

Scheme and Syllabus for
Apprenticeship Embedded Degree Program

**Three/Four-year Bachelors in Commerce with Double Major in
Banking, Financial Services, and Insurance (BFSI)
and Commerce**

Table: Apprenticeship Embedded Degree Program: Three-Year bachelor's in commerce with Double Major in Banking, Financial Services, and Insurance (BFSI) and Commerce
(Eligibility: Anyone who has completed Higher Secondary or Equivalent belonging to any stream – Arts/ Science/ Commerce/ Vocation/ Diploma in Engineering) w.e.f. 2025-26

Semester	Major-I (each 4 Credits)	Major-II (Credit 4)	MDC (Credit 3)	AEC (Credit 4)	SEC (Credit 3)	VAC (Credit 3)	Community Engagem t & Services/ Fieldwork/ Internship	Total Credit
I	1.Basic Business and Applied Law 2.Business Mathematics and Statistics 3.Business Economics 4.Accounts Assistant	1. Financial Accounting		English: Business Communication		Environment al Studies and Disaster management		27
II	5.Financial Analysis 6.Investments – Risk and Returns 7.Financial Management 8.GST Assistant	2. Income Tax Law & Practice		English: Word and Presentat ion Skills		Good Citizenship		27
III	9.Personal Financial Planning 10. Introduct ion to Indian Capital Markets 11. Sales and Distribution Management 12. Insuranc e Advisor/ Agent	3. GST & Indirect Tax 4. Management Accounting	Financial Market & Institutions		Business Statistics & Data Interpretati on			30
IV	13. Retail Banking Assets Sales and Underwriting 14. Retail Banking Liabilities 15. Mutual Fund Distributor	5. Corporate Legal Framework 6. Financial Management & Risk Management	Business Organisatio n & Manageme nt		Business Regulatory Framewor k			26
V	APPRENTICESHIP (Credit 20)							20
VI	APPRENTICESHIP (Credit 20)							20
Credit Summa ry	15 x 4 = 60 (+ 40)	6 x 4 = 24	2 x 3 = 6	2 x 4 = 8	2 x 3 = 6	2 x 3 = 9		150

SEMESTER I

Sub Code	Subject Name	Total Credit	Total Marks	Sem Theory Marks	Cont. Theory Marks	Mid-Term Marks	Sem Practical Marks
MAJOR1.1	Basic Business and Applied Law	4	100	60	20	20	-
MAJOR1.2	Business Mathematics and Statistics	4	100	60	20	20	-
MAJOR1.3	Business Economics	4	100	60	20	20	-
MAJOR1.4	Accounts Assistant (Practical/Skill Driven)	4	100	50	10	20	20
MAJOR2.1	Financial Accounting (Practical)	4	100	50	10	20	20
AEC-1	English: Business Communication	4	100	60	20	20	-
VAC-1	Environmental Studies and Disaster Management	3	100	60	20	20	-

SEMESTER II

Sub Code	Subject Name	Total Credit	Total Marks	Sem Theory Marks	Cont. Theory Marks	Mid-Term Marks	Sem Practical Marks
MAJOR1.5	Financial Analysis	4	100	60	20	20	-
MAJOR1.6	Investments – Risk and Returns	4	100	60	20	20	-
MAJOR1.7	Financial Management	4	100	60	20	20	-
MAJOR1.8	GST Assistant (Practical/Skill Driven)	4	100	50	10	20	20
MAJOR2.2	Income Tax Law & Practice	4	100	50	10	20	20
AEC-2	English: Word and Presentation Skills	4	100	60	20	20	-
VAC-2	Good Citizenship	3	100	60	20	20	-

SEMESTER III

Sub Code	Subject Name	Total Credit	Total Marks	Sem Theory Marks	Cont. Theory Marks	Mid-Term Marks	Sem Practical Marks
MAJOR1.9	Personal Financial Planning	4	100	60	20	20	-
MAJOR1.10	Introduction to Indian Capital Markets	4	100	60	20	20	-
MAJOR1.11	Sales and Distribution Management	4	100	60	20	20	-
MAJOR1.12	Insurance Advisor / Agent	4	100	60	20	20	-
MAJOR2.3	GST & Indirect Tax	4	100	50	10	20	20

	(Customs) (Practical/Skill Driven)						
MAJOR2.4	Management Accounting	4	100	60	20	20	-
MDC-1	Financial Markets & Institutions	3	100	60	20	20	-
SEC-1	Business Statistics & Data Interpretation (Practical)	3	100	50	10	20	20

SEMESTER IV

Sub Code	Subject Name	Total Credit	Total Marks	Sem Theory Marks	Cont. Theory Marks	Mid- Term Marks	Sem Practical Marks
MAJOR1.13	Retail Banking Assets Sales & Underwriting	4	100	60	20	20	-
MAJOR1.14	Retail Banking Liabilities	4	100	60	20	20	-
MAJOR1.15	Mutual Fund Distributor	4	100	60	20	20	-
MAJOR2.5	Corporate Legal Framework	4	100	60	20	20	-
MAJOR2.6	Financial Management & Risk Management	4	100	60	20	20	-
MDC-2	Business Organisation & Management	3	100	60	20	20	-
SEC-2	Business Regulatory Framework	3	100	60	20	20	-

SEMESTER V

Sub Code	Subject Name	Total Credit	Total Marks	Sem Theory Marks	Cont. Theory Marks	Mid- Term Marks	Sem Practical Marks	Mid- Term Practical Marks
APP- 5.1	Apprenticeship / Industry Training	20	500	-	-	-	400	100

SEMESTER VI

Sub Code	Subject Name	Total Credit	Total Marks	Sem Theory Marks	Cont. Theory Marks	Mid- Term Marks	Sem Practical Marks	Mid- Term Practical Marks
APP- 6.1	Apprenticeship / On-the-Job Training	20	500	-	-	-	400	100

Semester I

Sub Code	Subject Name	Total Credit	Total Marks	Sem Theory Marks	Cont. Theory Marks	Mid-Term Marks	Sem Practical Marks
MAJOR1.1	Basic Business and Applied Law	4	100	60	20	20	-
MAJOR1.2	Business Mathematics and Statistics	4	100	60	20	20	-
MAJOR1.3	Business Economics	4	100	60	20	20	-
MAJOR1.4	Accounts Assistant (Practical/Skill Driven)	4	100	50	10	20	20
MAJOR2.1	Financial Accounting (Practical)	4	100	50	10	20	20
AEC-1	English: Business Communication	4	100	60	20	20	-
VAC-1	Environmental Studies and Disaster Management	3	100	60	20	20	-

MAJOR I

Semester I Paper I Basic Business and Applied Law

Credit– 4

Course Objectives

After successful completion of this course, the students will be able to:

- ❖ Understand the fundamentals of the Indian legal system and business laws.
- ❖ Develop knowledge of contract, commercial, corporate, and partnership laws.
- ❖ Examine the regulatory framework governing business operations and intellectual property rights.
- ❖ Analyze emerging legal issues related to data protection, e-commerce, and start-up laws.
- ❖ Develop legal, ethical, and decision-making skills for business compliance.

Course Outcomes

After successful completion of the course, the students will be able to:

- ❖ Explain the principles of Indian business law and the Indian Contract Act.
- ❖ Apply commercial, corporate, and partnership laws to business situations.
- ❖ Analyze regulatory frameworks, intellectual property rights, and business ethics.
- ❖ Evaluate contemporary legal issues in digital business, data protection, and entrepreneurship.
- ❖ Demonstrate legal reasoning and ethical decision-making for effective business compliance.

UNIT – I – Introduction to Indian Legal System & Contract Act

Introduction to Indian Business Law:

Overview of the Indian legal System, Sources of Indian business law (constitution, statutes, case law), Importance of legal compliance in Indian business operations.

Indian Contract Act

Essentials of valid contracts under the Indian Contract Act, 1872, Indian Contract Act, 1872, Formation and essentials of a valid contract, Types of contracts under Indian law (sale, lease, agency), Performance, breach and discharge of contracts, Bailment and pledge, Indemnity and guarantee, Contract of agency.

UNIT – II – Commercial and Corporate Law with Partnership Act

Contract of Sale

Sale of Goods Act, 1930; Negotiable Instruments Act, 1881; Overview of e-commerce laws and electronic contracts.

Corporate Law and Partnership Act

Companies Act, 2013: Incorporation and registration of companies, corporate governance requirements for Indian companies, Directors' duties and liabilities.

Limited Liability Partnerships (LLPs): Formation and registration of LLPs, Rights and duties of partners in an LLP, Conversion and winding up of LLPs.

Partnership Act, 1932: Formation and types of partnerships, Rights and duties of partners, Dissolution of partnerships.

UNIT- III – Business Regulatory Framework in India

Intellectual Property Rights (IPR) in India:

Overview of Intellectual Property Laws in India, Indian Patents Act, 1970, Trademarks Act, 1999, Copyright Act, 1957, Protection of Trade Secrets and Designs, Indian laws on trade secrets, Design protection under the Designs Act, 2000, Geographical Indications (GI) protection.

Regulatory Compliance and Business Ethics:

Overview of Securities laws and regulations (SEBI Act), Regulatory Compliance for Businesses, Competition law (Competition Act, 2002), Consumer protection laws (Consumer Protection Act, 2019), Business Ethics and Corporate Social Responsibility (CSR), Legal and ethical responsibilities of businesses.

UNIT- IV – New Dimensions of Indian Business Law

Emerging Areas in Indian Business Law:

Data Protection and Privacy Laws, Overview of the Personal Data Protection Bill, 2019, Compliance requirements for data protection, Impact of data protection laws on businesses, Start-up and Entrepreneurship Laws, Legal framework for start-ups in India Incentives and support mechanisms for start-ups, Intellectual property strategies for start-ups.

Suggested Readings:

- ❖ Jha B.K. *Basic Business and Applied Law*, Kalyani Publishers
- ❖ Maheswari S.N. *A manual of Business Law*, Himalaya Publishing House
- ❖ M. C. Kuchhal & Vivek Kuchhal, *Business Law*, Vikas Publishing House Pvt. Ltd.
- ❖ N. D. Kapoor, *Mercantile Law*, Sultan Chand & Sons.
- ❖ P. C. Tulsian, *Business Law*, Tata McGraw-Hill Education.
- ❖ S.S.Gulshan & G.K.Kapoor, *Business and Corporate Laws*, New Age International Publishers.
- ❖ Avtar Singh, *Company Law*, Eastern Book Company.
- ❖ M. C. Shukla, *Mercantile Law*, S. Chand Publishing.
- ❖ Akhileshwar Pathak, *Legal Aspects of Business*, McGraw Hill Education.
- ❖ Ravinder Kumar, *Business Laws*, Taxmann Publications Pvt. Ltd.
- ❖ ICAI, *Business Laws*, Institute of Chartered Accountants of India.
- ❖ ICSI, *Business Environment and Laws*, Institute of Company Secretaries of India.

MAJOR I

Semester I

Paper II

Business Mathematics and Statistics

Credit 4

Course Objectives

After successful completion of this course, the students will be able to:

- ❖ Understand the fundamental concepts of business mathematics and statistical techniques used in business decision-making.
- ❖ Apply mathematical models and financial calculations to solve business and financial problems.
- ❖ Develop analytical skills in data presentation, statistical analysis, probability, and regression techniques.
- ❖ Examine forecasting methods, time series analysis, and linear programming for business planning.
- ❖ Enhance quantitative reasoning and problem-solving skills using modern business analytics tools.

Course Outcomes

After successful completion of this course, the students will be able to:

- ❖ Explain the concepts of business mathematics, functions, and financial calculations.
- ❖ Apply statistical methods, probability, and regression analysis to business data.
- ❖ Analyze financial information and business data using quantitative techniques.
- ❖ Evaluate forecasting models and optimize business decisions using linear programming.
- ❖ Demonstrate proficiency in using mathematical and statistical tools for effective business decision-making.

UNIT-1 – Basic Mathematics

Algebraic Concepts: Variables, constants, and expressions; Solving linear equations and inequalities; Formulas and their applications in business.

Functions and Graphs: Linear functions and their graphs; Quadratic functions and parabolas; Exponential and logarithmic functions.

UNIT-II – Business Mathematics

Time Value of Money: Future value and present value calculations; Compound interest and simple interest; Annuities and perpetuities.

Financial Ratios and Analysis: Liquidity ratios (current ratio, quick ratio); Solvency ratios (debt-to-equity ratio, interest coverage ratio); Profitability ratios (return on investment, profit margin)

UNIT-III – Business Statistics & Data Interpretations

Data Presentation and Summary: Frequency distributions and histograms; Measures of central tendency (mean, median, mode); Measures of dispersion (variance, standard deviation);

Regression Analysis: Simple linear regression; Multiple regression analysis; Interpretation of regression coefficients

Probability Distributions: Discrete probability distributions (binomial, Poisson); Continuous probability distributions (normal distribution);

UNIT-IV – Time Series Analysis, Forecasting and Linear Programming

Time Series Analysis: Trend Analysis: Moving averages and trend lines; Seasonal variations and seasonal decomposition.

Forecasting Techniques: Exponential smoothing methods; Time series models (ARIMA).

Linear Programming: Formulating linear programming problems; Graphical and simplex methods for solution.

Business Applications and Case Studies:

Financial analysis using ratios and financial models; Market research and data analysis for business decision-making; Risk assessment and management using statistical techniques

Suggested Readings:

- ❖ Patri & Patri, *Basic Business and Applied Law*, Kalyani Publishers
- ❖ S. C. Gupta & V. K. Kapoor, *Fundamentals of Mathematical Statistics*, Sultan Chand & Sons.
- ❖ S. P. Gupta & M. P. Gupta, *Business Statistics*, Sultan Chand & Sons.
- ❖ R. S. Bhardwaj, *Business Mathematics*, Kalyani Publishers.
- ❖ D. C. Sancheti & V. K. Kapoor, *Business Mathematics*, Sultan Chand & Sons.
- ❖ B. M. Aggarwal, *Business Mathematics and Statistics*, Ane Books Pvt. Ltd.
- ❖ J. K. Sharma, *Business Statistics*, Pearson Education.
- ❖ Richard I. Levin & David S. Rubin, *Statistics for Management*, Pearson Education.
- ❖ R. P. Hooda, *Business Mathematics*, Macmillan India Ltd.

MAJOR I

Semester I Paper III Business Economics

Credit 4

Course Objectives

After successful completion of this course, the students will be able to:

- ❖ Understand the fundamental concepts and principles of business economics and their application in business decision-making.
- ❖ Develop knowledge of microeconomic and macroeconomic theories influencing business and economic activities.
- ❖ Apply economic tools and analytical techniques to evaluate business problems and market conditions.
- ❖ Analyze economic policies, business cycles, market structures, and strategic business decisions.
- ❖ Develop critical thinking and decision-making skills for solving real-world business and economic issues.

Course Outcomes

After successful completion of this course, the students will be able to:

- ❖ Explain the concepts of business economics, market structures, and consumer and producer behaviour.
- ❖ Apply microeconomic and macroeconomic principles to business decision-making and policy analysis.
- ❖ Analyze business cycles, economic growth, market research, forecasting, and risk management techniques.
- ❖ Evaluate pricing strategies, government policies, and strategic business decisions using economic tools.
- ❖ Demonstrate analytical and problem-solving skills for addressing contemporary business and economic challenges.

UNIT-1 - Introduction to Business Economics & Microeconomic Analysis

Introduction to Business Economics: Definition and scope of business economics, Importance of economic analysis in business decision-making, Basic concepts of economics (scarcity, opportunity cost, supply and demand), Microeconomics vs. macroeconomics.

Economic Systems and Market Structures:

Overview of different economic systems (capitalism, socialism, mixed economy);

Consumer Behavior: Utility theory and consumer preferences; Indifference curve analysis and budget constraints; Elasticity of demand and its applications.

Producer Behavior: Production and cost analysis; Profit maximization under different market structures; Theory of the firm: short-run vs. long-run decisions; Market Structures (perfect competition, monopoly, oligopoly, monopolistic competition).

UNIT-II - Macroeconomic Analysis

National Income Accounting: Concepts of GDP, GNP and national income; Determinants of aggregate demand and supply; Classical approaches & Keynesian to macroeconomic equilibrium; Fiscal tools for stabilization (taxation, government spending) and monetary policy tools (interest rates, open market operations).

Economic Growth and Development: Theories of economic growth (Solow model, endogenous growth theory); Factors influencing economic development (human capital, technology, institutions).

UNIT-III – Applied Business Economics

Cost-Benefit Analysis: Principles of cost-benefit analysis; Application in project evaluation and decision-making.

Risk Analysis and Uncertainty: Decision-making under uncertainty; Market Research and Forecasting of market research (surveys, interviews, focus groups);

UNIT-IV- Business Economics and Strategy

Strategic Decision Making: Strategic Decision Making; Game theory and strategic interactions; Competitive dynamics and strategic positioning; Economic Analysis of Pricing and Product Strategies; Price discrimination strategies. Product differentiation and market segmentation

Suggested Readings:

- ❖ Mishra B.K. *Business Economics*, Kalyani Publishers
- ❖ Mithani D.M. *Business Economics*, Himalaya Publishing House
- ❖ H. L. Ahuja, *Business Economics*, S. Chand Publishing.
- ❖ D. N. Dwivedi, *Managerial Economics*, Vikas Publishing House Pvt. Ltd.
- ❖ S. K. Misra & V. K. Puri, *Managerial Economics*, Himalaya Publishing House.
- ❖ P. L. Mehta, *Managerial Economics*, Sultan Chand & Sons.
- ❖ R. L. Varshney & K. L. Maheshwari, *Managerial Economics*, Kalyani Publishers.
- ❖ Geetika, Piyali Ghosh & Purba Roy Choudhury, *Managerial Economics*, McGraw Hill Education.
- ❖ Dominick Salvatore, *Managerial Economics in a Global Economy*, Oxford University Press.
- ❖ Christopher R. Thomas & S. Charles Maurice, *Managerial Economics: Foundations of Business Analysis and Strategy*, McGraw Hill Education.

MAJOR I

Semester I

Paper IV

Accounts Assistant (Practical)

Credit 4

Course Objectives

After successful completion of this course, the students will be able to:

- ❖ Understand the concepts, principles, and preparation of financial statements and taxation systems.
- ❖ Develop knowledge of government accounting, employee welfare legislations, and income tax provisions.
- ❖ Apply accounting principles to prepare financial statements, cash flow statements, and bank reconciliation statements.
- ❖ Analyze various heads of income and compute total income and tax liability of individuals.
- ❖ Develop practical skills in income tax return filing, self-assessment, and professional accounting practices.

Course Outcomes

After successful completion of this course, the students will be able to:

- ❖ Explain the preparation and analysis of financial statements and related accounting reports.
- ❖ Apply the provisions of government accounting, employee welfare laws, and income tax regulations.
- ❖ Compute income under different heads and determine the total taxable income of individuals.
- ❖ Prepare income tax returns and perform self-assessment in accordance with applicable tax laws.
- ❖ Demonstrate accounting, taxation, and employability skills required for professional practice.

UNIT-1 – Financial Statement

Conceptual Framework of Financial Statement; Preparation of Financial Statement; Financial Statement Analysis; Cash flow statement; Bank Reconciliation Statement – Concept, Process and Application; and Preparation of Financial Statement of Non-Profit Making Organizations. **Use of Computerized Accounting Software or MS Excel for Voucher Entry and preparation of Financial Statements.**

UNIT-II – Government Accounts and Taxation System

Government Accounting; The Employee State Insurance Act, 1948; The Employee Provident Fund Organization; Basics of Income Tax; Residential Status and Taxability. Practical

Problems and Activities with Real-Life Examples: Creation of monthly payroll sheet including Basic Pay, DA, HRA, Gross Salary and Net Salary. Calculation of Provident Fund of both Employee and Employer, Calculation of ESI. Prepare employee salary slips Using MS Excel.

UNIT-III – Income from Salaries and House Property

Income from Salaries and Income from House Property. **(Practical Problems)**

UNIT-IV – Income from different sources, Calculation of Total Income, Filling of Income Tax Return and Self-Assessment.

Profit and Gains of Business or Profession; Capital Gains; Income from other sources; Aggregation of Income; Computation of Total Income and Tax Liability of Individuals; Deductions from Gross Total Income; Filing Returns of Income and Self-Assessment; Employability Skills.

Calculation of Tax Liability using Slab Rates, Rebate U/S 87A, Standard Deduction, Marginal Relief and Health, Education Cess. Practical exposure to IT Return filing, ITR – 1 Sahaj, Filing of Sample ITR form, entering income details and tax payable/refund

Suggested Readings:

- ❖ Arulanandam, *Accounts Assistant*, Himalaya Publishing House
- ❖ V. P. Gaur & D. B. Narang, *Income Tax Law and Practice*, Kalyani Publishers.
- ❖ S. P. Jain & K. L. Narang, *Financial Accounting*, Kalyani Publishers.
- ❖ R. L. Gupta & M. Radhaswamy, *Financial Accounting*, Sultan Chand & Sons.
- ❖ T. S. Reddy & A. Murthy, *Financial Accounting*, Margham Publications.
- ❖ B. B. Lal, *Financial Accounting*, Kalyani Publishers.
- ❖ Vinod K. Singhania & Monica Singhania, *Students' Guide to Income Tax*, Taxmann Publications.
- ❖ V. P. Gaur & D. B. Narang, *Income Tax Law and Practice*, Kalyani Publishers.
- ❖ Girish Ahuja & Ravi Gupta, *Systematic Approach to Income Tax*, Bharat Law House.
- ❖ ICAI, *Study Material on Financial Accounting and Direct Tax Laws*, Institute of Chartered Accountants of India.

MAJOR II

Semester I Paper I Financial Accounting (Practical)

Credit 4

Course Objectives:

After successful completion of this course, the students will be able to:

- ❖ Understand the fundamental principles, concepts, and standards of financial accounting.
- ❖ Develop skills in recording business transactions and preparing financial statements.
- ❖ Apply accounting principles to partnership firms, branch accounts, and not-for-profit organizations.
- ❖ Acquire practical knowledge of hire purchase, installment purchase, and computerized accounting systems.
- ❖ Develop professional competence in preparing and interpreting financial reports using accounting software.

Course Outcomes:

After successful completion of this course, the students will be able to:

- ❖ Apply the generally accepted accounting principles while recording transactions and preparing financial statements of sole-traders;
- ❖ Compute depreciation and inventories to be recorded in financial statements
- ❖ Demonstrate accounting process under computerized accounting System;
- ❖ Create financial statements of sole proprietor and partnership firms;
- ❖ Prepare accounts for inland branches and not-for-profit organizations.

UNIT-1 – Introduction to Accounting

Accounting principles: Concepts and Conventions; Introduction to Accounting Standards and Indian Accounting Standards (AS & Ind-AS),

Accounting Cycle: Journal, Ledger, Trial Balance, and Financial Statements.

Depreciation (IND AS-16): Nature of depreciation causes of depreciation, Factors, Methods of computing depreciation.

Final Accounts: Preparation of Financial Statements of a Sole Trader including adjustments.

UNIT-II – Accounting for Partnership Firms. Hire Purchase & Installment Purchase

Accounting for partnership Firms: Partner's Capital Accounts; Profit and Loss Appropriation Account, Accounts Prepared on admission, Death and Retirement of Partners; Accounts on Dissolution of partnership Firm.

Accounting for Hire purchase and Installment Purchase.

UNIT-III – Accounting for Branch & Not-for-Profit Organizations

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.

Accounting for Not-for-Profit Organizations: Meaning of Not-for-Profit Organization; 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.

Unit IV – Computerized Accounting System

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, and Cash Flow Statement. Selecting and shutting a Company; Backup, and Restore data of a Company.

Suggested Readings:

- ❖ S.P. Jain and K.L. Narang- Financial Accounting– Kalyani Publisher
- ❖ Marriappa, Anil Kumar, *Financial Accounting*, Himalaya Publishing House
- ❖ Goyal, Bhusan Kumar- Fundamentals of Financial Accounting Taxmann's.
- ❖ Gupta R.L. Radhaswamy. M-Financial Accounting, Sultan Chand and Sons
- ❖ R.K. Mittal / M.R.Bansal/Sahadev Swain, Financial Accounting, VK Global Publication
- ❖ Tulsian P.C., Financial Accounting, Pearson Education
- ❖ S.N. Maheshwari, and. S. K. Maheshwari. Financial Accounting. Vikas Publishing House.
- ❖ JawaharLal & S. Srivastava, B. Com- Financial Accounting, Himalaya Publishing House

Semester I
AEC
Paper I
English: Business Communication

Credits: 4

S. No	Modules	Outcomes
1.	English Language and Communication: Introduction	• Communication, its Importance and Factors • Types of Communication • Verbal and Non-verbal Communication • Styles of Communication
2	English Language and Communication: Listening and Speaking	• Types of Listening • Speaking to communicate effectively • Style of speaking in Various Situations • English Pronunciation
3	English Language and Communication: Reading and Writing	• Reading methods and techniques. • Reading texts to Understand meaning • Writing Process • Writing short and Long texts
4	English Language and Communication: Grammar and Vocabulary	• Grammar • Sentence structure • Functions of Language

Reference Book: A Coursebook for ENGLISH COMMUNICATION (Publisher: Orient Black Swan)

Semester I
VAC
Paper I
Environmental Studies & Disaster Management

(Credit-3)

Unit 1: Multidisciplinary nature of environmental studies (8 Period)

Definition, scope and importance

Need for public awareness

Environmental Pollution

Definition

Cause, effects and control measures of :-

- a) Air pollution
- b) Water pollution
- c) Soil pollution
- d) Marine pollution
- e) Noise pollution
- f) Radiation pollution

Unit 2: Natural Resources: (8 Period)

Renewable and non-renewable resources:

Natural resources and associated problems.

- a) Forest resources: Use and over-exploitation, deforestation, case studies. Timber extraction, mining, dams and their effects on forest and tribal people.
- b) Water resources: Use and over-utilization of surface and ground water, floods, drought, conflicts over water, dams-benefits and problems.
- c) Mineral resources: Use and exploitation, environmental effects of extracting and using mineral resources, case studies.
- d) Food resources: World food problems, changes caused by agriculture and Overgrazing, effects of modern agriculture, fertilizer-pesticide problems, waterlogging, salinity, case studies.
- e) Energy resources: Growing energy needs, renewable and non-renewable energy sources, use of alternate energy sources. Case studies.

Biodiversity: - Introduction-Definition; Biogeographically classification of India

India as a mega diversity nation. Hot spots of biodiversity, Threats to biodiversity. Endangered and endemic species of India. Conservation of biodiversity. In Situ and Ex-situ conservation of biodiversity

Unit-3: Disaster Management (8 Period)

1. Disaster Management: Types of disasters (natural and Man-made) and their causes and effect)
2. Vulnerability Assessment and Risk analysis: Vulnerability to various disasters (Flood, Cyclone, Earthquake, Heat waves, Desertification and Lightning)
3. Institutional Framework: Institutional arrangements for disaster management (National Disaster Management Authority (NDMA), State Disaster Management Authority (SDMA), Disaster Management Act, 2005, District Disaster Management Authority (DDMA), National Disaster Response Force (NDRF) and Odisha Disaster Rapid Action Force (ODRAF)
4. Preparedness measures: Disaster Management cycle, Early Warning System, Pre-Disaster and Post-Disaster Preparedness, strengthening of SDMA and DDMA, Community Preparedness for flood cyclone, heat waves, fire safety, lightening and snake biting. Stakeholders' participation, Corporate Social Responsibility (CSR)
5. Survival Skills: Survival skills adopted during and after disaster (Flood, Fire, Earthquake, Cyclone and Lightning), Disaster Management Act-2005, Compensation and Insurance

Unit 4: Social Issues and the Environment (6 Period)

- A. a) Environmental Ethics: Issues and possible solutions.
b) Climate change, global warming, acid rain, ozone layer depletion, nuclear accidents and holocaust. Case studies
c) Environment Protection Act
d) Air (Preservation Control of Pollution) Act
e) Water (Preservation Control of Pollution) Act
f) Wildlife Protection Act
g) Forest Conservation Act
h) Solid waste management Cause, effect and Control Measure of Urban and Industrial waste (Role of each individual in conservation of Natural resources and prevention of pollution)

B. Human Population and the Environment

Population Ecology: Individuals, species, population, community

Human population growth, population control method

Urbanisation and its effect on society

Unit 5: Field work (15 Periods of 30 hrs)

- Visit to an area to document environmental assets: river/forest/flora/fauna, etc.
- Visit to a local polluted site- Urban/Rural/Industrial/Agricultural
- Study of common plants, insects, birds and basic principles of identification.
- Study of simple ecosystems-pond, river, Delhi Ridge,etc.

Semester II

Sub Code	Subject Name	Total Credit	Total Marks	Sem Theory Marks	Cont. Theory Marks	Mid-Term Marks	Sem Practical Marks
MAJOR1.5	Financial Analysis	4	100	60	20	20	-
MAJOR1.6	Investments – Risk and Returns	4	100	60	20	20	-
MAJOR1.7	Financial Management	4	100	60	20	20	-
MAJOR1.8	GST Assistant (Practical/Skill Driven)	4	100	50	10	20	20
MAJOR2.2	Income Tax Law & Practice	4	100	50	10	20	20
AEC-2	English: Word and Presentation Skills	4	100	60	20	20	-
VAC-2	Good Citizenship	3	100	60	20	20	-

MAJOR I

Semester II PAPER V FINANCIAL ANALYSIS

Credit 4

Course Objectives

After successful completion of this course, the students will be able to:

- ❖ Understand the concepts, tools, and techniques of financial analysis and corporate finance.
- ❖ Develop the ability to analyse financial statements and evaluate business performance.
- ❖ Apply valuation methods and financial modelling techniques for investment and business decisions.
- ❖ Examine financial risk management, capital structure, and corporate finance strategies.
- ❖ Develop analytical and decision-making skills for company valuation and financial management.

Course Outcomes

After successful completion of this course, the students will be able to:

- ❖ Explain the concepts of financial analysis, financial statements, risk, return, and time value of money.
- ❖ Apply financial ratios, valuation techniques, and financial models to evaluate business performance.
- ❖ Analyze financial data using DCF, comparable company analysis, and asset-based valuation methods.
- ❖ Evaluate financial risk, capital structure, cost of capital, and merger and acquisition decisions.
- ❖ Demonstrate proficiency in financial modelling and corporate financial decision-making using analytical tools.

UNIT-1 – Introduction to Finance, Financial Statement & Analysis.

Introduction to Finance: Overview of financial markets, Key participants (individuals, institutions), Objectives of financial analysis

Time Value of Money (TVM): Concept of Future value, present value, and compounding; Understanding interest rates and discounting

Risk and Return: Types of risk (systematic, unsystematic); Calculating risk measures (standard deviation, beta); Relationship between risk and return.

Understanding Financial Statements: Concept of Balance Sheet, Income Statement, Cash Flow Statement.

Financial Ratios: Liquidity ratios, Solvency ratios, Profitability ratios, Efficiency ratios;

DuPont Analysis: Decomposition of return on equity (ROE); Identifying drivers of performance.

UNIT-II – Valuation Techniques

Discounted Cash Flow (DCF) Analysis: Forecasting cash flows; Estimating terminal value; Calculating present value;

Comparable Company Analysis (CCA): Identifying comparable companies; Analyzing multiples (P/E, EV/EBITDA, etc.) Valuation using market comparables;

Asset-Based Valuation: Valuing assets and liabilities; Adjusted book value method; Liquidation value method.

UNIT-III – Financial Modelling

Excel Skills for Financial Modeling: Building income statement, balance sheet, cash flow statement; Creating dynamic financial models;

Building Integrated Financial Models: Forecasting revenue, expenses, and cash flows; Sensitivity analysis and scenario modeling;

Company Valuation Modeling: Integrating DCF, CCA, and other valuation methods; Developing valuation models for different industries;

UNIT-IV – Financial Risk Management, Corporate Finance & M&A Analysis

Financial Risk Management: Concept of Hedging, Hedging techniques; Derivatives and their use in risk management;

Corporate Finance: Capital structure theories; Cost of capital estimation (Cost of Debt and Cost of Equity).

Mergers and Acquisitions (M&A) Analysis: M&A process overview; Valuation techniques in M&A;

Suggested Readings:

- ❖ Prasanna Chandra, *Financial Management: Theory and Practice*, McGraw Hill Education.
- ❖ I. M. Pandey, *Financial Management*, Vikas Publishing House Pvt. Ltd.
- ❖ Khan M. Y. & Jain P. K., *Financial Management*, McGraw Hill Education.
- ❖ Eugene F. Brigham & Joel F. Houston, *Fundamentals of Financial Management*, Cengage Learning.
- ❖ Aswath Damodaran, *Applied Corporate Finance*, Wiley India.
- ❖ Rajiv Srivastava & Anil Misra, *Financial Management*, Oxford University Press.
- ❖ S. N. Maheshwari, *Financial Management: Principles and Practice*, Kalyani Publishers.
- ❖ Ravi M. Kishore, *Financial Management*, Taxmann Publications Pvt. Ltd.
- ❖ Jawaharlal, *Cost and Financial Analysis*, Himalaya Publishing House

MAJOR I

Semester II PAPER VI INVESTMENTS – RISKS AND RETURN

Credit 4

Course Objectives

After successful completion of this course, the students will be able to:

- ❖ Understand the fundamental concepts, principles, and instruments of investment and financial markets.
- ❖ Develop knowledge of risk-return analysis, portfolio theory, and investment management techniques.
- ❖ Apply investment analysis and valuation methods for informed investment decisions.
- ❖ Analyze portfolio construction, diversification strategies, and behavioural aspects of investing.
- ❖ Develop analytical and decision-making skills for effective portfolio and investment management.

Course Outcomes

After successful completion of this course, the students will be able to:

- ❖ Explain the concepts of investment, financial markets, risk, return, and investment instruments.
- ❖ Apply risk assessment, portfolio management, and valuation techniques to investment decisions.
- ❖ Analyze investment opportunities using fundamental, technical, and portfolio analysis methods.
- ❖ Evaluate investment strategies, behavioural biases, and risk management approaches in financial markets.
- ❖ Demonstrate the ability to construct and manage diversified investment portfolios for achieving financial objectives.

UNIT-I - Foundations of Investments:

Introduction to Investments: Definition and objectives of investment; Importance of risk-return trade-off in investment decisions; Overview of investment vehicles (stocks, bonds, mutual funds, ETFs);

Financial Markets and Instruments: Overview of financial markets (stock market, bond market, money market); Types of financial instruments (stocks, bonds, derivatives).

UNIT-II - Risk and Return - Concepts, Assessment and Management

Risk and Return Fundamentals: Definition of risk and return; Relationship between risk and return (risk-return trade-off); Measures of risk (standard deviation, beta) and return (expected return, yield);

Capital Asset Pricing Model (CAPM): Theory of CAPM and its assumptions; Calculation of expected return using CAPM;

Modern Portfolio Theory (MPT): Portfolio diversification and risk reduction; Efficient frontier and optimal asset allocation; Capital Market Line (CML) and Risk-Free Rate;
Risk Measurement Techniques: Value at Risk (VaR); Conditional Value at Risk (CVaR); Stress testing and scenario analysis;
Risk Management Strategies: Asset allocation strategies (strategic vs. tactical asset allocation); Hedging techniques (options, futures, swaps); Portfolio insurance strategies;

UNIT-III - Investment Analysis and Valuation & Portfolio Management

Fundamental Analysis: Analysis of financial statements (income statement, balance sheet, cash flow statement); Valuation methods (discounted cash flow, relative valuation); Qualitative analysis (industry analysis, competitive advantage assessment);
Technical Analysis: Price and volume analysis; Chart patterns and trends; Technical indicators (moving averages, MACD, RSI);
Portfolio Construction: Asset allocation strategies based on risk tolerance and investment objectives; Portfolio optimization techniques; Rebalancing and monitoring portfolio performance;
Diversification Strategies: Benefits of diversification; Correlation analysis and portfolio diversification; Risk-parity and risk-budgeting approaches;

UNIT-IV- Behavioral Finance

Behavioral Biases and Heuristics: Overconfidence, loss aversion, herd behavior, and other biases; Impact of behavioral biases on investment decisions; Strategies to mitigate behavioral biases;
Market Anomalies and Investor Irrationality: Market bubbles and crashes; Momentum effect, value effect, and other market anomalies; Contrarian investment strategies

Suggested Readings:

- ❖ Prasanna Chandra, *Investment Analysis and Portfolio Management*, McGraw Hill Education.
- ❖ Donald E. Fischer & Ronald J. Jordan, *Security Analysis and Portfolio Management*, Pearson Education.
- ❖ Reilly, F. K. & Brown, K. C., *Investment Analysis and Portfolio Management*, Cengage Learning.
- ❖ V. K. Bhalla, *Investment Management*, S. Chand Publishing.
- ❖ Preeti Singh, *Investment Management*, Himalaya Publishing House
- ❖ Punithavathy Pandian, *Security Analysis and Portfolio Management*, Vikas Publishing House Pvt. Ltd.
- ❖ M. Y. Khan, *Financial Services*, McGraw Hill Education.
- ❖ Avadhani, V. A., *Investment Management*, Himalaya Publishing House.
- ❖ Ravi M. Kishore, *Financial Management*, Taxmann Publications Pvt. Ltd.

MAJOR I

Semester II PAPER VII Financial Management

Credit 4

Course Objectives

After successful completion of this course, the students will be able to:

- ❖ Understand the fundamental concepts, principles, and objectives of financial management.
- ❖ Develop knowledge of capital budgeting, financing, and working capital management decisions.
- ❖ Apply financial planning, forecasting, and performance evaluation techniques in business organizations.
- ❖ Analyze financial risks, capital structure, and strategic corporate finance decisions.
- ❖ Develop analytical and decision-making skills for effective financial and shareholder value management.

Course Outcomes

After successful completion of this course, the students will be able to:

- ❖ Explain the concepts, objectives, and functions of financial management and capital budgeting.
- ❖ Apply financial planning, capital structure, and working capital management techniques to business decisions.
- ❖ Analyze financial performance, risk management, and value creation using appropriate financial tools.
- ❖ Evaluate corporate finance decisions relating to mergers, acquisitions, and corporate restructuring.
- ❖ Demonstrate the ability to make strategic financial decisions for maximizing organizational and shareholder value.

UNIT-I - Foundations of Financial Management

Introduction to Financial Management: Definition and objectives of financial management; Role and responsibilities of financial managers; Overview of financial markets and institutions;

Capital Budgeting Techniques: Net present value (NPV) analysis; Internal rate of return (IRR) method; Payback period and discounted payback period;

UNIT-II - Financial Planning, forecasting & Management

Capital Structure Theory: Modigliani-Miller theorem and capital structure irrelevance; Trade-off theory and pecking order theory; Factors influencing optimal capital structure;

Debt and Equity Financing: Sources of long-term financing (debt, equity, hybrid securities); Cost of debt and cost of equity calculation;

Working Capital Management: Concept and Types of Working Capital, Estimation of Working Capital Requirements

UNIT-III - Financial Performance Measurement and Analysis

Financial Performance Metrics: Key performance indicators (KPIs) for financial analysis; Economic value added (EVA) and shareholder value analysis; Balanced scorecard approach to performance measurement;

Financial Risk Management: Identification and assessment of financial risks (market risk, credit risk, liquidity risk); Risk mitigation strategies (diversification, hedging, insurance); Stress testing and risk scenario analysis;

UNIT-IV - Corporate Finance and Strategic Financial Management

Mergers and Acquisitions: M&A process and valuation methods; Financial and strategic considerations in mergers and acquisitions; Post-merger integration and performance evaluation;

Corporate Restructuring: Types of corporate restructuring (divestitures, spin-offs, joint ventures); Financial implications of restructuring activities; Shareholder value creation through restructuring;

Suggested Readings:

- ❖ I. M. Pandey, *Financial Management*, Vikas Publishing House Pvt. Ltd.
- ❖ Prasanna Chandra, *Financial Management: Theory and Practice*, McGraw Hill Education.
- ❖ M. Y. Khan & P. K. Jain, *Financial Management*, McGraw Hill Education.
- ❖ Ravi M. Kishore, *Financial Management*, Taxmann Publications Pvt. Ltd.
- ❖ S. N. Maheshwari, *Financial Management: Principles and Practice*, Kalyani Publishers.
- ❖ Eugene F. Brigham & Joel F. Houston, *Fundamentals of Financial Management*, Cengage Learning.
- ❖ James C. Van Horne & John M. Wachowicz Jr., *Fundamentals of Financial Management*, Pearson Education.
- ❖ R. P. Rustagi, *Financial Management*, Taxmann Publications Pvt. Ltd.
- ❖ Sudarsan Reddy, *Financial Management*, Himalaya Publishing House

MAJOR I

Semester II PAPER VIII GST Assistant (Practical)

Credit 4

Course Objectives

After successful completion of this course, the students will be able to:

- ❖ Understand the concepts, structure, and legal framework of the Goods and Services Tax (GST) system in India.
- ❖ Develop knowledge of GST registration, compliance requirements, and return filing procedures.
- ❖ Apply GST accounting principles, input tax credit provisions, and record-keeping practices in business transactions.
- ❖ Analyze GST implications across manufacturing, service, and e-commerce sectors using applicable laws and procedures.
- ❖ Develop practical skills in using GST compliance software and digital tools for tax administration and reporting.

Course Outcomes

After successful completion of this course, the students will be able to:

- ❖ Explain the concepts, structure, and regulatory framework of the Goods and Services Tax (GST).
- ❖ Apply GST provisions relating to registration, classification, input tax credit, and return filing.
- ❖ Analyze GST accounting, documentation, and compliance requirements for different business sectors.
- ❖ Evaluate GST implications, audit procedures, and digital compliance mechanisms in business operations.
- ❖ Demonstrate proficiency in using GST software for return filing, report generation, and GST compliance management.

UNIT-I - Introduction to GST

Overview of GST; Concept and purpose of GST; Evolution of GST in various countries; GST structure and components; GST Law and Regulations; Understanding the GST Act and rules; GST Council and its role in decision-making; Amendments and updates in GST law;

UNIT-II – GST Registration, Compliance & Filing of GST Returns

GST Registration Process; Eligibility criteria for GST registration; Procedure for obtaining GST registration; Voluntary vs. mandatory registration; GST Compliance Requirement;

Filing GST returns (GSTR-1, GSTR-3B, etc.); Input Tax Credit (ITC) mechanism; GST audit and assessment procedures; GST Rates and Classification; Classification of goods and services under GST; Understanding GST rates and exemptions Reverse charge mechanism.

UNIT-III – GST Accounting and Record Keeping

GST Accounting and Record Keeping: GST Accounting Principles; Double-entry accounting system for GST; Treatment of GST in financial statements; Record Keeping and Documentation; Maintaining invoices, vouchers, and records for GST compliance; Documentation requirements for claiming ITC; **(Practical Exposure)**

GST in Specific Industries: GST in Manufacturing Sector; Impact of GST on manufacturing operations; Input tax credit on capital goods and raw materials; GST in Service Sector; Taxability of various services under GST; Place of supply rules for services; GST in E-commerce; GST implications for e-commerce operators and sellers; Tax collection at source (TCS) provisions; **(Practical Exposure)**

UNIT-IV – GST Compliance Software and Tools

GST Compliance Software and Tools: Introduction to GST Software; Overview of popular GST compliance software; Features and functionalities of GST software tools; Practical Training on GST Software; Hands-on experience with GST software for filing returns; Generating GST reports and reconciling data. **(Practical Exposure)**

Suggested Readings:

- ❖ V. S. Datey, *GST Ready Reckoner*, Taxmann Publications Pvt. Ltd.
- ❖ V. S. Datey, *Indirect Taxes Law and Practice*, Taxmann Publications Pvt. Ltd.
- ❖ V. K. Singhania & Monica Singhania, *Students' Guide to GST and Customs Law*, Taxmann Publications Pvt. Ltd.
- ❖ V. Balachandran, *Indirect Taxes (GST)*, Sultan Chand & Sons.
- ❖ P. K. Rout, *GST and Indirect Taxes*, Kalyani Publishers.
- ❖ Arpit Haldia & Mohd. Salim, *GST Law and Practice*, Taxmann Publications Pvt. Ltd.
- ❖ Vandana Bangar & Yogendra Bangar, *Comprehensive Guide to Indirect Tax Laws (GST & Customs)*, Aadhya Prakashan.
- ❖ ICAI, *Background Material on GST*, Institute of Chartered Accountants of India.

Major II

Semester II PAPER II Income Tax Law & Practice (Practical)

Credit 4

Course Objectives

After successful completion of this course, the students will be able to:

- ❖ Understand the fundamental concepts and provisions of the Indian Income Tax Act relating to individual taxation.
- ❖ Develop knowledge of residential status and the computation of income under different heads.
- ❖ Apply income tax provisions for computing total income and tax liability of individuals.
- ❖ Analyze deductions, exemptions, rebates, and procedures for assessment and tax compliance.
- ❖ Develop practical skills in preparing and filing income tax returns using manual and online systems.

Course Outcomes

After successful completion of this course, the students will be able to:

- ❖ Explain the basic concepts, residential status, and scope of total income under the Income Tax Act.
- ❖ Apply the provisions for computing income under various heads of income.
- ❖ Analyze the computation of total income, deductions, exemptions, and tax liability of individuals.
- ❖ Evaluate the procedures relating to income tax assessment and return filing.
- ❖ Demonstrate proficiency in preparing and filing income tax returns in accordance with the applicable tax laws.

Unit I: Introduction

Basic concepts: Income, agricultural income, person, assessee, assessment year, previous year, gross total income, total income, maximum marginal rate of tax; Permanent Account Number (PAN)

Residential status - Meaning, Determination of Residential Status, Scope of total income on the basis of residential status, Exempted income.

Income from Salaries: Provisions and Calculations

Unit II: Computation of Income from House property and Business or Profession

Income from house property, Profits and gains of business or profession

Unit III: Computation of Income Capital Gain and Other Sources

Capital gains & Income from other sources.

Unit IV: Computation GTI, Tax Liability & Preparation of Return of Income

Aggregation of income and set off and carry forward of losses, Deductions from Gross Total Income, Rebates and reliefs, Computation of total income of individuals; Tax liability of an individual.

Filing of returns: Manually, Assessment Procedures, Filing of Returns, Return Forms

Suggested Readings

- ❖ *Vinod K. Singhania & Monica Singhania, Students' Guide to Income Tax, Taxmann Publications Pvt. Ltd.*
- ❖ *V. P. Gaur & D. B. Narang, Income Tax Law and Practice, Kalyani Publishers.*
- ❖ *Girish Ahuja & Ravi Gupta, Systematic Approach to Income Tax, Bharat Law House Pvt. Ltd.*
- ❖ *Mehrotra H. C. & Goyal S. P., Income Tax Law and Accounts, Sahitya Bhawan Publications.*
- ❖ *T. N. Manoharan, Direct Taxes, Snow White Publications Pvt. Ltd.*
- ❖ *B. B. Lal, Income Tax Law and Practice, Kalyani Publishers.*
- ❖ *ICAI, Study Material on Direct Tax Laws, Institute of Chartered Accountants of India.*
- ❖ *Income Tax Department, Income Tax Rules and e-Filing Manual, Government of India.*

Semester II
AEC
Paper II
English: Word and Presentation Skills

Credit 4

Sl. No	Modules	Outcomes
1.	Orientation for Management	• Classroom Manners and Discipline • Conduct of Students (Theory & Practical) • Grooming • Useful Phrases for Everyday Use • Asking Questions
2.	Self Esteem	• Know Yourself • Accept Yourself (One Activity through a Psychometric test)
3.	Etiquettes and Manners	• College Etiquettes • Conversation Etiquettes • Social Etiquettes • Telephone Etiquettes
4.	Communication Skills (Meaning and Definition)	• Spoken English • Phonetics • Accent • Intonation • Practice Proper Pronunciation through Words and Phrases
5.	Communication Skills through Extempore	• Speaking about Objects, Speaking about People • Speaking about Events, Speaking about Hospitality Industry – Current Trends
6.	Developing A Positive Attitude	• Meaning and Definition of Attitude • How to Develop Positive Attitude • 7 Steps to Change Attitude
7.	Group Discussion	• Introduction to GD • Do's and Don'ts of GD • Useful words Phrases • Practice on Basic GD topics
8.	Listening Skills	• Meaning and Significance • Do's and Don'ts of Listening • Guidelines for Effective Listening • Problems and Solutions to become Active Listener

9.	Current Affairs	• National & International Ministers and Leaders along with News Makers • Countries, Capitals and Currencies • Political Scenario of various Countries • Important Acronyms of International and National Organizations
10.	Fundamental of Communication	• Meaning and Significance of Communication • Process of Communication • Principles of Effective Business Communication • 7Cs • How to Improve Command over Spoken and Written English • Effective Listening
11.	Communicating in a Multicultural World	• Idea of A Global World • Impact of Globalization on Organizational and Multicultural Communication • Understanding Culture for Global Communication • Etic and Emic Approaches to Culture • The Cross-Cultural Dimensions of Business Communication • Technology and Communication • Ethical & Legal Issues in Business Communication • Overcoming Cross-Cultural Communication
12.	Business Letter Writing and Presentation Tool	• Need, Functions, and Layout of Letter Writing • Types of Letter Writing: Persuasive Letters, Request Letters, Sales Letters, and Complaints, Employment-related letters Interview Letters, Promotion, Letters, Resignation Letters
13	Departmental Communication	• Barriers to Communication • Meaning, Need and Types • Newsletters • Project and Report writing • How to make a Presentation • Various Presentation Tools, along with Guidelines for Effective Presentation,

Semester II
VAC
Paper II

Good Citizenship

(3 Credits)

Objectives/Learning Goals of the Course

- Development of good human being and a responsible citizen
- Developing a sense of right and wrong leading to ethically correct behavior.
- Inculcating a positive attitude and a healthy work culture.

Learning Objectives:

- Understanding Basic Values of Indian Constitution.
- Understand how to be a patriot.
- Develop professionalism and understand the ethics relating to various professions.

1. Indian Constitution (1 Credit= 15 hours)

Salient Values of Preamble: Sovereign, Socialist, Secular, Democratic, Republic, Justice, Liberty, Equality and Fraternity

2. Patriotism (1 Credit= 15 hours)

Patriotic Value and ingredients of nation building, Concept of Good Citizenship, Emotional connection with the country, Duties of citizens and Qualities of good citizens

3. Work Ethics (1 Credit= 15 hours)

Punctuality, Cleanliness, Law abidingness, Rational Thinking and Scientific Temper

Semester III

Sub Code	Subject Name	Total Credit	Total Marks	Sem Theory Marks	Cont. Theory Marks	Mid-Term Marks	Sem Practical Marks
MAJOR1.9	Personal Financial Planning	4	100	60	20	20	-
MAJOR1.10	Introduction to Indian Capital Markets	4	100	60	20	20	-
MAJOR1.11	Sales and Distribution Management	4	100	60	20	20	-
MAJOR1.12	Insurance Advisor / Agent	4	100	60	20	20	-
MAJOR2.3	GST & Indirect Tax (Customs) (Practical/Skill Driven)	4	100	50	10	20	20
MAJOR2.4	Management Accounting	4	100	60	20	20	-
MDC-1	Financial Markets & Institutions	3	100	60	20	20	-
SEC-1	Business Statistics & Data Interpretation	3	100	50	10	20	20

MAJOR I

Semester III

Paper IX

Personal Financial Planning

Credit 4

Course Objectives

After successful completion of this course, the students will be able to:

- ❖ Understand the concepts, principles, and importance of personal financial planning for achieving financial well-being.
- ❖ Develop knowledge of budgeting, cash flow management, savings, investments, and retirement planning.
- ❖ Apply financial planning techniques for managing personal finance, risk, taxation, and investment decisions.
- ❖ Analyze financial goals, insurance needs, tax planning strategies, and behavioural aspects of personal finance.
- ❖ Develop sound financial decision-making and wealth management skills for long-term financial security.

Course Outcomes

After successful completion of this course, the students will be able to:

- ❖ Explain the concepts, process, and importance of personal financial planning and budgeting.
- ❖ Apply strategies for cash flow management, debt management, savings, investments, and retirement planning.
- ❖ Analyze insurance requirements, tax planning strategies, and risk management techniques for personal finance.
- ❖ Evaluate financial decisions by considering behavioural biases and investment alternatives.
- ❖ Demonstrate the ability to prepare comprehensive personal financial plans for achieving long-term financial goals.

UNIT-I - Foundations of Personal Financial Planning

Introduction to Personal Finance: Importance of personal financial planning; Key financial goals (short-term, medium-term, long-term); Overview of the financial planning process;

Financial Statements and Budgeting: Understanding income statements and balance sheets; Budgeting techniques (zero-based budgeting, envelope system); Developing a personal budget and tracking expenses;

Financial Goal Setting and Prioritization: Identifying financial goals and objectives; Setting SMART financial goals; Prioritizing goals based on importance and urgency;

UNIT-II - Managing Cash Flow, Debt, Developing Savings & Investment Strategies

Cash Flow Management: Managing income and expenses effectively Strategies for increasing income (career advancement, side hustles) Emergency fund planning and savings strategies

Debt Management: Understanding different types of debt (credit card debt, student loans, mortgages); Debt repayment strategies (snowball method, avalanche method); Consolidation and refinancing options;

Building a Savings Plan: Importance of saving for emergencies and future goals Strategies for increasing savings rate (automatic transfers, pay yourself first) Savings vehicles (savings accounts, money market accounts, certificates of deposit)

Introduction to Investments: Overview of investment options (stocks, bonds, mutual funds, ETFs) Risk-return trade-off and investment objectives, Basics of asset allocation and diversification

Retirement Planning: Understanding retirement needs and expenses Retirement savings vehicles (401(k), IRA, pension plans) Retirement income sources (Social Security, annuities)

UNIT-III - Risk Management, Insurance, Tax Planning and Optimization

Understanding Insurance: Types of insurance (life insurance, health insurance, property insurance); Evaluating insurance needs and coverage options; Importance of risk management in financial planning;

Tax Basics: Understanding the tax system (income tax, capital gains tax, estate tax); Tax deductions and credits; Strategies for tax-efficient investing;

Tax Planning Strategies: Retirement account contributions and withdrawals; Tax-loss harvesting; Charitable giving and tax deductions;

UNIT-IV - Behavioral Finance and Psychology of Money

Understanding Behavioral Biases: Common behavioral biases in personal finance (loss aversion, overconfidence, anchoring); Impact of emotions on financial decision-making; Strategies for overcoming behavioral biases;

Financial Psychology and Money Mindset: Building a healthy relationship with money; Goal visualization and motivation techniques; Financial mindfulness and stress management;

Suggested Readings:

- ❖ Rath J.P. & Jain N., *Personal Financial Planning*, Kalyani Publishers, India
- ❖ Murali S & Subhaskrishna, *Personal Financial Planning*, Himalaya Publishing House.
- ❖ Jack R. Kapoor, Les R. Dlabay & Robert J. Hughes, *Personal Finance*, McGraw Hill Education.
- ❖ Jeff Madura, *Personal Finance*, Pearson Education.
- ❖ G. Victor Hallman & Jerry S. Rosenbloom, *Personal Financial Planning*, McGraw Hill Education.
- ❖ E. Thomas Garman & Raymond Forgue, *Personal Finance*, Cengage Learning.
- ❖ H. K. Agarwal & Suraj Agarwal, *Personal Financial Planning*, Kalyani Publishers.
- ❖ Prasanna Chandra, *Investment Analysis and Portfolio Management*, McGraw Hill Education.
- ❖ Suresh Sadagopan, *If God Was Your Financial Planner*, Westland Publications.
- ❖ National Institute of Securities Markets (NISM), *Personal Financial Planning*, NISM Publications.

MAJOR I

Semester III

Paper X

Introduction to Indian Capital Markets

Credit 4

Course Objectives

After successful completion of this course, the students will be able to:

- ❖ Understand the structure, functions, and significance of the Indian capital market and its participants.
- ❖ Develop knowledge of equity, debt, derivatives, mutual funds, ETFs, and alternative investment products.
- ❖ Apply investment concepts and valuation techniques to analyse capital market instruments.
- ❖ Analyze the functioning of financial markets, trading mechanisms, and regulatory frameworks.
- ❖ Develop investment decision-making skills for effective portfolio diversification and wealth creation.

Course Outcomes

After successful completion of this course, the students will be able to:

- ❖ Explain the structure, participants, and functioning of the Indian capital market.
- ❖ Apply the concepts of equity, debt, derivatives, mutual funds, and ETFs in investment decisions.
- ❖ Analyze trading mechanisms, valuation methods, and investment opportunities in capital market products.
- ❖ Evaluate alternative investment products, hedging strategies, and regulatory aspects of capital markets.
- ❖ Demonstrate the ability to make informed investment decisions using diversified financial instruments.

UNIT-I - Foundations of Indian Capital Market

Introduction to Indian Financial Markets; Overview of Indian capital markets (equity, debt, derivatives); Role and importance of capital markets in the Indian economy; Role of investors, issuers, intermediaries, and regulators; Overview of market infrastructure (stock exchanges, depositories, clearing corporations); Types of market participants (retail investors, institutional investors, market makers).

UNIT-II – Equity and Debt Market Products

Introduction to Equities; Basics of stocks and shares; Types of equities (common stock, preferred stock); Stock exchanges in India (NSE, BSE); Concept of Equity Market

Operations; Trading mechanisms (cash market, derivatives market); Initial Public Offerings (IPOs); Process of IPO issuance; IPO valuation methods; Investing in IPOs: Opportunities and risks.

Debt Market Products: Introduction to Debt Instruments; Types of debt securities (bonds, debentures, government securities); Characteristics of debt instruments (coupon rate, maturity, credit rating); Role of debt markets in financing; Bond Market Operations; Bond pricing and yield calculation; Primary bond market vs. secondary bond market; Government securities market (G-Sec market); Corporate Bonds and Debentures; and Issuance process and documentation.

UNIT-III - Derivatives Market Products, Mutual Funds and Exchange-Traded Funds

Introduction to Derivatives; Basics of derivatives (futures, options, swaps); Purpose and functions of derivatives markets; Regulatory framework for derivatives trading; Futures and Options; Mechanics of futures contracts (trading, margin, settlement); Options contracts (call options, put options); Trading strategies using futures and options; Currency and Interest Rate Derivatives; Currency futures and options; Interest rate futures; Hedging and speculation using currency and interest rate derivatives.

Mutual Funds and Exchange-Traded Funds (ETFs): Introduction to Mutual Funds; Basics of mutual funds (structure, types); Mutual fund units and NAV calculation; Role of mutual funds in investment management; Equity funds, debt funds, hybrid funds; Sectoral funds and thematic funds; Exchange-Traded Funds (ETFs); Structure and features of ETFs and Advantages of investing in ETFs.

UNIT-IV - Alternative Investment Products

Real Estate Investment Trusts (REITs); Introduction to REITs; Structure and operation of REITs; Investing in REITs: Pros and cons; Infrastructure Investment Trusts (InvITs); Basics of InvITs; InvIT structure and regulation; and Investing in InvITs: Risks and rewards.

Suggested Readings:

- ❖ Rath J.P. & Mohapatra A. *Introduction to Indian Capital Markets*, Kalyani Publishers.
- ❖ V. A. Avadhani, *Investment and Securities Markets in India*, Himalaya Publishing House.
- ❖ Prasanna Chandra, *Investment Analysis and Portfolio Management*, McGraw Hill Education.
- ❖ Punithavathy Pandian, *Security Analysis and Portfolio Management*, Vikas Publishing House Pvt. Ltd.
- ❖ V. K. Bhalla, *Investment Management*, S. Chand Publishing.
- ❖ M. Y. Khan, *Indian Financial System*, McGraw Hill Education.
- ❖ Bharati V. Pathak, *Indian Financial System*, Pearson Education.
- ❖ P. K. Rout, *Indian Financial Markets and Institutions*, Kalyani Publishers.
- ❖ National Institute of Securities Markets (NISM), *Capital Markets Series*, NISM Publications.

MAJOR I

Semester III

Paper XI

Sales and Distribution Management

Credit 4

Course Objectives

After successful completion of this course, the students will be able to:

- ❖ Understand the concepts, principles, and strategies of sales and distribution management.
- ❖ Develop knowledge of sales planning, sales force management, and distribution channel management.
- ❖ Apply sales analytics, customer relationship management, and retail management techniques to business situations.
- ❖ Analyze logistics, sales performance, customer experience, and emerging digital sales practices.
- ❖ Develop professional selling, negotiation, and decision-making skills for effective sales and distribution management.

Course Outcomes

After successful completion of this course, the students will be able to:

- ❖ Explain the concepts, processes, and functions of sales and distribution management.
- ❖ Apply sales planning, forecasting, and sales force management techniques to achieve organizational objectives.
- ❖ Analyze channel management, retail operations, logistics, and customer relationship management practices.
- ❖ Evaluate sales performance, digital sales strategies, and emerging technologies in sales management.
- ❖ Demonstrate effective selling, negotiation, customer service, and distribution management skills in business organizations.

UNIT – I - Foundations of Sales & Distribution Management, Strategies & Planning

Introduction to Sales Management; Definitions, scope & importance of sales management; Evolution of sales management concepts;

Sales Process: Steps in the sales process (prospecting, pre-approach, approach, presentation, closing, follow-up); Sales cycle and pipeline management;

Distribution Channels: Types of distribution channels (direct, indirect, omnichannel); Channel design and management; Selection of distribution partners and intermediaries;

Sales Planning and Forecasting;

Setting sales objectives and targets; Sales forecasting methods (qualitative and quantitative); Sales Strategies; Sales Promotion and Personal Selling; Sales promotion techniques (discounts, coupons, sales contests); Personal selling skills and techniques; Sales presentation and negotiation skills;

UNIT-II - Sales Force Management, Analytics and Performance Measurement

Recruitment and Selection; Sales force recruitment methods; Selection criteria for sales personnel; Assessing sales aptitude and skills; Training and Development; Sales training programs and methods; Product knowledge training; Sales techniques and communication skills training; Motivation and Compensation; Sales incentive schemes (commission, bonuses, contests).

Sales Analytics and Performance Measurement: Sales Performance Metrics; Key performance indicators (KPIs) for sales; Sales activity tracking (calls, meetings, conversions); Sales productivity and efficiency metrics; Sales Analytics; Data-driven decision making in sales; Sales forecasting models; Customer lifetime value analysis; Sales Force Automation; CRM systems and sales automation tools.

UNIT-III - Channel Management, Logistics & Retail Management

Channel Relationship Management; Partner selection and evaluation; Channel conflict resolution; Channel incentives and support programs; Logistics and Supply Chain Management; Inventory management and replenishment strategies; Order processing and fulfillment; Warehousing and distribution network design;

Retail Management: Retailing Concepts; Types of retail formats (brick-and-mortar, e-commerce, mobile commerce); Retail store layout and design; Merchandising and visual merchandising techniques; Customer Service and Experience; Importance of customer service in retail; Managing customer complaints and feedback; Creating memorable customer experiences;

UNIT-IV - Emerging Trends and Technologies in Sales and Distribution

E-commerce and Digital Sales; Trends in online retailing and e-commerce; Digital marketing strategies for sales; Omnichannel retailing and integrated sales approaches; Artificial Intelligence (AI) in Sales AI-powered sales automation and predictive analytics; Chatbots and virtual assistants in sales Personalization and recommendation engines.

Suggested Readings:

- ❖ Rath J.P. & Jain N., *Sales and Distribution Management*, Kalyani Publishers, India.
- ❖ Richard R. Still, Edward W. Cundiff, Norman A. P. Govoni & Sandeep Puri, *Sales Management: Decisions, Strategies and Cases*, Pearson Education.
- ❖ Krishna K. Havaldar & Vasant M. Cavale, *Sales and Distribution Management*, McGraw Hill Education.
- ❖ S. L. Gupta, *Sales and Distribution Management*, Excel Books.
- ❖ Panda Tapan K., *Sales and Distribution Management*, Oxford University Press.
- ❖ C. B. Gupta, *Sales and Distribution Management*, Sultan Chand & Sons.
- ❖ Dr. S. L. Gupta, *Retail Management*, Wisdom Publications.
- ❖ P. K. Rout, *Sales and Distribution Management*, Kalyani Publishers.
- ❖ Bhat Shridhar, *Sales and Distribution Management*, Himalaya Publishing House.

MAJOR I

Semester III

Paper XII

Insurance Agent / Advisor

Credit 4

Course Objectives

The course aims to enable learners to:

- ❖ Understand the structure and functioning of the Indian banking and insurance sectors.
- ❖ Develop competencies required to perform the role of an Insurance Agent/Advisor.
- ❖ Learn techniques for sourcing and acquiring insurance customers.
- ❖ Gain practical knowledge of pre-issuance and post-sale customer services.
- ❖ Develop professional ethics, communication, digital, and employability skills necessary for the insurance profession.

Course Outcomes

After successful completion of the course, students will be able to:

- ❖ Explain the banking system, insurance industry, and the role of an Insurance Agent.
- ❖ Identify prospective customers and apply appropriate marketing and customer acquisition strategies.
- ❖ Assist customers during policy selection, documentation, underwriting, and policy issuance.
- ❖ Provide post-sale services including premium collection support, policy servicing, renewals, and claim assistance.
- ❖ Demonstrate employability skills, professional ethics, customer service, communication, entrepreneurship, and digital competencies.

Unit I - Introduction to the Banking Sector and the Job Role of Insurance Agent

Indian Banking System: Evolution of Banking in India; Structure of Indian Banking System; Types of Banks; Digital Banking; Financial Inclusion.

Insurance Industry: Meaning and Importance of Insurance; Functions & Principles of Insurance; Types of Insurance; Life Insurance; Health Insurance; General Insurance; Motor Insurance; Insurance Regulatory Framework and Role of IRDAI.

Insurance Agent/Advisor: Role and Responsibilities of an Insurance Agent/Advisor; Licensing Requirements; Code of Conduct; Professional Ethics; Career Opportunities

Unit II - Source Insurance Customers

Customer Prospecting: Meaning and Importance; Sources of Prospective Customers; Lead Generation; Customer Profiling; Customer Segmentation.

Customer Acquisition: Concepts of Cold Calling; Warm Calling; Referral Marketing; Digital Marketing; Social Media Marketing; Bancassurance; Cross-selling and Up-selling.

Customer Relationship Management: Customer Need Analysis; Financial Need Assessment; Communication Skills; Handling Customer Objections; Closing Sales; and Customer Retention.

Unit III- Provide Pre-Issuance Services to Customers

Customer Advisory Services: Need Analysis; Risk Profiling; Product Recommendation; Premium Calculation; Policy Benefits; Riders and Tax Benefits.

Need of Documentation: Proposal Form; KYC Compliance; Income Proof; Medical Examination; Nomination and Underwriting Process.

Providing Customer Education: Concepts of Policy Terms and Conditions; Exclusions; Grace Period; Free Look Period; Premium Payment Options; Digital Policy Issuance.

Unit IV - Assist Customers with Post-Sale Services

Policy Servicing: Concept of Policy Delivery; Policy Alteration; Nominee Change; Address Change; Assignment; and Policy Revival.

Claims Management: Overview of Death Claims; Maturity Claims; Health Claims; Motor Claims; Claim Documentation and Claim Settlement Process.

Customer Relationship: Overview of Renewal Services; Complaint Handling; Customer Feedback; Customer Satisfaction; Record Maintenance and Digital Customer Services.

Employability Skills

Suggested Readings:

- ❖ Rath J.P. , *Insurance Theory and Practice*, Kalyani Publishers, India.
- ❖ G. Ramesh Babu, *Principles and Practice of Insurance*, Kalyani Publishers.
- ❖ M. N. Mishra & S. B. Mishra, *Insurance: Principles and Practice*, S. Chand Publishing.
- ❖ P. K. Gupta, *Insurance and Risk Management*, Himalaya Publishing House.
- ❖ Nalini Prava Tripathy & Prabir Pal, *Insurance: Theory and Practice*, PHI Learning.
- ❖ C. Gopalkrishna, *Insurance: Principles and Practice*, Sterling Publishers.
- ❖ E. Gordon & K. Natarajan, *Insurance Management*, Himalaya Publishing House.
- ❖ IRDAI, *Handbook on Insurance*, Insurance Regulatory and Development Authority of India.
- ❖ National Insurance Academy, *Fundamentals of Insurance*, National Insurance Academy Publications.

MAJOR II

Semester III

Paper III

GST and other Indirect Taxes (Customs)

(Practical)

Credit 4

Course Objectives

The course aims to enable learners to:

- ❖ Understand the concepts, principles, and constitutional framework of Goods and Services Tax (GST) and Customs Law.
- ❖ Develop knowledge of GST provisions relating to supply, levy, input tax credit, and exemptions.
- ❖ Apply GST procedures for registration, return filing, assessment, audit, and compliance.
- ❖ Analyze GST compliance requirements, customs provisions, and digital tax administration.
- ❖ Develop practical skills in GST return filing, reconciliation, and indirect tax compliance using electronic platforms.

Course Outcomes

After successful completion of the course, students will be able to:

- ❖ Explain the concepts, constitutional provisions, and regulatory framework of GST and Customs Law.
- ❖ Apply GST provisions relating to supply, levy, input tax credit, exemptions, and registration.
- ❖ Analyze GST procedures for assessment, audit, e-way bills, TDS/TCS, and tax compliance.
- ❖ Evaluate GST return filing procedures, compliance requirements, and error reconciliation techniques.
- ❖ Demonstrate proficiency in e-filing GST returns and ensuring effective indirect tax compliance.

Unit I: Basic Concepts

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 II: Concept of supply and Levy of GST

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

Unit III: Procedures under GST

Registration under GST law, Tax invoice credit and debit notes, Different GST returns, Electronic liability Ledger, Electronic credit Ledger, Electronic cash ledger, Different assessment 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.

Unit IV: E-filing of GST returns and Customs Law

Understanding the GST return preparation process, Data entry and validation of GST return details, Uploading GST returns using offline/online tools, Filing GSTR-1 (Outward Supplies), Filing GSTR-3B (Monthly Summary Return), Filing GSTR-9 (Annual Return). Compliance and Error Handling; Overview of GST compliance requirements, Identifying common errors and discrepancies in GST returns, Strategies for error correction and reconciliation.

Suggested Readings

- ❖ *P. K. Rout et al., GST and Indirect Taxes, Kalyani Publishers.*
- ❖ *V. S. Datey, Indirect Taxes Law and Practice, Taxmann Publications Pvt. Ltd.*
- ❖ *Arpit Haldia & Mohd. Salim, GST Law and Practice, Taxmann Publications Pvt. Ltd.*
- ❖ *Vandana Bangar & Yogendra Bangar, Comprehensive Guide to Indirect Tax Laws (GST & Customs), Aadhya Prakashan.*
- ❖ *V. K. Singhania & Monica Singhania, Students' Guide to GST and Customs Law, Taxmann Publications Pvt. Ltd.*
- ❖ *Balachandran V., Indirect Taxes (GST), Sultan Chand & Sons.*
- ❖ *ICAI, Background Material on GST, Institute of Chartered Accountants of India.*
- ❖ *CBIC, GST Law and Customs Manual, Central Board of Indirect Taxes and Customs.*

Latest revisions and notifications relating to GST & Customs

MAJOR II

Semester III

Paper IV

Management Accounting

Credit 4

Course Objectives

The course aims to enable learners to:

- ❖ Understand the concepts, principles, and techniques of management accounting for managerial decision-making.
- ❖ Develop knowledge of budgeting, standard costing, marginal costing, and performance evaluation.
- ❖ Apply management accounting tools for planning, cost control, and managerial decision-making.
- ❖ Analyze cost behaviour, variance analysis, and break-even relationships for business decisions.
- ❖ Develop analytical and problem-solving skills for effective managerial planning and financial control.

Course Outcomes

After successful completion of the course, students will be able to:

- ❖ Explain the concepts, scope, and techniques of management accounting and cost control.
- ❖ Apply budgeting, standard costing, and variance analysis for planning and performance evaluation.
- ❖ Analyze cost-volume-profit relationships and marginal costing techniques for managerial decisions.
- ❖ Evaluate alternative business decisions using differential costing and relevant cost analysis.
- ❖ Demonstrate the ability to use management accounting tools for effective planning, control, and decision-making.

Unit I: Introduction to Management Accounting

Meaning, objectives, nature and scope of management accounting, Difference between different forms of accounting- Cost, Financial and Management accounting, Cost control and Cost reduction.

Unit II: Budgetary Control and Standard Costing Systems

- Budgeting and Budgetary Control: Concept of budget, budgeting and budgetary control; objectives, merits and limitations; Functional Budgets; Fixed and Flexible budgeting; An overview of different approaches to budgeting (Zero base budgeting, Performance budgeting and Programme budgeting)
- Standard Costing and Variance Analysis: Meaning of standard cost and standard costing; advantages, limitations and applications; Variance Analysis – material, labour, overheads and sales variances. Control ratios.

Unit III: Marginal Costing

Concept of marginal cost and marginal costing; Absorption versus Variable Costing: Distinctive features and income determination; Cost-volume-profit analysis; Break-even Analysis-Statements, mathematical and graphical approaches; Profit-volume ratio, angle of incidence, margin of safety, key factor, determination of cost indifference point.

Unit IV: Decision Making

Concept and Steps in Decision making process. Solving various short -term decision making problems using marginal costing and differential costing techniques, 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 and Pricing decisions.

Suggested Readings

- *Sharma / Gupta Management accounting, Kalyani publishing house.*
- *Management Accounting, 4th Edition Pillai R.S.N. & Bagavathi S. Chand Publishing*
- *Arora, M. N. (2019). Management Accounting. Delhi, India: Himalaya Publishing House.*
- *Management Accounting: Principles & Practice, 3rd Edition Sahaf M.A. Vikas Publishing*
- *Cost and Management Accounting Ravi M Kishore, Taxman publishing house.*
- *Goel, R. K., & Goel, I. (2019). Concept Building Approach to Management Accounting for B. Com (Hons.), Delhi, India: Cengage.*
- *Maheshwari, S. N., & Mittal, S. N. (2019). Management Accounting. Delhi, India: Shri Mahaveer Book Depot.*
- *Maheshwari, S. N., Maheshwari, S. K., & Maheshwari, S. K. (2021). Principles of Management Accounting. Delhi, India: Sultan Chand & Sons.*
- *Maheshwari, S. N. (2015). Management Accounting and Financial Control. Delhi, India: Sultan Chand & Sons.*
- *Shah, P. (2015). Management Accounting. Delhi, India: Oxford University Press.*
- *Singh, S. (2023). Management Accounting. Delhi, India: PHI Learning Pvt. Limited.*
- *Singh, S. K., & Gupta, L. (2021). Management Accounting: Theory and Practice. Delhi, India: A. K. Publications.*
- *Tulsian, P. C., & Tulsian, B. (2023). Advanced Management Accounting.*
- *Drury, C. (2020). Management and Cost Accounting. China: Cengage.*
- *Horngren, C. T., Foster, G., & Dattar, S. M. (2002). Cost Accounting: A Managerial Emphasis. Delhi, India: Prentice Hall of India Ltd.*
- *Khan, M. Y., & Jain, P. K. (2021). Management Accounting. Delhi, India: Tata McGraw Hill Publishing Co.*
- *Usry, M. E., & Lawrence, H. H. (2010). Cost Accounting: Planning and Control. Delhi, India: S. Chand.*

Semester III
MDC
Paper I
Financial Markets and Institutions

Credit 3

Course Objectives

The course aims to enable learners to:

- ❖ Understand the structure and organization of financial markets.
- ❖ Analyze the functions and operations of various financial institutions.
- ❖ Explore the role of financial intermediaries in the economy.
- ❖ Examine the regulatory frameworks governing financial markets and institutions.
- ❖ Assess the impact of financial market developments on economic activity.
- ❖ Develop critical thinking and analytical skills in evaluating financial market trends and dynamics

Course Outcomes

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

- ❖ Students are able to know the features of different financial markets and their role in economic development.
- ❖ Students are able to know the functions of financial markets and capital markets.
- ❖ Students are able to know about the commercial Banks and their role in project financing and working capital finance and also about the massive growth of NPAs.
- ❖ Students are able to know about the role of insurance companies, NBFCs and Mutual Funds.
- ❖ Understand the basics of financial services and its various dimensions.

Unit I: An Introduction to Financial System and its Components

Financial markets and institutions. Financial intermediation, Functions and components of Financial System Financial system and economic development. An overview of the Indian financial system.

Unit II: Financial Market

Money market-functions, organization and instruments. Role of Central Bank in money market; Indian money market-An overview. Capital Markets- functions, organization and instruments. Indian debt market; Indian equity market-primary and secondary markets; Role of stock exchanges in India.

Unit III: Financial Institution

Commercial banking-introduction, its role in project finance and working capital finance. Development Financial Institutions (DFIs). problems of NPA, Financial Inclusion. Life and non-life insurance companies in India; Non-banking financial companies (NBFCs); Mutual Funds; Types and role in Capital Market, Regulation of Mutual Funds.

Suggested Readings

- ❖ Gupta S. K. *Financial Market, Institution and Services*, Kalyani publishing house.
- ❖ Bhole, L.M., *Financial Markets and Institutions*. Tata McGrawHill Publishing Company
- ❖ Khan, M.Y., *Indian Financial System Theory and Practice*. New Delhi: Vikas Publishing House
- ❖ Pandian Punithavathy, *Financial Services and Markets*, Vikas Publishing
- ❖ Sharma, G.L., and Y.P. Singh. *Contemporary Issues in Finance and Taxation*. Academic Foundation, Delhi
- ❖ Khan and Jain, *Financial Services*, Tata McGraw Hill
- ❖ Singh, J.K., *Venture Capital Financing in India*. Dhanpat Rai and Company, New Delhi.
- ❖ Annual Reports of Major Financial Institutions in India.

Semester III
SEC
Paper I
Business Statistics and Data Interpretation
(Practical)

Credit 3

Course Objectives

The course aims to enable learners to:

- ❖ Understand the fundamental concepts and techniques of business statistics and data interpretation.
- ❖ Develop knowledge of descriptive statistics, probability, probability distributions, and time series analysis.
- ❖ Apply statistical tools and Microsoft Excel for data analysis and business decision-making.
- ❖ Analyze business data using statistical methods, index numbers, and forecasting techniques.
- ❖ Develop quantitative reasoning and analytical skills for solving business and managerial problems.

Course Outcomes

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

- ❖ Explain the concepts and measures of descriptive statistics used in business analysis.
- ❖ Apply probability theory and probability distributions to solve business-related problems.
- ❖ Analyze business data using time series analysis, trend analysis, and index number techniques.
- ❖ Evaluate statistical information and interpret business data using Microsoft Excel.
- ❖ Demonstrate proficiency in applying statistical techniques for effective business decision-making.

Unit I: Descriptive Statistics

Measures of Central Tendency: Concept and properties of averages including Arithmetic mean, Median and Mode. Measures of Dispersion: An overview of Range, Quartile Deviation and Mean Deviation; Standard deviation; Variance and Coefficient of variation.

Use Microsoft Excel for data analysis and interpretation

Unit II: Probability and Probability Distributions

Theory and approaches to probability; Probability Theorems: Addition and Multiplication; Conditional probability and Bayes' Theorem. Expectation and variance of a random variable. Discrete Probability distributions: Binomial and Poisson (Properties and Applications). Normal distribution: Properties of Normal curve; Computation of Probabilities and Applications.

Use Microsoft Excel for data analysis and interpretation

Unit III: Time Series Analysis and Index Numbers

Time Series Data; Components of time series; Additive and Multiplicative models. Trend analysis; Fitting of trend using principle of least squares – linear and second-degree parabola. Shifting of Origin and Conversion of annual linear trend equation to quarterly/monthly basis and vice-versa. Meaning and uses of index numbers. Construction of Index numbers: Methods of Laspeyres, Paasche and Fisher's Ideal index.

Use Microsoft Excel for data analysis and interpretation

Suggested Readings

- ❖ S. C. Gupta & Indra Gupta, *Business Statistics*, Himalaya Publishing House.
- ❖ S. P. Gupta & M. P. Gupta, *Business Statistics*, Sultan Chand & Sons.
- ❖ Richard I. Levin & David S. Rubin, *Statistics for Management*, Pearson Education.
- ❖ Douglas A. Lind, Robert D. Mason & William G. Marchal, *Statistical Techniques in Business and Economics*, McGraw Hill Education.
- ❖ J. K. Sharma, *Business Statistics*, Pearson Education.
- ❖ R. P. Hooda, *Statistics for Business and Economics*, Macmillan India Ltd.
- ❖ Anderson, Sweeney & Williams, *Statistics for Business and Economics*, Cengage Learning.
- ❖ P. K. Rout, *Business Statistics*, Kalyani Publishers.

Semester IV

Sub Code	Subject Name	Total Credit	Total Marks	Sem Theory Marks	Cont. Theory Marks	Mid-Term Marks	Sem Practical Marks
MAJOR1.13	Retail Banking Assets Sales & Underwriting	4	100	60	20	20	-
MAJOR1.14	Retail Banking Liabilities	4	100	60	20	20	-
MAJOR1.15	Mutual Fund Distributor	4	100	60	20	20	-
MAJOR2.5	Corporate Legal Framework	4	100	50	10	20	20
MAJOR2.6	Financial Management & Risk Management	4	100	50	10	20	20
MDC-2	Business Organisation & Management	3	100	60	20	20	-
SEC-2	Business Regulatory Framework	3	100	60	20	20	-

MAJOR I

Semester IV

Paper XIII

Retail Banking Asset Sales and Underwriting

Credit 4

Course Objectives

The course aims to enable learners to:

- ❖ Understand the concepts, functions, and processes of retail banking asset sales and underwriting.
- ❖ Develop knowledge of retail banking products, customer relationship management, and regulatory compliance.
- ❖ Apply sales techniques, credit assessment, and underwriting principles in retail banking operations.
- ❖ Analyze customer needs, credit risk, loan proposals, and underwriting decisions for retail banking products.
- ❖ Develop professional, ethical, and customer-centric skills for retail banking sales and credit underwriting.

Course Outcomes

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

- ❖ Explain the concepts, products, and functions of retail banking asset sales and underwriting.
- ❖ Apply customer acquisition, relationship management, and sales techniques in retail banking.
- ❖ Analyze creditworthiness, loan applications, and underwriting requirements using appropriate risk assessment techniques.
- ❖ Evaluate lending decisions, regulatory compliance, and ethical practices in retail banking operations.
- ❖ Demonstrate competency in underwriting retail banking products and delivering quality customer service.

UNIT-I - Foundations of Retail Banking Asset Sales

Meaning, Nature, Objectives and Function of Retail Banking; Overview of retail banking products and services; Importance of retail banking asset sales in revenue generation; Types of retail banking assets (loans, mortgages, credit cards); Sales funnel stages (prospecting, qualification, presentation, closing); Cross-selling and upselling strategies

Retail Banking Sales Techniques: Customer Needs Analysis; Understanding customer financial goals and needs; Identifying opportunities for personalized product recommendations; Effective Sales Communication; Active listening and questioning techniques; Value-based selling approach; Overcoming objections and handling customer concerns; Product Knowledge and Demonstration.

UNIT-II - Relationship Management and Customer Service

Building Customer Relationships; Strategies for retaining and nurturing customer relationships; Customer Service Excellence; Providing personalized service and support; Handling customer inquiries, complaints, and feedback; Client Onboarding and Retention.

Regulatory Compliance and Risk Assessment: Compliance Requirements in Retail Banking Sales; Concept of regulatory frameworks (e.g., Consumer Financial Protection Bureau, AntiMoney Laundering laws); Compliance with Fair Lending laws and regulations; Responsible lending practices and customer privacy protection; Risk Assessment and Mitigation; Identifying and assessing credit risk in retail banking assets; Ethical Sales Practices.

UNIT – III - Foundations of Retail Banking Assets Underwriting

Introduction to Retail Banking Underwriting; Importance of underwriting in retail banking risk management; Role of underwriters in the loan approval process; Ethical considerations in retail banking Underwriting.

Loan Underwriting Processes: Pre-Application Assessment; Customer eligibility criteria and pre-qualification requirements; Initial customer screening and risk profiling; Gathering relevant customer information and documentation; Credit Analysis; Assessing borrower's creditworthiness (credit history, income, debt-to-income ratio); Financial statement analysis and cash flow assessment; Evaluating collateral and loan security; Decision Making and Approval. Concept of Credit scoring models and automated underwriting systems;

UNIT – IV - Retail Banking Products Underwriting

Retail Banking Products Underwriting:

Consumer Loans Underwriting; Types of consumer loans (personal loans, auto loans, student loans) ; Underwriting criteria and risk assessment factors; Loan documentation requirements and processing procedures; Mortgage Underwriting; Mortgage loan types (fixed-rate, adjustable-rate, FHA, VA); Mortgage underwriting standards and guidelines; Appraisal and valuation of real estate properties; Credit Card Underwriting; Credit card application screening and evaluation; Credit limit determination and risk management; Assessing credit card affordability and usage patterns.

Suggested Readings:

- ❖ Indian Institute of Banking & Finance (IIBF), *Retail Banking*, Macmillan Education.
- ❖ Indian Institute of Banking & Finance (IIBF), *Principles and Practices of Banking*, Macmillan Education.
- ❖ S. N. Maheshwari & S. K. Maheshwari, *Banking Law and Practice*, Kalyani Publishers.
- ❖ K. P. M. Sundharam & P. N. Varshney, *Banking Theory, Law and Practice*, Sultan Chand & Sons.
- ❖ Gordon E. & Natarajan K., *Banking Theory, Law and Practice*, Himalaya Publishing House.
- ❖ P. K. Gupta, *Banking and Financial Systems*, Kalyani Publishers.
- ❖ Shekhar K. C. & Shekhar Lekshmy, *Banking Theory and Practice*, Vikas Publishing House Pvt. Ltd.
- ❖ Indian Banks' Association, *Retail Banking Operations and Credit Management*, IBA Publications.

MAJOR I

Semester IV

Paper XIV

Retail Banking Liabilities

Credit 4

Course Objectives

The course aims to enable learners to:

- ❖ Understand the concepts, products, and regulatory framework of retail banking liabilities sales.
- ❖ Develop knowledge of retail deposit products, digital banking, and customer relationship management.
- ❖ Apply sales techniques, CRM strategies, and customer-centric approaches in retail banking operations.
- ❖ Analyze customer experience, regulatory compliance, and technology-driven banking practices.
- ❖ Develop professional selling, communication, and customer service skills for retail banking liability management.

Course Outcomes

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

- ❖ Explain the concepts, products, and functions of retail banking liabilities sales.
- ❖ Apply customer acquisition, sales strategies, and relationship management techniques in retail banking.
- ❖ Analyze retail deposit products, CRM processes, and digital banking solutions for customer engagement.
- ❖ Evaluate customer experience management, regulatory compliance, and service recovery strategies in retail banking.
- ❖ Demonstrate professional competency in liability sales, customer service, and technology-enabled retail banking operations.

UNIT-I - Foundations of Retail Banking Liabilities Sales

Meaning, Nature, Objectives and Function of Retail Banking; Role and importance of liabilities sales in retail banking sector; Retail Banking Liability Sales Procedure; Digital Banking for Liability Sales; Regulatory framework governing retail banking liabilities sales (e.g., Consumer Financial Protection Bureau, Know Your Customer regulations); Concept of Anti-money laundering (AML) and customer due diligence (CDD) procedures.

UNIT-II - Retail Deposit Products and Features

Concept and features of Savings Accounts; Types of savings accounts (regular savings, high yield savings, money market accounts); Features, benefits, and interest rate structures; Concept and Types of Checking Accounts (basic checking, interest-bearing checking, premium checking); Account features, fees, and overdraft protection options; Cross-selling opportunities and relationship-building strategies; Concept, Features and Benefits of Certificates of Deposit (CDs).

UNIT-III - Sales Techniques, Strategies and CRM

Characteristics of Effective Retail Banking Sales; Customer-Centric Selling; Consultative Selling Approach; Value-Based Selling; Solution Selling; Digital Sales Strategies; and Consultative Selling Approach.

Relationship Management and Customer Service: Meaning, Objectives and importance of CRM in Retail Banking; CRM Life Cycle and its process; Customer Database Management, Customer Analytics; AI-Based Customer Insights, Omnichannel Banking and Customer Experience Management.

UNIT-IV - Customer Experience Management

Meaning, Objectives and importance of Customer Experience Management in Retail Banking; Stages of Customer Journey in Retail Banking; Key Performance Indicators (KPIs); Concept of Customer Touch Points, Customer Satisfaction and Loyalty; Factors affecting Customer Satisfaction; Customer Experience Strategies & Customer Feedback Management; Complaint Handling Process and Service Recovery Strategies; Technology in Customer Experience Management and Challenges in Customer Experience Management.

Suggested Readings:

- ❖ Indian Institute of Banking & Finance (IIBF), *Retail Banking*, Macmillan Education.
- ❖ Indian Institute of Banking & Finance (IIBF), *Principles and Practices of Banking*, Macmillan Education.
- ❖ Gordon E. & Natarajan K., *Banking Theory, Law and Practice*, Himalaya Publishing House.
- ❖ K. C. Shekhar & Lekshmy Shekhar, *Banking Theory and Practice*, Vikas Publishing House Pvt. Ltd.
- ❖ P. K. Gupta, *Banking and Financial Systems*, Kalyani Publishers.
- ❖ S. N. Maheshwari & S. K. Maheshwari, *Banking Law and Practice*, Kalyani Publishers.
- ❖ K. P. M. Sundharam & P. N. Varshney, *Banking Theory, Law and Practice*, Sultan Chand & Sons.
- ❖ Indian Banks' Association, *Retail Banking Operations*, Indian Banks' Association Publications.

MAJOR I

Semester IV

Paper XV

Mutual Fund Distributor

Credit 4

Course Objectives

The course aims to enable learners to:

- ❖ Provide students with a comprehensive understanding of the Indian banking system and the mutual fund industry.
- ❖ Develop knowledge of mutual fund products, investment planning, and financial advisory services.
- ❖ Equip students with skills to conduct market research, identify investor needs, and effectively market mutual fund products.
- ❖ Familiarize students with regulatory guidelines, ethical practices, and investor protection mechanisms.
- ❖ Develop practical competencies in customer relationship management, after-sales service, and employability skills for careers in the financial services sector.

Course Outcomes

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

- ❖ Explain the structure of the Indian banking system, financial markets, and the role of a Mutual Fund Distributor.
- ❖ Conduct market research, analyse investor profiles, and recommend appropriate mutual fund products.
- ❖ Demonstrate effective sales, communication, and customer relationship management skills for mutual fund distribution.
- ❖ Perform after-sales services, including portfolio review, investor support, grievance handling, and regulatory compliance.
- ❖ Apply employability skills, digital competencies, ethical practices, and entrepreneurship for successful careers in the mutual fund and financial services industry.

Unit 1: Introduction to the Banking Sector & Job Role of Mutual Fund Distributor

Evolution and Structure of the Indian Banking System, Relationship between Banks and Mutual Funds, Meaning, Features and Types of Mutual Funds, Job Role of Mutual Fund Distributor in India.

Unit 2: Market Research and Selling Products

Meaning and Importance of Market Research, Market Segmentation, Investor Behaviour, Competitor Analysis, Industry Trends. Customer Need Analysis, Sales Techniques and Marketing and Digital Distribution.

Unit 3: Perform After-Sales Activities

Investor Services: Portfolio Review, NAV Monitoring, SIP Management, Additional Purchase, Redemption and Switching, Nomination and Transmission, Statement of Accounts

Customer Service: Complaint Handling, Grievance Redressal, Investor Education, Financial Literacy, Customer Satisfaction & Service Recovery.

Regulatory Compliance: SEBI Regulations, AMFI Code of Conduct, KYC and AML Requirements, Documentation, Data Privacy & Ethical Practices.

Unit 4: Employability Skills

Communication Skills, Digital and Financial Skills, Workplace Skills, Entrepreneurship and Career Development.

Suggested Readings:

- ❖ National Institute of Securities Markets (NISM), *Mutual Fund Distributors Certification Examination (Series V-A)*, NISM Publications.
- ❖ Association of Mutual Funds in India (AMFI), *AMFI Mutual Fund Distributor Handbook*, AMFI.
- ❖ Punithavathy Pandian, *Security Analysis and Portfolio Management*, Vikas Publishing House Pvt. Ltd.
- ❖ Prasanna Chandra, *Investment Analysis and Portfolio Management*, McGraw Hill Education.
- ❖ V. A. Avadhani, *Investment and Securities Markets in India*, Himalaya Publishing House.
- ❖ P. K. Gupta, *Investment Management*, Kalyani Publishers.
- ❖ M. Y. Khan, *Financial Services*, McGraw Hill Education.
- ❖ SEBI, *Investor Education and Mutual Fund Guidelines*, Securities and Exchange Board of India.

MAJOR II

Semester IV Paper V Corporate Legal Framework

Credit 4

Course Objectives

The course aims to enable learners to:

- ❖ Understand the fundamental provisions and regulatory framework of the Companies Act, 2013.
- ❖ Develop knowledge of company meetings, corporate governance, and the roles and responsibilities of directors.
- ❖ Apply legal provisions relating to share capital, corporate administration, and management.
- ❖ Analyze corporate restructuring, oppression, mismanagement, and winding-up procedures under company law.
- ❖ Develop legal, ethical, and decision-making skills for effective corporate governance and compliance.

Course Outcomes

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

- ❖ Explain the provisions of the Companies Act, 2013 relating to share capital, securities, and corporate administration.
- ❖ Apply legal procedures governing company meetings, resolutions, and corporate management.
- ❖ Analyze the appointment, powers, duties, and responsibilities of directors and key managerial personnel.
- ❖ Evaluate corporate restructuring, oppression, mismanagement, winding-up, and insolvency proceedings under applicable laws.
- ❖ Demonstrate the ability to interpret and apply corporate legal provisions for effective governance and regulatory compliance.

Unit I: Introduction 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 II: Management and Administration

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

Unit III: Directors and their Powers

Board of directors, classification of directors, women directors, independent director; 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 IV: 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. 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.

Suggested Readings:

- ❖ Garg /Gupta/Dhingra *Corporate Law*, Kalyani publisher.
- ❖ Vandana B. Arora A & Jyoti Prakash Rath, *CORPORATE LAWS*, Vikas Publishing.
- ❖ Tulsian P.C.S., *Business and Corporate Laws* Chand Publishing.
- ❖ Kumar, A. *Corporate Laws*. New Delhi: Taxmann Publication.
- ❖ Sharma, J. P. *An Easy Approach to Corporate Laws*. New Delhi: Ane Books Pvt. Ltd.
- ❖ Chadha R., & Chadha, S. (2018). *Company Laws*. Delhi: Scholar Tech Press.
- ❖ 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.
- ❖ Sharma, J. P. (2018). *An Easy Approach to Corporate Laws*. New Delhi: Ane Books Pvt. Ltd.

MAJOR II

Semester IV

Paper VI

Financial Management & Risk Management

Credit 4

Course Objectives

The course aims to enable learners to:

- ❖ Understand the concepts, principles, and objectives of financial management and risk management.
- ❖ Develop knowledge of financing, investment, dividend, and working capital decisions.
- ❖ Apply financial theories and techniques to evaluate investment and financing alternatives.
- ❖ Analyze capital structure, cost of capital, financial performance, and risk management strategies.
- ❖ Develop analytical and decision-making skills for maximizing shareholder wealth and managing financial risk.

Course Outcomes

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

- ❖ Explain the concepts, objectives, and functions of financial management and risk management.
- ❖ Apply capital budgeting, cost of capital, capital structure, and working capital management techniques to financial decision-making.
- ❖ Analyze financing, investment, dividend, and risk management decisions using appropriate financial tools.
- ❖ Evaluate financial performance, leverage, corporate valuation, and risk management strategies for business organizations.
- ❖ Demonstrate competency in making effective financial and risk management decisions for sustainable organizational growth.

Unit I: 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 a Finance Manager. Time value of money, Risk and Return Analysis; emerging dimensions in finance area- Crypto currencies, block chain, behavioral finance, sustainable finance.

Unit II: 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. Determinants of Optimum Capital Structure.

Unit III: Investment Decision and Dividend Decision

- **Long-term investment decision:** Capital Budgeting Process, Capital Budgeting Techniques; 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.
- **Short-term investment decision:** Concept of Working Capital, working capital cycle, Risk-return Trade off, working capital estimation, cash management, receivables management, inventory management, payables management.
- **Dividend Decision:** 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.

Unit IV: Risk Management

Introduction, meaning, definition and types of risk; operational and financial risks. Risk management process; identification, assessment, risk treatment; risk transfer, risk avoidance, risk retention and risk control, review and evaluation of plan. Risk management approach and methods; avoidance, loss prevention, loss reduction separation, duplication, diversification; risk reporting process; internal reporting and external reporting, risk organisation and risk management organization structure; traditional and modern structure

Suggested Readings:

- ❖ Sharma R. K. & Gupta S. K. *Financial Management*, Kalyani Publishing House.
- ❖ Amit Singhal, *Fundamentals of Financial Management*, Vikas Publishing
- ❖ Khan, M.Y., & Jain, P.K. *Financial Management: Text and Problem*. New Delhi: Tata McGraw Hill Education India.
- ❖ Kothari, R *Financial Management: A Contemporary Approach*. New Delhi: Sage Publications India Pvt. Ltd.
- ❖ Pandey, I.M. *Financial Management*. New Delhi: Vikas Publications.
- ❖ Rustagi, R.P. *Fundamentals of Financial Management*. New 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.
- ❖ Khan, M. Y., & Jain, P. K. (2018). *Financial Management: Text and Problem*. New Delhi: Tata McGraw Hill Education India.
- ❖ Sharma, S. K., & Zareen, 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.

Semester IV
MDC
PAPER II
Business Organization & Management

Credit 3

Course Objectives

The course aims to enable learners to:

- ❖ Understand the concepts, principles, and forms of business organization and management.
- ❖ Develop knowledge of management principles, functions, leadership, and organizational behaviour.
- ❖ Apply management theories and leadership approaches to business and organizational situations.
- ❖ Analyze business organizations, managerial functions, and leadership styles for effective decision-making.
- ❖ Develop managerial, leadership, ethical, and entrepreneurial skills for organizational effectiveness.

Course Outcomes

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

- ❖ Explain the concepts, forms, and characteristics of business organizations and their role in the economy.
- ❖ Apply management principles and functions to plan, organize, lead, and control organizational activities.
- ❖ Analyze different forms of business organizations, management practices, and leadership styles.
- ❖ Evaluate leadership theories, managerial skills, and organizational effectiveness in business environments.
- ❖ Demonstrate managerial, leadership, ethical, and decision-making competencies for successful business management.

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, 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 and Joint Stock Company.

Unit 2: Principles and Functions of Management

Management - Meaning - Characteristics - Fayol's 14 Principles of Management. Functions of Management; Planning, Organising, Staffing, Directing, Coordinating and Controlling; Levels of Management, Skills of Management, Scientific Management - meaning, objectives, relevance and criticism.

Unit 3: Leadership and Management

Distinction between leadership and management, Leadership theories (trait theory, behavioural theory, contingency theory), Management styles (autocratic, democratic, laissez-faire), Developing leadership skills competencies

Suggested Readings

- ❖ K. Aswathappa, *Management Concepts and Organizational Behaviour*, Himalaya Publishing House, Cuttack, Odisha.
- ❖ M. C. Shukla and T. S. Grewal, *Business Organisation and Management*", Sultan Chand & Sons, Bhubaneswar, Odisha.
- ❖ K. C. Gupta, *Business Organization and Management*, V K Publications, Bhubaneswar, Odisha.
- ❖ S. K. Bhatia, *Essentials of Business Organisation and Management*, Kalyani Publishers, Cuttack, Odisha.
- ❖ Daft, R. L. (2015). *Organization theory & design*. Cengage Learning.
- ❖ Drucker, P. F. (2017). *The effective executive: The definitive guide to getting the right things done*. Harper Collins.
- ❖ Kotter, J. P. (2014). *Leading change*. Harvard Business Review Press.
- ❖ Mintzberg, H., Ahlstrand, B., & Lampel, J. (2019). *Strategy safari: A guided tour through the wilds of strategic management*. Routledge.
- ❖ Robbins, S. P., Coulter, M., & DeCenzo, D. A. (2017). *Fundamentals of management*. Pearson.
- ❖ Neeru Vasisth, *Principles of Management*, Taxman Publication.

**Semester IV
SEC
PAPER II**

Business Regulatory Framework (Semester IV)

Credit 3

Course Objectives

The course aims to enable learners to:

- ❖ Understand the fundamental principles and legal provisions of business and commercial laws in India.
- ❖ Develop knowledge of the Indian Contract Act, Sale of Goods Act, Competition Act, and Consumer Protection Act.
- ❖ Apply legal principles governing contracts, sale of goods, competition, and consumer rights in business situations.
- ❖ Analyze legal issues relating to commercial transactions, market competition, and consumer protection.
- ❖ Develop legal reasoning, ethical awareness, and decision-making skills for business compliance and corporate governance.

Course Outcomes

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

- ❖ Explain the essential provisions of the Indian Contract Act, 1872 governing commercial contracts.
- ❖ Apply the provisions of the Sale of Goods Act, 1930 to resolve issues relating to contracts of sale and rights of parties.
- ❖ Analyze the legal framework of the Competition Act, 2002 and the Consumer Protection Act, 2019 in regulating business practices.
- ❖ Evaluate business transactions, consumer disputes, and competition-related issues from legal and ethical perspectives.
- ❖ Demonstrate the ability to interpret and apply business laws for ensuring legal compliance and protecting stakeholder interests.

UNIT I: 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 II: Sale of Goods Act,1930

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

UNIT III: 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.

Suggested Readings

- ❖ Garg K.C. / *Business Law (Hons.)*, Kalyani publisher.
- ❖ Bose, D. C. (2008). *Business Law*. New Delhi: PHI Limited.
- ❖ Kuchhal M.C. & Kuchhal Vivek, *Business Laws: Semester I: (NEP 2020 for the University of Delhi)*, Vikas Publishing
- ❖ Tulsian P.C. & Tulsian Bharat, *Business Laws for B.Com. (Hons.)*, S. Chand Publishing
- ❖ 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

Semester V & Semester VI

Apprenticeships

SEMESTER V

Sub Code	Subject Name	Total Credit	Total Marks	Sem Theory Marks	Cont. Theory Marks	Mid-Term Marks	Sem Practical Marks	Mid-Term Practical Marks
APP-5.1	Apprenticeship / Industry Training	20	500	-	-	-	400	100

SEMESTER VI

Sub Code	Subject Name	Total Credit	Total Marks	Sem Theory Marks	Cont. Theory Marks	Mid-Term Marks	Sem Practical Marks	Mid-Term Practical Marks
APP-6.1	Apprenticeship / On-the-Job Training	20	500	-	-	-	400	100

Curriculum

Under the National Education Policy, aligned with the Learning Outcomes-based Curriculum Framework (LOCF)

Four-Year UG Commerce

(Four-Year Degree Programme with One Major & Two Minors without Research)

2026-2030

**Gangadhar Meher University, Amruta Vihar
Sambalpur, Odisha**

1. PREAMBLE

The Bachelor of Commerce (B.Com.) programme has been designed in accordance with the National Education Policy (NEP) 2020 and the Learning Outcomes-based Curriculum Framework (LOCF) of the University Grants Commission (UGC). The curriculum aims to provide a balanced blend of conceptual knowledge, practical skills, ethical values, and interdisciplinary learning to prepare students for higher education, research, entrepreneurship, and diverse career opportunities in the dynamic business environment. The programme adopts an outcome-based approach with clearly defined Programme Outcomes (POs), Programme Specific Outcomes (PSOs), and Course Outcomes (COs), ensuring that students acquire domain knowledge, analytical abilities, professional competencies, and lifelong learning skills.

Objectives of the Learning Outcomes-based Curriculum Framework (LOCF)

- To promote outcome-based education by defining measurable learning outcomes for every programme and course.
- To ensure the acquisition of discipline-specific knowledge, professional competence, and practical skills.
- To foster critical thinking, problem-solving, innovation, and analytical abilities among learners.
- To inculcate ethical values, social responsibility, environmental consciousness, and constitutional values.
- To facilitate employability, entrepreneurship, research aptitude, and lifelong learning through a learner-centric curriculum.

Objectives of the National Education Policy (NEP) 2020

- To provide holistic, multidisciplinary, and flexible education that addresses the diverse learning needs of students.
- To promote experiential, skill-based, and competency-based learning for improved employability and entrepreneurship.
- To integrate Indian Knowledge Systems (IKS), ethics, constitutional values, and sustainable development into higher education.
- To encourage innovation, research, digital literacy, and the effective use of technology in teaching and learning.
- To develop globally competent, socially responsible, and lifelong learners capable of contributing to national development.

Alignment of the B.Com. Curriculum with NEP 2020 and LOCF

The B.Com. curriculum has been developed by integrating the principles of NEP 2020 and the UGC Learning Outcomes-based Curriculum Framework (LOCF). The programme adopts an outcome-based curriculum with clearly articulated Programme Outcomes, Programme Specific Outcomes, and Course Outcomes aligned with Bloom's Revised Taxonomy. It emphasizes conceptual understanding, skill development, experiential learning, case studies, project work, internships, and the use of digital technologies. The curriculum incorporates multidisciplinary and value-based education, entrepreneurship, research orientation, financial and digital literacy, sustainability, and ethical business practices. Flexibility through electives, skill enhancement courses, vocational components, and multiple entry–exit options ensures that graduates are equipped with the knowledge, competencies, and professional attributes required for higher education, employment, entrepreneurship, and responsible citizenship in a rapidly evolving global economy.

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.

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:

- Framing of syllabus

- Students' attributes
- Qualification descriptors
- Programme learning outcomes
- Course learning outcomes
- Necessity of having elective courses
- Applications of commerce
- Employability in banking, finance and other sectors.

4. 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:

4.1 Disciplinary Knowledge

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

4.2 Communication Skills

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

4.3 Critical Thinking

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

4.4 Problem solving

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

4.5 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.

4.6 Information and Communication Technology (ICT) digital literacy

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

4.7 Self-directed Learning

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

4.8 Moral and Ethical Awareness/Reasoning

Ability to ascertain unethical behaviour, falsification, and manipulation of information and the ability to manage self and various social systems.

4.9 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.

The Bachelor of Commerce (B.Com.) programme is designed to develop well-rounded graduates with strong disciplinary knowledge, analytical ability, and professional competence in commerce and business. The programme equips learners with a comprehensive understanding of accounting, finance, marketing, taxation, management, economics, and allied disciplines while fostering effective communication, critical thinking, and problem-solving skills. Students are encouraged to analyse business situations, interpret data, evaluate alternatives, and make informed decisions. Through exposure to contemporary business practices and interdisciplinary learning, graduates develop the competence to address complex organisational challenges and contribute meaningfully to the dynamic business environment. The programme also emphasizes research aptitude, digital literacy, ethical values, and lifelong learning to prepare graduates for professional success and responsible citizenship. Students acquire the ability to search, analyse, organise, and present information using modern ICT tools and business applications while undertaking independent and collaborative learning. The curriculum nurtures moral and ethical reasoning, enabling graduates to recognize ethical issues, demonstrate integrity, and make socially responsible decisions. By promoting self-directed

learning, adaptability, and continuous skill enhancement, the programme prepares graduates for higher education, entrepreneurship, professional careers, and lifelong personal and professional development in an evolving global business landscape.

5. 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 graduates 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 are thereby 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:

- Demonstrate extensive and coherent knowledge of commerce and its applications in the real business world;
- Understanding of various concepts and theories that provide a strong academic foundation;
- Demonstrate educational skills in areas of Marketing, Finance, Accounting, HR, Tax, Economics, and several other branches of Commerce;
- Acquire various soft skills (like communication, organising, and analytical) required to manage complete business situations as well as life situations;
- Apply knowledge, understanding, and skills to identify the difficult/unsolved problems in a rapidly changing environment and to collect the required information from a wide range of sources and try to analyse and assess these problems using appropriate methodologies;
- Fulfil one's learning requirements to provide an insight into research in Commerce and interdisciplinary areas while seeking research pursuits;
- 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;
- Good value systems leading to high ethical and moral conduct in society at large;
- Competencies and attitudes;
- Values.

6. 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 a bachelor's 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 learning levels and standards across different colleges/institutions. 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 include Investment, Insurance, and Banking. Thus, this programme helps students in building a concrete footing for advanced studies in Commerce and to stand with the requirements of the business sector, insurance, and banking, seeking youth fit for employment.
- ii. Students undergoing this programme will be equipped for the world of work, particularly, the 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 be encouraged 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 moulding 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.

7. CREDIT AND MARK DISTRIBUTION FOURTH YEAR HONS. WITHOUT RESEARCH

Semester	Core-I	Core-II	Core-III	Multi-disciplinary	AEC	SEC	VAC	Community Engagement & Services/Field Work/ Internship (CE&S/FW/)	Total Minimum Credit
I	2×4 = 8	1×4 = 4	–	1×3 = 3	1×4 = 4 (Odia/Hindi/ Sanskrit/Urdu)	–	1×3 = 3 (Environmental Studies and Disaster Management)	–	22
II	2×4 = 8		1×4 = 4	1×3 = 3	1×4 = 4 (English)	1×3 = 3	–	–	22
									44
III	3×4 =12	1×4 = 4	–	1×3 = 3	–	–	1×3 = 3	–	22
IV	3×4 =12	–	1×4 = 4	–	–	–	–	1×4 = 4	20
									42
V	3×4 =12	1×4 = 4	–	–	–	1×3 = 3	1×3 = 3	–	22
VI	2×4 = 8	–	1×4 = 4	–	–	1×3 = 3	1×3 = 3	–	18
									40
VII	4×4 =16	1×4 = 4	–	–	–	–	–	–	20
VIII	4×4 =16		1×4 = 4	–	–	–	–	–	20
									40
Grand Total	23×4 = 92	4×4 = 16	4×4 = 16	3×3 = 9	2×4 = 8	3×3 = 9	4×3 = 12	1×4 = 4	166

CREDIT STRUCTURE

Credit	Theory (Lecture)	Practical / Field Work
1 Credit	15 Hours	2 Hours/Week

Important Notes:

- One credit generally equals 15 hours of instruction.
- A 4-credit practical course shall comprise 3 credits of theory instruction and 1 credit of practical/laboratory instruction.
- A 3-credit practical course shall comprise 2 credits of theory instruction and 1 credit of practical/laboratory instruction.

DISTRIBUTION OF MARKS: SEMESTER END AND CONTINUOUS EVALUATION

Course Type	Maximum Marks	Semester End Theory	Continuous Evaluation/ Sessional	Mid-Semester Theory	Semester End Practical
Without Practical	100	60	20	20	—
With Practical	100	50	10	20	20

DISTRIBUTION OF SESSIONAL MARKS

Component	Without Practical (40 Marks)	With Practical (30 Marks)
Mid-Semester Examination	20	20
Attendance	5	5
Surprise Test / Quiz	10	5
Assignment / Presentation	5	Nil
Maximum Marks	40	30

ATTENDANCE MARKS DISTRIBUTION

Attendance Percentage	Marks
Above 95%	5
85% – 94%	4
75% – 84%	3
Below 75%	0

Structure of Three-Year Degree / Four-Year Degree (Honours without Research)

UG NEP Batch 2026-2030

Semester I

Code	Title	Total Credits	Total Marks	Semester Theory Marks	Continuous Evaluation Marks	Mid-Term Theory Marks	Semester Practical Marks
Core 1.1	Financial Accounting (P)	4	100	50	10	20	20
Core 1.2	Cost Accounting (NP)	4	100	60	20	20	-
Core 2.1	Business Organisation and Management (For Commerce Students) / Cost Accounting for Non-Commerce Students / Any other course from Arts and Science Stream (NP)	4	100	60	20	20	-
MDC - I	Economics / Any other Course from Multidisciplinary Basket (NP)	3	100	60	20	20	-
AEC - I	Odia / Sanskrit / Hindi (NP)	4	100	60	20	20	-
VAC - I	Environmental Studies & Disaster Management (Compulsory) (NP)	3	100	60	20	20	-
Total Credit		22					

Semester II

Code	Title	Total Credits	Total Marks	Semester Theory Marks	Continuous Evaluation Marks	Mid-Term Theory Marks	Semester Practical Marks
Core 1.3	Corporate Accounting & Reporting (NP)	4	100	60	20	20	-
Core 1.4	Income Tax Law and Practice (P)	4	100	50	10	20	20
Core 3.1	Business Statistics & Data Interpretation / Any other course from Arts and Science Stream (P)	4	100	50	10	20	20
MDC-2	Fundamentals of Entrepreneurship and E-Commerce / Any other Course from Multidisciplinary Basket (NP)	3	100	60	20	20	-
AEC-2	English (Compulsory) (NP)	4	100	60	20	20	-
SEC-1	Quantitative and Logical Thinking / Any other from SEC Basket (NP)	3	100	60	20	20	-
Total Credit		22					

Semester III

Code	Title	Total Credits	Total Marks	Semester Theory Marks	Continuous Evaluation Marks	Mid-Term Theory Marks	Semester Practical Marks
Core 1.5	Financial Markets and Institutions (NP)	4	100	60	20	20	-
Core 1.6	GST and other Indirect Taxes (Customs) (P)	4	100	50	10	20	20
Core 1.7	Management Accounting (NP)	4	100	60	20	20	-
Core 2.2	Fundamentals of Investment and Planning (<i>For Commerce Students</i>) / Financial Markets and Institutions for <i>Non-Commerce Students</i> (NP) / Any other course from Arts and Science Stream	4	100	60	20	20	-
MDC - 3	Entrepreneurship Development and Start-up / Any other course from Multidisciplinary Basket (NP)	3	100	60	20	20	-
VAC - 2	Ethics and Values / Understanding India / Another from VAC Basket (NP)	3	100	60	20	20	-
Total Credit		22					

Semester IV

Code	Title	Total Credits	Total Marks	Semester Theory Marks	Continuous Evaluation Marks	Mid-Term Theory Marks	Semester Practical Marks
Core 1.8	Financial Management & Risk Management (NP)	4	100	60	20	20	-
Core 1.9	Auditing and Corporate Governance (NP)	4	100	60	20	20	-
Core 1.10	Corporate Legal Framework (NP)	4	100	60	20	20	
Core 3.2	Business Regulatory Framework (For Commerce Students), Auditing and Corporate Governance (For No commerce Students) or any other course from Arts and Science Stream (NP)	4	100	60	20	20	-
CES/FW	Community Engagement & Services / Field Work	4	100	Project Report (60) Viva (40)			
Total Credit		20					

Semester V

Code	Title	Total Credits	Total Marks	Semester Theory Marks	Continuous Evaluation Marks	Mid-Term Theory Marks	Semester Practical Marks
Core 1.11	Financial Statement Analysis (NP)	4	100	60	20	20	-
Core 1.12	Business Data Analytics (P)	4	100	50	10	20	20
Core 1.13	Fundamentals of IND-AS & IFRS (NP)	4	100	60	20	20	-
Core 2.3	Digital Marketing (For Commerce Students) / Financial Statement Analysis (For Non-Commerce) / Any other course from Arts and Science Stream (NP)	4	100	60	20	20	-
SEC-2	Fundamentals of Data Science and Data Management (P)	3	100	50	10	20	20
VAC-3	Introduction to Artificial Intelligence (NP)	3	100	60	20	20	-
Total Credit		22					

Semester VI

Code	Title	Total Credits	Total Marks	Semester Theory Marks	Continuous Evaluation Marks	Mid-Term Theory Marks	Semester Practical Marks
Core 1.14	Fundamentals of Financial Modelling (P)	4	100	50	10	20	20
Core 1.15	Business Application Software (P)	4	100	50	10	20	20
Core 3.3	Human Resource Management / Mathematics / Another course from Arts and Science Stream (NP)	4	100	60	20	20	-
SEC - 3	Introduction of Financial Technology (P) / any other from SEC Basket	3	100	50	10	20	20
VAC - 4	Business Ethics and Values / Any other from VAC Basket (NP)	3	100	60	20	20	-
Total Credit		18					

Semester VII

Code	Title	Total Credits	Total Marks	Semester Theory Marks	Continuous Evaluation Marks	Mid-Term Theory Marks	Semester Practical Marks
Core 1.16	Research Methodology & Research Ethics (NP)	4	100	60	20	20	
Core 1.17	Fundamentals of Securities Analysis and Portfolio Management (NP)	4	100	60	20	20	-
Core 1.18	Fundamentals of Operation Research and Quantitative Techniques (NP)	4	100	60	20	20	-
Core 1.19	Corporate Restructuring & Business Valuation (NP)	4	100	60	20	20	
Core 2.4	Marketing and Supply Chain Management (For Commerce Students) / Research Methodology and Research Ethics (NP)	4	100	60	20	20	-
Total Credit		20					

Semester VIII

Code	Title	Total Credits	Total Marks	Semester Theory Marks	Continuous Evaluation Marks	Mid-Term Theory Marks	Semester Practical Marks
Core 1.20	International Business Environment (NP)	4	100	60	20	20	-
Core 1.21	Sustainable Development and Corporate Social Responsibility (NP)	4	100	60	20	20	-
Core 1.22	Fundamentals of Commodity Markets (NP)	4	100	60	20	20	-
Core 1.23	Social Entrepreneurship and Incubation (NP)	4	100	60	20	20	-
Core 2.5	Securities Market Operations / Any other course from Arts and Science Stream (NP)	4	100	60	20	20	-
Total Credit		20					

Curriculum

Under the National Education Policy, aligned with the Learning Outcomes-based Curriculum Framework (LOCF)

Four-Year UG Commerce

(Four-Year Degree Programme with One Major & Two Minors with Research)

2026-2030

**Gangadhar Meher University, Amruta Vihar
Sambalpur, Odisha**

1. PREAMBLE

The Bachelor of Commerce (B.Com.) programme has been designed in accordance with the National Education Policy (NEP) 2020 and the Learning Outcomes-based Curriculum Framework (LOCF) of the University Grants Commission (UGC). The curriculum aims to provide a balanced blend of conceptual knowledge, practical skills, ethical values, and interdisciplinary learning to prepare students for higher education, research, entrepreneurship, and diverse career opportunities in the dynamic business environment. The programme adopts an outcome-based approach with clearly defined Programme Outcomes (POs), Programme Specific Outcomes (PSOs), and Course Outcomes (COs), ensuring that students acquire domain knowledge, analytical abilities, professional competencies, and lifelong learning skills.

Objectives of the Learning Outcomes-based Curriculum Framework (LOCF)

- To promote outcome-based education by defining measurable learning outcomes for every programme and course.
- To ensure the acquisition of discipline-specific knowledge, professional competence, and practical skills.
- To foster critical thinking, problem-solving, innovation, and analytical abilities among learners.
- To inculcate ethical values, social responsibility, environmental consciousness, and constitutional values.
- To facilitate employability, entrepreneurship, research aptitude, and lifelong learning through a learner-centric curriculum.

Objectives of the National Education Policy (NEP) 2020

- To provide holistic, multidisciplinary, and flexible education that addresses the diverse learning needs of students.
- To promote experiential, skill-based, and competency-based learning for improved employability and entrepreneurship.
- To integrate Indian Knowledge Systems (IKS), ethics, constitutional values, and sustainable development into higher education.
- To encourage innovation, research, digital literacy, and the effective use of technology in teaching and learning.
- To develop globally competent, socially responsible, and lifelong learners capable of contributing to national development.

Alignment of the B.Com. Curriculum with NEP 2020 and LOCF

The B.Com. curriculum has been developed by integrating the principles of NEP 2020 and the UGC Learning Outcomes-based Curriculum Framework (LOCF). The programme adopts an outcome-based curriculum with clearly articulated Programme Outcomes, Programme Specific Outcomes, and Course Outcomes aligned with Bloom's Revised Taxonomy. It emphasizes conceptual understanding, skill development, experiential learning, case studies, project work, internships, and the use of digital technologies. The curriculum incorporates multidisciplinary and value-based education, entrepreneurship, research orientation, financial and digital literacy, sustainability, and ethical business practices. Flexibility through electives, skill enhancement courses, vocational components, and multiple entry–exit options ensures that graduates are equipped with the knowledge, competencies, and professional attributes required for higher education, employment, entrepreneurship, and responsible citizenship in a rapidly evolving global economy.

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.

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:

- Framing of syllabus
- Students' attributes
- Qualification descriptors
- Programme learning outcomes
- Course learning outcomes
- Necessity of having elective courses
- Applications of commerce
- Employability in banking, finance and other sectors.

4. 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:

4.1 Disciplinary Knowledge

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

4.2 Communication Skills

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

4.3 Critical Thinking

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

4.4 Problem solving

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

4.5 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.

4.6 Information and Communication Technology (ICT) digital literacy

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

4.7 Self-directed Learning

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

4.8 Moral and Ethical Awareness/Reasoning

Ability to ascertain unethical behaviour, falsification, and manipulation of information and the ability to manage self and various social systems.

4.9 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.

The Bachelor of Commerce (B.Com.) programme is designed to develop well-rounded graduates with strong disciplinary knowledge, analytical ability, and professional competence in commerce and business. The programme equips learners with a comprehensive understanding of accounting, finance, marketing, taxation, management, economics, and allied disciplines while fostering effective communication, critical thinking, and problem-solving skills. Students are encouraged to analyse business situations, interpret data, evaluate alternatives, and make informed decisions. Through exposure to contemporary business practices and interdisciplinary learning, graduates develop the competence to address complex organisational challenges and contribute meaningfully to the dynamic business environment. The programme also emphasizes research aptitude, digital literacy, ethical values, and lifelong learning to prepare graduates for professional success and responsible citizenship. Students acquire the ability to search, analyse, organise, and present information using modern ICT tools and business applications while undertaking independent and collaborative learning. The curriculum nurtures moral and ethical reasoning, enabling graduates to recognize ethical issues, demonstrate integrity, and make socially responsible decisions. By promoting self-directed

learning, adaptability, and continuous skill enhancement, the programme prepares graduates for higher education, entrepreneurship, professional careers, and lifelong personal and professional development in an evolving global business landscape.

5. 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 graduates 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 are thereby 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:

- Demonstrate extensive and coherent knowledge of commerce and its applications in the real business world;
- Understanding of various concepts and theories that provide a strong academic foundation;
- Demonstrate educational skills in areas of Marketing, Finance, Accounting, HR, Tax, Economics, and several other branches of Commerce;
- Acquire various soft skills (like communication, organising, and analytical) required to manage complete business situations as well as life situations;
- Apply knowledge, understanding, and skills to identify the difficult/unsolved problems in a rapidly changing environment and to collect the required information from a wide range of sources and try to analyse and assess these problems using appropriate methodologies;
- Fulfil one's learning requirements to provide an insight into research in Commerce and interdisciplinary areas while seeking research pursuits;
- 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;
- Good value systems leading to high ethical and moral conduct in society at large;
- Competencies and attitudes;
- Values.

6. 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 a bachelor's 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 learning levels and standards across different colleges/institutions. 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 include Investment, Insurance, and Banking. Thus, this programme helps students in building a concrete footing for advanced studies in Commerce and to stand with the requirements of the business sector, insurance, and banking, seeking youth fit for employment.
- ii. Students undergoing this programme will be equipped for the world of work, particularly, the 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 be encouraged 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 moulding 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.

FOURTH YEAR HONS. WITH RESEARCH

Semester	Core-I	Core-II	Core-III	Multi-disciplinary	AEC	SEC	VAC	Community Engagement & Services/Field Work/Internship	Total Minimum Credit
I	2×4 = 8	1×4 = 4	–	1×3 = 3	1×4 = 4 (Odia/Hindi/ Sanskrit/Urdu)	–	1×3 = 3 (Environmental Studies and Disaster Management)	–	22
II	2×4 = 8		1×4 = 4	1×3 = 3	1×4 = 4 (English)	1×3 = 3	–	–	22
									44
III	3×4 = 12	1×4 = 4	–	1×3 = 3	–	–	1×3 = 3	–	22
IV	3×4 = 12	–	1×4 = 4	–	–	–	–	1×4 = 4	20
									42
V	3×4 = 12	1×4 = 4	–	–	–	1×3 = 3	1×3 = 3	–	22
VI	2×4 = 8	–	1×4 = 4	–	–	1×3 = 3	1×3 = 3	–	18
									40
VII	3×4 = 12	2×4 = 8	–	–	–	–	–	–	20
VIII	2×4 = 8		-	–	–	–	–	Research 12	20
									40
Grand Total	20×4 = 80	5×4 = 20	3×4 = 12	3×3 = 9	2×4 = 8	3×3 = 9	4×3 = 12	4×4 = 16	166

CREDIT STRUCTURE

Credit	Theory (Lecture)	Practical / Field Work
1 Credit	15 Hours	2 Hours/Week

Important Notes:

- One credit generally equals 15 hours of instruction.
- A 4-credit practical course shall comprise 3 credits of theory instruction and 1 credit of practical/laboratory instruction.
- A 3-credit practical course shall comprise 2 credits of theory instruction and 1 credit of practical/laboratory instruction.

DISTRIBUTION OF MARKS: SEMESTER END AND CONTINUOUS EVALUATION

Course Type	Maximum Marks	Semester End Theory	Continuous Evaluation/ Sessional	Mid-Semester Theory	Semester End Practical
Without Practical	100	60	20	20	—
With Practical	100	50	10	20	20

DISTRIBUTION OF SESSIONAL MARKS

Component	Without Practical (40 Marks)	With Practical (30 Marks)
Mid-Semester Examination	20	20
Attendance	5	5
Surprise Test / Quiz	10	5
Assignment / Presentation	5	Nil
Maximum Marks	40	30

ATTENDANCE MARKS DISTRIBUTION

Attendance Percentage	Marks
Above 95%	5
85% – 94%	4
75% – 84%	3
Below 75%	0

Structure of Three-Year Degree / Four-Year Degree (Honours with Research)

UG NEP Batch 2026-2030

Semester I

Code	Title	Total Credits	Total Marks	Semester Theory Marks	Continuous Evaluation Marks	Mid-Term Theory Marks	Semester Practical Marks
Core 1.1	Financial Accounting (P)	4	100	50	10	20	20
Core 1.2	Cost Accounting (NP)	4	100	60	20	20	-
Core 2.1	Business Organisation and Management (For Commerce Students) / Cost Accounting for Non-Commerce Students / Any other course from Arts and Science Stream	4	100	60	20	20	-
MDC - I	Economics / Any other Course from Multidisciplinary Basket	3	100	60	20	20	-
AEC - I	Odia / Sanskrit / Hindi	4	100	60	20	20	-
VAC - I	Environmental Studies & Disaster Management (Compulsory)	3	100	60	20	20	-
Total Credit		22					

Semester II

Code	Title	Total Credits	Total Marks	Semester Theory Marks	Continuous Evaluation Marks	Mid-Term Theory Marks	Semester Practical Marks
Core 1.3	Corporate Accounting & Reporting (NP)	4	100	60	20	20	-
Core 1.4	Income Tax Law and Practice (P)	4	100	50	10	20	20
Core 3.1	Business Statistics & Data Interpretation / Any other course from Arts and Science Stream (P)	4	100	50	10	20	20
MDC -2	Fundamentals of Entrepreneurship and E-Commerce / Any other Course from Multidisciplinary Basket (NP)	3	100	60	20	20	-
AEC-2	English (Compulsory) (NP)	4	100	60	20	20	-
SEC-1	Quantitative and Logical Thinking / Any other from SEC Basket (NP)	3	100	60	20	20	-
Total Credit		22					

Semester III

Code	Title	Total Credits	Total Marks	Semester Theory Marks	Continuous Evaluation Marks	Mid-Term Theory Marks	Semester Practical Marks
Core 1.5	Financial Markets and Institutions (NP)	4	100	60	20	20	-
Core 1.6	GST and other Indirect Taxes (Customs) (P)	4	100	50	10	20	20
Core 1.7	Management Accounting (NP)	4	100	60	20	20	-
Core 2.2	Fundamentals of Investment and Planning (<i>For Commerce Students</i>) / Financial Markets and Institutions for <i>Non-Commerce Students</i> (NP) / Any other course from Arts and Science Stream	4	100	60	20	20	-
MD C - 3	Entrepreneurship Development and Start-up / Any other course from Multidisciplinary Basket (NP)	3	100	60	20	20	-
VAC - 2	Ethics and Values / Understanding India / Another from VAC Basket (NP)	3	100	60	20	20	-
Total Credit		22					

Semester IV

Code	Title	Total Credits	Total Marks	Semester Theory Marks	Continuous Evaluation Marks	Mid-Term Theory Marks	Semester Practical Marks
Core 1.8	Financial Management & Risk Management (NP)	4	100	60	20	20	-
Core 1.9	Auditing and Corporate Governance (NP)	4	100	60	20	20	-
Core 1.10	Corporate Legal Framework (NP)	4	100	60	20	20	
Core 3.2	Business Regulatory Framework (For Commerce Students), Auditing and Corporate Governance (For No commerce Students) or any other course from Arts and Science Stream (NP)	4	100	60	20	20	-
CES/FW	Community Engagement & Services / Field Work	4	100	Project Report (60) Viva (40)			
Total Credit		20					

Semester V

Code	Title	Total Credits	Total Marks	Semester Theory Marks	Continuous Evaluation Marks	Mid-Term Theory Marks	Semester Practical Marks
Core 1.11	Financial Statement Analysis (NP)	4	100	60	20	20	-
Core 1.12	Business Data Analytics (P)	4	100	50	10	20	20
Core 1.13	Fundamentals of IND-AS & IFRS (NP)	4	100	60	20	20	-
Core 2.3	Digital Marketing (For Commerce Students) / Financial Statement Analysis (For Non-Commerce) / Any other course from Arts and Science Stream (NP)	4	100	60	20	20	-
SEC-2	Fundamentals of Data Science and Data Management (P)	3	100	50	10	20	20
VAC-3	Introduction to Artificial Intelligence (NP)	3	100	60	20	20	-
Total Credit		22					

Semester VI

Code	Title	Total Credits	Total Marks	Semester Theory Marks	Continuous Evaluation Marks	Mid-Term Theory Marks	Semester Practical Marks
Core 1.14	Fundamentals of Financial Modelling (P)	4	100	50	10	20	20
Core 1.15	Business Application Software (P)	4	100	50	10	20	20
Core 3.3	Human Resource Management / Mathematics / Another course from Arts and Science Stream (NP)	4	100	60	20	20	-
SEC - 3	Introduction of Financial Technology (P) / any other from SEC Basket	3	100	50	10	20	20
VAC - 4	Business Ethics and Values / Any other from VAC Basket (NP)	3	100	60	20	20	-
Total Credit		18					

Semester VII

Code	Title	Total Credits	Total Marks	Semester Theory Marks	Continuous Evaluation Marks	Mid-Term Theory Marks	Semester Practical Marks
Core 1.16	Research Methodology & Research Ethics (NP)	4	100	60	20	20	
Core 1.17	Fundamentals Operation Research and Quantitative Techniques (NP)	4	100	60	20	20	-
Core 1.18	Corporate Restructuring & Business Valuation (NP)	4	100	60	20	20	-
Core 2.4	Research Methodology & Research Ethics (For Non-Commerce) / Marketing and Supply Chain Management (For Commerce) / Any Other Course from Arts and Science Stream	4	100	60	20	20	-
Total Credit		20					

Semester VIII

Code	Title	Total Credits	Total Marks	Semester Theory Marks	Continuous Evaluation Marks	Mid-Term Theory Marks	Semester Practical Marks
Core 1.19	International Business Environment (NP)	4	100	60	20	20	-
Core 1.20	Sustainable Development and Corporate Social Responsibility (NP)	4	100	60	20	20	-
Core 1.21	SLR And Data Analysis using SPSS & MS Excel, Project Report (SLR) (60 Marks), Data Analysis and Presentation (40 Marks)	4	100	60	20	20	-
Core 1.22	Publication (1Paper) 60 Marks) & Seminar Presentation (40 Marks) (NP)	4	100	Publication 60 Seminar 40			
Core 1.23	Dissertation Thesis (60 Marks) Viva (40 Marks)	4	100	Dissertation 60 Viva 40			
Total Credit		20					