysis.
2. Draft an HR policy to combat work life issues assuming themselves as an HR manager.
3. Develop a human resource plan for a select organisation.
4. Conduct job analysis for any two positions in a select organisation and present the report of the same
5. Design an induction programme and perform role play for select organisation.
6. Develop case study on applicability and use of different kinds of training and development strategies by various companies in real life scenarios.
7. Participate in role play on employee counselling.
8. Draft incentive schemes for different job roles in their organisation.
9. Draft a policy on grievance redressal to be implemented in a select organisation.
10. Draft a policy on employee health, safety, welfare and their social security to be implemented in their organisation.

Suggested Readings

- Mondy, A. W., & Noe, R. M. (1999). *Human Resource Management*. London: Pearson.
- Decenzo, D. A., & Robbins, S. P. (2009). *Fundamentals of Human Resource Management*. New Jersey: Wiley.
- Dessler, G., & Varkkey, B. (2011). *Human Resource Management*. New Delhi: Pearson Education.
- Chhabra, T. N. (2004). *Human Resource Management*. Delhi: Dhanpat Rai & Co..
- Aswathappa, K. (2007). *Human Resource Management*. New Delhi: Tata McGraw-Hill.
- French, W. L. (1994). *Human Resource Management*. Boston: Haughten Mifflin.
- Gupta, C. B. (2018). *Human Resource Management*. Delhi: Sultan Chand & Sons.
- Rao, V. S. P. (2002). *Human Resource Management: Text and Cases*. Delhi: Excel Books.

Note: Learners are advised to use web sources too.

PRINCIPLES OF MARKETING**DSE 3: BC 5.2 c**

Objective: The course aims to provide basic knowledge of concepts, principles, tools and techniques of marketing and to provide knowledge about various developments in the marketing.

Learning Outcomes: After completing the course, the learners shall be able to:

1. Develop understanding of basic concepts of marketing, marketing philosophies and environmental conditions effecting marketing decisions of a firm.
2. Analyse the process of marketing decisions involving product development and its role in value creation.
3. Analyse the process of marketing decisions involving product pricing and its distribution, and assess the impact on value creation.
4. Analyse the process of marketing decisions involving product promotion and its role in creating communication value for customers.
5. Learn various developments in marketing area that may govern marketing decisions of a firm and also various ethical and legal issues.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1. Introduction	20	√	
2. Understanding Consumer Behaviour and Market Selection	20	√	√
3. Marketing Mix Decision -Product	20	√	√
4. Marketing Mix Decisions -Pricing and Distribution	20	√	√
5. Promotion Decisions and Developments in Marketing	20	√	√

Unit 1: Introduction

Marketing - Meaning, Nature, Scope and Importance; Core concepts of marketing; Marketing Philosophies; Services Marketing: Meaning and distinctive characteristics; Marketing Mix.

Marketing Environment: Need for studying marketing environment; Micro environmental factors- company, suppliers, marketing intermediaries, customers, competitors, publics; Macro environmental factors – demographic, economic, natural, technological, politico-legal and socio- cultural.

Unit 2: Understanding Consumer Behaviour and Market Selection

Consumer Behaviour: Need for studying consumer behaviour; Types; Stages in Consumer buying decision process; Factors influencing consumer buying decisions.

Market Selection: Choosing market value through STP. Market Segmentation- Levels and bases of segmenting consumer markets. Market Targeting- concept and criteria. Product Positioning – concept and bases; Product differentiation- concept and bases.

Unit 3: Marketing Mix Decision -Product

Product Decisions: Concept and classification; Levels of Product. Designing value- Product-mix dimensions, strategies and types; Branding- functions, strategies, types and qualities of good brand name; Packaging and Labelling- functions, types and ethical aspects; Product support services. New Product Development: Product life cycle – concept and marketing strategies; New product development- concept and process.

Unit 4: Marketing Mix Decisions -Pricing and Distribution

Pricing Decisions: Objectives; Factors affecting the price of a product; Pricing methods; Pricing strategies; Ethical issues in pricing decisions.

Distribution Decisions: Channels of distribution- types and functions. Delivering value- factors affecting choice of distribution channel; Distribution strategies; Distribution logistics – concept, importance and major logistics decisions; Wholesaling and retailing; Types of retail formats; Management of retailing operations: an overview. Emerging distribution trends.

Unit 5: Promotion Decisions and Developments in Marketing

Promotion Decisions: Communication process; Importance of Promotion. Communicating value- Decision about Promotion mix tools including advertising, personal selling, sales promotion, public relations, publicity and direct marketing; Factors influencing promotion mix; Integrated Marketing Communication approach.

Developments in Marketing: Relationship Marketing- concept and dimensions. Sustainable Marketing- concept and issues. Rural marketing- characteristics, drivers of growth in rural marketing, rural marketing mix. Social marketing- concept, tools and issues. Digital marketing- concepts, tools, and issues.

Practical Exercises:

The learners are required to:

1. Analyse the impact of various environmental forces in the context of a given durable and non-durable product.
2. Analyse the marketing mix strategy of a durable and non-durable product.
3. Select any product and analyse its segmentation strategy in comparison to its immediate competitive product.
4. Analyse the case of product line extension and impact on business performance.
5. Analyse the distribution strategy of a given product.
6. Find out ethical concerns of customers with regard to various marketing mix decisions in regard to a given product.

Suggested Readings:

Etzel, M. J., Walker, B. J., Stanton, W. J., & Pandit, A. (2010). *Marketing*. New York: McGraw Hill.
 Grewal, D., & Levy, M. (2017). *Marketing*. New York: McGraw Hill Education.
 Kotler, P., Armstrong, G., & Agnihotri, P. (2018). *Principles of Marketing*. London: Pearson Education.
 Kotler, P., Keller, K. L., Koshy, A., & Jha, M. (2013). *Principles of Marketing: A South Asian Perspective*. London: Pearson Education.
 Mahajan, J. P., & Mahajan, A. (2014). *Principles of Marketing*. Delhi: Vikas Publications.
 Saxena, R. (2006). *Marketing Management*. Delhi: Tata McGraw Hill Education.
 Sharma, K., & Aggarwal, S. (2018). *Principles of Marketing*. Delhi: Taxmann Publication.

AUDITING

DSE 3: BC 5.2 d

Objective: The course aims to provide knowledge of auditing principles, procedures, and techniques in accordance with current legal requirements in India.

Learning Outcomes: After completion of the course, learners will be able to:

1. Analyse and interpret the qualitative features of information provided in the Financial Statements of a company;
2. Analyse and interpret the contents of corporate annual report and auditor's report to understand the true and fair financial position of a company;
3. Compute and analyse accounting ratios of a company;
4. Conduct fund flow and working capital analysis;
5. Conduct cash flow analysis using cash flow reporting software.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Auditing Concepts & Audit Documentation and Audit Evidence	20	√	√
2: Internal Control and Internal Check and Audit sampling	20	√	√
3: Vouching and Verification	20	√	√
4. Audit of Companies	20	√	
5. Special Areas of Audit	20	√	

Unit 1: Auditing Concepts & Audit Documentation and Audit Evidence

a. Audit Concepts

Meaning and nature of auditing; Objectives, advantages and limitations of auditing; Relationship of auditing with other disciplines; Classification of Audit; Errors and Frauds and Auditor's duty. Ethical principles and concept of auditor's independence. Code of conduct & value system for auditors. Development of Audit Plan and Programme, Delegation and supervision of audit work; Automated Environment: Audit in an automated environment; Key features of automated environment; Audit approach.

b. Audit Documentation and Audit Evidence

Concept of Audit Documentation; Nature & Purpose of Audit Documentation; Form, Content & Extent of Audit Documentation; Audit File; Audit evidence; Sufficiency and Appropriateness of Audit evidence; Audit procedures for obtaining audit evidence; Types of Audit evidence; Sources of audit evidence; Relevance and Reliability of audit evidence.

Unit 2: Internal Control, Internal Check, and Audit sampling

Meaning and objectives; Features of a good internal control system; internal control questionnaire; internal control checklist; tests of control; Internal Control and IT Environment, concept of

materiality and audit risk. Concept of internal audit; Test checking, audit sampling and sampling methods.

Unit 3: Vouching and Verification

Vouching – Meaning and objectives; Procedure of Vouching; Vouching of Cash Book and Bank details; Verification of Assets and Liabilities.

Unit 4: Audit of Companies

Audit of Limited Companies under the Companies Act, 2013: Qualifications and disqualifications, Appointment, Rotation, Removal, Remuneration, Rights and Duties of auditor; Auditor's Report- Contents and Types; Audit attestation and certification. Liabilities of Statutory Auditors. Overview of Auditing Standards.

Unit 5: Special Areas of Audit

Cost audit, Tax audit, Management audit, Performance audit, Social audit, Environmental audit, Audit of Banking Companies, Insurance Companies and Not for profit organisations like educational institutions, club, charitable organisation.

Practical exercises:

The learners are required to:

1. Prepare Audit Programme for conducting audit of receipts of a school/charitable institution.
2. Identify and verify any five-documentary evidences in connection with sales, purchases of goods/machineries, payment of expenses and liabilities.
3. Prepare internal control questionnaire and internal control checklist for audit of an organisation/business firm.
4. Perform internal control under computerized audit environment using Audit Expert Systems.
5. Perform vouching of cash book of college/student functions, small business firms, club etc. to gain a practical knowledge.
6. Collect audit evidence for verification of Property, Plant and Equipment.
7. Perform dummy audit of a club, college, and a small business firm.

Note:

- (i) Where necessary Standard on Auditing and Statements on Auditing Practice issued by the ICAI shall be referred.
- (ii) Students shall be provided with corporate annual reports along with audit report so that they can get an idea of the format and contents.

Suggested Readings:

Ainapure, V., & Ainapure, M. (2009). *Auditing & Assurance*. Delhi: PHI Learning.
 Aruna, J. (2016). *Auditing*. Delhi: Taxmann Publication.
 Kumar, R., & Sharma, V. (2015). *Auditing Principles and Practice*. Delhi: PHI Learning.
 Garg, P. (2019). *Auditing & Assurance*. Delhi: Taxmann Publication.
 Singh A. K., & Gupta, L. *Auditing: Theory and Practice*. Galgotia Publishing.
 Kamal, G. (1987). *Contemporary Auditing*. Delhi: Tata Mcgraw Hill Publishing Company.
 Tandon, B. N., Sudharsnam, S., & Sundharabahu, S. (2013). *A Hand book on Practical Auditing*. New Delhi: S. Chand Publishing.

INTERNATIONAL BUSINESS**DSE 3: BC 5.2 e**

Objective: The course aims to introduce learners to the international business, trading and financial environment. The course also creates awareness about emerging issues such as outsourcing and environmental sustainability in the context of international business.

Learning Outcomes: After completing the course, the learners will be able to:

1. Explain the process of globalization, its impact on the evolution and growth of international business and to appreciate the changing dynamics of the diverse international business environment (including various modes of entry);
2. Know the theoretical dimensions of international trade and intervention measures adopted; to appreciate the significance of different forms of regional economic integration and understand the concept of Balance of payment account and its components;
3. Explain the significance of different forms of regional economic integration and to appreciate the role played by various international economic organisations such as the WTO, UNCTAD, IMF and World Bank;
4. Assess international financial environment, and basic features of the foreign exchange market – its characteristics and determinants;
5. Examine the concept and form of foreign direct investment, and to create awareness about emerging issues in international business such as outsourcing and ecological issues.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Introduction to International Business	20	√	√
Unit 2: International Trade	15	√	√
Unit 3: Regional Economic Integration & Cooperation	20	√	√
Unit 4: International Financial Environment	25	√	√
Unit 5: Foreign Direct Investment	20		√

Unit 1: Introduction to International Business

International Business: Meaning Nature Scope and Importance of International Business. International business contrasted with domestic businesses – complexities of international business; Internationalization stages and orientations; Modes of entry into International businesses. International Business Environment: Economic, demographic, cultural and political-legal environment. Globalization and its growing importance in the world economy, Impact of Globalization.

Unit 2: International Trade

Theories of International trade - Absolute advantage theory, Comparative advantage theory, The Heckscher–Ohlin theory of trade, New trade theory; Tariff and Non-Tariff Barriers. BOP- Balance of payment account and its components.

Unit 3: Regional Economic Integration & Cooperation

Forms of regional integration; Integration efforts amongst countries in Europe, North America and Asia: EU, NAFTA and SAARC; Cost and benefits of regional economic integration. International Economic Organisations: WTO, UNCTAD, World Bank, and IMF.

Unit 4: International Financial Environment

Foreign exchange rate meaning and nature, Types of exchange rate systems – fixed and floating, soft peg, crawling peg, free float, managed float; Foreign exchange risk and exposure. Spot market, spot rate quotations, bid-ask spreads, trading in spot markets, cross exchange rates, forward markets, forward rate, long and short forward positions, forwards premium and discount; Arbitrage, Hedging and Speculation.

Exchange rate Determination: Types of Exchange rates, Factors affecting exchange rate- relative inflation rates, interest rates, relative interest rates, relative income levels, government controls, expectations.

Unit 5: Foreign Direct Investment

FDI – Reason for FDI, Modes of FDI, Types of FDI - Greenfield investment, Brownfield investments, Mergers & Acquisition, Strategic alliances; Benefits and drawbacks of FDI. FDI in India.

Practical Exercises:

The learners are required to:

1. Identify entry modes of various companies into international business and carry out SWOT analysis for each company.
2. Analyse various regional economic integrations and their impact on Indian business environment.
3. Collect data to assess trends in foreign direct investment flows in India and draw a comparative with other emerging economies.

Suggested Readings:

Bennett, R. (2012). *International Business*. London: Pearson Education.

Charles, W. L. H., & Jain, A. K. (2008). *International Business*, New York: McGraw Hill Education.

Czinkota, M. R., Ronkainen, I. A., & Moffett, M. H. (1998). *International Business*. Nashville: Southwestern Publishing Group.

Daniels, J. D., Radenbaugh, L. H., Sullivan, D. P., & Salwan, P. (2016). *International Business*. London: Pearson Education.

Griffin, R. W., & Pustay, M. W. (2002). *International Business-A Managerial Perspective*. New Jersey: Prentice Hall.

Menipaz, E., & Menipaz A. (2011). *International Business: Theory and Practice*. New Delhi. Sage Publications India Pvt. Ltd.

Note: Learners are advised to use latest edition of the book.

ARTIFICIAL INTELLIGENCE FOR BUSINESS

DSE 3: BC 5.2 f

Objective: This course aims to equip the learners with the basic ideas and techniques underlying the usage of Artificial Intelligence in Business. The course illustrates both the potential and current limitations of these techniques with examples from a variety of applications.

Learning Outcomes: After the completion of the course, the learners will be able to:

1. Identify how the AI is being leveraged by start-ups as a success tool;
2. Analyse and interpret the applicability of AI in HR functions;
3. Explain how algorithms is changing the board room landscape;
4. Discuss the customer services provided by various banks using AI;
5. Demonstrate the role of AI in transforming the retail sector;
6. Develop case study on the success story of AI driven business processes.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Introduction	10	√	
2: AI led strategic interventions	25	√	√
3: AI in Banking & Insurance	25	√	√
4: AI in Retail	25	√	√
5: Exponential Technologies	15	√	

Unit 1: Introduction

Artificial Intelligence: Concept, benefits, and scope. Differences between AI, Machine Learning (ML) and Deep Learning (DL) - AI applications, capabilities and competitive advantage; Industry drivers; AI strategy for the enterprise - Considerations for an AI strategy, AI & Startups. Internet of Things (IoT), Introduction to mobile computing and Cloud computing.

Unit 2: AI led strategic interventions

Algorithm: New member in the boardroom, Accelerated decision making with real time analytics, AI in operational models in an organisation, AI: future of AI in HR, Talent sciences, Algorithms & Talent Acquisitions (TA), AI & transformation in Finance & Accounting, CFO of tomorrow, Changing role of Chief Information Officer (CIO): Industry 4.0.

Unit 3: AI in Banking & Insurance

Redefined banking industry – adoption of Analytics, AI powered financial services, Fraud mitigation in banks with AI, Reorienting customer retention, Risk management with AI, AI driven transformation in Insurance, Digital based insurance model.

Unit 4: AI in Retail

AI interventions in Retail Outlets. Emergence of smart customers, ad content predictions, Evolution of smart retailers, Omni channel experience, AI in consumer packaged goods, Fluid supply chain transformation with AI. AI-Led marketing transformations, Data to Clusters - Ad content prediction - AI based Ad buy and CPC optimization, AI driven campaign management. AI for Sales: Data to Classes - Insides Sales Rep workflow automation - Improved Lead, Opportunity Ranking and Reminder.

Unit 5: Exponential Technologies

Beating cyber-attacks with Analytics, AI in automotive industry: driverless cars and drones, IoT Analytics: extracting value and transforming business, Real time streaming analytics, Cryptocurrency Analytics, AI for customer service-data to scores, AI for Portfolio Management, Chatbots, Call center rep automation.

Practical Exercises:

Learners are required to:

1. Identify a startup using AI and prepare a report on how it is leveraging AI for its business processes.
2. Analyse, interpret, and present key learnings of case study titled Making the business case for AI in HR (Altemeyer, 2019)
3. Participate in a simulation exercise of a boardroom meeting with a robot.
4. Identify a bank providing AI powered services and prepare a report on the facilities available for the customers through AI.
5. The learners are divided into groups and each group to represent a retail brand. With the use of AI, the group has to showcase how it has brought transformation in the business and customer experience.
6. Identify the success stories (at least five) of AI driven businesses (different sectors) across the globe and prepare a case study on the basis of your analysis of the same.

Suggested Readings:

Russell, S. J., & Norvig, P. (2019). *Artificial Intelligence: A Modern Approach*, 3rd Edition. New Jersey: Prentice Hall.

Akerkar, R. (2018). *Artificial Intelligence for Business*. Basingstoke: Springer Nature

Dhanrajani, S. (2018). AI & Analytics: Accelerating Business Decisions. New Jersey: Wiley.

Altemeyer, B. (2019). Making the business case for AI in HR: two case studies. *Strategic HR Review*, 18(2), 66-70. Retrieved from

<https://www.emerald.com/insight/content/doi/10.1108/SHR-12-2018-0101/full/html>

Note: Learners are advised to use web sources too.

YOGA AND HAPPINESS

DSE 3: BC 5.2 g

Objective: The course aims to cultivate a pure mindset in learners which in turn reduces the possibility of corruption, crime, and injustice in the society. It also aims to instill a healthy mindset that allows learners to break free from themselves (addictions, depression, personal problems) and experience true change in their lives.

Learning outcomes: After completion of the course, the learners will be able to:

1. Demonstrate Asanas, Pranayama, Kriya with proficiency;
2. Demonstrate postures of Hatha Yoga, Raja Yoga, and Laya Yoga;
3. Analyse the relevance of Yog Sutras in real life situation;
4. Interpret the significance of Meditation in Business Context;
5. Summarise the importance of Ayurveda in modern lifestyle;
6. Enhance their Happiness & Spiritual Quotient.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Introduction	20	√	
2: Classical and Emerging Schools of Yoga	25	√	√
3: Meditation: A way of Life	20	√	√
4: Yoga & Meditation in Modern Setting	20	√	√
5: Developing Happiness & Spiritual Quotient	15	√	√

Unit 1: Introduction

Yoga: Concept, Meaning, and Origin; Relation between mind and body; Importance of healthy body and mind; Body Management Techniques: Asana, Pranayama, Kriya. Principles of yogic practice, Meaning of Asana, its types and principles, Meaning of pranayama, its types and principles. Impact of yoga limbs like asana, pranayama, meditation, etc. on achieving excellence in performance.

Unit 2: Classical and Emerging Schools of Yoga

Classical Schools of thoughts in Yoga: Hatha Yoga, Raja Yoga, Laya Yoga, Bhakti Yoga, Gyana Yoga, Karma Yoga; Asthang Yoga. Patanjali Yoga Sutra. Emerging schools of thoughts in Yoga.

Unit 3: Meditation: A Way of Life

Relation between body, breath, and mind; Meaning of meditation and its types and principles. Ancient Scriptures and relevance of Meditation; Meaning and importance of prayer. Psychology of mantras. Essence of Mudras. Relevance of Meditation for different age groups and body requirements. Healing and Meditation. Seven layers of existence. Meditation for adding hours to

your day, excellence at workplace, harmony in relationships, better decision making, heightened awareness and concentration.

Unit 4: Yoga & Meditation in Modern Setting

Yogic therapies and modern concept of Yoga; Naturopathy, Hydrotherapy, Electrotherapy, Mesotherapy, Acupressure, acupuncture. Anatomy and Physiology and their importance in Yogic Practices. Food and Lifestyle: Basics of Ayurveda, Yogic Diet; Importance of having Sattvic Ayurvedic Food, Workplace productivity which is directly linked to Healthy Sattvic food. Modulation of ailments through food and balanced nutrition and dieting practices, integrating traditional food items with modern food habits, mental health and food types.

Unit 5: Developing Happiness & Spiritual Quotient

Happiness: Meaning and sources. Four hormones of happiness: Dopamine, Oxytocin, Serotonin, Endorphins. Happiness: independent variable Vs. dependent variable, life view, models of happiness, Distinction between Religion and Spirituality.

Myths about Happiness, Principles of being happy. Concept of Self; Positive thinking; Self Introspection; Religion and Spirituality; Life Stories of Spiritual Masters. Concept of Prana. Techniques of studying spiritual quotient. Applied Kinesiology: Introduction to the concept of Applied Kinesiology; Muscle Testing, Nutrient Testing.

Practical Exercises:

Learners are required to:

1. Participate in the practical sessions in Yoga Lab. on Asanas, Pranayama, Kriya: Sudarshan Kriya of Art of Living, Isha Kriya, etc.
2. Participate in the practical sessions in Yoga Lab. on Hatha Yoga, Raja Yoga, Laya Yoga.
3. Interpret the Yog Sutras by Patanjali as per their applicability in real life situations and submit a report of the same.
4. Submit and present report on their key learnings from the following:
 - a. Sudarshan kriya yoga: Breathing for health–NCBI
 - b. How Meditation Benefits CEOs–A case study at Harvard Business School
 - c. A Little Meditating Helps You Make Better Business Decisions–A case study at Harvard Business School.
5. Participate in simulation exercises in class where all learners are divided into two teams wherein, they have to debate for and against imbibing Ayurveda & health in modern lifestyle.
6. Participate in simulation exercises in class using applied kinesiology techniques.
7. Write a summary of their personal experience of learning various yoga, breathing, and meditation techniques in the course and how do you think it will help you in the future.

Suggested Readings:

- Shankar, S. S. R. (2018). Patanjali Yog Sutra. Bangalore: Sri Sri Publications Trust.
- Shankar, S. S. R. (2010). 25 Ways To Improve Your Life. Bangalore: Sri Sri Publications Trust.
- Shankar, S. S. R. (2010). Ayurveda & Breath. Bangalore: Sri Sri Publications Trust.
- Taimni, I. K. (2005). The Science of Yoga. Adyar, Chennai: Theosophical Publishing House.
- Verma, K. (2008). Sri Sri Yoga. Bangalore: Sri Sri Publications Trust.

Vivekananda, S. (2019). The Complete Book of Yoga: Karma Yoga, Bhakti Yoga, Raja Yoga, Jnana Yoga. Delhi: Fingerprint! Publishing.

Zope, S. A., & Zope, R. A. (2013). Sudarshan Kriya Yoga: Breathing for Health. International Journal of Yoga, 6(1), 4-10.

Note: Latest edition of the textbooks should be used.

PERSONAL FINANCE AND PLANNING

DSE 3: BC 5.2 h

Objective: The course aims to familiarize learners with different aspects of financial planning like savings, investment, taxation, insurance, and retirement planning and to develop the necessary knowledge and skills for effective financial planning.

Learning Outcomes: After completion of this course, learners will be able to:

1. Understand the meaning and appreciate the relevance of Financial Planning.
2. Familiarize with regard to the concept of Investment Planning and its methods.
3. Examine the scope and ways of Personal Tax Planning.
4. Analyse Insurance Planning and its relevance
5. Develop an insight in to Retirement planning and its relevance

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Introduction to Financial Planning	20	√	√
Unit 2: Investment Planning	20	√	√
Unit 3: Personal Tax Planning	20	√	√
Unit 4: Insurance Planning	20	√	√
Unit 5: Retirement Benefits Planning	20	√	√

Unit 1: Introduction to Financial Planning

Financial goals, Time value of money, steps in financial planning, personal finance/loans, education loan, car loan & home loan schemes. Introduction to savings, benefits of savings, management of spending & financial discipline, Net banking and UPI, digital wallets, security and precautions against Ponzi schemes and online frauds such as phishing, credit card cloning, skimming.

Unit 2: Investment planning

Process and objectives of investment, Concept and measurement of return & risk for various assets class, Measurement of portfolio risk and return, Diversification & Portfolio formation. Gold Bond; Real estate; Investment in Greenfield and brownfield Projects; Investment in fixed income instruments- financial derivatives & Commodity market in India. Mutual fund schemes including SIP; International investment avenues.

Unit 3: Personal Tax Planning

Tax Structure in India for personal taxation, Scope of Personal tax planning, Exemptions and deductions available to individuals under different heads of income and gross total income. Comparison of benefits - Special provision u/s 115BAC vis-à-vis General provisions of the Income-tax Act, 1961, tax avoidance versus tax evasion.

Unit 4: Insurance Planning

Need for Protection planning. Risk of mortality, health, disability and property. Importance of Insurance: life and non-life insurance schemes. Deductions available under the Income-tax Act for premium paid for different policies.

Unit 5: Retirement Benefits Planning

Retirement Planning Goals, Process of retirement planning, Pension plans available in India, Reverse mortgage, New Pension Scheme. Exemption available under the Income-tax Act, 1961 for retirement benefits.

Practical Exercises:

The learners are required to:

1. Perform electronic fund transfer through net-banking and UPI.
2. Identify certain Ponzi schemes in the market during last few selected years.
3. Prepare tax planning of a hypothetical individual.

Suggested Readings:

- Indian Institute of Banking & Finance. (2017). *Introduction to Financial Planning*. New Delhi: Taxmann Publication.
- Pandit, A. (2014). *The Only Financial Planning Book that You Will Ever Need*. Mumbai: Network 18 Publications Ltd.
- Sinha, M. (2008). *Financial Planning: A Ready Reckoner*. New York: McGraw Hill Education.
- Halan, M. (2018). *Let's Talk Money: You've Worked Hard for It, Now Make It Work for You*. New York: HarperCollins Publishers.
- Tripathi, V. (2017). *Fundamentals of Investment*. New Delhi: Taxmann Publication.

Note: Latest edition of text books may be used

BUSINESS ECONOMICS**GE 1: BC 5.3 a**

Objective: The course aims to acquaint the learners with fundamental economic theories and their impact on pricing, demand, supply, production, and cost concepts.

Learning Outcomes: After the completion of the course, the learners will be able to:

1. Examine how different economic systems function and evaluate implications of various economic decisions.
2. Examine how consumers try to maximize their satisfaction by spending on different goods
3. Analyse the relationship between inputs used in production and the resulting outputs and costs
4. Analyse and interpret market mechanism and behaviour of firms and response of firms to different market situations.
5. Examine various facets of pricing under different market situations.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1. Basic Concepts	15	√	
2. Consumer Behaviour and Elasticity of Demand	25	√	√
3. Production and Cost	25	√	√
4. Pricing and Market	20	√	√
5. Macro Aspect of Business Economics	15	√	√

Unit 1: Basic Concepts

Meaning, Nature and Scope of Business Economics, Basic Problems of an Economy and Application of Economic Theories in Decision Making, Steps in Decision Making

Unit 2: Consumer Behaviour and Elasticity of Demand

Theory of Demand and supply The elasticity of demand – Concept, kinds- price, cross, income and advertising elasticity of demand, Measurement of elasticity of demand, factors influencing the elasticity of demand, Importance of elasticity of demand.

Demand forecasting: Meaning, Need, Importance, Methods of demand forecasting

Cardinal Utility Analysis: Diminishing Marginal utility and Equi-marginal Utility Ordinal utility analysis of consumer behaviour: budget line and indifference curve, consumer equilibrium. Income consumption curve and Engle curve, Price Consumption curve and derivation of demand curve, Income and Substitution; Effect of a price change; Consumer Surplus; Revealed Preference theory

Unit 3: Production and cost

Production Function – Concept Definition, Types of products, Law of variable proportions, Assumptions, Limitations and Significance. Isoquant curves, Definition, General properties of isoquant curves, marginal rate of technical substitution, economic region of production, Isocost lines, optimal combination of resources, the expansion path, returns to scale.

Cost of production: Concept of explicit costs, implicit costs and opportunity costs of production, derivation of short run and long run cost curves. Economies and Diseconomies of scale and the shape to the long run average cost.

Unit 4: Pricing & Market

Theory of pricing- cost plus pricing, target pricing, marginal cost pricing, going rate pricing; Objective of business firm, Concept of Market, classification of market-perfect competition, monopoly, monopolistic competition and oligopoly. price determination and equilibrium of firm in different market situations; Factor pricing.

Unit 5: Macro Aspect of Business Economics

National Income and its measurement, Gross National Product, Net National Product, Net National Income.

Business Cycle phases and causes; Inflation and Deflation causes and remedial action; Consumption, Income, Savings and investment.

Practical Exercises:

The learners are required to:

1. Apply concept of demand analysis in real life;
2. Study various effects in changes in demand and supply in consumption;
3. Visit local markets and classify firms into various markets;
4. Visit any industrial unit and study its production process;
5. Prepare a production schedule for a hypothetical product under and particular condition of demand supply;
6. Visit any industrial unit and classify its cost into fixed and variable costs;
7. Analyse the effects of changes in demand and supply on pricing policies.

Suggested Readings:

Ahuja, H. L. (2019). *Theory of Micro Economics*. New Delhi: Sultan Chand Publishing House.

Koutsoyannis, A. (1975). *Modern Microeconomics*. London: Palgrave Macmillan.

Chaturvedi, D. D., & Gupta, S. L. (2010). *Business Economics Theory & Applications*. New Delhi: International Book House Pvt. Ltd.

Adhikari, M. (2000). *Business Economics*. New Delhi: Excel Books.

Kennedy, M. J. (2010). *Micro Economics*. Mumbai: Himalaya Publishing House.

Seth, M. L. (2017). *Micro Economics*. Agra: Lakshmi Narain Agarwal Educational Publishers.

Relevant study material of ICAI: www.icai.org.

Note: Latest edition of the text books should be used.

ACCOUNTING FOR EVERYONE

GE 1: BC 5.3 b

Objective: The course aims to help learners coming from non-commerce background to acquire basic knowledge on financial accounting and to impart preliminary skills for recording various kinds of financial transactions.

Learning Outcomes: After the completion of the course, the learners will be able to:

1. Analyse various terms used in accounting;
2. Make accounting entries and prepare cash book and other accounts necessary while running a business;
3. Prepare profit and loss account and balance sheet;
4. Prepare accounts based on accounting software;
5. Analyse information from company's annual report.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Introduction to Accounting	10	√	√
Unit 2: Transactions and recording of transactions	20	√	√
Unit 3: Preparation of Financial Statements	30	√	√
Unit 4: Computerized Accounting Systems	25	√	√
Unit 5: Company Accounts	15	√	√

Unit 1: Introduction to Accounting

Accounting – Meaning, Importance and Need, Its objectives and relevance to business establishments and other organisations, and individuals. Accounting information: meaning, users and utilities, sources of accounting information. Some Basic Terms –Transaction, Account, Asset, Liability, Capital, Expenditure & Expense, Income, Revenue, Gain, Profit, Surplus, Loss, Deficit. Debit, Credit, Accounting Year, Financial Year.

Unit 2: Transactions and recording of transactions

Features of recordable transactions and events, Basis of recording – vouchers and another basis. Recording of transactions: Personal account, Real Account and Nominal Account; Rules for Debit and Credit; Double Entry System, journalizing transactions; Preparation of Ledger, Cash Book including bank transactions and Bank Reconciliation Statement.

Unit 3: Preparation of Financial Statements

Fundamental Accounting Equation; Preparation of Trial Balance; Concept of revenue and Capital; Preparation of Trading and Profit & Loss Account, Balance Sheet and Cash Flow Statement manually and using appropriate software.

Unit 4: Computerized Accounting Systems

Computerized Accounting Systems: Computerized Accounts by using any popular accounting software: Creating a Company; Configure and Features settings; Creating Accounting Ledgers and Groups; Creating Stock Items and Groups; Vouchers Entry; Generating Reports - Cash Book, Ledger Accounts, Trial Balance, Profit and Loss Account, Balance Sheet, Cash Flow Statement. Selecting and shutting a Company; Backup and Restore data of a Company.

Unit 5: Company Accounts

Explanation of certain terms – Public Limited Company, Private Limited Company, Share, Share Capital, Shareholder, Board of Directors, Stock Exchange, Listed Company, Share Price, Sensex - BSE, NSE; Annual report, etc. Contents and disclosures in Annual Report, Company Balance Sheet and Statement of Profit and Loss. Content Analysis based on annual report including textual analysis.

Practical Exercises:

The learners are required to:

1. Download annual reports of business Organisations from the websites and go through the contents of the annual report and present the salient features of the annual report using some ratios and content analysis including textual analysis.
2. Prepare bank reconciliation statement from the individual pass books.
3. Prepare Trading and Profit & Loss Account, Balance Sheet, and Cash Flow Statement collecting necessary data from small business firms.
4. Prepare financial statements using appropriate software.

Suggested Readings:

- Hatfield, L. (2019). *Accounting Basics*. Amazon Digital Services LLC.
- Hornigren, C. T., Sundem, G. L., Elliott, J. A., & Philbrick, D. (2013). *Introduction to Financial Accounting*. London: Pearson Education.
- Siddiqui, S. A. (2008). *Book Keeping & Accountancy*. New Delhi: Laxmi Publications Pvt. Ltd.
- Sehgal, D. (2014). *Financial Accounting*. New Delhi: Vikas Publishing House Pvt. Ltd.
- Tulsian, P. C. (2007). *Financial Accounting*. New Delhi: Tata McGraw Hill Publishing Co. Ltd.
- Mukharji, A., & Hanif, M. (2015). *Financial Accounting*. New Delhi: Tata McGraw Hill Publishing Co. Ltd.
- Maheshwari, S. N., Maheshwari, S. K., & Maheshwari, S. K. (2018). *Financial Accounting*. New Delhi: Vikas Publishing House Pvt. Ltd.
- Mukherjee, S., & Mukherjee, A. K. (2015). *Financial Accounting*; Oxford: Oxford University Press.
- Jain, S. P., & Narang, K. L. (2014). *Financial Accounting*. New Delhi: Kalyani Publishers.
- Gupta, R. L., & Radhaswamy, M. (2014). *Financial Accounting*. New Delhi: S. Chand Publishing.
- Lal, J., & Srivastava, S. (2012). *Financial Accounting Text & Problems*. Mumbai: Himalaya Publishing House.
- Monga, J. R. (2017). *Financial Accounting: Concepts and Applications*. New Delhi: Mayur Paperback Publishing.
- Goyal, B. K., & Tiwari, H. N. (2019). *Financial Accounting*. New Delhi: Taxmann Publication.

Note: Latest edition of the text books should be used.

PEOPLE MANAGEMENT**GE 1: BC 5.3 c**

Objective: The course aims to provide an overview to the learners of what it means to be an effective people manager. The programme is designed in such a manner so that the learners can develop leadership and communication skills and manage people in an organisation effectively.

Learning Outcomes: After completion of the course, learners will be able to:

1. (a) Perform meditation techniques (Brain stilling exercise) for mind management;
(b) Create a personal development plan for oneself;
(c) Demonstrate decision making skills and prepare Time Management framework in real life situations;
2. Analyse the applicability of People First Strategy in an organisation;
3. Demonstrate team building skills and leadership qualities;
4. Conduct team evaluation and assessment;
5. Demonstrate skills to resolve conflicts in an organisation and lead teams.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Managing and Evaluating Oneself	20	√	√
Unit 2: Managing and Motivating Others	20	√	√
Unit 3: Building Team and Peer Networks	20	√	√
Unit 4: Managing Evaluation and Assessment	20	√	√
Unit 5: Leading People & Resolving Conflicts	20	√	√

Unit 1: Managing and Evaluating Oneself

Mind Management, Time Management, Tackling Time Robbers, Planning workload, Active Listening, Decision Making - steps, Managing your Manager, Evaluating and building a personal development plan for oneself.

Unit 2: Managing and Motivating Others

Basics of People Management and its significance, Difference between People Management and Human Resource Management; impact of individual and Organisational factors on people management, Motivating Others - Employee First Strategy: Employee First Customer Second. Developing Intrinsic Motivation amongst People - People First Strategy: Emerging cases.

Unit 3: Building Team and Peer Networks

Team Building Process, Managing Diversity in Teams, Competency mapping, Team Roles, Team Identity, Team Charter, Team Performance, Managing Behaviour of people in groups, 360 Degree Feedback as a Development tool. Group Dynamics, Challenges of getting work done; Significance of prioritization and assigning work to team members, Importance of peer networks in an Organisation.

Unit 4: Managing Evaluation and Assessment

Managing Performance, Appraisal methods, Role Reviews and performance management, Dealing with Poor Performers, Agreeing Performance Targets, Negative Feedback, Performance Management System, 360 Degree Feedback as a Performance Appraisal Tool.

Unit 5: Leading People & Resolving Conflicts

Leading people to achieve the vision and mission of the Organisation. Leadership for high performance culture, Leadership Styles for creating conducive Organisational climate and culture of excellence. Managing different types of conflicts in an Organisation, Problem solving and quality improvement process.

Practical Exercises:

The learners are required to:

1. Practice of meditation techniques (brain stilling exercise) for mind management.
2. Build a Personal Development Plan for themselves.
3. Prepare Time Management framework for themselves.
4. Participate in simulation exercise on preparing a workload plan in an organisation based on a case study.
5. Participate in role play on active listening in an organisation.
6. Participate in role play for developing intrinsic motivation amongst other people.
7. Discuss case study of HCL on Employee First Customer Second by Vinit Nayar.
8. Discuss case studies of Organisations where People first strategy is being used.
9. Conduct competency mapping of students of the class.
10. Conduct 360-degree feedback-role play and tips for development amongst the students of the class.
11. Participate in simulation activity wherein students are divided into groups with one leader in each group wherein each team is assigned responsibility of planning and executing a business activity that shows the team work and leadership qualities followed by its presentation.
12. Role play of 360-degree appraisal in groups (as formed in previous activity) assessing the performance of each member of the group.
13. Discuss and analyse case study on High Performing Organisational culture.
14. Discuss and analyse case study on High Performing Organisational climate.
15. Discuss and analyse case study on Leadership.

Suggested Readings:

Wellington, P. (2011). *Effective People Management: Improve Performance Delegate More Effectively*. London: Kogan Page Publishers.

Thomas, M. (2007). *Mastering People Management*. London: Thorogood Publishing.

Randall, J., & Sim, A. J. (2013). *Managing People at Work*. Abingdon: Routledge.

Thomson, R., & Thomson, A. (2012). *Managing People*. Abingdon: Routledge.

Note: Latest edition of text books may be used.

RURAL DEVELOPMENT**GE 1: BC 5.3 d**

Objective: The course aims to help learners to acquire knowledge on various aspects of rural development and to acquaint them with the various programmes of rural development.

Learning Outcomes: After completing the course learners will be able to:

1. Describe the concept of rural development;
2. Analyse various skill development and capacity building programmes;
3. Describe the role of institutional bodies like NABARD/ RRBs in financing rural based projects;
4. Prepare a business plan for a start-up venture in rural setting after analysing the various facets of rural economy in India;
5. Assess the impact of infrastructure development in rural India;
6. Evaluate the rural development programmes in India.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1.Introduction	15	√	
2: Leveraging Demographic Dividend	15	√	√
3:Rural Economy of India	25	√	√
4.Rural Infrastructure	25	√	√
5Rural Development Programmes in India	20	√	

Unit 1: Introduction

Concepts and Connotations of Rural Development; Basic Elements of Rural Development; Determinants of Rural Development; Rural Development Policy; Goals of Rural Development Policy; Rural Development Policies in India; Generation and Transfer of Technology; Environmental Concerns.

Unit 2: Leveraging Demographic Dividend

Demographic characteristics of rural population, issue of urban migration; Rural Work Force; Livelihood: Micro and Macro Perspectives of Rural Livelihood, Gender Issues in Livelihood; Challenges and opportunities for demographic dividend - skill development and capacity building for employment and entrepreneurship; Production, Income Generation and Poverty Alleviation.

Unit 3: Rural Economy of India

Size and Structure of the Rural Economy, Characteristics of the Rural Sector - Agricultural and Allied Sectors, Non-Farm Sector - Rural Industrialization and Entrepreneurship.

Rural Finance: Rural credit and indebtedness; Institutional supports - NABARD, Nationalized Commercial Banks including Regional Rural Banks and Cooperatives.

Unit 4: Rural Infrastructure

Road infrastructure and communication network; Water and sanitation services; Rural Electrification and non-conventional energy sources; Educational Institutions; Primary Health Care Facilities; Irrigation; Flood Control; Market for Rural product - Rural Regulatory Markets, E-Market Place (E-Choupal, etc.), Public Distribution System (PDS); Rural Infrastructure Development Programmes in India.

Unit 5: Rural Development Programmes in India

Rural Development programmes in India, Role of Organisations engaged in implementation of rural development programmes in India - Government Organisations and Agencies, Panchayati Raj Institutions (PRIs), Cooperatives, Voluntary Agencies/Non-Governmental Organisations, Self-Help Groups, Evaluation and monitoring of the programmes, Role of Corporate sector in Rural Development.

Practical Exercises:

The learners are required to:

1. Analyse various programmes related to skill development and capacity building for employment and entrepreneurship using primary/secondary data with the help of appropriate statistical tools.
2. Prepare a business plan for a start-up venture in rural setting after analysing the various facets of rural economy.
3. Evaluate the impact of rural infrastructure development using primary/secondary data with the help of appropriate statistical tools.
4. Evaluate rural development programmes and rural infrastructure to see the impact on rural life using primary data and with the help of appropriate statistical tools.
5. Prepare report to know how SHGs play crucial role in improving the savings and credits and also reducing poverty and social inequalities.

Suggested Readings:

- Singh, K. (2008). *Rural Development - Principles, Policies, and Management*. New Delhi: Sage Texts.
- Samanta, R. K. (2000). *New Vista in Rural Development Strategies & Approaches*. Delhi: B.R. Publishing Corporation.
- Hussain, T., Tahir, M., & Tahir, R. (2017). *Fundamentals of Rural Development*. New Delhi: I. K. International Publishing House Pvt. Ltd.
- Sahu, B. K. (2003). *Rural Development in India*. New Delhi: Anmol Publications Pvt. Ltd.
- Dutta, S. K., & Ghosh, D. K. (2002). *Empowering Rural Women*. New Delhi: Akansha Publishing House.
- Dutta, S. K., & Ghosh, D. K. (2006). *Institutions for Development: The case of Panchayats*. New Delhi: Mittal Publications.

Latest edition of the text books should be used.

FINANCIAL LITERACY

GE 1: BC 5.3 e

Objective: The course aims to offer an integrated approach to understand the concepts and applications of financial planning.

Learning Outcomes: After completion of the course, learners will be able to:

1. Describe the importance of financial literacy and list out the institutions providing financial services;
2. Prepare financial plan and budget and manage personal finances;
3. Open, avail, and manage/operate services offered by banks;
4. Open, avail, and manage/operate services offered by post offices;
5. Plan for life insurance and property insurance;
6. Select instrument for investment in shares.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Introduction	10	√	
2: Financial Planning and Budgeting	20	√	√
3: Banking Services	20	√	√
4: Financial Services from Post Office	20	√	√
5: Protection and Investment Related Financial Services	30	√	

Unit 1: Introduction

Meaning, importance and scope of financial literacy; Prerequisites of Financial Literacy – level of education, numerical and communication ability; 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.

Unit 2: Financial Planning and Budgeting

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 budget; Budget surplus and Budget deficit, avenues for savings from surplus, sources for meeting deficit.

Unit 3: 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, PPF, NSC etc.; Formalities to open various types of bank accounts, PAN Card, Address proof, KYC norm; Various types of loans – short term, medium term, long term, micro finance, agricultural etc. and related interest rates offered by various nationalized banks and post office; Cashless banking, e-banking, Check Counterfeit Currency; CIBIL, ATM, Debit and Credit Card, and APP based Payment system; Banking complaints and Ombudsman.

Unit 4: Financial Services from Post Office

Post office Savings Schemes: Savings Bank, Recurring Deposit, Term Deposit, Monthly Income Scheme, Kishan Vikas Patra, NSC, PPF, Senior Citizen Savings Scheme (SCSS), Sukanya Samridhi Yojana/Account (SSY/SSA); India Post Payments Bank (IPPB).

Money Transfer: Money Order, E-Money order. Instant Money Order, collaboration with the Western Union Financial Services; MO Videsh, International Money Transfer Service, Electronic Clearance Services (ECS), Money gram International Money Transfer, Indian Postal Order (IPO).

Unit 5: Protection and Investment Related Financial Services

Insurance Services: Life Insurance Policies: Life Insurance, Term Life Insurance, Endowment Policies, Pension Policies, ULIP, Health Insurance and its Plans, Comparison of policies offered by various life insurance companies.

Property Insurance: Policies offered by various general insurance companies. Post office life Insurance Schemes: Postal Life Insurance and Rural Postal Life Insurance (PLI/RPLI).

Housing Loans: Institutions providing housing loans, Loans under Pradhanmantri Awas Yojana – Rural and Urban.

Investment avenues in Equity and Debt Instruments:

Portfolio Management: Meaning and importance; Share Market and Debt Market, Sensex and its significance; Investment in Shares – selection procedure for investment in shares; Risk element; Investment Management -Services from brokers and Institutions, and self-management; Mutual Fund.

Practical Exercises:

The learners are required to:

1. Visit banks, post offices, and insurance companies to collect information and required documents related to the services offered by these institutions and to know the procedure of availing of these services.
2. Fill up the forms to open accounts and to avail loans and shall attach photocopies of necessary documents.
3. Prepare personal and family budget for one/six/ twelve month on imaginary figures.

Suggested Readings:

- Avadhani, V. A. (2019). *Investment Management*. Mumbai: Himalaya Publishing House Pvt. Ltd.
- Chandra, P. (2012). *Investment Game: How to Win*. New Delhi: Tata McGraw Hill Education.

- Kothari, R. (2010). *Financial Services in India-Concept and Application*. New Delhi: Sage Publications India Pvt. Ltd.
- Milling, B. E. (2003). *The Basics of Finance: Financial Tools for Non-Financial Managers*. Indiana: Universe Company.
- Mittra, S., Rai, S. K., Sahu, A. P., & Starn, H. J. (2015). *Financial Planning*. New Delhi: Sage Publications India Pvt. Ltd.
- Zokaityte, A. (2017). *Financial Literacy Education*. London: Palgrave Macmillan.

Latest edition of the text books should be used.

BASICS OF MANAGEMENT

GE 1: BC 5.3 f

Objective: The course aims to provide learners with an understanding of basic management concepts, principles, and practices.

Learning Outcomes: After completion of the course, learners will be able to:

1. Explain competitive landscape of a company using Porter's five force model;
2. Appreciate the applicability of SWOT analysis of a company;
3. Interpret the relevance of delegation and decentralization of authority in an organisation;
4. Analyse the various needs of an individual using Maslow's Need-Hierarchy Theory;
5. Examine various management techniques in successfully running a business organisation.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1. Introduction	20	√	√
2. Planning	20	√	√
3. Organizing	20	√	√
4. Staffing and Leading	20	√	√
5. Control	20	√	√

Unit 1: Introduction

Management: Concept and Need, Managerial Functions – An overview; Coordination: Essence of Management. Evolution of Management Thought, Classical Approach – Taylor, Fayol, Neo-Classical and Human Relations Approaches – Mayo, Hawthorne Experiments, Behavioural Approach, Systems Approach, Contingency Approach, MBO, Hammer and Champy- Business Process Re-engineering, Porter's Five-forces' Model.

Unit 2: Planning

Types of Plan; Strategic planning – Concept, process, Importance and limitations; Environmental Analysis and diagnosis (Internal and external environment) – Definition, Importance and Techniques (SWOT/TOWS/WOTS-UP, BCG Matrix, Competitor Analysis); Decision-making: Process and Techniques; Perfect rationality and bounded rationality.

Unit 3: Organizing

Concept and process of organizing – An overview, Span of management, Different types of authority (line, staff and functional), Decentralization, Delegation of authority; Formal and Informal Structure; Principles of Organizing; Network Organisation Structure. Emerging types.

Unit 4: Staffing and Leading

- a. Staffing: Concept of staffing - Recruitment and Selection; Orientation; Training and Development; Career Development; Performance Appraisal.
- b. Motivation & Leadership: Concept, Importance, extrinsic and intrinsic motivation; Major Motivation theories - Maslow's Need-Hierarchy Theory; Herzberg's Two-factor Theory, Vroom's Expectancy Theory. Leadership: Concept and Importance; Leadership Styles;
- c. Communication: Concept, purpose, process; Oral and written communication; Formal and informal communication networks, Barriers to communication, Overcoming barriers to communication. Emerging trends in communication.

Unit 5: Control

Concept, Process, Limitations, Principles of Effective Control, Major Techniques of control - Accounting Ratio Analysis, HR Metrics, ROI, Budgetary Control, EVA, PERT/CPM. Emerging issues in Management.

Practical Exercises:

The learners are required to:

1. Identify a company and use the Porter's five forces' analysis model to evaluate its competitive landscape.
2. Read Ford & Mazda case study on Business Process Re-engineering and prepare a report of your interpretation and analysis. Each learner is required to conduct SWOT analysis on the company identified in previous unit and prepare BCG Matrix of its products and present the report.
3. Present a role play on bounded rationality or on any aspect of decision making.
4. Create a simulation exercise in class to demonstrate various types of authority, delegation, and decentralization of authority.
5. Using Maslow's Need-Hierarchy Theory, analyse their needs and prepare a report.
6. Present a simulation exercise demonstrating barriers to communication in an organisation.
7. Demonstrate various types of Leadership Styles in the form of Role Play by identifying real life leaders from the corporate world.
8. Take the annual report of the company identified in Unit 1 and calculate various accounting ratios, HR metrics, EVA, ROI and present the report of your interpretation of the same.

Suggested Readings:

- Koontz, H., & Weihrich, H. (2012). *Essentials of Management: An International and Leadership Perspective*. New York: McGraw Hill Education.
- Robbins, S. P., Bhattacharyya, S., DeCenzo, D. A., & Agarwal, M. N. (2011). *Essentials of Management*. London: Pearson Education.
- Terry, G. R. (2010). *Principles of Management*. Homewood, California: Richard D. Irwin Inc.
- Singh, B. P., & Singh, A. K. (2002). *Essentials of Management*. New Delhi: Excel Books.
- Soundaian, S. (2019). *Principles of Management*. Chennai: MJP Publishers.

Latest edition of the textbooks should be used.

PUBLIC ADMINISTRATION AND BUSINESS**GE 1: BC 5.3 g**

Objective: The course aims to impart basic knowledge about the structure and working of the public administration system in India.

Learning Outcomes: After completion of this course, learners will be able to:

1. Explain the basic concept of public administration and its relevance for business;
2. Explain the difference between Public administration and Business Administration;
3. Analyse the concept of good society and its impact on business;
4. Analyse the impact of political system on business environment in India;
5. Evaluate the impact of judicial system on business environment in India;
6. Assess the impact of governance and public policies on business.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Introduction	20	√	
Unit 2: Idea of a Good Society	20	√	√
Unit 3: Political System and Business	20	√	√
Unit 4: Judicial System and Business	20	√	√
Unit 5: Governance and Public Policy	20	√	√

Unit 1: Introduction

Public Administration- meaning, nature and scope and limitations; Concept and functions of a welfare state; Emergence of civil society; Factors leading to emergence of civil society; Concept of liberty, Theories of liberty; Concept of equality, Dimensions of equality; Concept of justice, dimensions of justice. Similarity and Dissimilarity between Public Administration and Business Administration.

Unit 2: Idea of a Good Society

Good society: Need and Importance, Moral Reasoning, Theories of Moral Reasoning; Diversity, Equity and Equality; Leadership; Responsibility, Accountability; Globalization and society; Cross cultural issues; Ethical Conduct of National and Multinational Corporations.

Unit 3: Political System and Business

Constitution of India- Preamble, Fundamental rights, Directive Principles of state policies; India's federal system, NITI AYOg-role and functions; Impact of political system on business environment- policies, programmes and procedure; Ease of doing business; Startup India, Stand Up India, Make in India, Recent trends in taxation policies-impact on investment and business.

Unit 4: Judicial System and Business

Judicial System- features and structure; Jurisdiction, Powers and Functions, Judicial Review, Judicial Activism and business, Human Rights and business- challenges and opportunities, Social Justice. Public Interest Litigation and writs- challenges and opportunities for business.

Unit 5: Governance and Public Policy

Governance- Concept and Nature; Public accountability; Redressal of public grievances with special reference to RTI, Lokpal and Lokayukta, Election Commission, Association for Democratic Reforms (ADR), Bringing people closer to Administration: E-governance; Political Representation, Decentralization of Governance- Panchayati Raj System, Urban Local Bodies.

Practical Exercises:

The learners are required to:

1. Analyse cases from real life regarding fundamental rights, freedom of expression, and civil society
2. Discuss case studies from real life regarding equity and equality in the context of organisations.
- 3A. Evaluate the ease of doing business parameters in the context of a specific sector.
- 3B. Practice session as Mock Parliament.
4. Practice session as Moot Court related to business cases.
5. Discuss case study on decentralization of governance and present key learnings.

Suggested Readings:

- Basu, D. D. (2015). *Introduction to the Constitution of India*. New York: LexisNexis.
- Fadia, B. L., & Fadia, K. (2017). *Indian Government and Politics*. Uttar Pradesh: Sahitya Bhawan.
- Granville, A. (1999). *The Indian Constitution: Cornerstone of a Nation*. Oxford: Oxford University Press.
- Granville, A. (2003). *Working a Democratic Constitution: A History of the Indian Experience*. Oxford: Oxford University Press.
- Kashyap, S. C. (2011). *Our Constitution*. New Delhi: National Book Trust.
- Sapru, R. K. (2012). *Public Policy: Formation, Implementation and Evaluation*. New York: Sterling Publishers.
- Singh, M. P., & Saxena, R. (2008). *Indian Politics: Contemporary Issues and Concerns*. Delhi: PHI Learning.

Note: Latest edition of the text books should be used.

Sector Skill Council Course- Banking & Microfinance
SOURCING CUSTOMERS, APPLICATION PROCESS, AND CROSS
SELLING OF PRODUCTS

SEC-3: BC 5.4 (i -a)

Objective: The course aims to equip the learners with necessary skills to understand the banking and microfinance industry from an operational perspective. Also, to orient students with current technological development and operational updates about the industry. The learners would be equipped to execute sale in the banking market and should be a ready resource for absorption for companies after completion of this course.

Learning Outcomes: After completion of this course, learners will be able to:

1. Develop sourcing plan based on given information
2. Identify ways of first time communication with customers
3. Outline application process
4. Illustrate filing of application forms
5. Formulate sales strategy and plan
6. Construct a communication process flow and plan
7. Recall different investment products and their benefits

COURSE CONTENTS

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Source new customers	35	√	√
2: Assist with application process	15	√	√
3: Soft skills for micro finance customers	35	√	√
4: Cross selling of products to micro finance customers	15	√	√

Unit 1: Source new customers

- a. Segmentation of market according to demographics
- b. Ways to approach customers
- c. Process of establishing communication
- d. Interaction with customers
- e. Cross sell opportunities and ways to sell

Unit 2: Assist with application process

- a. Process of account opening, documentation and KYC
- b. Critical areas of application form

- c. Practice of filling application form

Unit 3: Soft skills for micro finance customers

- a. Formulation of Sales strategies according to population
- b. Generation and filtering of leads
- c. Communication process for getting appointment
- d. Objection handling
- e. Closure of call

Unit 4: Cross selling of products to micro finance customers

- a. Concept of investment products – mutual funds, life insurance and general insurance
- b. Communication channels for cross sell of different products

Reading references: Inclusive Banking through Business Correspondence (IIBF)

Sector Skill Council Course- Mutual Fund
MUTUAL FUND MARKET RESEARCH AND SALES
SEC -3: BC 5.4 (i -b)

Course Objectives: The learners would be able to understand different products of mutual fund investment along with the regulations, research, types, process and sales strategies for mutual fund market in India. The would should be equipped to execute sale in the mutual fund market and should be a ready resource for absorption for companies after completion of this course

Learning Outcomes: After completion of this course, learners will be able to:

1. Distinguish between different funds
2. Identify factors influencing funds' performance
3. Describe methods of analysis of funds
4. Develop profile of target customers
5. Develop a sales plan
6. Explain products and suitability as per customer needs
7. Apply concepts of risk profiling in calculation of investment amounts and returns

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Research on mutual fund market	50	√	√
2: Selling mutual funds	50	√	√

Unit 1: Research on mutual fund market

- a. Analysis of top mutual funds and factors influencing them
- b. Develop profile of target customers based on research of market and mutual funds

Unit 2: Selling mutual funds

- a. Approach and sell products and services'
- b. Educate and inform customers about product and services'
- c. Assess customer needs and share research information to customers
- d. Mapping appropriate mutual funds to customer goals
- e. Risk profiling, dividend calculation

Suggested Readings:

Sankaran, S. (2019). *Indian Mutual Fund Handbook*. Delhi: Vision Books.
 NISM series V-A Mutual funds distributors certification

Sector Skill Council Course- Insurance
SELLING SKILLS AND APPLICATION PROCESS
SEC -3: BC 5.4 (i -c)

Course objective: The learners would understand the structure of Indian Insurance Industry, products offered regulatory bodies and their roles, different calculation methods, sales strategies and implementation. The learners would be equipped to execute sale in the insurance market and should be a ready resource for absorption for companies after completion of this course

Course Learning Outcomes: After completion of the course, the learners will be able to:

1. Explain in detail the sales process
2. Learn how to build database, generate leads, etc.
3. Build a communication plan and flow
4. Explain the importance of professional grooming and communication
5. Demonstrate grooming techniques and communication flow
6. Learn premium calculation methods
7. Describe the list of documents required for application of GI and its relevance
8. Explain the importance of accurate documentation and its impact on business
9. List the after sales assistance to be given to customers

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Selling Skills	50	√	√
2: Assist processing Insurance Applications	50	√	√

Unit 1: Selling Skills

- a. Sales process of planning to execution
- b. Database creation, cold calling, lead generation
- c. Advantages of lead prioritizing
- d. Communication process for appointment
- e. Grooming and etiquettes
- f. Objection handling and closing a call

Unit 2: Assist processing Insurance Applications

- a. Calculation of premium as per plans
- b. Application process and documentation
- c. Accurate documentation, optional documents
- d. After sales activities

References: IC-38 Insurance Agents Study material by III

Note: The course duration is of 60 hours with 50 and 10 hours for respective each unit.

EVENT MANAGEMENT

SEC 3: BC 5.4 (ii-d)

Objective: The course aims to equip learners with the skills to plan and manage events.

Learning Outcomes:

After completion of the course, the learners will be able to:

1. Exhibit the capability to organize a formal event;
2. Analyse, interpret, and present the learning lessons of organizing the event and Critical Success Factors;
3. Create, organize, and manage team;
4. Prepare and present the promotional material;
5. Plan and prepare sponsorship proposals.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Introduction	20	√	√
2: Planning and Organizing for Events	20	√	√
3: Managing Team	20	√	√
4: Event Marketing, Advertising, & PR	20	√	√
5: Sponsorship	20	√	√

Unit 1: Introduction

Management: meaning and functions. Event Management: Concept, and Scope, Categories of Events: Personal/Informal Events and Formal/Official Events, Requirement of Event Manager, Roles & Responsibilities of Event Manager in different events; Special event topics.

Unit 2: Planning and Organizing for Events

Characteristics of a Good Planner, SWOT Analysis, Understanding the client needs, identification of target audience; Event Planning Process, Conceptualization, Costing, Canvassing, Customization, and Carrying-out. Critical Success Factors; Outsourcing Strategies, working with Vendors, Negotiating Tactics, Accountability and Responsibility. Event Risk Management and IT for Event Management.

Unit 3: Managing Team

Team Building and Managing Team: Concept, nature, approaches, activities, and practices. Characteristics of a high performing team. Skills required and Job Responsibilities of Leading Teams; Business communication.

Unit 4: Event Marketing, Advertising, & PR

Nature & Process of Marketing; Branding, Advertising; Publicity and Public relations. Types of advertising, merchandising, giveaways, competitions, promotions, website and text messaging. Media tools – Media invitations, press releases, TV opportunities, radio interviews. Promotional tools – Flyers, Posters, Invitations, Website, newsletters, blogs, tweets.

Unit 5: Sponsorship

Event Partners, Event Associates, Event Sponsor; Importance of Sponsorship—for event organizer, for sponsor; Type of Sponsorship; Making sponsorship database; Sponsorship Proposal; Ways to seek Sponsorship; Closing a sponsorship; Research on sponsorship avenues; Converting sponsorship into partnership.

Practical Exercises:

The learners are required to:

1. Prepare a check-list for organizing a formal student led event in your Institution, draft and present the role and responsibilities of all the members in the organizing team with timelines. The student led event should be organized as a group activity for the class.
2. Present SWOT analysis for the event organized as per Unit 1 and Critical Success factors
3. Conduct a team building game to be performed with students of the class.
4. Prepare and present the promotional tools (flyers, posters, blogs, tweets, etc.) and post them on your Facebook, Instagram, LinkedIn, twitter, etc.
5. Present Wedding Planner, prepare a note on skills required and job responsibilities of Wedding Planner. Understanding Rituals and Customer; Wedding arrangements: Creating Blueprint, Designing Wedding Plan, Catering Services, transportation.

OR

About Live Events, Planning Live Show, Job Responsibilities of Live Show Planner. Live Show arrangements, budgeting, Creating Blueprint, Designing Live Show Plan, Understanding technical requirements, Celebrity management in Live Show.

Suggested Readings:

- Conway, D. G. (2006). *The Event Manager's Bible*. Devon: How to books Ltd.
- Goldblatt, J. (2005). *Special Events: Event Leadership for a New World*. New Jersey: John Wiley & Sons Inc.
- Hoyle, L. H. (2002). *Event Marketing*. New Jersey: John Wiley & Sons Inc.

Note: Learners are advised to use latest edition of text books.

SEMESTER VI
COST ACCOUNTING
C 10: BC 6.1

Objective: The course aims to develop understanding among learners about contemporary cost concept and rational approach towards cost systems and cost ascertainment. The course also aims to provide knowledge about various methods of cost determination under specific situations and to acquire the ability to use information determined through cost accounting for decision making purpose.

Learning Outcomes: After completion of the course, learners will be able to:

1. Determine various types of cost of production;
2. Compute unit cost and total cost of production and prepare cost statement;
3. Compute employee cost, employee productivity, and employee turnover;
4. Determine cost under job costing, batch costing, process costing, contract costing and service costing;
5. Apply activity-based costing for cost determination.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Concept and Nature of Cost Accounting	25	√	
2: Employee Cost and Overheads	20	√	√
3: Methods of Costing: Job Costing, Batch Costing, and Process Costing	20	√	√
4: Methods of Costing: Contract Costing, Service Costing	20	√	√
5: Activity Based Costing (ABC)	15	√	√

Unit 1: Concept and Nature of Cost Accounting

Concept of cost and costing, Importance and features of costing, Cost classification, Concept of cost unit, cost center, meaning of 'unit' from the view point of producer, Establishment of an ideal cost accounting system, Cost Reduction, Cost Control, Installation of Costing System, Application of IT in Cost Accounting.

Preparation of Cost Sheet for manufacturing and service sector.

Material Cost

Direct and indirect material, Valuation of materials, Principles of valuation of material as per AS-2/ Ind AS- 2; CAS- VI, Material control, purchases, Objectives and functions of purchase department, Inventory control: Meaning and techniques including latest techniques like Just in Time (JIT) Inventory Management, Kanban, Kaizen, Determination of Economic Order Quantity (EOQ).

Treatment of waste, scrap, spoilage, defective and obsolesce.

Unit 2: Employee Cost and Overheads

Meaning and classification of employee cost, Requisite of a good wage and incentive system, Time and piece rate plans, Profit sharing, Employee productivity and cost. Labor cost control – techniques, Employee turnover, Remuneration and Incentive schemes (Rowan & Halsey Plan only).

Overheads: Definition and classification, Production overheads – allocation and apportionment of cost, Meaning and Methods of cost absorption, Treatment of over- absorption& under-absorption of overheads, Administration and selling & distribution overheads – methods of ascertainment, Treatment of Research & Development cost in Cost Accounting.

Unit 3: Methods of Costing: Job Costing, Batch Costing and Process Costing

Meaning of Job Cost, its application and accounting, Preparation of Job cost sheet.

Meaning of Batch Cost and its application in today's industry.

Meaning and application of process costing, Methods of determination of cost in process costing, Normal and abnormal loss and gain, Inter process costing and profit ascertainment. Choice between process and job costing.

Unit 4: Methods of Costing: Contract Costing and Service Costing

Meaning, features and types of contract, Methods of cost determination in contract costing, Escalation clause and cost-plus contract.

Meaning and scope of service costing, Factors in ascertaining service cost, Ascertainment of service cost of following services:

1. Transport
2. Hospital
3. Canteen
4. Toll
5. Education institution
6. IT industry
7. Hotel

Any other contemporary service industry.

Unit 5: Activity Based Costing (ABC)

Concept, significance and salient features; Stages and flow of costs in ABC; Basic components of ABC - resource drivers and cost drivers; Application of ABC in a manufacturing organisation and service industry.

Practical Exercises:

The learners are required to:

1. Prepare a cost statement for manufacturing and/ or service organisation.
2. Identify the items to be included and excluded in the cost system.
3. Apply different price determination methods to assess sales price.
4. Prepare a cost statement for different processes.
5. Suggest ideal cost system.
6. Calculate impact of material consumption, usage and wastages on total material cost.
7. Prepare of different format of acquisition of material and storage.
8. Determine total labour cost.

9. Suggest suitable cost system for different types of services organisation.
10. Analyse Research & Development cost in pharmaceutical & similar industry.
11. Visit industries to understand process costing, ABC concept.

Suggested Readings:

Banarjee, B. (2014). *Cost Accounting – Theory and Practice*. New Delhi: PHI Learning Pvt. Ltd.
Kishor, R. M. (2019). *Taxman's Cost Accounting*. New Delhi: Taxmann Publication Pvt. Ltd.
Lal, J., & Srivastava, S. (2013). *Cost Accounting*. New Delhi: McGraw Hill Publishing Co.
Mowen, M. M., & Hansen, D. R. (2005). *Cost Management*. Stanford: Thomson.
Study Material of CA Course (New) Intermediate Level Paper 3: Cost and Management Accounting.

Note: Latest edition of the books should be used.

PERSONAL TAX PLANNING AND TAX MANAGEMENT

DSE 4: BC 6.2 a

Objective: The course aims to enable learners to understand the importance of tax planning and use various instruments and measures for tax planning. It also aims to explain how systematic investment and selection of investment avenues can help in tax planning. The course provides an insight into tax management by developing an understanding of the provisions relating to deduction and collection of tax at source, advance tax, refund, assessment procedures and provisions relating to income-tax authorities and appeals and revisions.

Learning Outcomes: After completion of the course, learners will be able to:

1. Examine how tax planning is useful and essential for every tax payer and to understand the concept of tax evasion and tax planning from direct taxes point of view;
2. Determine residential status and its relationship with tax planning. Examine how tax planning is permitted under different provisions of the Income Tax Act;
3. Assess the tax liability of individuals and HUFs having income under different heads, by considering tax planning measures providing for optimal tax relief;
4. Choose the avenues of investment with an intent to reduce tax liabilities and identify merits and limitations of different means of investments and examine various provisions relating to deduction and collection of tax at source and advance tax obligations;
5. Examine the provisions relating to survey, search and seizure and the related powers of various income-tax authorities;
6. Examine the procedure for assessment and recall the time limits for completion of assessments as well as remedies available by way of appeal and revision.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
I. TAX PLANNING			
1: Basic Concepts	15	√	
2: Tax Planning with reference to residential status	15	√	√
3: Tax Planning under different heads of Income	25	√	√
4: Tax Planning through investments	25	√	√
II TAX MANAGEMENT			
5(A) : Deduction, collection, and recovery of tax	20	√	√
5(B): Assessment Procedures, Income-tax Authorities and Appeal and Revision		√	√

I. TAX PLANNING

Unit 1: Basic Concepts

Meaning, Need of Tax Planning- Principles and objectives of Tax Planning, Obligations of parties to Tax Planning, Tax Avoidance and Tax Evasion- Legal thinking on Tax Planning, Tax Planning-Scope of Tax Planning.

Unit 2: Tax Planning with reference to residential status

Tax planning through exempted income for residents/ non-residents, Tax planning through permissible deductions for residents/non-residents, Tax planning with reference to clubbing provisions.

Unit 3: Tax Planning under different heads of Income

Tax planning measures relating to income from salary, Income from House Property, profits and gains of business or profession, capital gains and income from other sources.

Unit 4: Tax Planning through investments

Tax planning through various tax saving investment avenues available for individuals and HUF like Mutual funds unit linked insurance plans, Bonds, Equity linked savings schemes, Post office savings schemes and others. Tax deductions under Income-tax Act.

II. TAX MANAGEMENT

Unit 5(A): Deduction, collection and recovery of tax

Advance tax, tax deduction at source, tax collection at source, refund.

Unit 5(B): Assessment Procedures, Income-tax Authorities and Appeal and Revision

Income-tax authorities, filing return of income, self-assessment, summary assessment, scrutiny assessment, best judgement assessment, time limit for completion of assessments and appeals and revisions.

Practical Exercises:

The learners are required to:

1. Computation of tax liability of individuals and HUF having different sources of income by considering the special exemption and deduction provisions under each head as well as the deductions from gross total income to minimize tax liability
2. Computation of tax liability of an individual and HUF under the general provisions of the Income-tax Act, 1961 and under section 115BAC to determine which is more beneficial in each case.
3. Assess the remedies available under the Act by way of rectification, appeal and revision in case of aggrieved assesses based on the issue involved and threshold time limit.
4. Filling up return forms based on the details of income and deductions provided in respect of an individual/HUF and TDS details gathered from Form 16, Form 16A and 26AS.

Suggested Readings:

Ahuja, G., & Gupta, R. (2018). *Direct Taxes Ready Reckoner*. New Delhi: Wolters Kluwer India Private Limited.

Gaur, V. P., Narang, D. B., & Gaur, P. (2018). *Income Tax Law and Practice*. New Delhi: Kalyani Publishers.

Singhania, V. K., & Singhania, K. (2020). *Direct Taxes: Law & Practice*. New Delhi: Taxmann Publication.

Note: Latest edition of the text books should be used.

BUSINESS ETHICS AND HUMAN VALUES**DSE 4: BC 6.2 b**

Objective: The course aims to develop in learners an understanding of the concept of Business Ethics & Human Values and its application in business decision making using sustainable business practices.

Learning outcomes: After completion of this course, learners will be able to:

1. Design Code of Ethics for an organisation;
2. Discuss Ethical Performance of an organisation;
3. Describe and distinguish between various types of values;
4. Discuss issues related to whistle blowing and other moral issues;
5. Measure the level of participation of select companies/organisations related to Social Responsibility.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Introduction	20	√	√
Unit 2: Business Ethics Management	15	√	√
Unit 3: Human Values & Business	20	√	√
Unit 4: Moral Issues in Business	25	√	√
Unit 5: Corporate Social Responsibility (CSR)	20	√	√

Unit 1: Introduction

Business Ethics: Meaning, Importance; Business Ethics in Different Organisational contexts; Sustainability: A Goal for Business Ethics; Approaches and Practices of Business Ethics; Ethical Decision Making and Decision-Making Process, Relevance of Ethics and Values in Business; Codes of Ethics; Ethical Behaviour of Manager. Ethical theories: Normative and descriptive ethical theories.

Unit 2: Business Ethics Management

Management process and ethics, Ethos of Vedanta in management, Hierarchism as an organisational value, Business Ethics & Cultural Ethos; role of various agencies in ensuring ethics in corporation; Setting standards of ethical behaviour; Managing stakeholder relations; Assessing ethical performance; Organizing for Business Ethics Management.

Unit 3: Human Values & Business

Meaning of Human Values; Formation of Values: Socialization; Types of Values: Societal Values, Aesthetic Values, Organisational Values, Spiritual Values; Value Crisis in Management; concept of knowledge management and wisdom management, wisdom-based management. Concept of Karma and its kinds: Karma Yoga, Nishkam Karma, and Sakam Karma.

Unit 4: Moral Issues in Business

Implications of moral issues in different functional areas of business (finance, HR, and marketing). Whistle blowing; Marketing truth and advertising; Manipulation and coercion, Allocation of moral responsibility in advertising; Trade secrets, Corporate disclosure, Insider trading; Equal employment opportunity, Affirmative action, Preferential hiring; Consumerism; Environmental protection.

Unit 5: Corporate Social Responsibility (CSR)

Concept of CSR, Corporate Philanthropy, Strategic Planning and Corporate Social Responsibility; Relationship of CSR with Corporate Sustainability; CSR and Business Ethics, CSR and Corporate Governance; CSR provisions under the Companies Act 2013; CSR Committee; CSR Models, Codes, and Standards on CSR. ISO 26000 Social Responsibility- definition, principles, scope, benefits, certification.

Practical Exercises: The learners are required to:

1. Participate in discussion of decision-making situations by presenting scenarios;
2. Design code of ethics for a selected organisation.
3. Assess ethical performance of a selected organisation.
4. Prepare a questionnaire to measure the importance of different types of values.
5. Analyse, interpret and present key learnings of the case study on Whistle Blowing- Infosys Case.
6. Measure the level of participation of a select company/organisation/group of individuals regarding Social Responsibility.

Suggested Readings:

- Banerjee, S. B. (2007). *Corporate Social Responsibility: The Good, The Bad and The Ugly*. Cheltenham: Edward Elgar Publishing.
- Kumar, S. (2010). *Corporate Governance*. Oxford, England: Oxford University Press.
- Monks, R. A. G., & Minow, N. (2011). *Corporate Governance*, New Jersey: John Wiley and Sons.
- Sherlekar, S. A. (2009). *Ethics in Management*. New Delhi: Himalaya Publishing House.
- Vveinhardt, J., & Gulbovaite, E. (2015). *Expert evaluation of diagnostic instrument for personal and organizational value congruence*. *Journal of Business Ethics*, 136(3), 481–501.
- Werther, W. B., & Chandler, D. B. (2011). *Strategic corporate social responsibility*. California: Sage Publications Inc.

Note: Learners are advised to use latest edition of text books.

CONSUMER AFFAIRS**DSE 4: BC 6.2 c**

Objective: This course seeks to familiarize the learners with their rights and responsibilities of a consumer and the procedure to redress consumer complaints. The learners would be able to comprehend the business firms' interface with consumers and the related regulatory and business environment.

Learning Outcomes: After completing the course, the learners will be able to:

1. know the concept of consumer, consumer buying process, consumer dissatisfaction and consumer markets and their related formats;
2. learn about consumer rights and various standards for consumer protection in India;
3. learn about consumer protection available under various laws;
4. analyse the role of industry regulators in consumer protection;
5. learn about various issues related to consumer affairs.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Introduction	15	√	
2: Consumer Protection in India	25	√	√
3: Consumer Protection Law	25	√	√
4: Role of Industry Regulators in Consumer Protection	25	√	√
5: Contemporary Issues in Consumer Affairs	10	√	

Unit 1: Introduction

Concept of Consumer, Consumer buying process and Post-Purchase behaviour, Factors affecting voicing of consumer grievances, Alternatives available to Dissatisfied Consumers: Private action and Public Action; Conciliation and Intermediation for out-of-court Redressal.

Nature of markets: Liberalization and Globalization of markets with special reference to Indian Consumer Markets, E-Commerce with reference to Indian Market, Concept of Price in Retail and Wholesale, Maximum Retail Price (MRP), Fair Price, GST, labelling and packaging and relevant laws, Legal Metrology.

Unit 2: Consumer Protection in India

Consumer rights and UN Guidelines on consumer protection, Consumer goods, defect in goods, spurious goods and services, service, deficiency in service, unfair trade practice, restrictive trade practice.

Voluntary and Mandatory standards; Indian Standards Mark (ISI), Ag-mark, Hallmarking, Banking Ombudsman; Insurance Ombudsman; Telecommunication: TRAI; Food Products: FSSAI; Advertising Standard Council of India; Real Estate Regulatory Authority.

Unit 3: Consumer Protection Law.

Organisational set-up under the Consumer Protection Act 1986: Advisory Bodies: Consumer Protection Councils at the Central, State and District Levels; Adjudicatory Bodies: District Forums, State Commissions, National Commission: Their Composition, Powers, and Jurisdiction (Pecuniary and Territorial), Role of Supreme Court under the CPA with important case law.

Who can file a complaint? Grounds of filing a complaint; Limitation period; Procedure for filing and hearing of a complaint; Disposal of cases, Relief/Remedy available; Temporary Injunction, Enforcement of order, Appeal, frivolous and vexatious complaints; Offences and penalties.

Consumer Grievance Redressal under the BIS Act, 2016; ISO 10000 suite.

Unit 4: Role of Industry Regulators in Consumer Protection

- i. Banking: RBI and Banking Ombudsman
- ii. Insurance: IRDA and Insurance Ombudsman
- iii. Telecommunication: TRAI
- iv. Food Products: FSSAI
- v. Electricity Supply: Electricity Regulatory Commission
- vi. Real Estate Regulatory Authority

Unit 5: Contemporary Issues in Consumer Affairs

Evolution of Consumer Movement in India, Formation of consumer organisations and their role in consumer protection, Misleading Advertisements and sustainable consumption, National Consumer Helpline, Comparative Product testing, Sustainable consumption and energy ratings.

Practical Exercises:

The learners are required to:

Analyse leading Cases decided under Consumer Protection law by Supreme Court/National Commission: Medical Negligence; Banking; Insurance; Housing & Real Estate; Electricity and Telecom Services; Education; Defective Products; Unfair Trade Practices.

Suggested Readings:

Khanna, S. R., Hanspal, S., Kapoor, S., & Awasthi, H. K. (2007). *Consumer Affairs*. Hyderabad: Orient Blackswan.

Choudhary, R. N. P. (2005). *Consumer Protection Law Provisions and Procedure*. New Delhi: Deep & Deep Publications Pvt. Ltd.

Ganesan, G., & Sumathy, M. (2012). *Globalisation and Consumerism: Issues and Challenges*. New Delhi: Regal Publications.

Girimaji, P. (1999). *Consumer Right for Everyone*. New Delhi: Penguin Books India.

Kapoor, S. (2019). *Consumer Affairs and Customer Care*. Delhi: Galgotia Publishing Company.

Lerner, A. P. (1972). The Economics and Politics of Consumer Sovereignty. *The American Economic Review*, 62(1), 258-266.

Misra, S. & Chadah, S. (2012). *Consumer Protection in India: Issues and Concerns*. New Delhi: Indian Institute of Public Administration.

Rajyalaxmi, R. (2012). *Consumer is King*. Prayagraj: Uttar Pradesh: Universal Law Publishing Company.

Persky, J. (1993). Consumer Sovereignty and the Discipline of the Market. *Revue Européenne Des Sciences Sociales*, 31(96), 13-28.

The Consumer Protection Act, 1986 and its later versions.

MANAGEMENT ACCOUNTING

DSE 4: BC 6.2 d

Objective: The course aims to impart the learners, knowledge about the use of financial, cost and other data/information for the purpose of managerial planning, control and decision making.

Learning Outcomes: After completing the course learners will be able to:

1. Describe the concept of management accounting;
2. Prepare various budgets and to measure the performance of the business firm applying budgetary control measures;
3. Compute standard costs and analyse production cost preparing variance report;
4. Analyse cost, volume and profit and to solve short run decision making problems applying marginal costing and Break-Even technique;
5. Use spreadsheets and Expert System for managerial decision making;
6. Analyse the role of ERP in Business Decision Making.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Introduction	10	√	
2: Budget and Budgetary Control	25	√	√
3: Standard Costing	25	√	√
4: Marginal Costing	30	√	√
5: Software Based Managerial Decision Making	10	√	√

Unit 1: Introduction

Meaning, Objectives, and Scope of management accounting; Difference between financial accounting, cost accounting and management accounting; Cost control and Cost reduction; Cost management; Cost concepts used in managerial decision making.

Unit 2: Budget and Budgetary Control

Concept of budget; different types of budgets; budgeting and budgetary control; meaning, objectives, merits, and limitations of budgetary control; budget administration; Functional budgets including cash budget; Fixed and flexible budgets: meaning and preparation; Zero-based budgeting; Performance budgeting, difference between performance & traditional budgeting.

Unit 3: Standard Costing

Meaning of standard cost and standard costing; Difference between budgeted cost and standard cost; advantages, limitations and applications of standard costing; Meaning of Variance and Variance Analysis – material, labour, overheads and sales variances. Disposition of Variances, Control Ratios.

Unit 4: Marginal Costing

Meaning of Variable Costing, Absorption Costing and Marginal Costing; uses of Marginal costing; Cost-Volume-Profit Analysis, Profit/Volume ratio. Break-even analysis - algebraic and graphic methods. Angle of incidence and margin of safety.

Meaning and importance of Limiting/Key factor in budgeting; Decision making based on Marginal Cost Analysis - profitable product mix, Acceptance or Rejection of special/export offers, Make or Buy, Addition or Elimination of a product line, sell or process further, operate or shut down.

Unit 5: Software Based Managerial Decision Making

Managerial Decision-making using spreadsheets and Expert System for Management Accountants; Concept of Enterprise Resource Planning (ERP) and its role in Business Decision Making.

Practical Exercise:

The learners are required to:

1. Prepare monthly cash budget, expense budget, activity budget, for a small retail shop, club, student association, college and also purchase/production/sales budget for a small factory. They shall also prepare time budget for specific job or function.
2. Compute Break Even Sales for small shops like Grocery (kirana) store, pharmacy, etc. by finding out monthly sales volume, variable expenses and fixed expenses.
3. Based on the Break-Even Sales, a report shall be prepared and submitted to the proprietor suggesting possible improvement in the performance.
4. Apply standard costing in factories/industries available in the locality.
5. Analyse and interpret case studies on unit 4.

Suggested Readings:

- Hornigren, C. T., Sundem, G. L., Stratton, W. O., Burgstahler, D., & Schatzberg, J. (2005). *Introduction to Management Accounting*. New Jersey: Pearson Prentice Hall.
- Atkinson, A. A., Kaplan, R. S., Matsumura, E. M., & Young, S. M. (2013). *Management Accounting Information for Decision-Making and Strategy Execution*. London: Pearson Education.
- Hilton, R. W., & Platt, D. E. (2011). *Managerial Accounting: Creating Value in a Global Business Environment*. New York: McGraw Hill Education.
- Singh, S. (2016). *Management Accounting*. New Delhi: PHI Learning.
- Goel, R. (2013). *Management Accounting*. Delhi: International Book House Pvt. Ltd.
- Arora, M. N. (2014). *Management Accounting*. New Delhi: Himalaya Publishing House Pvt. Ltd.
- Maheshwari, S. N., & Mittal, S. N. (2017). *Management Accounting-Principles & Practice*. New Delhi: Mahavir Publications.
- Singh, S. K., & Gupta, L. (2010). *Management Accounting—Theory and Practice*. New Delhi: Pinnacle Publishing House.
- Khan, M. Y., & Jain, P. K. (2017). *Management Accounting: Text, Problems and Cases*. New Delhi: Tata McGraw Hill Education.
- Balakrishnan, N., Render, B., & Stair, J. R. M. (2012). *Managerial Decision Modelling with Spreadsheet*. London: Pearson Education.
- George E. M. (2000). *Management Decision Making: Spreadsheet Modelling, Analysis, and Application*, Cambridge: Cambridge University Press.

Study Material of CA Course (New) Intermediate Level Paper 3: Cost and Management Accounting.

Note: Learners are advised to use latest edition of text books.

INVESTMENT MANAGEMENT

DSE 4: BC 6.2 e

Objective: The course aims to familiarize learners with different aspects of investment management and risks, introduce them to the framework of their analysis and valuation and highlight the process of portfolio management.

Learning Outcomes: After completion of this course, learners will be able to:

1. Explain the basics of investment management and different investment avenues available;
2. Analyse components of risk and to measure the same;
3. Assess the value of bonds and the role of credit rating agencies;
4. Apply the techniques to manage the risk;
5. Advise how to invest in mutual funds.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Introduction	10	√	
2: Risks and Equity Valuation Models	25	√	√
3: Debt Instruments and Valuation	25	√	√
4: Portfolio Management	25	√	√
5: Mutual Fund and Derivatives	15	√	√

Unit 1: Introduction

Investment management- concept and need; Investment Process; Avenues for investment- features and classes; Security and Portfolio- concept and features; Difference between investment, speculation, and gambling; Meaning of Security Analysis; Investment profile of average household-Non corporate investment; Corporate investment- Primary and Secondary Market. International Investment-concept, challenges, and opportunities.

Unit 2: Risks and Equity Valuation Models

Risk- concept, elements, types (systematic and unsystematic); Measurement of risk; Risk and Return Analysis- individual security and portfolio; Security Pricing; Factors influencing valuation of securities; Security Pricing Models- Capital Asset Pricing Model, Constant growth model, Dividend capitalization Model, Earning Capitalization Model, P/E Ratio Model and Whitbeck-Kishor Model.

Unit 3: Debt Instruments and Valuation

Bonds & Debentures- meaning, types and features; Public Deposits, Public Sector Bonds, Risk in bond market; Calculation of Return on Bond and debentures- Yields on bonds, yield to maturity; Determinants of interest rate; Bond Valuation Theories; Sovereign Debt; Credit Rating; Scenario of Indian Debt Market.

Unit 4: Portfolio Management

Portfolio Management- Concept, Need, Dimensions, and Theories; Condition of Certainty; Opportunity Set with Uncertainty; Measurement of Portfolio Risk; Ways to Minimize Risk;

Diversification-Markowitz Theory; Return on Portfolio Risk and Return; Regression Equation-Alpha, Beta, and Rho.

Unit 5: Mutual Fund and Derivatives

Mutual Fund- concept and types; Offshore Fund, Regulation of Mutual Fund, Money market mutual funds, Regulations on Mutual Funds in India, Performance Evaluation; Derivatives- concept, types, and purpose.

Practical Exercises:

Learners are required to:

1. Practice the concepts of Unit 3, 4, and 5 through spreadsheets and other relevant software.
2. Perform valuation of selected debt and equity instruments.
3. Prepare artificial mutual fund portfolio.
4. Perform performance evaluation of selected mutual funds.

Suggested Readings:

- Avadhani, V. A. (2019). *Security Analysis & Portfolio Management*. Mumbai: Himalaya Publishing House.
- Bhalla, V. K. (2008). *Investment Management, Security Analysis and Portfolio Management*. New Delhi: S. Chand Publishing.
- Chandra, P. (2008). *Investment Analysis & Portfolio Management*. New Delhi: Tata McGraw Hill Education.
- Khatri, D. K. (2012). *Investment Management and Security Analysis*. New Delhi: Trinity Press Pvt. Ltd.
- Kevin, S. (2015). *Security Analysis and Portfolio Management*. New Delhi: PHI Learning.
- Ranganatham M., & Madhumathi R. (2nd Edition) *Security Analysis and Portfolio Management*. Noida: Pearson (India) Education
- Pandian, P. (2012). *Security Analysis and Portfolio Management*. New Delhi: Vikas Publishing House.

Note: Learners are advised to use latest edition of text books.

BUSINESS TAX PROCEDURES AND MANAGEMENT

DSE 4: BC 6.2 f

Objective: The course aims to provide an understanding of tax planning and tax management available to different classes of tax payers and provisions governing assessment of firms and association of persons.

Learning Outcomes: After the completion of the course, the learners will be able to:

1. Interpret and apply different provisions of the IT Act;
2. Examine need for tax planning for different income groups;
3. Compute advance payment of tax and TDS;
4. Interpret prevailing tax system for LLPs, Cooperative Societies, and Associations of persons.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Basic Aspects of Tax Planning and Tax Management	15	√	√
Unit 2: Assessment of Firms Including LLP and Association of Persons	25	√	√
Unit 3: Assessments of Companies, Cooperative Societies, and Trusts	20	√	√
Unit 4: Various aspects related to Tax Deduction at Source Returns and Refund of Income Tax	25	√	√
Unit 5: Information Technology and Tax Administration	15	√	√

Unit 1: Basic Aspects of Tax Planning and Tax Management

Meaning of tax planning, Concept of tax avoidance, tax evasion and tax management, Tax planning with reference to sitting up off a new business, financial management decision, specific decisions like own or lease and purchase or instalment scheme etc., Clubbing of Income, Set-off and carry forward of losses.

Unit 2: Assessment of Firms Including LLP and Association of Persons

Meaning of partnership firm, scheme of taxation Partnership firms, conditions governing partnership firms' u/s 184 and 40 (b), Computation of income of a firm an assessment of parties of firm.

Unit 3: Assessments of Companies, Cooperative Societies, and Trusts

Meaning and definition of company cooperative society and Trust, Taxable income and tax liability, Minimum alternative tax under, provision of section 11.

Unit 4: Various aspects related to Tax Deduction at Source Returns and Refund of Income Tax

Concepts of TDS/TCS, Return of Income, Advance Payment of Income Tax, Methods of payment of taxes, Forms of returns and refund of tax, Types of Assessments, appeals and revisions, Provision governing Interest and penalties, Concept of Transfer pricing.

Unit 5: Information Technology and Tax Administration

Information Technology and Tax administration; Income Tax authorities; PAN (Permanent Account Number), TAN (Tax Deduction and Collection Account Number); TIN (Tax Information Network).

Practical Exercises: The learners are required to:

1. Prepare draft format of PAN Card, TAN of Companies, Cooperative Societies, and Trust.
2. Fill the manual and online forms of ITR – 5, 6, & 7;
3. Prepare flow chart of appeal procedure.

Suggested Readings

- Singhania, V. K., & Singhania, M. (2020). *Student's Guide to Income Tax Including GST*. New Delhi: Taxmann Publication.
- Singhania, V. K., & Singhania, K. (2020). *Direct Taxes: Law & Practice*. New Delhi: Taxmann Publication.
- Ahuja, G., & Gupta, R. (2020). *Direct Taxes Ready Reckoner*. New Delhi: Wolters Kluwer India Private Limited.

Note:

Learners are advised to use latest edition of text books.

Learners are advised to use web sources too.

ADVERTISING AND PERSONAL SELLING

DSE 4: BC 6.2 g

Objective: The course aims to teach the basics of advertising and personal selling as promotional tools in marketing and to develop a customer oriented attitude for designing advertising and personal selling messages.

Learning Outcomes: After completion of the course, learners will be able to:

1. Identify communication objectives behind advertising and promotions;
2. Explain various advertising and media elements in the advertising decisions;
3. Identify the ethical and legal issues of advertising;
4. Comprehend the importance and role of personal selling;
5. Explain the process of personal selling.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1. Introduction to Advertising	20	√	
2. Advertising: Message and Media Decisions	20	√	√
3. Advertising Effectiveness and Institutional Framework	20	√	√
4. Introduction to Personal Selling	20	√	
5. Personal Selling Process	20	√	√

Unit 1: Introduction to Advertising

Communication Process; Information Response Hierarchy Models- AIDA Model & Hierarchy of Effects Model; Advertising: Importance, types and objectives; DAGMAR Approach; Target audience selection- basis; Methods of setting of Advertising Budget.

Unit 2: Advertising: Message and Media Decisions

Advertising Message-Advertising appeals; Elements of print and broadcast advertising copy; Types of Advertising Media- strengths and limitations; Factors influencing selection of advertising media; Media Scheduling.

Unit 3: Advertising Effectiveness and Institutional Framework

Rationale of measuring advertising effectiveness; Communication and Sales Effect; Pre and Post-testing Techniques; Advertising Agency: Role, types and selection. Ethical and legal aspects of advertising. Role of Advertising Standards Council of India (ASCI).

Unit 4: Introduction to Personal Selling

Concept of Personal Selling and Salesmanship; Qualities of a good salesperson. Ethical conduct in selling. Types of salespersons; Role of Personal Selling in CRM; AIDAS model of selling.

Buying Motives.

Unit 5: Personal Selling Process

Prospecting, Pre-Approach; Approach; Presentation and Demonstration; Handling of Objections; Closing the Sale; Follow-Up; Sales Reports and Sales Audit.

Practical Exercises:

The learners are required to:

1. Perform a content analysis of various advertising campaigns to:
 - a. Identify objective of an advertisement forming part of an advertising campaign.
 - b. Find out the target audience of a campaign.
 - c. Prepare a report on various media options used in a campaign.
 - d. Prepare a report on message strategy and copy elements used in the campaign.
2. Identify various CRM tools used by the sales people in the context of a given selling situation.

Suggested Readings:

- Belch, G. E., Belch, M. A., & Purani, K. (2009). *Advertising and Promotion: An Integrated Marketing Communications Perspective*. McGraw Hill Education.
- Buskirk, R. A. B. D., Buskirk, F. A. R. (1988). *Selling: Principles and Practices*. New York: McGraw Hill Education.
- Castleberry, S. B., & Tanner, J. F. (2013). *Selling: Building Relationships*. New York: McGraw Hill Education.
- Futrell, C. (2013). *Fundamentals of Selling*. New York: McGraw Hill Education.
- Shah, K., & D'Souza, A. (2008). *Advertising and Promotions: An IMC Perspective*. New Delhi: Tata McGraw Hill Publishing Company Limited.
- Sharma, K. (2018). *Advertising: Planning and Decision Making*. New Delhi: Taxmann Publication.

Note: Learners are advised to use latest edition of the book.

BUSINESS RESEARCH METHODS AND PROJECT WORK

DSE 4: BC 6.2 h

Objective: The course aims to inculcate research aptitude among the learners and to enable them to prepare project report based on empirical data.

Learning Outcomes: After completion of the course the learners will be able to:

1. Outline the significance of Research and Research Methodology and to analyse the problems in conducting social science research in India.
2. Formulate Research Problem and Research Design;
3. Determine the sample size in consonance with the research problem and research design;
4. Collect and tabulate required primary and secondary data for analysis;
5. Prepare a report on the basis of collected data.

COURSE CONTENTS:

Unit	Unit wise Weight age of Marks (in %)	C&K	A&A
Unit 1: Introduction	20	√	√
Unit 2: Research Design	20	√	√
Unit 3: Sampling Design	20		√
Unit 4: Data Collection	20	√	√
Unit 5: Report Writing	20	√	√

Unit 1: Introduction

Concept, objectives and significance of Research; Approaches and types of Research; Research and Research Methodology; Research Process; Criteria of Good Research; Problems in conducting social science research in India.

Unit 2: Research Design

Defining the Research Problem and Research Design; Components, selection and formulation of Research Problem related to economics, commerce and business; meaning and need of Literature Review; Meaning of Research Design, Features of a good research design; types of Research Design.

Unit 3: Sampling Design

Meaning of Census and Sample; Meaning, need, significance and principle of sampling; Essentials of a good sampling; Methods of sampling; Determination of sample size.

Unit 4: Data Collection

Types of data; Methods of collection of primary data: Collection of Secondary Data; Use of computer and internet in collection of data; limitation of primary and secondary data. Tabulation of data for analysis.

Unit 5: Report Writing

Types of Research Report: Qualities of good report, steps in report writing, format of report, presentation style.

Project Work 50 Marks**(35 marks for Report and 15 Marks for Viva Voce)**

There shall be a supervisor for the learners who will guide the learners to (i) select a topic from the area of economics, commerce and business, (ii) design the research project, (iii) collect and analyse data and (iv) write the report.

The number of learners to be allotted against one supervisor and the selection of the examiner for the project report will be determined as per the norms of the individual Universities.

For the viva-voce examination, an expert shall be engaged who shall be a senior teacher from a college other than the college in which the learner is studying.

Suggested Readings:

- Madan, P., Paliwal, V., & Bhardwaj, R. (2012). *Research Methodology-Methods & Techniques*. New Delhi: New Age International Publishers.
- Kothari, B. L. (2007). *Research Methodology: Tools and Techniques*. Jaipur: ABD Publishers.
- Borse, M. N. (2012). *Research Methodology—Modern, Methods & New Techniques*. Jaipur: Shree Niwas Publishers.
- Rao, K. V. (1994). *Research Methodology in Commerce and Management*. Noida, Uttar Pradesh: Sterling Publishers Private Limited.
- Sharma, R. D., & Chahal, H. (2006). *Research Methodology in Commerce and Management*. New Delhi: Anmol Publications.

Note: Learners are advised to use latest edition of text books.

PROJECT MANAGEMENT**GE 2: BC 6.3 a**

Objective: The course aims to enable the learners to evolve a suitable framework for the preparation, appraisal, monitoring, and control of projects undertaken in an organisation.

Learning Outcomes: After completion of the course, learners will be able to:

1. Explain the concept and attributes of projects, project management system, process and its principles;
2. Perform technical feasibility, marketing feasibility and commercial viability; using NPV, and further to understand tax and legal aspects of a project;
3. Develop schedule for a specific project and its appraisal using various techniques;
4. Calculate project duration and assess project cost;
5. Evaluate project management in terms of risk and performance.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Introduction	10	√	
2: Project Preparation and Budgeting	25	√	√
3: Project Scheduling and Appraisal	20	√	√
4: Project Planning Techniques	25	√	√
5: Project Risk and Performance Assessment	20	√	

Unit 1: Introduction

Concept and attributes of Project, Project Management Information System, Project Management Process and Principles, Role of Project Manager, Relationship between Project Manager and Line Manager, Project Stakeholder Analysis, Identification of Investment opportunities, Project life cycle, Project Planning, Monitoring and Control of Investment Projects, Pre-Feasibility study, Identify common sources of conflict within a project environment.

Unit 2: Project Preparation and Budgeting

Technical Feasibility, Marketing Feasibility, Financial Planning: Estimation of Costs and Funds (including sources of funds), Loan Syndication for the Projects, Demand Analysis and Commercial Viability (brief introduction to NPV), Project budget, Collaboration Arrangements, Tax considerations and legal aspects.

Unit 3: Project Scheduling and Appraisal

Decomposition of work into activities, determining activity-time duration. Business Criterion of Growth, Liquidity and Profitability, Social Cost Benefit Analysis in Public and Private Sector,

Investment Criterion and Choice of techniques, Estimation of Shadow prices and Social discount rate.

Unit 4: Project Planning Techniques

Determine project duration through critical path analysis using PERT & CPM techniques. Resource allocations to activities. Cost and Time Management issues in Project Planning and Management.

Unit 5: Project Risk and Performance Assessment

Project Risk Management- Identification, Analysis and Reduction, Project quality management, Project Performance Measurement and Evaluation, Project Report, Project Closure and Audit.

Practical Exercises: The learners are required to:

1. Identify the project running in the local area and list the activities required for project completion;
2. Develop time estimates for various activities;
3. Identify the critical activities of the project using CPM technique;
4. Find out the delays in the activities, if any, and their impact on cost and project completion.

Suggested Readings:

- Chandra. P. (2019). *Projects: Planning, Analysis, Selection, Financing, Implementation and Review*. New Delhi: Tata McGraw Hill.
- Gido, J., & Clements, J. P. (2015). *Project Management*. New Delhi: Cengage Learning Pvt. Ltd.
- Gray, C. F., Larson, E. W., & Desai, G. V. (2014). *Project Management: The Managerial Process*. New Delhi: Tata McGraw Hill.
- Khatua, S. (2011). *Project Management and Appraisal*. Oxford: Oxford Press University.

Note: Learners are advised to use latest edition of text books.

STOCK MARKET OPERATIONS**GE 2: BC 6.3 b**

Objective: The course aims to impart basic knowledge about the structure and functioning of the stock market in India and to learn trading on the stock exchange.

Learning Outcomes: After completion of the course, learners will be able to:

1. Explain the basic concept of securities market;
2. Practice trading on stock market;
3. Analyse the legal framework of securities market;
4. Explain different segment of Stock Exchange;
5. Perform demat trading.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Introduction	10	√	
2: Primary Market	25	√	√
3: Secondary Market	25	√	
4: Regulatory Framework	25	√	√
5: Demat Trading	15	√	√

Unit 1: Introduction

Concept and types of Securities; Concept of return; Concept, types and measurement of risk; Development of Securities market in India.

Unit 2: Primary Market

Concept, Functions and Importance; Functions of New Issue Market (IPO, FPO & OFS); Methods of Floatation- fix price method and book building method; Pricing of Issues; Offer Documents; Appointment and Role of Merchant Bankers, Underwriters, Lead Managers, Syndicate Members, Brokers, Registrars, Bankers, ASBA; SME IPOs and Listing of Securities.

Unit 3: Secondary Market

Concept; Functions and Importance; Mechanics of Stock Market Trading-Different Types of Orders, Screen Based Trading, Internet-Based Trading and Settlement Procedure; Types of Brokers.

Unit 4: Regulatory Framework

SEBI (Issue of Capital and Disclosure Requirements) Regulation 2018; Stock Exchanges and Intermediaries; SEBI and Investor Protection; Securities Contract Regulation Act and SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015.

Unit 5: Demat Trading

Concept and Significance; Role of Depositories and Custodian of Securities in Demat Trading; SEBI Guidelines and other Regulations Relating to Demat Trading; Procedure of Demat Trading.

Practical Exercises:

The learners are required to:

1. Prepare the steps involved in pre and post management of hypothetical case of IPO/FPO.
2. Make a comparative analysis of IPOs to identify parameters of success and causes of failure.
3. Expose themselves to trading screen of National Stock Exchange (www.nseindia.com) and demonstrate:
 - i. Procedure of placing buying /selling order.
 - ii. Trading Workstation Station (TWS) of spot market and financial derivative markets (Futures and Options).
4. Learn demat trading and investment with the help of relevant software (Working on Virtual trading platform).

Suggested Readings:

- Gordon, E., & Natarajan, K. (2019). *Financial Markets and Services*. New Delhi: Himalaya Publishing House.
- Benjamin, G. (1949). *The Intelligent Investor*. New York: Harper Publishing.
- Dalton, J. M. (2001). *How The Stock Market Works?* New York: Prentice Hall Press.
- Machiraju, H. R. (2019). *Merchant Banking*. New Delhi: New Age Publishers.

Note: Latest edition of the books should be used.

SUSTAINABLE DEVELOPMENT**GE 2: BC 6.3 c**

Objective: 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.

Learning Outcomes: After completion of the course, learners will be able to:

1. Explain key initiatives required to enhance the contribution of an organisation towards Sustainable Development;
2. Analyse the significance of various steps taken by UNDP to ensure Sustainable Development;
3. Assess the results of Smart Cities Mission Initiative of Government of India;
4. Explain the key achievements of National Programmes/Initiatives aligned with SDGs.

COURSE CONTENTS:

Unit	Unit Weightage wise of Marks (in %)	C&K	A&A
1: Introduction	25	√	-
2: Sustainable Development Goals (SDGs)-I	20	√	√
3: Sustainable Development Goals (SDGs)-II	20	√	√
4: Responsible Production and Mindful Consumption	15	√	√
5: Responsible Investment	20	√	√

Unit 1: INTRODUCTION

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.

Unit 2: Sustainable Development Goals (SDGs)-I

Sustainable Development Goals (SDGs): Meaning, Background, Transition from Millennium Development Goals (MDGs) to 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.

Unit 3: 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.

Unit 4: Responsible Production and Mindful Consumption

Responsible Production and mindful consumption: concept, rationale, implications, challenges and opportunities. Global initiatives on Sustainable Development by Industry: World Business Council for Business Development.

Unit 5: Responsible Investment

Responsible Investment: concept, rationale, implications, challenges, and opportunities. Socially Responsible Investment: Green Bonds, Carbon Credits. Socially Responsible Mutual Funds. Global Reporting Initiatives.

Practical Exercises:

The learners are required to:

1. Identify an organisation and suggest key initiatives required to enhance the contribution of that organisation towards Sustainable Development and measure the quantum of improvements that would be achieved by the implementation of such initiatives.
2. Visit the website of UNDP and other related internet resources wherein the cases related to action taken for achieving the SDGs are specified and compare it with the organisation chosen in unit 1 above and present report of the benchmarking exercise and the new suggestions/recommendations for taking the organisation to the next level.
3. Prepare and present a report on Smart Cities Mission Initiative of Government of India highlighting the strategy, key features of Smart Cities, achievements, and challenges.
4. Identify an organisation which is integrating practices (green initiative, dry waste management, recycling, etc.) related to SDGs of responsible Production & Consumption. Prepare and present the report of its strategies highlighting the cumulative impact of its outcome.
5. Identify a company dealing with green bonds in India, analyse its business model. Prepare and present a report of its contribution to the environment.

Suggested Readings:

- Edwards, A. R., & Orr, D. W. (2005). *The Sustainability Revolution: Portrait of a Paradigm Shift*. British Columbia: New Society Publishers.
- Reid, D. (1995). *Sustainable Development: An Introductory Guide*. London: Earthscan Publications Ltd.
- Rogers, P. P., Jalal, K. F., & Boyd, J. A. (2012). *An Introduction to Sustainable Development*. Abingdon: Routledge.
- Stokke, O. (2018). *Sustainable Development*. Abingdon: Routledge.

Note: Learners are advised to use latest edition of the book.

GOOD GOVERNANCE**GE 2: BC 6.3 d**

Objective: The course aims to equip the learners to understand and analyse the movement from Government to Governance. The course also aims to nurture the learners to become ethically sound, political, educational, and social leaders who can influence policy towards good governance.

Learning Outcomes: After completion of the course, learners will be able to:

1. Participate in public forum to share their ideas and suggestions on Governance and Policy-making;
2. File an application for RTI online;
3. Analyse the significance of GeM for buyers and sellers;
4. Interpret the key learnings from the case studies on Insider Trading;
5. Present report on significance of E-Governance in Education Sector;
6. Analyse and interpret case studies on role of ICT in Governance;
7. Prepare an appraisal report about the functioning of institutions like: educational institutions, health care centers, public utility, local self-government- Panchayati Raj Institutions, Anganawadi, etc.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Introduction	20	√	
2: Good Governance: Issues and Challenges in India	20	√	√
3: ICT in Governance: Concept and Significance	20	√	√
4: ICT Reforms in Governance	20	√	√
5: Good Governance Initiatives by Government & Field Exposure	20	√	√

Unit 1: Introduction

Governance: Concept, Meaning and Nature. Leadership for Good Governance: Values, Ethics, and Principles in Leadership. The Fundamental Rights, Directive Principles of State Policy and Fundamental Duties enshrined in the Indian Constitution. Participation of the public in the development process of the nation.

Forms of public accountability and Redressal of public grievances with special reference to RTI, Decentralized Governance: Panchayati Raj Institution; Lokpal and Lokayukta, Election Commission, Minimum Government Maximum Governance.

Unit 2: Good Governance: Issues and Challenges in India

Mainstreaming alternative viewpoints in democracy; Role of government and market in a competitive economy- GeM; Privacy of data in a networked society and issues related to RTI, Universal Basic Income; Administrative Reforms in India, Civil Service Reforms, Local Governance, Educational Reforms, Media & Governance. Corporate Governance: Insider trading; Whistle Blowing; Shareholder's Activism.

Unit 3: ICT in Governance: Concept and Significance

From IT to ICT – Information and Communications for Development: International Trends and Policies – Open and Accountable Development using ICTs - Focal Domains of ICT in Governance: e-Administration, e-Citizens, e-Services, and e-Society. 6C Model - E-Governance Maturity Model - E-Readiness Framework - Design Reality Gaps - The ICT4D Cube – Core Principles of ICT projects.

Unit 4: ICT Reforms in Governance

ICT Reforms in Governance: Building a Congenial Environment, Identification of ICT Projects and Prioritization, Business Process Reengineering (BPR), Capacity building and Creating Awareness, Developing Technological Solutions, Change Management, Administrative Culture, Monitoring and Evaluation, Institutional Framework for Coordination and Sharing of Resources/Information, Knowledge Management.

Unit 5: Good Governance Initiatives by Government & Field Exposure

Features of Good Governance: Accountability, Transparency, Responsiveness, Equity & Inclusiveness, Ease of Doing Business, Effectiveness & Efficiency, Rule of law, Participatory, Consensus – Initiatives for Good Governance: Right to Education, Right to Information and Right to Public Services - Initiatives in Local Governments: Social Audit, Citizen Charter, Citizen Report Card and Ombudsman.

Practical Exercises: The learners are required to:

1. Visit the link <https://secure.mygov.in/group-issue/mygov-idea-box/>, create profile on the website, and participate in sharing ideas and suggestions on any subject of Governance and Policy-making therein.
2. File an application for RTI online;
3. Visit the website of GeM and analyse its significance for buyers, sellers, key features and make presentation in the class.
link: <https://www.india.gov.in/spotlight/government-e-marketplace-procurement-made-smart#tab=tab-1>
4. Identify cases on Insider Trading in the past and present report.
5. Visit the website on E-Governance (<http://vikaspedia.in/education/childrens-corner>) and present a report on its usefulness in education sector.
6. Learners are required to analyse the following case studies, prepare, and present a report of their key learnings:
 - a. ICT-Enabled Administration of Commercial Taxes, Andhra Pradesh (available at <http://nisg.org/files/documents/UP1418302863.pdf>)
 - b. ICT Tools for Education K-YAN - West Bengal (available at <http://nisg.org/files/documents/UP1418304500.pdf>)
7. Visit an Anganawadi (Child carecenter); interact with the stakeholders; make an appraisal

- about the functioning of the institution; and document;
8. Visit a Primary/Middle/High School; interact with the stakeholders; make an appraisal about the functioning of the institution; and document;
 9. Visit a Primary Health Centre/ Sub Centre/Clinic; interact with the stakeholders; make an appraisal about the functioning of the institution; and document;
 10. Visit a Public Distribution System Centre/Outlet; interact with the stakeholders; make an appraisal about the functioning of the center/outlet; and document;
 11. Visit a SHG/Youth Club/Co-operative Society/Community Based Organisation; interact with the stakeholders; make a preliminary appraisal about the functioning of the institution; and document;
 12. Visit a Non-Government Organisation/Development Organisation; interact with the key functionaries; make an appraisal about the functioning of the organisation; and present the report.

Suggested Readings:

- Adair, J. (2009). *Inspiring Leadership*. New Delhi: Viva Books Pvt. Limited.
- Goel, S. L. (2007). *Good Governance – An Integral Approach*. New Delhi: Deep and Deep Publications Private Limited.
- Bhatnagar, S. (2009). *Unlocking E-Government Potential – Concepts, Cases and Practical Insights*. New Delhi: Sage Publications India Pvt. Ltd.
- Chakrabarty, B., & Bhattacharya, M. (2008). *The Governance Discourse*. New Delhi: OUP India.

RISK MANAGEMENT

GE 2: BC 6.3 e

Objective: The course aims to provide knowledge and an insight into the spectrum of risks faced by businesses and to learn the techniques of managing risks.

Learning Outcomes: After completion of the course, learners will be able to:

1. Explain the types of risk in business;
2. Identify and evaluate business risk;
3. Evaluate various techniques of managing business risk;
4. Perform quantitative analysis of business risk;
5. Analyse financial leverage and credit risk.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Introduction	10	√	√
Unit 2: Business Risks and Measurement	15	√	√
Unit 3: Risk Management	25	√	√
Unit 4: Quantitative Analysis	25	√	√
Unit 5: Quantitative Analysis	25	√	√

Unit 1: Introduction

Concept and meaning of Risk, Risk and Uncertainty, Classification of Risks, Dynamic Nature of Risks, Types of Risk, including Systematic and Unsystematic Risk, Strategic and Operational Risks, Business Risk, Financial Risk. Information Risk, Liquidity Risk.

Unit 2: Business Risks and Measurement

Identification and Sources of Risk, Various methodologies for measuring Business Risk, Impact of Business Risk on different stakeholders of business concern, Role of Risk Manager and Risk Committee in identifying and diversifying risk.

Unit 3: Risk Management

Risk Management- concept, objectives and importance; Process of Risk Management, Risk Management techniques, managing risk through diversification, Strategy of transferring the risk through re-insurance, underwriting and factoring etc.

Unit 4: Quantitative Analysis

Population and Sample Analysis, Bayesian analysis, Statistical inference and hypothesis testing, EWMA and GARCH Model, Volatility, Artificial Intelligence and Business Analytics, Risk model- VAR, Stress Testing, Scenario Analysis. Analysis with the help of relevant software.

Unit 5: Credit Risk Measurement and Financial Leverage

Credit risk- concept, components, relevance, evaluation and reduction. Emerging sources of credit risk and their impact on business development, Credit Risk and Financial Leverage.

Practical Exercises:

The learners are required to:

1. Practice quantitative analysis of risk through the help of spreadsheets and relevant software.
2. Analyse and interpret case study based on real life business problems.

Suggested Readings:

Crouhy, M., Galai, D., & Mark, R. (2013). *The Essentials of Risk Management*. New York: McGraw-Hill Education.

George, E. R., & Michael, M. (2017). *Principles of Risk Management and Insurance*. London: Pearson.

Ghosh, R. (2020). *Risk Management and Derivatives*. New Jersey: Wiley.

Harrington, S., & Niehaus, G. (2017). *Risk Management and Insurance*. New York: McGraw Hill Education.

Hopkin, P. (2018). *Fundamentals of Risk Management: Understanding, Evaluating and Implementing Effective Risk Management*. London: Kogan Page.

Note: Learners are advised to use latest edition of the book.

ENTREPRENEURSHIP DEVELOPMENT**GE 2: BC 6.3 f**

Objective: The course aims to equip the learners to learn entrepreneurial skills so that they are inspired to look at entrepreneurship as a viable, lucrative, and preferred option of professional life.

Learning Outcomes: After completion of the course, learners will be able to:

1. Discern distinct entrepreneurial traits;
2. Identify the parameters to assess opportunities and constraints for new business ideas;
3. Develop a business idea by adopting systematic process;
4. Design strategies for successful implementation of ideas;
5. Create a Business Plan.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Introduction	20	√	√
2: Entrepreneurship in India	20	√	√
3: Entrepreneurship Ecosystem	20	√	√
4: Sources of business ideas and tests of feasibility	20	√	√
5: Mobilizing Resources	20	√	√

Unit 1: Introduction

Meaning, elements, determinants and importance of entrepreneurship and creative behaviour; Entrepreneurship and creative response to the society's problems and at work; Dimensions of entrepreneurship: intrapreneurship, technopreneurship, cultural entrepreneurship, international entrepreneurship, netpreneurship, ecopreneurship, and social entrepreneurship

Unit 2: Entrepreneurship in India

Concept of business houses and role of business houses and family business in India; The contemporary role models in Indian business: their values, business philosophy and behavioural orientations; Conflict in family business and its resolution. Initiatives of Government of India to promote entrepreneurship - Start Up India, Stand Up India, Make in India, etc.

Unit 3: Entrepreneurship Ecosystem

Requirement, availability and access to finance, marketing assistance, technology, and industrial accommodation, Role of government, Institutions, industries/entrepreneur's associations and self-help groups, Concept, role and functions of business incubators, angel investors, venture capital, start-up finance and private equity fund.

Unit 4: Sources of business ideas and tests of feasibility

Significance of writing the business plan/ project proposal including feasibility analysis; Contents of business plan/ project proposal; Designing business processes, location, layout, operation, planning & control; preparation of project report (various aspects of the project report such as size of investment, nature of product, sourcing of material, market potential may be covered); Project submission/ presentation and appraisal thereof by external agencies, such as financial/non-financial institutions

Unit 5: Mobilizing Resources

Mobilizing resources for start-up. Accommodation and utilities; Preliminary contracts with the vendors, suppliers, bankers, principal customers; Contract management: Basic start-up problems.

Practical Exercises:

The learners are required to:

1. Discuss various cases of entrepreneurship and distinguish between different entrepreneurial traits.
2. Analyse and interpret case study on business philosophy at Tata Group, Aditya Birla Group, Reliance Industries Limited, and similar organisations.
3. Analyse and present the key initiatives of Government of India for promoting entrepreneurship in the country for any one business area.
4. Develop a business idea and conduct a feasibility analysis of the same.
5. Participate in Business Plan Competition-designing a business plan proposal and identifying alternative sources of raising finance for startup.

Suggested Readings:

- Desai, V. (2009). *Dynamics of Entrepreneurial Development and Management*. Mumbai: Himalaya Publishing House.
- Dollinger, M. J. (2008). *Entrepreneurship: Strategies and Resources*. New Jersey: Prentice Hall.
- Hisrich, R., Peters, M., & Shepherd, D. (2017). *Entrepreneurship*. New York: McGraw Hill Education.
- Rao, T. V., & Kuratko, D. F. (2012). *Entrepreneurship: A South Asian Perspective*. Boston: Cengage Learning.
- Yadav, V, & Goyal, P. (2015). User innovation and entrepreneurship: case studies from rural India. *Journal of Entrepreneurship & Innovation*, 4(5). Retrieved from <https://link.springer.com/article/10.1186/s13731-015-0018-4>.

Note: Learners are advised to use latest edition of text books.

DIGITAL MARKETING**GE 2: BC 6.3 g**

Objective: The course aims to provide knowledge about the concepts, tools, techniques, and relevance of digital marketing in the present changing scenario. It also enables the learners to learn the application of digital marketing tools and acquaint about the ethical and legal aspects involved therein.

Learning Outcomes: After completion of the course, learners will be able to:

1. Identify and assess the impact of digital technology in transforming the business environment and also the customer journey;
2. Explain the way marketers think, conceptualize, test continuously to optimize their product search on digital platforms;
3. Illustrate the measurement of effectiveness of a digital marketing campaign;
4. Introduction of AI in Digital Marketing;
5. Demonstrate their skills in digital marketing tools such as SEO, Social media, and Blogging for engaging the digital generation;
6. Explain the need for regulatory framework for digital marketing in India.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Introduction	20	√	
Unit 2: Digital Marketing Management	20	√	√
Unit 3: Digital Marketing Presence	20	√	
Unit 4: Interactive Marketing	20	√	√
Unit 5: Artificial Intelligence in Marketing	20	√	√

Unit 1: Introduction

Concept, scope, and importance of digital marketing. Traditional marketing versus digital marketing. Challenges and opportunities for digital marketing. Digital penetration in the Indian market. Benefits to the customer; Digital marketing landscape: an overview. Ethical issues and legal challenges in digital marketing. Regulatory framework for digital marketing in India.

Unit 2: Digital Marketing Management

Digital-marketing mix. Segmentation, Targeting, Differentiation, and Positioning: Concept, levels, and strategies in a digital environment; Digital technology and customer-relationship management. Digital consumers and their buying decision process.

Unit 3: Digital Marketing Presence

Concept and role of Internet in marketing. Online marketing domains. The P.O.E.M framework. Website design and Domain name branding. Search engine optimization: stages, types of traffic, tactics. Online advertising: types, formats, requisites of a good online advertisement. Buying models. Online public relation management. Direct marketing: scope and growth. Email marketing, Facebook marketing, YouTube and Video marketing, Twitter Marketing, Instagram Marketing: types and strategies.

Unit 4: Interactive Marketing

Interactive marketing: concept and options. Social media marketing: concept and tools. Online communities and social networks. Blogging: types and role. Video marketing: tools and techniques. Mobile marketing tools. PPC marketing. Payment options.

Unit 5: Artificial Intelligence in Marketing

Introduction of Artificial Intelligence in Marketing, How does AI Work, Benefit of AI in Marketing Automation, Content creation with AI, AI Tools available for Digital marketing.

Practical Exercises:

The learners are required to:

1. Prepare a report on the difference between the popularity of any brand using both digital advertising as well as traditional advertising tools; versus any one brand still focusing most of funds on traditional advertising tools.
2. Create a hypothetical advertising tools using Google Ads.
3. Prepare a report on all the possible sources of digital marketing like, Facebook, Instagram, etc.

Suggested Readings:

- Chaffey, D., Chadwick, F. E., Johnston, K., & Mayer, R. (2008). *Internet Marketing: Strategy, Implementation, and Practice*. New Jersey: Pearson Hall.
- Frost, R. D., Fox, A., & Strauss, J. (2018). *E- Marketing*. Abingdon: Routledge.
- Gupta, S. (2018). *Digital Marketing*. Delhi: Tata McGraw Hill Education.
- Kapoor, N. (2018). *Fundamentals of E-Marketing*. Delhi: Pinnacle India.
- Kotler, P., Kartajaya, H., & Setiawan, I. (2017). *Digital Marketing: 4.0 Moving from Traditional to Digital*. New Jersey: John Wiley & Sons.
- Ryan, D., & Calvin, J. (2016). *Understanding Digital Marketing: Marketing Strategies for engaging the Digital Generation*. London: Kogan page.
- Blanchard, O. A. (2011). *Social Media ROI: Managing and Measuring Social Media Efforts in Your Organisation*. Indianapolis: Que Publishing.
- Charlesworth, A. (2018). *Digital Marketing: A Practical Approach*. Abingdon: Routledge.
- Gay, R., Charlesworth, A., & Esen, R. (2007). *Online Marketing: A Customer-led Approach*. Oxford: Oxford University Press.
- Tasner, M. (2015). *Marketing in the Moment: The Digital Marketing Guide to generating more sales and reaching your customer first*. London: Pearson.

Note: Learners are advised to use latest edition of text books.

Sector Skill Council Course- Banking & Microfinance
DISBURSEMENT, REGULAR TRANSACTIONS, AND COLLECTIONS
SEC 4: BC 6.4 (i -a)

Objective: The course aims to equip learners with necessary skills to understand the banking and microfinance industry from an operational perspective. Also, to orient learners with current technological development and operational updates about the industry. The learners would be equipped to execute sale in the banking market and should be a ready resource for absorption for companies after completion of this course.

Learning Outcomes: After completion of the course, learners will be able to:

1. Explain the process for different transactions and the role to be played
2. Outline sanction, disbursement, documentation and legal process to be followed.
3. List the importance of relationship management through assistance in regular transactions
4. Process and regulations for recovery of outstanding default cases.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Facilitate transactions	25	√	√
2: Disburse Loans	30	√	√
3: Provide on-going services & follow up for collections	45	√	√

Unit 1: Facilitate transactions

- a. SOP for different transactions – cash / non cash and digital transactions within a bank
- b. Role of executive in facilitating the transactions
- c. Query resolution techniques

Unit 2: Disburse loans

- a. Process of sanction of loans for different loans
- b. Process of disbursement for different loans
- c. Documentation involved
- d. Legal formalities and due diligence for disbursement process

Unit 3: Provide on-going services & follow up for collections

- a. Post sale support and communication for relationship building
- b. Query handling techniques
- c. Process of servicing small transactions such as address change, addition/ deletion of nominee, etc.
- d. Bucketing of NPA accounts as standard, substandard accounts, doubtful and loss accounts
- e. Types of defaulters
- f. Process of credit counselling
- g. Dos and don'ts of recovery as per IBA rules
- h. Legal aspects of recovery and repossession

Suggested Readings:

Inclusive Banking through Business Correspondence (IIBF)

**Sector Skill Council Course- Mutual Fund
SALES PROCESS AND SOFT SKILLS
SEC 4: BC 6.4 (i -b)**

Objective: The course aims to equip the learners with the knowledge of different products of mutual fund investment along with the regulations, research, types, process and sales strategies for mutual fund market in India. The learner would be equipped to execute sale in the mutual fund market and should be a ready resource for absorption for companies after completion of this course

Learning Outcomes: After completion of the course, learners will be able to:

1. Describe the importance of relationship management, sales process
2. Recall the importance of professional grooming and communication flow
3. List the documents required for KYC documentation and its importance
4. List the different schemes and payment modes
5. Detail the process of redemption and transfer of funds.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Soft skills for mutual funds	50	√	√
2: Assist customers with mutual fund purchase	50	√	√

Unit 1: Soft skills for mutual funds

- a. Sales process of planning to execution
- b. Database creation, cold calling, lead generation
- c. Advantages of lead prioritizing
- d. Communication process for appointment
- e. Grooming and etiquettes
- f. Objection handling and closing a call

Unit 2: Assist customers with mutual fund purchase

- a. Concept of demat account
- b. KYC documentation requirements
- c. Payment process and modes accepted
- d. Types of Investment options - dividend, growth and dividend re-investment
- e. Redemption process
- f. Transfer process
- g. Report writing

Suggested Reading:

Sankaran, S. (2019). *Indian Mutual Fund Handbook*. New Delhi: Vision Books.
NISM series V-A Mutual funds distributors certification.

Sector Skill C

ouncil Course- Insurance
APPLICATIONS PROCESS, CLAIMS, AND CRM
SEC 4: BC 6.4 (i -c)

Objective: The course aims to equip the learners with the understanding of the structure of Indian Insurance Industry, products offered regulatory bodies and their roles, different calculation methods, sales strategies and implementation. The learner would be equipped to execute sale in the insurance market and should be a ready resource for absorption for companies after completion of this course.

Learning Outcomes: After completion of the course, the learners will be able to:

1. Demonstrate application form filing with accuracy Learn why first time right concept exists and its relevance in current scenario
2. Demonstrate ways of relationship management
3. Formulate analysis of different products as per customer suitability
4. List the process of claims along with documentation
5. Build a communication plan while claims processing of customers
6. List the process of surrender of insurance policy
7. Explain the importance of different communication tools used for customer interaction
8. Demonstrate skills acquired for customer relationship management
9. List the importance of communication tools & disadvantages of not following them.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
1: Assist processing insurance applications	25	√	√
2: Post policy service	25	√	√
3: Claims processing assistance	25	√	√
4: Customer relationship management	25	√	√

Unit 1: Assist processing Insurance Applications

- a. Practice application filling
- b. First time right concept of sales

Unit 2: Post policy service

- a. Product knowledge
- b. Rapport building and its advantages
- c. Analysis of insurance policies to suit customer needs

Unit 3: Claims processing assistance

- a. Claims process understanding
- b. Documentation required

- c. Operational procedure for claims
- d. Communication for claims
- e. Stakeholder management – internal & external
- f. Surrender process of policy

Unit 4: Customer relationship management

- a. Active listening skills
- b. Cultural, educational, age, language impact on customer management
- c. Grooming and etiquettes
- d. Body language
- e. Choice of words
- f. Problem solving

References: IC-38 Insurance Agents Study material by III

Note: The course duration is of 60 hours with 10, 20, 20 and 10 hours for respective each unit.

NEW VENTURE PLANNING AND DEVELOPMENT

SEC 4: BC 6.4 (ii – d)

Objective: The course aims to give knowledge to learners regarding different aspects of setting up a new business.

Learning Outcomes: After completion of the course, the learners will be able to:

1. Generate a business idea using different techniques and describe sources of innovative ideas;
2. Evaluate advantages of acquiring an ongoing venture with a case study;
3. Present a comparative analysis of various government schemes which are suitable for the business idea;
4. Develop a marketing plan for a business idea;
5. Prepare and present a well-conceived Business Plan.

COURSE CONTENTS:

Unit	Unit wise Weightage of Marks (in %)	C&K	A&A
Unit 1: Starting New Ventures	20	√	√
Unit 2: Legal Challenges in Setting up Business	20	√	√
Unit 3: Search for Entrepreneurial Capital	20	√	√
Unit 4: Marketing Aspects of New Ventures	20	√	√
Unit 5: Business Plan Preparation for New Ventures	20	√	√

Unit 1: Starting New Ventures

New Venture: Meaning and features. Opportunity identification. The search for new ideas. Source of innovative ideas. Techniques for generating ideas. Entrepreneurial imagination and creativity: The role of creative thinking. Developing creativity. Impediments to creativity. The pathways to New Ventures for Entrepreneurs, Creating New Ventures. Acquiring an established Venture: Advantages of acquiring an ongoing Venture. Evaluation of key issues. Franchising: How a Franchise works. Franchise law. Evaluating the franchising opportunities.

Unit 2: Legal Challenges in Setting up Business

Intellectual Property Protection: Patents, Trademarks, and Copyrights. Requirements and Procedure for filing a Patent, Trademark, and Copyright. Legal acts governing businesses in India. Identifying Form of Organisation and their procedures and compliances.

Unit 3: Search for Entrepreneurial Capital

The Entrepreneur's Search for Capital. The Venture Capital Market. Criteria for evaluating New-Venture Proposals. Evaluating the Venture Capitalist.

Financing stages. Alternate Sources of Financing for Indian Entrepreneurs. Bank Funding. Government Policy Packages. State Financial Corporations (SFCs). Business Incubators and Facilitators. Informal risk capital: Angel Investors. Government schemes for new ventures like: Startup India, Stand Up India, Make in India, etc.

Unit 4: Marketing Aspects of New Ventures

Developing a Marketing Plan: Customer Analysis, Geographical Analysis, Economical Analysis, Linguistic Analysis, Sales Analysis and Competition Analysis. Market Research. Sales Forecasting. Evaluation. Pricing Decision.

Unit 5: Business Plan Preparation for New Ventures

Business Plan: Concept. Pitfalls to Avoid in Business Plan. Benefits of a Business Plan. Developing a Well-Conceived Business Plan. Elements of a Business Plan: Executive Summary. Business Description. Marketing: Market Niche and Market Share. Research, Design and Development. Operations. Management. Finances. Critical-Risk. Harvest Strategy. Milestone Schedule.

Practical Exercises:

The learners are required to:

1. Generate a business idea using different techniques and describe sources of innovative ideas.
2. Evaluate advantages of acquiring an ongoing venture with a case study.
3. Present an idea which can have IPR like patents along with comparative analysis of patents already granted in similar field.
4. Present a comparative analysis of various government schemes which are suitable for the business idea (developed in exercise 1).
5. Develop a marketing plan for the business idea (developed in exercise 1).
6. Prepare and present a well-conceived Business Plan.

Suggested Readings:

- Allen, K. R. (2015). *Launching New Ventures: An Entrepreneurial Approach*. Boston: Cengage Learning.
- Barringer, B. R., & Ireland, R. D. (2015). *Entrepreneurship: Successfully Launching New Ventures*. London: Pearson.
- Kuratko, D. F., & Rao, T. V. (2012). *Entrepreneurship: A South-Asian Perspective*. Boston: Cengage Learning.

Note: Learners are advised to use latest edition of the book.

7. Teaching Learning Outcome Methodologies

Learning based curriculum design for various commerce-based courses under B. Com. (Hons.) Programme aim for dissemination of up-to-date knowledge, development of student's capability to use ideas and information, and their ability to test those ideas and evidence. The courses also aim for facilitating the personal development and capacity of students to plan and manage their own learning. Instead of using traditional teaching methods, new teaching methods and pedagogical tools are required to ensure the achievement of desired learning outcomes for each of the commerce courses. In view of the programme outcomes for B. Com. (Hons.) the suggested teaching methodologies, therefore, are:

- Class room lectures;
- Use of up-to-date textbooks, other learning resources;
- Use of internet to support and explore the knowledge;
- Use of case studies;
- Practical exercises for each course to augment the learning;
- Work experience through internship and fieldwork;
- Projects;
- Demonstrations;
- Group working;
- Simulations (e.g. computer based);
- Problem solving;
- Discussion and debate;
- Role play;
- Quizzes;
- Seminar presentations;
- Class presentations;
- Tutorials;
- Examination papers

Each of the B. Com. (Hons.) courses, whether a Core Course or an Elective Course, entails the details of specific teaching methods which are required to be followed for the achievement of learning outcomes for the given course.

8. Assessment Outcome Measurement Methods

Methods of measuring student learning are often characterized as summative or formative assessments:

- Summative assessments: case study analysis, assessment and evaluation of internship reports, project report evaluation, tests, quizzes, and other graded course activities that are used to measure the performance of learner. They are cumulative and often reveal what students have learned at the end of a unit or the end of a course. Within a course, summative assessment includes the system for calculating individual student grades.

- Formative assessment: any means by which students receive input and guiding feedback on their relative performance to help them improve. It can be provided face-to-face in office hours, in written comments on assignments, through rubrics, and through emails.

An array of direct and indirect methods should be used based upon the above mentioned methodologies and assessment tools to assess the level of learning outcome(s) under each course with more weightage on 'Formative Assessment' to ensure that the learner improves during the teaching learning process. Direct measures require a learner to present or demonstrate their learning or produce work so that observers can assess how well students' work or responses fit institution-or program-level expectations of outcomes. It includes examinations, field experience, internship, lab. reports, case studies, etc. as mentioned above under Teaching Learning Outcome Methodologies and Summative Assessment. Through the indirect measures, the observer would be able to infer student abilities, knowledge, and values based on an analysis of reported perceptions about student mastery of outcomes using the indirect measures. It includes classroom assessments.

9. Keywords:

Accounting for Partnership Firm
 Accounting Information
 Accounting Standards
 Activity Based Costing
 Audit of Limited Companies
 Auditing
 Banking Operations
 Banking Sector Reforms
 Banking Services
 Board of Directors
 Budgetary Control
 Capital Budgeting
 Capital Market
 Cash Flow Analysis
 Commercial Banks
 Company Accounts
 Competition Commission of India
 Computerized Accounting
 Consumer Behaviour
 Consumer Protection
 Contract of Sale
 Copyright
 Corporate Annual Report
 Corporate Veil
 Cost Accounting
 Cost Sheet
 Customs Law
 Cyber Security
 Debt Instruments
 Demat Trading

Demographic Dividend
 Digitization of Financial Services
 E-Commerce
 Economic Value Added
 Entrepreneurial Development
 Environmental Protection and Sustainability
 E-Payment System
 Filing of Returns of Income
 Financial Literacy
 Financial Management
 Financial Markets
 Financial Planning
 Financial Services
 Financial Statement Analysis
 Financial Statements
 Financial Technology
 Formation of a Company
 Goods & Services Tax (GST)
 Government Accounting,
 Hire Purchase and Instalment Purchase System,
 Income Tax,
 Insurance Business,
 Internal Control and Internal Check,
 Internal Reconstruction of Companies
 Investment Management
 Insurance Regulation and Development Authority (IRDA)
 ISO Standard 14001
 Management Accounting
 Marginal Costing
 Marketing Mix Decisions
 Merchant Banking
 Money Market
 Mutual Funds
 National Company Law Tribunal
 Personal Tax Planning
 Portfolio Management
 Retirement Planning
 Rural Development
 Securities and Exchange Board of India (SEBI)
 Securities Contract Regulation
 Services Marketing
 Stock Market
 Tax Deduction at Source
 Taxable Income
 Venture Capital
 Winding Up of Companies
 Working Capital
 Working Capital Analysis