

SYLLABUS FOR COMMERCE (HONOURS)
with specialization of

BANKING AND FINANCE

in
Accordance to

National Education Policy-2020

Four Year Undergraduate Programme (FYUP)
in

B.Com. (H) Banking and Finance



Kumaun University, Nainital

DEPARTMENT OF COMMERCE (HONOURS)
EXPERT COMMITTEE

S.N.	Name	Designation	Department	Affiliation
1.	Prof. Atul Joshi	Dean & Head	Commerce	D.S.B Campus, Kumaun University, Nainital
2.	Prof. C. D. Suntha	Director	Commerce	Higher Education, Uttarakhand
3.	Prof. H.C Purohit	Professor	Commerce	Doon University, Dehradun
4.	Dr. Kanchanlata Sinha	Professor	Commerce	Pt. L.M Sharma Campus Rishikesh
5.	Prof. M.C. Pande	Principal	Commerce	Govt. P.G College, Ramnagar
6.	Dr. Vinod Prakash Agarwal	Principal	Commerce	R.H. Govt. P.G. College Kashipur
7.	Dr. Manoj Upreti	Principal	Commerce	Govt. Degree College Rikhnikaal, Pauri
8.	Prof. C. S. Joshi	HOD	Commerce	Govt P.G. College, Haldwani
9.	Dr. Dharmendra Tiwari	Professor	Commerce	Pt. L.M Sharma Campus Rishikesh
10.	Dr. Girish Ch. Pant	Principal	Commerce	Govt. Degree College Kanalicheena
11.	Dr. P.N. Tewari	Professor	Commerce	S.B.S. College, Rudrapur (U.S. Nagar)
12.	Dr. H.R. Kaushal	HOD	Commerce	S.S.J. Campus, S.S.J. University, Almora
13.	Dr. Virendra Kumar Gupta	Professor	Commerce	Pt. L.M Sharma Campus Rishikesh

SYLLABUS PREPARATION COMMITTEE

S.N.	NAME	DESIGNATION	DEPARTMENT	AFFILIATION
1.	Prof. (Dr.) Atul Joshi	Head & Dean	Commerce	D.S.B Campus, Kumaun University Nainital
2.	Dr. Himani Jalal	Assistant Professor	Commerce	D.S.B Campus, Kumaun University Nainital
3.	Dr. Gautam Rawat	Assistant Professor	Commerce	D.S.B Campus, Kumaun University Nainital
4.	Dr. Ankita Arya	Assistant Professor	Commerce	D.S.B. Campus, Kumaun University Nainital

B.Com. (H) Banking and Finance

NOTE: Students of B.Com. (Honours) Programme, will have to select Skill Enhancement Courses (SEC), Value Added Courses (VAC), and Ability Enhancement Courses (AEC) from University Pool as prescribed in the curriculum framework. This structure ensures both discipline-specific knowledge enrichment through GE courses and interdisciplinary exposure through SEC, VAC, and AEC, thereby enabling students to develop a well-rounded academic foundation with a blend of professional, skill-based, and value-oriented learning.

COURSE FRAMEWORK ACCORDING TO NHEQF/CCFUP

Semester	Core (DSC)	Elective (DSE)	Generic Elective (GE)	Ability Enhancement Course (AEC)	Skill Enhancement Course (SEC)	Internship/ Apprenticeship/Project (2)	Value addition course (VAC)	Total Credits
I	DSC 1.1 (4)		Choose one from a pool of courses GE-1 (4)	Choose one from a pool of AEC courses (2)	Choose one from a pool of courses (2)		Choose one from a pool of courses (2)	22 credits
	DSC 1.2 (4)							
	DSC 1.3 (4)							
II	DSC 2.1 (4)		Choose one from a pool of courses GE-2 (4)	Choose one from a pool of AEC courses (2)	Choose one from a pool of courses (2)		Choose one from a pool of courses (2)	22 credits
	DSC 2.2 (4)							
	DSC 2.3 (4)							
Students on exit shall be awarded Undergraduate Certificate (in the Field of Multidisciplinary Study) after securing the requisite 44 credits in Semesters I and II								Total = 44
III	DSC 3.1 (4)	Choose one from pool of courses, DSE 3.1/3.2 (4) OR Choose GE -3.1 (4)		Choose one from a pool of AEC courses (2)	Choose one SEC (2)		Choose one from a pool of courses (2)	22 credits
	DSC 3.2 (4)							
	DSC 3.3 (4)							
IV	DSC 4.1 (4)	Choose one from pool of courses, DSE 4.1/4.2/4.3 (4) OR Choose from pool of courses GE - 4 (4)		Choose one from a pool of AEC courses (2)	Choose one SEC (2)		Choose one from a pool of courses (2)	22 Credits
	DSC 4.2 (4)							
	DSC 4.3 (4)							
Students on exit shall be awarded Undergraduate Diploma (in the Field of Multidisciplinary Study) after securing the requisite 88 credits on completion of Semester IV								Total = 88
V	DSC 5.1 (4)	Choose one from a pool of courses DSE A/B/C (4) OR Choose one from a pool of courses GE-5 (4)			Choose one SEC (2)		Internship/ Apprenticeship/ Project/ Community outreach (4)	22 credits
	DSC 5.2 (4)							
	DSC 5.3 (4)							
VI	DSC 6.1 (4)	Choose one from a pool of courses DSE A/B/C (4) OR Choose one from a pool of courses GE-6 (4)			Choose one SEC (2)		Internship/ Apprenticeship/ Project/ Community outreach (4)	22 credits
	DSC 6.2 (4)							
	DSC 6.3 (4)							

Students on exit shall be awarded Bachelor of Com. (Hons) (in the Field of Multidisciplinary Study) after securing the requisite 132 credits on completion of Semester VI							Total= 132
VII	Choose any one Discipline DSC 7.1- (4)	Choose three DSE (3x4) courses OR Choose two DSE- (2x4) and one GE (4) course OR Choose one DSE (4) and two GE (2x4) courses (total = 12)				Dissertation on Major (4+2) OR Dissertation on Minor (4+2) OR Academic project/(4+2)	22 credits
VIII	Choose any one Discipline DSC 8.1- (4)	Choose three DSE (3x4) courses OR Choose two DSE -(2x4) one GE (4) course OR Choose one DSE (4) and two GE (2x4) courses (total = 12)				Dissertation on Major (4+2) OR Dissertation on Minor (4+2) OR Academic project (4+2)	22 credits
Students on exit shall be awarded Bachelor of Commerce in (Honours) with Research (in the Field of Multidisciplinary Study) (with Academic Projects) after securing the requisite 176 credits on completion of Semester VIII							Total = 176

SEMESTER WISE SUMMARY OF THE COURSE/PAPERS [B.Com. (Hons)]

YEAR 1- UNDERGRADUATE CERTIFICATE IN COMMERCE (Hons.)

Minimum requirement for getting Undergraduate Certificate in Commerce After One Year 44 Credit

SEMESTER I			Theory/Practical	Credits
DSC 1.1	Business Organisation and Management	Discipline Specific Core (DSC)	Theory	4
DSC 1.2	Business Regulatory Framework		Theory	4
DSC 1.3	Introduction to Accountancy		Theory	4
GE 1.1	Marketing for Beginners			4
GE 1.2	Business Communication			
AEC	Choose one from a pool of Ability Enhancement Courses	Ability Enhancement Course (AEC)	Theory/Practical	2
SEC	Choose one from a pool of Skill Enhancement Courses	Skill Enhancement Course (SEC)	Theory/Practical	2
VAC	Choose one from a pool of Value addition Courses	Value addition course (VAC)	Theory/Practical	2

Total of Semester I= 22 Credits

SEMESTER II			Theory/Practical	Credits
DSC-2.1	Cost Accounting	Discipline Specific Core (DSC)	Theory	4
DSC-2.2	Company Law		Theory	4
DSC-2.3	Business Environment		Theory	4
GE 2.1	Communication in Management			4
GE 2.2	Sales Promotion			
AEC	Choose one from a pool of Ability Enhancement Courses	Ability Enhancement Course (AEC)	Theory/Practical	2
SEC	Choose one from a pool of Skill Enhancement Courses	Skill Enhancement Course (SEC)	Theory/Practical	2
VAC	Choose one from a pool of Value addition Courses	Value addition course (VAC)	Theory/Practical	2

Total of Semester II - 22 Credits

YEAR 2- UNDERGRADUATE DIPLOMA IN COMMERCE (Hons)

Minimum requirement for getting Undergraduate Diploma in Commerce (Hons)After Two Years 44+44=88 Credits

SEMESTER III			Theory/Practical	Credits
DSC 3.1	Business Mathematics	Discipline Specific Core (DSC)	Theory	4
DSC 3.2	Human Resource Management		Theory	4
DSC 3.3	Micro Economics		Theory	4

DISCIPLINE SPECIFIC ELECTIVES

Banking and Finance

DSE 3.1	Evolution of Money and Monetary Standard	Discipline Specific Electives (DSE)	Theory	4
DSE 3.2	Banking Laws and Accounts		Theory	4

GENERAL ELECTIVE

G.E 3.1	Finance for Everyone	General Elective	Theory	4
SEC 3.1	Choose one from pool		Theory/Practical	2
AEC 3.1	Choose one from pool		Theory	2

VAC 3.1	Choose one from pool		Theory	2
				Total of Semester III - 22 Credits
SEMESTER IV			Theory/Practical	Credits
DSC 4.1	Business Statistics	Discipline Specific Core (DSC)	Theory	4
DSC 4.2	Management Accounting		Theory	4
DSC 4.3	Principles of Marketing		Theory	4
DISCIPLINE SPECIFIC ELECTIVES				
Banking and Finance				
DSE 4.1	Financial Markets and Institutions	Discipline Specific Electives (DSE)	Theory	4
DSE 4.2	Investment Banking		Theory	4
GENERAL ELECTIVE				
G.E 4.1	E-Banking	General Elective	Theory	4
SEC 4.1	Choose one from pool		Theory/Practical	2
AEC 4.1	Choose one from pool		Theory	2
VAC 4.1	Choose one from pool		Theory	2
				Total of Semester IV - 22 Credits

YEAR 3 - UNDERGRADUATE DEGREE IN COMMERCE (Hons)
Minimum requirement for getting Undergraduate Degree in Commerce (Hons)After Two Years
44+44+44=132 Credits

SEMESTER V			Theory/Practical	Credits
DSC 5.1	Income Tax	Discipline Specific Core (DSC)	Theory	4
DSC 5.2	International Business		Theory	4
DSC 5.3	Business Growth and Development Policy		Theory	4
DISCIPLINE SPECIFIC ELECTIVES				
Banking and Finance				
DSE 5.1	Retail Banking	Discipline Specific Electives (DSE)	Theory	4
DSE 5.2	Behavioral Finance		Theory	4
GENERAL ELECTIVE				
G.E 5.1	Financial Education and Planning	General Elective	Theory	4
SEC 5.1	Choose one from pool		Theory/Practical	2
Internship/ Apprentices hip/ Project/Community outreach			Theory/Practical	4
				Total of Semester V - 22 Credits

YEAR 3- Undergraduate Degree IN Commerce (Hons)
Minimum requirement for getting Undergraduate Diploma in B.Com. (Hons)After Two Years 44+44=88 Credits

SEMESTER VI			Theory/Practical	Credits
DSC 6.1	Financial Management	Discipline Specific Core (DSC)	Theory	4
DSC 6.2	Corporate Accounting		Theory	4
DSC 6.3	Indian Economy		Theory	4
DISCIPLINE SPECIFIC ELECTIVES				
Banking and Finance				
DSE 6.1	Rural Banking	Discipline Specific Electives (DSE)	Theory	4
DSE 6.2	Financial Reporting Analysis and Valuation		Theory	4
GENERAL ELECTIVE				

G.E 6.1	Banking Operation Management	General Elective	Theory	4
SEC 6.1	Choose one from pool		Theory/Practical	2
Internship/ Apprenticeship/ Project/Community outreach			Theory/Practical	4
Total of Semester VI –22 Credits				

Semester-wise List of Papers (DSC, DSE, GE) for Commerce (Hons.)

<i>Year</i>	<i>Semester</i>	<i>Course</i>	<i>Paper Title</i>	<i>Theory/Practical</i>	<i>Credits</i>
<i>Undergraduate Certificate in Commerce(H)</i>	I	DSC 1.1	Business Organisation and Management	Theory	4
		DSC 1.2	Business Regulatory Framework	Theory	4
		DSC 1.3	Introduction to Accountancy	Theory	4
		GE 1.1	Marketing For Beginners	Theory	4
		GE 1.2	Business Communication	Theory	4
		SEC 1.1	Choose one from the pool	Theory	2
		VAC 1	Choose one from the pool	Theory	2
		AEC 1	Choose one from the pool	Theory	2
	II	DSC 2.1	Cost Accounting	Theory	4
		DSC 2.2	Company Law	Theory	4
		DSC 2.3	Business Environment	Theory	4
		GE 2.1	Communication in Management	Theory	4
		GE 2.2	Sales Promotion	Theory	4
		SEC 2.1	Select From University Pool	Theory	2
		VAC 2	Choose one from the pool	Theory	2
		AEC 2	Choose one from the pool	Theory	2
		<i>Undergraduate Diploma in Commerce(H)</i>	III	DSC 3.1	Business Mathematics
DSC 3.2	Human Resource Management			Theory	4
DSC 3.3	Micro Economics			Theory	4
DSE 3.1	Evolution of Money and Monetary Standard			Theory	4
DSE 3.2	Banking Laws and Accounts			Theory	4
GE 3.1	Finance for Everyone			Theory	4
SEC 3.1	Choose one from Pool			Theory	2
IV	DSC 4.1		Business Statistics	Theory	4
	DSC 4.2		Management Accounting	Theory	4
	DSC 4.3		Principles of Marketing	Theory	4
	DSE 4.1		Financial Markets and Institutions	Theory	4
	DSE 4.2		Investment Banking		
	GE 4.1		E-Banking	Theory	4
	SEC 4.1		Choose one from the pool	Theory	2
	VAC 4		Choose one from the pool	Theory	2
	AEC 1		Choose one from the pool	Theory	2
	V		DSC 5.1	Income Tax	Theory

		DSC 5.2	International Business	Theory	4
		DSC 5.3	Business Growth and Development Policy	Theory	4
		DSE 5.1	Retail Banking	Theory	4
		DSE 5.2	Behavioral Finance	Theory	4
		GE 5.1	Financial Education and Planning	Theory	4
		SEC 5.1	Choose one from the pool	Theory	2
		Internship/ Apprenticeship/ Project/Community outreach			4
	VI	DSC 6.1	Financial Management	Theory	4
		DSC 6.2	Corporate Accounting	Theory	4
		DSC 6.3	Indian Economy	Theory	4
		DSE 6.1	Rural Banking	Theory	4
		DSE 6.2	Financial Reporting Analysis and Valuation	Theory	4
		GE 6.1	Banking Operation Management	Theory	4
		SEC 6.1	Choose one from Pool	Theory	2
		Internship/ Apprenticeship/ Project/Community outreach			4

ABILITY ENHANCEMENT COURSE (AEC) PREPARED FOR THE POOL OF COURSES

	Paper Title	Theory/Practical	Credits
Ability Enhancement Course (AEC)		Theory	

VALUE ADDITION COURSE (VAC) PREPARED FOR THE POOL OF COURSES

	Paper Title	Theory/ Practical	Credits
Value Addition Course (VAC)		Theory/Practical	

Abbreviations-

- ❖ DSC-Discipline Specific Course
- ❖ DSE-Discipline Specific Electives
- ❖ GE- Generic Electives
- ❖ AEC-Ability Enhancement Course
- ❖ VAC-Value Addition Course
- ❖ SEC – Skill Enhancement Course

Programme Specific Outcomes (PSOs) (Under graduate Programme) After this programme, the learners will be able to:	
PSO 1	Students will able to understand the concepts of commerce.
PSO 2	Programme aims to develop comprehensive professional skills which are required for commerce graduates.
PSO 3	Students will develop an understanding of various commerce functions such as finance, accounting, financial analysis, project evaluation, and cost accounting
PSO 4	Students will be able to prove the proficiency with the ability to engage exams like C.A, C.S and CMA.
PSO 5	To provide strong base on the course relevant to the area of commerce which helps to choose their career.
PSO 6	To enhance knowledge and skills among students which built confident to identify their career opportunities in multiple dimensions.
PSO 7	Nurture the students in intellectual, personal, interpersonal and social skills with a focus on relevant professional career particularly, to maximize professional growth.
PSO 8	Empower the students with necessary competencies and decision -making skills to foster the innovative thinking to become an entrepreneur
PSO 9	Build the wide range of knowledge in the areas of accounting concepts and techniques to meet the current and future requirement of the industry.
PSO 10	Develop the strong knowledge in the areas such as finance, taxation and laws relating to commerce helps to relate the conceptual and analytical skills in the field of auditing, finance etc.
PSO 11	Inculcate the students to nurture their skills in personal, interpersonal, intellectual and others skills to develop their professional career and growth.
PSO 12	Disseminate students to develop decision making and problem -solving skills to undertake their own ventures as a feasible career option.
PSO 13	Orient and motive the students to develop the needed knowledge in business and academics to develop their employability.
PSO 14	Synthesis the knowledge to face the challenges in competitive global environment.

Programme Specific Outcomes (PSOs) (Honours Degree) After this programme, the learners will be able to:	
PSO 1	Students can do commerce-oriented research and consequence of this; they can become Professors in Colleges and Universities.
PSO 2	Apply knowledge of management theories and practices to solve business problems.
PSO 3	Foster analytical and critical thinking abilities for data-based decision-making.
PSO 4	Ability to develop Value based Leadership.
PSO 5	Ability to understand, analyze and communicate global, economic, legal, and ethical aspects of the business.
PSO 6	Entrepreneurship - Ability to identify entrepreneurial opportunities and leverage managerial & leadership skills for founding, leading & managing startups as well as professionalizing and growing family businesses.
PSO 7	Ability to lead themselves and others in the achievement of organizational goals, contributing effectively to a team environment.
PSO 8	Leadership and Team Work - Ability to collaborate in an organizational context and across organizational boundaries and lead themselves and others in the achievement of organizational goals and optimize outcomes for all stakeholders.
PSO 9	Ability to develop entrepreneurial thinking through business acumen.
PSO 10	Ability to adapt to technological advancements through lifelong learning mindset.
PSO 11	Generic and Domain Knowledge - Ability to articulate, illustrate, analyze, synthesize and apply the knowledge of principles and frameworks of management and allied domains to the solutions of real-world complex business issues.
PSO 12	Problem Solving & Innovation - Ability to Identify, formulate and provide innovative solution frameworks to real-world complex business and social problems by systematically applying modern quantitative and qualitative Problem-solving tools and techniques.
PSO 13	Critical Thinking - Ability to conduct an investigation of multidimensional business problems using research-based knowledge and research methods to arrive at data-driven decisions

Year -1 / Semester- 1

DISCIPLINE SPECIFIC COURSE(DSC)- BUSINESS ORGANISATION AND MANAGEMENT						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title: Business Organisation and Management	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSC: 1.1	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE CERTIFICATE IN COMMERCE						
Course: DSC 1.1			Course Title: Business Organisation and Management			
Max. Marks: As per Univ. rules			Min. Passing Marks: As per Univ. rules			
Course Outcome:						
<ul style="list-style-type: none"> • Describe the various levels of management and applicability of management principles. • Evaluate a company competitive. • Demonstrate various types of authority, delegation and decentralization in authority. • Demonstrate various types of leadership styles and identify the motivation techniques used by leaders. • Discuss the impact of emerging issues in management. 						
Unit	Topic				No. of Hours	
I	Meaning and importance of management; Coordination mechanisms in organizations; Management theories- classical, neo-classical and modern constructions of management; Managerial functions; Managerial roles (Mintzberg); Managerial competencies				10	
II	Organizational objective setting; Decision making environment (certainty, risk, uncertainty); Techniques for individual and group decision-making; Planning vis-à-vis Strategy- meaning and elements of business firm environment- micro and macro; Industry structure, Business-level strategic planning.				10	
III	Decentralization and Delegation; Factors affecting organizational design; Departmentalization; Organisational structures and Organograms: traditional and modern, comparative suit ability and changes over time; formal- informal organisations 'interface				10	
IV	Motivation-meaning, importance and factors affecting motivation; Leadership-meaning, importance and factors affecting leadership, leadership styles, and followership. Controlling-Principles of controlling; Measures of controlling and accountability for performance.				15	
V	Management challenges of the 21st Century; Factors reshaping and redesigning management purpose, performance and reward perceptions- Internationalization, Digitalization, Entrepreneurship & innovation, Values & ethics, Workplace diversity, Democracy and Sociocracy, Subaltern management ideas from India.				15	
Recommended Readings:						
<ul style="list-style-type: none"> • Vashisht, Neeru. Management Principals and applications. Taxmann Publication. • Rao, V. S.P. Management Principles and Applications. Taxmann Publications. • Gupta C.B. and Mathur S. Management Principles and Applications. Scholar Tech Press, Delhi. • Kumar, Pardeep. Management: Principles and Applications. JSR Publication House LP, Delhi. • Mahajan, J.P. and Mahajan Anupama .Management Principles and Applications. Vikas Publications. • Mitra J. K.(2018). Principles of Management . Oxford University Press. • Tulsian, P.C.& Pandey, V.—Business Organisation& Management Pearson Education ,India. 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in						

Year -1 / Semester- 1

DISCIPLINE SPECIFIC COURSE(DSC)- BUSINESS REGULATORY FRAMEWORK						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title: Business Regulatory Framework	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSC: 1.2	4	Lecture 4	Tutorial 0	Practical/Practice 0	10+2	NIL
UNDERGRADUATE CERTIFICATE IN COMMERCE						
Course: DSC 1.2				Course Title: Business Regulatory Framework		
Max. Marks: As per Univ. rules				Min. Passing Marks: As per Univ. rules		
Course Outcome:						
<ul style="list-style-type: none"> • Examine basic aspects of contracts vis-a-vis agreements and subsequently enter into valid business propositions. • Describe various modes of discharge of contract and remedies available in case of breach. • Recognize and differentiate between the special contracts. • Analyse the rights and obligations under the sale of goods act. • Attain skills to form and manage entrepreneurial ventures as LLP. 						
Unit	Topic					No. of Hours
I	Contract – meaning, characteristics and kinds; Essentials of a valid contract - offer and acceptance, consideration, contractual capacity, free consent, legality of objects; Void agreements; Quasi–contracts.					10
II	Modes of discharge of contract: performance of contract, mutual agreement, supervening impossibility, lapse of time, operation of law, breach of contract; Remedies for breach of contract: rescission, suit for damages, quantum meruit, suit for specific performance; suit for injunction.					10
III	Contracts of Indemnity and Guarantee; Contracts of Bailment and Pledge; Contract of Agency.					10
IV	Contract of sale; Meaning and difference between sale and agreement to sell; Conditions and Warranties; Transfer of ownership in goods including sale by non-owners; Performance of the Contract of Sale; Unpaid seller – meaning and rights of an unpaid seller against the goods.					10
V	Salient Features and Nature of LLP; Small LLP; Difference between: LLP and Partnership, LLP and Company; LLP Agreement; Incorporation Document; Incorporation by Registration; Registered office of LLP and change therein; Change and Rectification of name of LLP; Partners and Designated Partners: Partners and their Relations; Extent and limitation of liability of LLP and partners.					20
Recommended Readings:						
<ul style="list-style-type: none"> • Arora, Shushma. Business law. Taxmann Publication. • M.K. NABI, legal aspects of business. Taxmann Publication • Bhushan B.,Kapoor N.D.,Abbi R.and Kapoor R.Elements of Business Laws. Sultan Chand • Dagar,I. and Agnihotri,A., Business Laws, Sage Text book • Jagota R. Business Laws. MKM Publishers Scholar Tech Press. • Kuchhal, M.C.and Kuchhal V. Business Laws.New Delhi. Vikas Publishing House. • Maheshwari, S.N., Maheshwari, S.K. Amanual of Business Laws. Himalaya Publishing House Pvt. Ltd. • Maheshwari, S. N., Maheshwari, S. K. Business Laws. Himalaya Publishing HousePvt. Ltd. • Sharma,J.P. and Kanojia S.Business Laws. New Delhi. Bharat Law House Pvt. Ltd. • Singh, Avtar. The Principles of Mercantile Law. Lucknow. Eastern Book Company. 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egvankosh.ac.in						

Year -1 / Semester- 1

DISCIPLINE SPECIFIC COURSE(DSC)- INTRODUCTION TO ACCOUNTANCY						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title: Introduction to Accountancy	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSC: 1.3	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE CERTIFICATE IN COMMERCE						
Course: DSC 1.3				Course Title: Introduction to Accountancy		
Max. Marks: As per Univ. rules				Min. Passing Marks: As per Univ. rules		
Course Outcome:						
<ul style="list-style-type: none"> • Apply the generally accepted accounting principles while recording transactions and preparing financial statements. • Demonstrate the accounting process under a computerized accounting system. • Evaluate the impact of depreciation and inventories on Business Income. • Prepare the Financial Statements of sole proprietor firms and Not-For-Profit Organisations. • Prepare the accounts for Branches, Departments and Leases. 						
Unit	Topic					No. of Hours
I	Conceptual Framework Accounting as an information system, the users of financial accounting information and their needs. An overview of Artificial Intelligence and Data Analytics in Accounting. Qualitative characteristics of accounting information. Functions, advantages and limitations of accounting. Branches of accounting. Basis of accounting. Financial Accounting Principles: Meaning and need; Generally Accepted Accounting Principles (GAPP). Accounting Standards: Concept, benefits, and Process of formulation of Accounting Standards including Ind AS (IFRS converged standards) and IFRSs; convergence vs adoption.					10
II	Accounting Process From the recording of a business transaction to the preparation of trial balance including adjusting, transfer and closing entries and Financial Statement (With or Without Adjustments)					20
III	Business income: Concept of Revenue and Business Income, Measurement of business income. Revenue recognition with reference to AS9. Accounting for Property, Plant, and Equipment with reference to AS 10. Impact of Depreciation on measurement of business income. Accounting for Intangible Assets with reference to AS 26.					10
IV	Preparation of Financial Statements of Sole Proprietorship and Not-for-Profit Organisations.					10
V	Computerized Accounting Systems: computerized Accounts by using any popular accounting software Creating a Company; Configure and Features settings.					10
Recommended Readings:						
<ul style="list-style-type: none"> • Goyal, B.K., & Tiwari, H.N.—Financial Accounting Taxmann Publication, New Delhi. • Goyal, Bhushan. Financia Accounting (text and illustrations) Taxmann Publication, New Delhi • Dam, B.B., &Gautam, H.C.—Financial Accounting Gayatri Publications, Guwahati. • Maheshwari, S.N., Maheshwari, S.K., & Maheshwari, S.K.—Financial Accounting Vikas Publishing House Pvt. Ltd., New Delhi. • Monga, J.R.& Bahadur, R.—Financial Accounting: Concepts and Applications Scholar Tech Press, New Delhi. 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in						

Year -1 / Semester- 1

GENERAL ELECTIVES - MARKETING FOR BEGINNERS						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title: Marketing for Beginners	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
GE: 1.1	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE CERTIFICATE IN COMMERCE						
Course: GE 1.1				Course Title: Marketing for Beginners		
Max. Marks: As per Univ. rules				Min. Passing Marks: As per Univ. rules		
Course Outcome:						
<ul style="list-style-type: none"> • Evaluate the companies following societal marketing concepts and along with their social initiatives. • Judge the segmentation of a product, service, event, organisation of companies. • Analyse the process of value creation through marketing decisions involving product, pricing and its distribution. • Compare the pricing strategies of various companies. • Explain marketing decisions involving product promotion and to acquire knowledge about the various developments in the marketing area. 						
Unit	Topic					No. of Hours
I	Introduction to Marketing: Concept, Scope and Importance; Marketing Philosophies; Marketing Mix for goods and services. Marketing Environment: Need for studying marketing environment; Micro environment- company, suppliers, marketing intermediaries, customers, competitors, publics; Macro environment- demographic, economic, natural technological, politico-legal and socio-cultural factors.					12
II	Consumer Behaviour: Need for studying consumer Behaviour; Stages in consumer buying decision process, Factors influencing consumer 's buying decisions.					12
III	Marketing Strategies: Market segmentation-concept and bases of segmenting consumer markets; Market Targeting; Product Positioning- concept and bases.					12
IV	Concept and classification; Product mix; Branding; Packaging; Labeling; Product support services; Product life cycle-concept and marketing strategies.					12
V	Pricing Decisions: Objectives; Factors affecting price of a product; Pricing strategies for new products- penetration pricing and skimming pricing. Distribution Decisions: Channels of Distribution : types and functions; Wholesaling and retailing; factors affecting the channels of distribution; Logistics Decisions.					12
Recommended Readings:						
<ul style="list-style-type: none"> • Baines .et. al. (2021).Fundamentals of Marketing. Oxford University Press. • Etzel,M.J.,Walker, B.J.,Stanton, W.J., Pandit, A.(2010).Marketing. Mc Graw Hill. • Kapoor,N.PrinciplesofMarketing,2nded.PHI learning • Kotler,P.,Armstrong,G.,Agnihotri,P.(2018).PrinciplesofMarketing.Pearson Education.Indian edition. • Kotler,P.,Chernev,A.,Keller,K.L.(2022).MarketingManagement.United Kingdom: Pearson Education. • Levy,M.,Grewal,D.(2022).Marketing.UnitedStates:McGraw-HillEducation. • Masterson,R.(2022),Marketing,5ed.,SageTextbook • Ramaswamy,N,(2018),Marketing Management, Sage Textbook • Sharma,K.,Aggarwal S.(2021).Principles of Marketing. Taxmann Publications. 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyptankosh.ac.in						

Year -1 / Semester- 1

GENERAL ELECTIVES (GE): BUSINESS COMMUNICATION						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title: Business Communication	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
GE: 1.2	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE CERTIFICATE IN COMMERCE						
Course: GE 1.2			Course Title: Business Communication			
Max. Marks: As per Univ. rules			Min. Passing Marks: As per Univ. rules			
Course Outcome:						
<ul style="list-style-type: none"> • Explain the need for communication in management. • Appreciate the need of effective writing for communication. • Demonstrate the skill of effective report writing and summarizing annual reports. • Analyse business correspondence and e-correspondence. • Appreciate oral presentations. 						
Unit	Topic				No. of Hours	
I	Introduction to the essentials of Business Communication Meaning, process and functions. Need and importance. Medium: verbal & non-verbal communication. Channels: formal & informal. Levels of communication. Direction of communication: downward, upward, lateral, & diagonal.				12	
II	Effective communication: difficulties/barriers and solutions. Interactive and non-interactive techniques of communication. Listening as a tool of communication, Guidelines for effective listening.				12	
III	Guidelines for clear writing. References, bibliographical research tools. Citing methods, footnotes, discussion footnotes. Use of library and internet for collection, classification and interpretation of data and information.				12	
IV	Types of reports. Formal report: components and purpose. Organizing information: outlining & numbering sections, section headings, sub-headings, & presentation.				12	
V	Need and importance of business letters. Office memorandum, office circulars, notices and orders. Technology for communication. Effective IT communication tools. Electronic mail: advantages, safety and smartness in email. E-mail etiquettes				12	
Recommended Readings:						
<ul style="list-style-type: none"> • C.B. Gupta (2019). Essentials of Business Communication, Sultan Chand & Sons. • Kaul, A. Effective Business Communication, 2nded.PHlearning • Lesikar, R.V. & Flatley, M.E. (2001). Basic Business Communication Skills for Empowering the Internet Generation, Tata McGraw Hill Publishing Company Ltd. New Delhi. • Ludlow, R.& Panton, F. (1992). The Essence of Effective Communications, Prentice Hall of India Pvt. Ltd., New Delhi. • Meyer C, Dev(2021).Communicating for Results, Oxford University Press 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyptankosh.ac.in						

Year -1 / Semester- 2

DISCIPLINE SPECIFIC COURSE(DSC)- COST ACCOUNTING						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title: Cost Accounting	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSC: 2.1	4	Lecture 4	Tutorial 0	Practical/Practice 0	10+2	NIL
UNDERGRADUATE CERTIFICATE IN COMMERCE						
Course: DSC 2.1				Course Title: Cost Accounting		
Max. Marks: As per Univ. rules				Min. Passing Marks: As per Univ. rules		
Course Outcome:						
<ul style="list-style-type: none"> Examine and analyse the different cost concepts. Determine various components of cost of production. Classify unit cost and total cost by preparing a cost statement. Compute employee cost, employee productivity and employee turnover 						
Unit	Topic				No. of Hours	
I	Meaning, scope, objectives and advantages of cost accounting; Difference between financial and cost accounting. Cost concepts and classifications, Overview of elements of cost and preparation of Cost Sheet for manufacturing sector. Role of a cost accountant in an organisation. Cost Accounting Standards(CAS-4on Cost of Production/Acquisition/ Supply of Goods / Provision of Services) and (CAS – 22 on Manufacturing Cost) as amended from time to time.				12	
II	Elements of Cost :Material and Employee Cost (a) Materials: Accounting and control of purchases, storage and issue of materials. Techniques of inventory control, Periodic and perpetual systems of maintaining inventory records, an overview of methods of pricing of materials issues — FIFO, LIFO and Weighted Average price method, Valuation of materials as per CAS – 6 on Material Cost, Accounting treatment of losses— Wastage, scrap, spoilage and defectives (b) Employee (Labour) Cost: Accounting and Control of employee cost. Time-keeping and time-booking. Employee turnover: meaning, methods of measurement and accounting treatment. Concept and treatment of idle time and overtime. Methods of wage payment and Incentive schemes- Halsey, Rowan, Taylor’s differential piece wage.				12	
III	Classification, allocation, apportionment and absorption of overheads, Under and over- absorption of overheads; Capacity Levels and Costs; Treatments of certain items in costing like interest and financing charges, packing expenses, bad debts, research and development costs.				12	
IV	Job costing, Contract costing, Process costing(including process losses, valuation of work-in-progress). Service costing (only transport)				12	
V	An overview of integral and non-integral systems; Reconciliation of cost accounting profit with financial profits				12	
Recommended Readings:						
<ul style="list-style-type: none"> Arora, M.N. Cost Accounting-principles and practice. Vikas Publishing House, New Delhi. Goel, Rajiv Kumar & Ishaan Goel. Concept Building Approach to Cost Accounting for B.Com (Hons.)/B.Com., Cengage, Gupta, Shruti, Reeta & Rao, R. Prabhakar. Cost Accounting forB.Com., Sultan Chand. Maheshwari, S.N.,&S.N. Mittal. Cost Accounting, Theory and Problems. Shri Mahaveer Book Depot, New Delhi. Maheshwari, S.N., Maheshwari, S.K., Mittal, S.N. Cost Accounting: Principles & Practice. Shree Mahaveer Book Depot, New Delhi. Maheshwari, S. N., Maheshwari, S. K., Mittal, S.N. Elements of Cost Accounting. Shree Mahaveer Book Depot, New Delhi. 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyptankosh.ac.in						

DISCIPLINE SPECIFIC COURSE(DSC)- COMPANY LAW						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title: Company Law	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSC: 2.2	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE CERTIFICATE IN COMMERCE						
Course: DSC 2.2			Course Title: Company Law			
Max. Marks: As per Univ. rules			Min. Passing Marks: As per Univ. rules			
Course Outcome:						
<ul style="list-style-type: none"> Analyse the regulatory aspects and the broader procedural aspects involved in different types of companies covering the Companies Act, 2013 and Rules. Recognize the basic legal documents and their usage essential for formation of a company. Analyse the process and documents required for raising capital for the company. Evaluate the process of company meetings and corporate decision making. Know the framework of dividend distribution and develop understanding of the winding up process including Insolvency Resolution. 						
Unit	Topic				No. of Hours	
I	Meaning and characteristics of a company; Lifting of corporate veil; Overview of administration of Company Law; Types of companies including private and public company, government company, foreign company, one person company, small company, associate company, dormant company and producer company; Association not for profit; Illegal association.				12	
II	Formation of company, promoters, their legal position and pre-incorporation contracts; Online registration of a company. Memorandum of Association and its alteration, Articles of Association and its alteration, Doctrine of constructive notice, Doctrine of ultravires and indoor management.				12	
III	Prospectus, Shelf and Red herring prospectus, misstatement in prospectus; Book building. Allotment and Forfeiture of share, Sweat Equity, ESOPs, Bonus issue, and Further issue of shares, buyback, split of sharers and provisions regarding buyback; Transfer and transmission of shares; Demat system.				12	
IV	Directors: Legal position, Disqualifications, Director Identification Number (DIN); Classification of directors-Additional, Alternate and Casual directors, Women directors, Independent director, small shareholder's director; Appointment, Removal of directors; Powers and Duties; Key managerial personnel (KMP); Board Meetings; Shareholders' meetings: AGM and EGM. Convening and conduct of meetings: Requisites of a valid meeting; Resolutions (Virtual meetings); Postal ballot; e-voting.				12	
V	Provisions relating to payment of Dividend. Company Audit: auditor's qualification and disqualifications, Auditor's appointment, rotation and removal, Secretarial Audit. Winding Up: Concept and Modes of Winding Up; Provisions of winding up.				12	
Recommended Readings:						
<ul style="list-style-type: none"> Jagota, R. Corporate Laws. Taxmann Pvt Ltd, Delhi. Kumar, Anil (2023), company law, Taxmann Pvt Ltd, Delhi. Chadha R.& Chadha, S. Corporate Laws, Scholar Tech Press, Delhi. Das & Roy (2018). Company Laws. Oxford University Press Kaur H. Company Law Kitab Mahal, Delhi Kapoor, N.D. (2022). Corporate Laws. Sultan Chand Maheshwari, S.N., Maheshwari, S.K. Company Law. Himalaya Publishing House Pvt. Ltd. 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in						

Year -1 / Semester- 2

DISCIPLINE SPECIFIC COURSE(DSC)- BUSINESS ENVIRONMENT

No. of Hours- 60

CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE

Course title: Business Environment	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
		Lecture	Tutorial	Practical/Practice		
DSC: 2.3	4	4	0	0	10+2	NIL

UNDERGRADUATE CERTIFICATE IN COMMERCE

Course: DSC 2.3

Course Title: Business Environment

Max. Marks: As per Univ. rules

Min. Passing Marks: As per Univ. rules

Course Outcome:

- To impart knowledge on the concept of business environment & its significance
- To know the various environment factors and its impact on business.

Unit	Topic	No. of Hours
I	Meaning of Business Environment, Factors affecting environment to the business, Internal and external environment, micro environment, macro environment. Types of environments.	12
II	Economic Environment: Nature of economy, structure of the economy, economic policies, economic conditions.	12
III	Political Environment: Economic roles of the government, government and legal environment, economic roles of government of India.	12
IV	Technological Environment: Concept and significance of technological environment, regulation of foreign investment and collaboration.	12
V	Social Environment: Business and society, business and culture, language, culture and organizational behaviour, other social/cultural factors, social responsibility of business.	12

Recommended Readings:

- Francis Cherunilam, 20002, Business environment, Himalaya Publishing House, 11th Revised Edition, India.
- Dr.S. Sankaran, Business Environment, Margham Publications
- K. Ashwathappa, 1997, Essentials of Business Environment, Himalaya Publishing House, 6th Edition, India
- Joshi Rosy Kapoor Sangam, Business Environment, Kalyani Publishers, Ludhiana

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

Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.

Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in

Year -1 / Semester- 2

GENERAL ELECTIVES - COMMUNICATION IN MANAGEMENT						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title: Communication in Management	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
GE: 2.1	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE CERTIFICATE IN COMMERCE						
Course: GE 2.1				Course Title: Communication in Management		
Max. Marks: As per Univ. rules				Min. Passing Marks: As per Univ. rules		
Course Outcome:						
<ul style="list-style-type: none"> Analyse the need of communication in management. Interpret the need for effective listening. Understand the basics of written and spoken communication. Demonstrate the role of group discussion and interviews. Summarise business reports and proposals. 						
Unit	Topic					No. of Hours
I	Meaning and Objectives of Communication. Process of Communication. Forms of communication: formal and informal; upward, downward, diagonal and lateral. Role of a Manager. Barriers to effective Communication and Overcoming them. Effectiveness in Managerial Communication. Make use of grapevine. Role of verbal and non-verbal communication; interpreting non-verbal communication.					12
II	Meaning and objectives of Listening. Features of a good listener. Analysing poor listening. Effective listening skills and barriers to effective listening.					12
III	Oral Presentation: Planning, structuring and delivering presentation. Handling queries. Challenges and etiquettes associated with Telephonic, web-conferencing and Teleconferencing communication. Written communication: Principles and steps of effective writing. Seven Cs of Letter writing. Business Letters: inquiries, placing orders, sales letters. Job applications and resumes. Memos					12
IV	Nature, forms and classification of Groups. Role of managers in Group Discussions. Effective Group Decision Making. Group Conflict. Interviews: Interviewing, Nature and types of Interviewing Questions. Verbal and Non-Verbal aspects of interviewing. Types of Interviews: structured and unstructured; group and depth.					12
V	Planning and conducting meetings. Meeting Process. Ways to Effectively lead a meeting. Evaluating meetings and drafting minutes of a meeting. E-mail, Business Reports and Proposals: E-mail Etiquettes, smartness and presentation. Business Reports and proposals: Writing and purpose.					12
Recommended Readings: <ul style="list-style-type: none"> Singha, kk and Sehgal, R.M. Business communication. Taxmann Publication. Bell, Reginald & Martin, Jeanette (2014). Managerial Communication. Business Expert Press. Kaul, A. Effective Business Communication, 2nd ed. PHI Learning Lesikar, R.V. & Flatley, M.E. (2001). Basic Business Communication Skills for Empowering the Internet Generation, Tata McGraw Hill Publishing Company Ltd. New Delhi. Ludlow, R. & Panton, F. (1992). The Essence of Effective Communications, Prentice Hall of India Pvt. Ltd., New Delhi. Owen Hargie, David Dickson, Dennis Tourish (1999). Communication in Management. Gower Publishing, Ltd. 						
Note-Latest edition of the text books should be used. Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning. Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, egp-pathshala, egyankosh.ac.in						

Year -1 / Semester- 2

GENERAL ELECTIVES - SALES PROMOTION						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title: Sales Promotion	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
GE: 2.2	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE CERTIFICATE IN COMMERCE						
Course: GE 2.2			Course Title: Sales Promotion			
Max. Marks: As per Univ. rules			Min. Passing Marks: As per Univ. rules			
Course Outcome:						
<ul style="list-style-type: none"> • Develop a sales promotion campaign. • Design different tools for sales campaign • Analyse the need of a particular tool. • Examine the public relation management. • Contribute positively in business. 						
Unit	Topic				No. of Hours	
I	Sales Promotion: Nature, meaning and importance of Sales Promotions; Significance of Sales Promotion in marketing; Misconception about sales promotion; Relationship marketing and Sales Promotion; Role of Sales Promotion in Integrated marketing communication.				12	
II	Different forms of Sales Promotions; Consumer-oriented Sales Promotion; Trade oriented Sales Promotion; and Sales force oriented Sales Promotion				12	
III	Sales Promotion tools including-Premiums, price offs, coupons, sampling, refunds and rebates, contest, games and lotteries, point of purchase; Displays and demonstrations; Conferences use; Trade fairs; Exhibition and fashion shows, Specialties and novelties, and recent prevalent tools -features, strength and limitations.				12	
IV	Pre-testing; implementation; evaluating the result and making necessary modifications				12	
V	Importance of ethics in sales promotion; Unethical practices and its consequences in Sales Promotion; Puffery or misrepresentation				12	
Recommended Readings:						
<ul style="list-style-type: none"> • Kazmi, S.H.H. & Batra, S.K. (2009). Advertising and sales promotion. Excel Books. India • Kotler, P. & Keller, K.L. (2021). A framework for marketing management. (6 th ed.) Pearson • Minahan, S. & Ogden-Barnes, S. (2015). Sales Promotion Decision Making: Concepts, Principles, and Practice. (1 st ed.) United States, Business Expert Press • Mullin, R & Cummins, J. (2010). Sales Promotion: How to Create, Implement and Integrate Campaigns that Really Work. Paperback • Neslin, Scott A., &Blattberg, Robert C. (1990). Sales Promotion: Concepts, Methods and Strategies. United States, Prentice Hall 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in						

DIPLOMA IN COMMERCE

Year -2 / Semester- 3

DISCIPLINE SPECIFIC COURSE(DSC)- BUSINESS MATHEMATICS

No. of Hours- 60

CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE

Course title	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSC: Business Mathematics	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		

UNDERGRADUATE DIPLOMA IN COMMERCE

Course: DSC 3.1

Course Title: Business Mathematics

Max. Marks: As per Univ. rules

Min. Passing Marks: As per Univ. rules

Course Outcome:

- Analyse how matrices are used as mathematical tools in representing a system of equations.
- Explain differential calculus to solve simple business problems.
- Evaluate business problems involving complex linear relationships between decision variables and their determining factors.
- Explain mathematical formulation and solution of problems related to finance including different methods of interest calculation, future and present value of money.

Unit	Topic	No. of Hours
I	Overview of Matrices. Solution of a system of linear equations (having a unique solution and involving not more than three variables) using matrix inversion method and Cramer's Rule Leontief Input Output Model (Open Model Only).	12
II	Concepts and rules of differentiation. Concept of Marginal Analysis: Marginal Revenue, Marginal Cost. Concept of Elasticity of demand and supply. Application of Maxima and Minima problems: Revenue, Cost, Profit, Economic Order Quantity	12
III	Partial Differentiation: Partial derivatives up to second order. Homogeneity of a function and Euler's theorem. Production Function: Returns to factor, Returns to scale. MRTS and Elasticity of Substitution. Integration: Nature of commodities and partial elasticity of demand, Applications of marginal analysis, Consumer Surplus and Producer Surplus.	12
IV	Rates of interest: nominal, effective and their inter-relationships in different compounding situations. Compounding a sum using different types of rates. Applications relating to Depreciation of assets and average due date. Types of annuities: ordinary, due and deferred - Discrete and continuous. Perpetuity. Determination of future and present values using different types of rates of interest. Applications relating to Capital Expenditure and Leasing.	12
V	Formulation and Assumptions of LPP, Solution by Simplex Method- maximization and minimization cases. Shadow prices of the resources. Special Cases: Identification of unique and multiple optimal solutions, unbounded solution, infeasibility and degeneracy	12

Recommended Readings:

- Anthony, M., & Biggs, N. (1996). Mathematics for Economics and Finance. Cambridge: Cambridge University Press.
- Ayres, F. J. (1963). Theory and Problems of Mathematics of Finance. New York: McGraw Hill Publishing.
- Budnick, P. (1986). Applied Mathematics for Business, Economics, & Social Sciences. New York: McGraw Hill Publishing.
- Dowling, E. (2011). Introduction to Mathematical Economics. New York: McGraw Hill Publishing Kapoor.

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

Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.

Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyptankosh.ac.in

Year -2 / Semester- 3

DISCIPLINE SPECIFIC COURSE(DSC)- HUMAN RESOURCE MANAGEMENT						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSC:Human Resource Management	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE DIPLOMA IN COMMERCE						
Course: DSC 3.2				Course Title: Human Resource Management		
Max. Marks: As per Univ. rules				Min. Passing Marks: As per Univ. rules		
Course Outcome:						
<ul style="list-style-type: none"> Examine the evolution of HRD. Analyse the role of HRD strategies in organisations. Apply and evaluate a learning process starting with training needs, analysis, assessment and evaluation process. Explore the role of training needs of employees. 						
Unit	Topic					No. of Hours
I	Human Resource Development (HRD)- concept, components, evolution, need and significance, difference between human resource management and human resource development, Role of HR manager, HRD culture and climate, contemporary issues in HRD.					10
II	Concept of Strategic HRD, HRD Interventions-Performance Appraisal, Potential Appraisal, Performance Coaching and Feedback, Career Planning, Training, Systems Development, Rewards, Employee Welfare and Work Life balance, Roles of HR Developer, Physical and Financial Resources for HRD, HR Accounting, HRD Audit.					10
III	Learning and HRD, Models and Curriculum, Principles of Learning, Individual and Group Learning, Assessment Centre, Transactional Analysis, Behaviour Modeling and Self-Directed Learning, Evaluating the HRD.					10
IV	Concept and Importance, Assessing Training Needs, Designing and Evaluating Training &Development Programmes, Role, Responsibilities and challenges to Training Managers					10
V	Training within Industry: On the Job & Off the Job Training, Management Development: Lecture Method, Role Play, In-basket Exercise, Simulation, Vestibule Training, Management Games, Case Study, Programmed Instruction, Sensitivity Training, Strategies of Training Program, Review on T&D Programmes in India.					20
Recommended Readings:						
<ul style="list-style-type: none"> Chabbra, T.N. (2016). Human Resource Management: Concepts and Issues. Dhanpat Rai and Co. Publications. Durai,P.(2016).Human Resource Management (2nded.).New Delhi: Pearson Education. Graig, Robert L.and Bittel, Lesterr.(Ed):Training and Development Hand Book, McGraw-Hill, New Delhi . ILO, Teaching and Training Methods for Management Development Hand Book, McGraw-Hill , New York . Kapur, Sashi: Human Resource Development and Training in Practice, Beacon Books, New Delhi 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyptankosh.ac.in						

DISCIPLINE SPECIFIC COURSE(DSC)- MICRO ECONOMICS						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSC: Micro Economics	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE DIPLOMA IN COMMERCE						
Course: DSC 3.3			Course Title: Micro Economics			
Max. Marks: As per Univ. rules			Min. Passing Marks: As per Univ. rules			
Course Outcome:						
<ul style="list-style-type: none"> Examine the nature and scope of business economics. Analyze how consumers try to maximize their satisfaction by spending on different goods. Evaluate the relationship between inputs used in production and the resulting outputs and costs. 						
Unit	Topic				No. of Hours	
I	Nature and scope of Economics, Demand and Supply: Meaning, law, Individual Vs Market, Movement Vs Shift, Market equilibrium. Elasticity of Demand: Price, income and cross elasticities. Measurement of elasticity of demand: outlay and percentage method. Elasticity of supply: concept and measurement (Percentage method).				12	
II	Cardinal Vs Ordinal Utility, Indifference curves: features, budget line, consumers equilibrium, ICC and Engels curve, PCC and derivation of demand curve, Income and substitution effects of price change (normal, inferior and giffen goods), Applications: effect of interest rates on household savings, lump sum subsidy Vs excise subsidy.				12	
III	Production function: TP, AP and MP, Law of Variable proportions. Isoquants: properties, optimal combination of resources, expansion path and returns to scale. Cost: Different cost concepts, Derivation of short run and long run cost curves (LAC and LMC), Economies and Diseconomies of scale.				12	
IV	Perfect competition: features, equilibrium under short run and long run, derivation of supply curve under short run and long run. Monopoly: features, equilibrium under short run and long run, absence of supply curve, Price discrimination: degrees, conditions and dumping. Monopolistic competition: features, product differentiation and excess capacity and equilibrium. Oligopoly: Collusive and non-collusive: Cournot's model, Kinked demand curve, Cartels (OPEC and CIPEC)				12	
V	Rent control, Minimum wages, Individual supply curve of labour, Peak load Pricing, Prisoners' dilemma and Game Theory				12	
Recommended Readings:						
<ul style="list-style-type: none"> Baye, M., and Prince J. (2021), Managerial Economics and Business Strategy. McGraw Hill, (3rd ed.). Case, K.E., and Fair, R. C. (2017). Principles of Economics, Pearson Education, (12th ed.). Chaturvedi D.D, Chaturvedi S. Business Economics Kitab Mahal, Delhi Deepashree, (2021) Business Economics, MKM Publisher, New Delhi. 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egvankosh.ac.in						

Year -2 / Semester- 3

DISCIPLINE SPECIFIC ELECTIVES (DSE)- EVOLUTION OF MONEY AND MONETARY STANDARDS						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSE: Evolution of Money and Monetary Standards	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE DIPLOMA IN COMMERCE						
Course: DSE 3.1				Course Title: Evolution of Money and Monetary Standards		
Max. Marks: As per Univ. rules				Min. Passing Marks: As per Univ. rules		
Course Outcome:						
<ul style="list-style-type: none"> • It will focus on essential aspects of how monetary forces operate through a multitude of channels-market, non-market institutions and among others. • The contents of this paper have laid emphasis on money and banking and its integration with monetary theory, banking institutions and government and how money and banking constitute important components towards understanding of economics. 						
Unit	Topic					No. of Hours
I	Evolution of money, Money: Meaning and functions; Classification of money: Money and Near Money; Qualities of good money material; Role of money in a developing and mixed economy: Gresham's Law					12
II	Price Index Numbers: Meaning and types; Steps in Construction of Price Index Numbers; Conceptual and Practical difficulties in the Measurement of Index Numbers; Importance of Index Numbers: Fisher's Transactions Approach and Cambridge Cash Balance Approach; A comparison of Fisherian and Cambridge Versions					12
III	Commercial Banks: Meaning and functions; Types of Banks; Role of Commercial Banks in a developing economy, Process of Credit creation; Structure of Indian Commercial Banking; Banking Sector Reforms in India since 1991					12
IV	Central Bank: Meaning and Functions; Objectives of Credit Control: Qualitative and quantitative Methods of Credit Control; Role of Central Bank in Developing Economy: Difference between Central Bank and Commercial Bank					12
V	Monetary and fiscal policy: Meaning, Features; Role of Monetary and Fiscal policy in developing countries; Monetary Policy Effects on Demand, Fiscal Policy Effects on Demand, Fiscal Policy and Investment, Interaction of Monetary and Fiscal Policies.					12
Recommended Readings:						
<ul style="list-style-type: none"> • Dinlio, A Eugene: Theory and Problems of Money and Banking International Edition • (Schaum's Outline Series) • Howells, Peter and Bain Keith (2002): The Economics of Money, Banking and Finance. • Prentice Hall, Pearson Education Ltd. • Khanna, Perminder (2005): Advanced Study in Money and Banking Theory and Policy • Relevance in the Indian Economy. Atlantic Publishers, New Delhi. 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in						

DISCIPLINE SPECIFIC ELECTIVES (DSE)- BANKING LAWS AND ACCOUNTS						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSE: Banking Laws and Accounts	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE DIPLOMA IN COMMERCE						
Course: DSE 3.2			Course Title: Banking Laws and Accounts			
Max. Marks: As per Univ. rules			Min. Passing Marks: As per Univ. rules			
Course Outcome:						
<ul style="list-style-type: none"> To facilitate the understanding of the origin and the growth of the Indian Banking System. To understand the modern-day Developments in Indian Banking Sector. To understand the growth of Indian Banking Systems and their Modern-Day Development. 						
Unit	Topic				No. of Hours	
I	History of Banking- Components of Indian banking -Indian Banking System-Phases of development-Banking structure in India-Payment banks and small banks-Commercial Banking-Definition-Classification of banks. Banking System- Universal Banking- Commercial Banking functions-Role of Banks in Economic Development. Central Banking-Definition –Need Principles- Central Banking Vs Commercial Banking-Functions of Central bank.				12	
II	Establishment-objective-Legal framework-Functions-SBI-Origin and History-Establishment Indian subsidiaries-Foreign subsidiaries-Non-Banking-Subsidiaries-Personal banking International banking-Trade Financing-Correspondent banking .Co-operative banks-Meaning and definition-Features-Co-operative banks vs Commercial banks-Structure.-NBFC-Role of NBFCRBI Regulations-Financial sector reforms-Sukhmoy committee 1985-Narasimham committee I and II-Prudential norms: capital adequacy norms-classification of assets and provisioning.				12	
III	Meaning-Services-e-bankingandFinancialservices-Initiatives-Opportunities-Internet bankingMeaning-InternetbankingVsTraditionalbanking-Services-Drawbacks-Frauds in Internet banking. Mobile banking–Anywhere Banking-Any Time Banking- Electronic Mobile Wallets. ATM Evolution -Concept-Features - Types-. Electronicmoney-Meaning-Categories-Meritsofe-moneyElectronicFunds Transfer (EFT)system - Meaning- Steps–Benefits-Monetary policies- final sector reforms- sakmoychakrevarthycommittee 1985-Narasiman Committee I & II prudential norms capital adequacy norms.				12	
IV	Opening – Types of Accounts-FDR-Steps in opening Account-Saving vs Current Account- ‘Donatio Mortis Causa’ - Passbook-Bank Customer Relationship-Special Types of currents-KYC norms. Bank Lending –Lending Sources-Bank Lending Principles-Forms of lending-Loan evaluation process-securities of lending-Factors influencing bank lending – Negotiable Instruments –Meaning –Characteristics-Types.				12	
V	Meaning-Components-Kinds of Endorsements-Cheques payable to fictitious person Endorsement by legal representative –Negotiation bank-effect of endorsement-Rules regarding endorsement. Paying banker-Banker’s duty-Dishonoring of Cheques-Discharge of paying banks Payments of a crossed cheque payment.				12	
Recommended Readings:						
<ul style="list-style-type: none"> Clifford Gomez, Banking and finance, Theory, Law and practice, Jain Book Agency, 2010 Mumbai. Sundaram and Varshney, Banking Theory Law and Practice, Sultan Chand Co, 2010, New Delhi. 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions						
Suggested equivalent online courses: On Swayam, Vidya mitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in						

Year -2 / Semester- 3

GENERAL ELCTIVES- FINANCE FOR EVERYONE

No. of Hours- 60

CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE

Course title	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
GE: FINANCE FOR EVERYONE	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		

UNDERGRADUATE DIPLOMA IN COMMERCE

Course: GE 3.3

Course Title: FINANCE FOR EVERYONE

Max. Marks: As per Univ. rules

Min. Passing Marks: As per Univ. rules

Course Outcome:

- Appreciate the importance of financial literacy and personal finance at different life stages.
- Analyze and apply time value of money concepts to financial decisions.
- Manage personal budgeting, cash flow, savings, and debt efficiently.
- Evaluate banking products, investment vehicles, and risk management strategies for wealth creation.
- Create comprehensive financial plans, including retirement, tax planning, and estate management.

Unit	Topic	No. of Hours
I	Understanding Financial Statements: Balance Sheet, Profit & Loss Account, Cash Flow Statement. Basics of financial accounting principles and standards. Relationship between profit and cash flow.	12
II	Concept and types of working capital. Operating cycle and components of working capital. Cost information for decision making: marginal costing, fixed and variable costs. Make or buy, shut down or continue, and sell or process further decisions	12
III	Importance and types of budgets. Alternative approaches and common budgeting methods. Budgetary control process and limitations. Case studies for practical understanding	12
IV	Meaning and features of capital budgeting decisions. Techniques: Net Present Value (NPV), Internal Rate of Return (IRR), Payback Period. Practical applications of capital budgeting tools. Case studies and illustrations	12
V	Overview of financial planning and strategy. Understanding financial ratios for decision making. Analysis of financial reports for business growth. Real-world applications and decision-making framework	12

Recommended Readings:

- KPMG, Finance for Non-Finance Professionals (Program Materials)
- NSE Academy, Finance for Non-Finance Professionals (Online Course)
- Coursera, Finance for Non-Finance Professionals (James Weston)
- IIM Calcutta, Finance for Non-Finance Executives
- Robert N. Anthony & David Hawkins, Accounting: Text and Cases

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

Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.

Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in

Year -2 / Semester- 4

DISCIPLINE SPECIFIC COURSE(DSC)- BUSINESS STATISTICS

No. of Hours- 60

CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE

Course title	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
		Lecture	Tutorial	Practical/Practice		
DSC: Business Statistics	4	4	0	0	10+2	NIL

UNDERGRADUATE DIPLOMA IN COMMERCE

Course: DSC 4.1

Course Title: Business Statistics

Max. Marks: As per Univ. rules

Min. Passing Marks: As per Univ. rules

Course Outcome:

- Understand and apply statistical concepts and tools used in business decisions
- Analyze data through measures of central tendency and dispersion
- Use correlation and regression for relationships between variables
- Apply time series and index numbers for forecasting and economic analysis
- Use probability distributions for modelling business uncertainties

Unit	Topic	No. of Hours
I	Introduction of Statistics Concept, definitions, scope, and functions. Collection and classification of data. Tabulation and graphical representation (histogram, pie chart, frequency polygon)	12
II	Measures of Central Tendency and Dispersion Mean, median, mode, and their applications. Range, quartile deviation, mean deviation, standard deviation, and coefficient of variation. Properties and comparative study of dispersion measures	12
III	Correlation and Regression Analysis Types of correlation (positive, negative, partial, multiple). Karl Pearson's correlation coefficient and Spearman's rank correlation. Regression analysis and least-square method. Relationship between correlation and regression coefficients.	12
IV	Time Series Analysis and Index Numbers Components of time series: trend, seasonality, cyclic variations. Methods of trend analysis: moving averages, least squares. Construction and utility of index numbers. Price, quantity, and value index numbers	12
V	Probability and Probability Distributions Basic probability concepts and laws (addition, multiplication, conditional probability). Binomial, Poisson, and normal distributions (properties and applications)	12

Recommended Readings:

- S.C. Gupta, Business Statistics, Sultan Chand & Sons
- Richard I. Levin & David S. Rubin, Statistics for Management, Pearson
- J.K. Sharma, Business Statistics, Pearson
- D.N. Elhance, Fundamentals of Statistics, Kitab Mahal

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

Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.

Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in

Year -2 / Semester- 4

DISCIPLINE SPECIFIC COURSE(DSC)- MANAGEMENT ACCOUNTING						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSC:Management Accounting	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE DIPLOMA IN COMMERCE						
Course: DSC 4.2				Course Title:Management Accounting		
Max. Marks: As per Univ. rules				Min. Passing Marks: As per Univ. rules		
Course Outcome:						
<ul style="list-style-type: none"> • Understand management accounting tools and techniques for decision-making • Analyze financial statements for managerial insights • Prepare and use budgets for planning and control • Apply marginal costing for short-term decisions • Use standard costing and variance analysis to improve performance 						
Unit	Topic				No. of Hours	
I	Introduction to Management Accounting Meaning, nature, scope, and objectives. Difference between financial, cost, and management accounting. Role of management accountant				10	
II	Financial Statement Analysis Comparative and common size statements. Ratio analysis: liquidity, profitability, solvency, and efficiency ratios. Trend analysis and interpretation				10	
III	Budgeting and Budgetary Control Types of budgets and budgeting process. Flexible budgets and zero-based budgeting. Performance evaluation through budgetary control				10	
IV	Marginal Costing and Break-Even Analysis Concepts of marginal cost, contribution, and P/V ratio. Break-even analysis and cost-volume-profit relationships. Decision making using marginal costing				10	
V	Standard Costing and Variance Analysis Concept of standard costing and its advantages. Material, labor, and overhead variances. Analysis and interpretation of variances for control				20	
Recommended Readings:						
<ul style="list-style-type: none"> • M.Y. Khan & P.K. Jain, Management Accounting • I.M. Pandey, Management Accounting • S.N. Maheshwari, Management Accounting • Anthony & Govindarajan, Management Control Systems 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in						

Year -2 / Semester- 4

DISCIPLINE SPECIFIC COURSE(DSC)- PRINCIPLES OF MARKETING						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSC: Principles of Marketing	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE DIPLOMA IN COMMERCE						
Course: DSC 4.3			Course Title: Principles of Marketing			
Max. Marks: As per Univ. rules			Min. Passing Marks: As per Univ. rules			
Course Outcome:						
<ul style="list-style-type: none"> • Understand marketing fundamentals and environment • Analyze consumer buying behavior and market segmentation • Make product and pricing decisions effectively • Manage distribution channels and promotional strategies • Apply marketing research and stay updated with modern trends 						
Unit	Topic				No. of Hours	
I	Introduction to Marketing Meaning, nature, and scope of marketing. Marketing concepts and orientations. Marketing mix and environment				12	
II	Consumer Behavior Factors influencing consumer behavior. Buying decision process. Market segmentation, targeting, and positioning				12	
III	Product and Pricing Decisions Product classification and levels. Product life cycle and strategies. Pricing objectives and methods. Price determination and adjustments				12	
IV	Distribution and Promotion Channels of distribution and logistics. Retailing, wholesaling, and physical distribution. Promotion mix: advertising, sales promotion, personal selling, and public relations				12	
V	Marketing Research and Contemporary Trends Importance and process of marketing research. Marketing information system (MIS). Digital marketing and social media marketing. Consumer protection and ethics in marketing				12	
Recommended Readings:						
<ul style="list-style-type: none"> • Philip Kotler, Principles of Marketing • R.S. N. Pillai & Bagavathi, Modern Marketing • C.B. Mamoria& J.R. Agarwal, Marketing Management • K. Khandelwal, Marketing Management 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in						

Banking and Finance Group

Year -2 / Semester- 4

DISCIPLINE SPECIFIC ELECTIVES (DSE)- FINANCIAL MARKETS AND INSTITUTIONS

No. of Hours- 60

CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE

Course title	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
		Lecture	Tutorial	Practical/Practice		
DSE: Financial Markets and Institutions	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		

UNDERGRADUATE DIPLOMA IN COMMERCE

Course: DSE 4.1

Course Title: Financial Markets and Institutions

Max. Marks: As per Univ. rules

Min. Passing Marks: As per Univ. rules

Course Outcome:

- Understand major types and functions of financial markets and their instruments
- Analyze the structure and operations of money and debt markets
- Comprehend the workings of financial institutions and mutual funds
- Evaluate the impact of foreign capital and international finance on the domestic market
- Gain knowledge of financial regulations and emerging market instruments

Unit	Topic	No. of Hours
I	Nature and functions of financial markets. Types of financial markets: money market, capital market, derivatives market. Working and role of stock exchanges: NSE, BSE. Regulatory framework: Role of SEBI. Major international stock markets	12
II	Structure and functions of the money market. Instruments: call money, treasury bills, certificates of deposit, commercial bills. Debt market: types, functions, operational mechanism. Hindrances and challenges in debt market development	12
III	Primary and secondary issues of securities. Book building process, private placement, offers for sale. Buyback of shares and innovative financial instruments. Emerging financial products: cryptocurrencies, derivatives	12
IV	Development financial institutions: IFCI, NABARD, SIDBI, UTI. Non-Banking Financial Companies (NBFCs). Mutual funds: types, regulatory environment (SEBI guidelines). Provident funds, pension funds, insurance companies and their roles	12
V	Forms of foreign capital: FDI, FPI, FIIs. International financial instruments: ADRs, GDRs, IDRs, Eurobonds. Role of foreign capital in Indian financial markets. Trends and regulatory framework for foreign capital flows	12

Recommended Readings:

- L.M. Bhole & Jitendra Mahakud, Financial Institutions and Markets
- Fabozzi & Modigliani, Foundation for Financial Markets and Institutions
- Frederic S. Mishkin, The Economics of Money, Banking and Financial Markets
- SEBI and RBI official publications and circulars

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

Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.

Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in

Year -2 / Semester- 4

DISCIPLINE SPECIFIC ELECTIVES (DSE)- INVESTMENT BANKING						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSE: Investment Banking	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE DIPLOMA IN COMMERCE						
Course: DSE 4.2			Course Title: Investment Banking			
Max. Marks: As per Univ. rules			Min. Passing Marks: As per Univ. rules			
Course Outcome:						
<ul style="list-style-type: none"> Understand the scope, functions, and significance of investment banking Analyze various investment banking services and their regulatory framework Manage pre-issue and post-issue activities effectively Comprehend credit rating processes and implement risk management strategies Evaluate modern trends and ethical considerations in investment banking 						
Unit	Topic				No. of Hours	
I	Meaning, definition, and evolution of investment banking. Functions and role of investment banks in the economy. Differentiation between commercial banking and investment banking				12	
II	Raising capital: equity and debt offerings. Underwriting and syndication. Private placements and venture capital. Mergers and acquisitions advisory				12	
III	Due diligence, regulatory approvals, issue pricing. Merchant banking guidelines and compliance. Post-issue investor relations and corporate actions. Role of depositories and custodians				12	
IV	Credit rating agencies: role and methodology. Credit analysis and rating process. Risk management techniques in investment banking. Hedging, derivatives, and portfolio risk management				12	
V	Changing global scenario of investment banking. Digital transformation and fintech in investment banking. Regulatory environment and compliance in India (SEBI guidelines). Ethical issues and challenges in investment banking				12	
Recommended Readings:						
<ul style="list-style-type: none"> L.M. Bhole & Jitendra Mahakud, Financial Institutions and Markets Fabozzi, Modigliani & Jones, Foundations of Financial Markets and Institutions Stephen C. Valdez & Philip Molyneux, An Introduction to Global Financial Markets SEBI Guidelines and Circulars on Merchant Banking and Credit Rating 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in						

GENERAL ELCTIVES- E-BANKING						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
GE: E-Banking	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE DIPLOMA IN COMMERCE						
Course: GE 4.3			Course Title: E-Banking			
Max. Marks: As per Univ. rules			Min. Passing Marks: As per Univ. rules			
Course Outcome: <ul style="list-style-type: none"> Understand the scope and types of electronic banking services Familiarize with key e-banking products and transaction methods Recognize cybersecurity challenges and legal issues in e-banking Learn about technology infrastructure supporting digital banking Evaluate recent developments and future trends in e-banking 						
Unit	Topic				No. of Hours	
I	Definition, scope, and types of electronic banking. Evolution and growth of e-banking in India. Benefits and risks associated with e-banking				12	
II	Automated Teller Machines (ATM). Internet banking and mobile banking. Electronic funds transfer systems (NEFT, RTGS, IMPS). Debit and credit cards, digital wallets				12	
III	Cybersecurity in e-banking: threats and preventive measures. Encryption, digital signatures, and firewalls. Legal framework governing e-banking and data protection laws. Liability and dispute settlement in electronic transactions				12	
IV	Core banking solutions (CBS). Payment gateways and gateways integration. Role of central banks and regulators (RBI guidelines). Blockchain and emerging technologies in banking				12	
V	Core banking solutions (CBS). Payment gateways and gateways integration. Role of central banks and regulators (RBI guidelines). Blockchain and emerging technologies in banking				12	
Recommended Readings: <ul style="list-style-type: none"> Dr. S. Gurusamy, E-Banking: Concepts and Practice RBI Publications on E-Banking Guidelines P. K. Srivastava, Banking Theory and Practice Soumya Ranjan Nayak, Digital Banking 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyptankosh.ac.in						

DEGREE IN COMMERCE

Year -3 / Semester- V

DISCIPLINE SPECIFIC COURSE(DSC)- INCOME TAX

No. of Hours- 60

CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE

Course title Income Tax	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSC: 5.1	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		

UNDERGRADUATE DEGREE IN B.COM(H)

Course: DSC 5.1

Course Title: Income Tax

Max. Marks: As per Univ. rules

Min. Passing Marks: As per Univ. rules

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

- Analyze the basic concepts of income tax and determine the residential status of different persons.
- Ability to understand the concept of taxation.
- Ability to understand the terminologies associated taxation in India.

Unit	Topic	No. of Hours
I	Introduction to Income Tax Meaning, scope, and objectives of income tax. Basic concepts: Assessee, Person, Previous Year, Assessment Year, Income, Gross Total Income, Total Income. Residential status and incidence of tax. Exempted incomes under the Act	12
II	Heads of Income Salary: Definition, computation, allowances, perquisites, retirement benefits. Income from House Property: Basis of charge, annual value, deductions, computation. Profits and Gains of Business or Profession: Method of accounting, admissible and inadmissible expenses, depreciation. Capital Gains: Types, computation, exemptions. Income from Other Sources: Basis of charge, deductions	12
III	Clubbing, Aggregation and Set-off of Losses Clubbing of income: Applicability and computation. Aggregation of income and deduction from gross total income. Set-off and carry forward of losses	12
IV	Deductions, Tax Calculation, and Filing Deductions under Chapter VI-A (Sections 80C to 80U). Computation of tax liability for individuals. Advance tax, tax deducted at source (TDS), self-assessment tax. Procedure for filing income tax returns. Penalties and prosecutions	12
V	Assessment and Administration Assessment procedure: Types and process. Income tax authorities: Powers and responsibilities. Appeals and revisions. E-filing, online tax payment, recent amendments and updates	12

Recommended Readings:

- Singhanian, Vinod K. and Singhanian, Monica. Students' Guide to Income Tax, University Edition. Taxmann Publications Pvt. Ltd., New Delhi.
- Ahuja, Girish and Gupta, Ravi. Simplified Approach to Income Tax. Flair Publications Pvt. Ltd. Delhi.
- Bandopadhyaya (2019). Taxation I, II. Oxford University Press.
- Mittal, Naveen. Concept Building Approach to Income Tax Law & Practice. Cengage Learning India Pvt. Ltd., Delhi.

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

Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.

Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in

DISCIPLINE SPECIFIC COURSE(DSC)- INTERNATIONAL BUSINESS						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSC: 5.2	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE DEGREE IN B.COM(H)						
Course: DSC 5.2			Course Title: International Business			
Max. Marks: As per Univ. rules			Min. Passing Marks: As per Univ. rules			
Course Outcomes: After completion of the course, learners will be able to: <ul style="list-style-type: none"> Analyse the process of globalization and its impact on growth of international business. Evaluate the changing dynamics of the diverse international business environment. Analyse the theoretical dimensions of international trade as well as intervention measures adopted. Analyse the significance of different forms of regional economic integration and the role played by various international economic organisations. Summarize the concept and components of the Balance of Payments statement. Evaluate the forms of foreign direct investment and analyse benefits and costs of FDI. 						
Unit	Topic					No. of Hours
I	Introduction to International Business Globalization - concept, significance and impact on international business; international business contrasted with domestic business; complexities of international business; internationalization stages and orientations; modes of entry into international businesses.					12
II	International Business Environment Role of political and legal systems in international business; cultural environment of international business (including Hofstede 's dimensions of culture); implications of economic environment for international business.					12
III	International Trade and BOP Theories of international trade – Theory of Absolute Advantage theory, Theory of Comparative Advantage, Factory Proportions theory and Leontief paradox, Product Life Cycle theory, Theory of National Competitive Advantage; Instruments of trade control. Balance of payments (BOP) statement and its components.					12
IV	Regional Economic Integration and International Economic Organisations Forms of regional economic integration; Integration efforts amongst countries in Europe, North America and Asia: EU, USMCA, SAARC and ASEAN; Cost and benefits of regional economic integration. International Economic Organisations: WTO- functions, structure and scope; World Bank and IMF.					12
V	International finance and contemporary issues in IB Types of FDI - Greenfield investment, Mergers & Acquisition, strategic alliances; benefits and drawbacks of FDI.Overview of exchange rate systems. Contemporary issues in international business: Outsourcing and its potential for India; international business and sustainable development.					12
Recommended Readings: <ul style="list-style-type: none"> Bennett,R.International Business, Delhi:Pearson Cavusgil, S. T., Knight, G. & Riesenberger. International Business: Strategy, Management and the New Realities. Pearson India. Charles,WLHill&Jain,A. K. InternationalBusiness, NewDelhi: Tata Mc Graw Hill. Cherunilam,F. International Business: Text and Cases,6thed. PHI learning Griffin, R. W& Pustay, M. W. InternationalBusiness – A Managerial Perspective. Prentice Hall. Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyptankosh.ac.in						

Year -3 / Semester- V

DISCIPLINE SPECIFIC COURSE(DSC)- BUSINESS GROWTH AND DEVELOPMENT POLICY

No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
Business Growth and Development Policy	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE DEGREE IN B.COM(H)						
Course: DSC 5.3			Course Title: Business Growth and Development Policy			
Max. Marks: As per Univ. rules			Min. Passing Marks: As per Univ. rules			
Course Outcome:						
<ul style="list-style-type: none"> Describe the nature and scope of macro-Economics, Income, Expenditure and their components and determinants. Analyze fiscal and monetary policy implications through his-LM framework in short run and long run. Compare the different theories of demand for money, supply of money approach and working of money multiplier. Analyze causes and effects of different types of inflation and trade-off between inflation and unemployment. 						
Unit	Topic				No. of Hours	
I	Introduction – Concepts and variables of macroeconomics, Income, Expenditure and the circular flow (three sector economy), Components of expenditure. Consumption, Saving and investment and S-I approach, Multiplier (three sector) and numerical.				12	
II	Meaning, Objectives and instruments of fiscal and monetary policy, AD-AS approach- Determination of aggregate demand, Shifts in aggregate demand, Aggregate supply in the short-run and long-run, Aggregate demand- Aggregate supply analysis. Economy in the short run- IS–LM framework and numerical.				12	
III	Demand for money- Quantity Theory of Money (Fisher’s Transactions approach), Keynesian theory of demand for money, Baumol-Tobin Transaction approach, Tobin’s Portfolio Balance approach. Supply of money- Measures of money supply by RBI, Money multiplier.				12	
IV	Inflation-Causes and effects, Demand pull and cost push inflation. Measures to control inflation. Social costs of inflation. Unemployment – Natural rate of unemployment, Frictional and wait unemployment. Phillips curve, Trade-off between inflation and unemployment, Sacrifice ratio.				12	
V	Flows of goods and capital, Saving and investment in a small and a large open economy, Exchange rates- Fixed and flexible, Mundell– Fleming model.				12	
Recommended Readings:						
<ul style="list-style-type: none"> Blanchard, O., (2021), Macroeconomics-Globaledition, Pearson education, (8th ed.) Branson, W.H., (2005), Macroeconomic Theory and Policy, East West Book Pvt. Ltd. (3rd ed.) Chaturvedi, D.D., Macro Economics. Kitab Mahal, Delhi Deepashree and Aggarwal, V., (2021), Macro Economics, Scholar, Tech Press, New Delhi. Dornbusch, R., Stanley F., & Startz R., (2018), Macroeconomics, McGrawHill Education (13th ed.) Gupta, G.S. (2017), Macroeconomics: Theory and Applications, McGraw Hill Education (4th ed.) Mankiw, N.G., (2019) Macroeconomics, Macmillan Learning. (10th ed.) Mankiw, N.G., (2021), Principles of Economics, Cengage Learning, Inc. (9th ed.) Samuelson P., A., William D. Nordhaus & Chaudhary S. (2021), Macroeconomics, McGraw Hill Education (20th ed.) 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyptankosh.ac.in						

Year -3 / Semester- V

DISCIPLINE SPECIFIC ELECTIVE(DSE)- RETAIL BANKING

No. of Hours- 60

CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE

Course title : RetailBanking	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSE: 5.1	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		

UNDERGRADUATE DEGREE IN B.COM(H)

Course: DSE5.1

Course Title: RetailBanking

Max. Marks: As per Univ. rules

Min. Passing Marks: As per Univ. rules

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

- Understand banking as core business function and basic principles of retail banking & its products.
- Capture dynamic realities of financial inclusion while emphasizing on various aspects of banking, prospecting and casa acquisition, complaint resolution and other elements of customer service.

Unit	Topic	No. of Hours
I	Concept of Retail Banking: History and definition, Distinction between Retail and Corporate/Wholesale Banking;Need and Importance of Retail Banking. Retail Products Overview- Customer requirements, products development process, Liabilities and Assets Products,Approval processfor retail loans, credit scoring.	12
II	Important Retail asset products: Home loans, Auto/vehicle loans, Personal loans, educational loans; Study of these products in terms of Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments /Collection; Credit/Debit Cards-Eligibility, Purpose, Amounts, Margin, Security, Process of using the cards, Billing Cycle, Credit Points; Other products/Remittances/Funds Transfer	12
III	Marketing of Retail banking Products: MIS and Accounting Retail Strategies; Tie-up with Institutions for Personal loans / Credit cards / Educationalloansetc., Tie-upwithAuthorisedDealersforAuto/Vehicle loans and with Builders / Developers for Homeloans; Delivery Channels- Branch,Extensioncounters,ATMs,POS,InternetBanking,M-Banking etc.	12
IV	Regulatory Framework of Retail Banking: Regulations and compliance Technology for Retail Banking - Static information, Account opening, basic loan origination data etc. Updated information like income detailsat different frequencies. Recovery of Retail Loans- Defaults, Rescheduling, recovery process. SARAFAESI Act, DRT Act, RBI guidelines for Recovery Agents.	12
V	Recent Developments in Retail Banking- new products like Insurance, Demat services, online/Phone Banking, Property services, Investment advisory/Wealthmanagement,ReverseMortgage-Growthofe-banking, Crosssellingopportunities.	12

Recommended Readings:

- Khan,M.Y.IndianFinancialSystem, TataMcGraw Hill PublishingCompany Ltd., NewDelhi
- Uppal,RK, Banking ServicesandIT,NewCentury Publications, NewDelhi

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

Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.

Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egvankosh.ac.in

Year - 3/ Semester- V

DISCIPLINE SPECIFIC ELECTIVE(DSE)- BEHAVIORAL FINANCE

No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title: Behavioral Finance	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSE: 5.2	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE DEGREE IN B.COM(H)						
Course: DSE5.2			Course Title: Behavioral Finance			
Max. Marks: As per Univ. rules			Min. Passing Marks: As per Univ. rules			
Course Outcome:						
<ul style="list-style-type: none"> To understand some psychological biases which lead to various anomalies To understand the various effects like endowment, disposition etc. To understand investors' behavior in secondary markets 						
Unit	Topic				No. of Hours	
I	Introduction to Behavioral finance – Nature, scope, objectives and application; Investment Decision Cycle: Judgment under Uncertainty: Cognitive information perception - Peculiarities (biases) of quantitative and numerical information perception - Representativeness – Anchoring - Exponential discounting - Hyperbolic discounting				12	
II	Utility/ Preference Functions: Expected Utility Theory [EUT] and Rational Thought: Decision making under risk and uncertainty - Expected utility as a basis for decision-making – Theories based on Expected Utility Concept - Investor rationality and market efficiency.				12	
III	Behavioral Factors and Financial Markets: The Efficient Markets Hypothesis – Fundamental Information and Financial Markets - Information available for Market Participants and Market Efficiency -Market Predictability –The Concept of limits of Arbitrage Model - Asset management and behavioral factors - Active Portfolio Management: return statistics and sources of systematic underperformance. - Fundamental information and technical analysis – the case for psychological influence.				12	
IV	Behavioral Corporate Finance: Behavioral factors and Corporate Decisions on Capital Structure and Dividend Policy - Capital Structure dependence on Market Timing -. Systematic approach to using behavioral factors in corporate decision making. External Factors and Investor Behavior: Mechanisms of the External Factor influence on risk perception and attitudes - Connection to human psychophysiology and emotional regulation Active portfolio management – the source of the systematic underperformance.				12	
V	Emotions and Decision – Making: Experimental measurement of risk-related - Measuring Risk - Emotional mechanisms in modulating risk-taking attitude - Neurophysiology of risk taking. Personality traits and risk attitudes in different domains.				12	
Recommended Readings:						
<ul style="list-style-type: none"> Behavioral Finance: Psychology, Decision-Making, and Markets", by Ackert and Deaves. Understanding Behavioral Finance by Ackert The Psychology of Investing by John R. Nofsinger, Pearson Prentice Hall, (4th Edition) What Investors Really Want - Learn the lessons of behavioral Finance, Meir Statman, McGraw-Hill Handbook of Behavioral Finance – Brian R. Bruce 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in						

GENERAL ELECTIVE(GE)- FINANCIAL EDUCATION AND PLANNING						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title: Financial Education And Planning	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
GE 5.2	4	Lecture 4	Tutorial 0	Practical/Practice 0	10+2	NIL
UNDERGRADUATE DEGREE IN B.COM (H)						
Course: GE5.2				Course Title: Financial Education And Planning		
Max. Marks: As per Univ. rules				Min. Passing Marks: As per Univ. rules		
Course Outcome:						
<ul style="list-style-type: none"> • Importance and understanding of financial education for the overall well-being. • Understand the relevance and process of financial planning • Knowledge of time value of money, relevance of insurance products and budgeting process. 						
Unit	Topic					No. of Hours
I	Financial Education: Understanding real assets and financial assets; Need to have financial assets; its types. Understanding budgets: cash inflows and outflows; Time value of Money and interest rates: time value of money: discounting and compounding mechanism; deposit rates, lending rates, repo rates. Understanding application of time value of money using interest rates for financial goals.					15
II	Insurance: Concept, Nature of Insurance, Functions of Insurance, Types of Insurance (Life and Non-Life), Importance of Insurance. Insurance as an investment instrument.					15
III	Financial Planning: Understand the need for financial planning – basic concepts – life goals and financial goals – Financial Planning process; Setting financial goals: Long term, medium-term and short-term. Importance of financial planning.					15
IV	Savings and Investment: Meaning of Savings and avenues of savings; Concept of Investment, gambling and speculation; Various avenues of investment. Budget preparation format of a sample financial plan					15
Recommended Readings:						
<ul style="list-style-type: none"> • Introduction to Financial Planning (4th Edition 2017) - Indian Institute of Banking 27 & Finance. • Sinha, Madhu. Financial Planning: A Ready Reckoner July 2017, McGraw Hill. • Halan, Monika, Lets Talk Money: You've Worked Hard for It, Now Make It Work for You, July 2018 Harper Business • Pandit, Amar The Only Financial Planning Book that You Will Ever Need, Network 18 Publications Ltd. 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyptankosh.ac.in						

Year -3 / Semester- VI

DISCIPLINE SPECIFIC COURSE(DSC)- FINANCIAL MANAGEMENT

No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title: Financial Management	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSC: 6.1	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE DEGREE IN B.COM(H)						
Course: DSC 6.1				Course Title: Financial Management		
Max. Marks: As per Univ. rules				Min. Passing Marks: As per Univ. rules		
Course Outcome: After completion of the course, learners will be able to:						
<ul style="list-style-type: none"> Analyse the conceptual framework of financial management and will have an insight into the concept of time value of money and risk and return. Analyse the capital budgeting process and demonstrate decision making abilities using different techniques of capital budgeting. Analyse and understand different theories of dividend and factors affecting dividend policy. Examine the concept of working capital and estimate working capital requirements of a firm; critically examine and decide optimum credit policy for a firm. 						
Unit	Topic					No. of Hours
I	Financial Management: An Overview Nature, scope and objectives of financial management. An overview of time value of money and risk and return.					12
II	Capital Budgeting Decision The Capital Budgeting Process, Cash Flow Estimation, Different techniques of Capital budgeting: Payback Period Method, Discounted Payback Period Method, Accounting Rate of Return, Net Present Value (NPV), Internal Rate of Return (IRR) and Profitability Index.					12
III	Cost of Capital and Financing Decision Cost of Capital: Estimation of components of cost of capital: Method for calculating cost of equity, Cost of retained Earnings, Cost of Debt, Cost of Preference Capital, Weighted Average Cost of Capital (WACC) and Incremental (Marginal) Cost of Capital. Capital Structure: Theories of Capital Structure (Net Income, Net Operating Income, MM Hypothesis, Traditional Approach). Operating, Financial and Combined Leverage. EBIT-EPS Analysis. Determinants of Capital Structure.					12
IV	Dividend Decision Theories for relevance and irrelevance of dividend decision for corporate valuation-MM Approach, Walter's Model, Gordon 's Model. Determinants of Dividend policy.					12
V	Working Capital Decision Concepts of Working Capital, Operating &Cash Cycles, Risk-return Trade off, working capital estimation, Receivables Management.					12
Recommended Readings:						
<ul style="list-style-type: none"> Khan, M.Y. andJain, P.K.FinancialManagement:TextandProblems.TataMcGrawHills, New Delhi. Kothari, R. Financial Management: A Contemporary Approach. Sage PublicationsPvt. Ltd. New Delhi. Maheshwari,S.N.Elements of Financial Management. SultanChand&Sons. Rustagi,R.P.Fundamentals of Financial Management Taxmann. NewDelhi. Sharma, S.K. and Sareen, Rachna. Fundamentals of Financial Management Sultan Chand&Sons(P) Ltd. New Delhi. 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in						

Year -3/ Semester-VI

DISCIPLINE SPECIFIC COURSE (DSC)- CORPORATE ACCOUNTING						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title :	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
Corporate Accounting						
DSC: 6.2	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE DEGREE IN B.COM(H)						
Course: DSC 6.2				Course Title: Corporate Accounting		
Max. Marks: As per Univ. rules				Min. Passing Marks: As per Univ. rules		
<p>Course Outcome: After completion of the course, learners will be able to understand:</p> <ul style="list-style-type: none"> • Examine the matters related to issues of share capital, debentures, bonus shares, redemption of preference shares and debentures of a company. • Prepare are port on amalgamation of companies from news articles. • The preparation of financial statements of company’s manually as well as using online software. • Analyse the voluntary and mandatory information obtained in the financial statements. 						
Unit	Topic					No. of Hours
I	<p>Accounting for Share Capital and Debentures: Types of shares; Accounting for Share Capital, Issue of Rights and Bonus Shares; ESOPs and Buy-Back of shares; Issue and Redemption of preference Shares and Debentures. Underwriting Of Shares and Debentures. In reference to Relevant Accounting Standards (AS and IndAS) and Guidance Notes as applicable.</p>					12
II	<p>Financial Statements of Companies: Preparation of financial statements of corporate entities including one Person Company (excluding calculation of managerial remuneration) as per Division I and II of Schedule III of the Companies Act 2013; Related Parties as per AS-18, Preparation of Statement of Profit and Loss, Balance Sheet, Statement of Equity and Cashflow Statement manually</p>					12
III	<p>Valuation of Intangible Assets and Shares: Valuation of Intangible Assets and Shares. Value Added Statement, Economic Value Added, Market Value Added, Shareholder Value Added.</p>					12
IV	<p>Amalgamation of Companies and Internal Reconstruction: Accounting for Amalgamation of Companies (excluding inter-company holdings) applying AS 14/Ind AS 103. Accounting for Different forms of Internal Reconstruction (excluding drafting of Internal Reconstruction Scheme).</p>					12
V	<p>Corporate Financial Reporting Meaning, need and objectives; Constituents of Annual Report and how it is different from financial statements; Contents of report of the Board of Directors; OXBRL Reporting. Drafting of Notes to Accounts. Segment Reporting as per AS - 17, Sustainability Reporting, Triple Bottom Line Reporting, CSR Reporting</p>					12
<p>Recommended Readings:</p> <ul style="list-style-type: none"> • Sehgal,A.—Fundamentals of Corporate Accounting Taxmann Publication, New Delhi. • Goyal, B—Corporate Accounting Taxmann Publication, New Delhi. • Dam, B.B.& Gautam, H. C.—Corporate Accounting Gayatri Publications, Guwahati. • Goyal, V.K.,&Goyal,R.—Corporate Accounting PHI Learning, New Delhi. <p>Note-Latest edition of the text books should be used.</p> <p>Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.</p> <p>Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egvankosh.ac.in</p>						

DISCIPLINE SPECIFIC COURSE(DSC)- INDIAN ECONOMY						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title: Indian Economy	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSC: 6.3	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE DEGREE IN B.COM(H)						
Course: DSC 6.3				Course Title: Indian Economy		
Max. Marks: As per Univ. rules				Min. Passing Marks: As per Univ. rules		
Course Outcome:						
<ul style="list-style-type: none"> Analyse the basic concepts of development Evaluate the magnitude, size, and dimensions of the Indian economy Evaluate the role of population as an economic resource Analyse the role and contribution of agriculture in the economic development 						
Unit	Topic					No. of Hours
I	Concepts of economic growth and economic development, Human Development Index, Sustainable development, Determinants of economic development, Kautilya Arthashastra and economic development					12
II	Issues in India's development: Population and economic development, Demographic aspects of India's population, Demographic dividend, Problems of unemployment, poverty					12
III	Trends in India's agriculture sector, Agrarian crisis, Green Revolution, White and yellow revolution, Food security issues, Policy initiatives of the government of India					12
IV	Pattern and performance of Industrialization, Industrial policies, Role of MSMEs, Role of foreign capital, Liberalisation, Privatisation and Globalisation, Make in India' initiative, Atma Nirbhar Bharat, Changing structure of India's Foreign trade in post-independence period, Trends in Indian balance of payment, Price behaviour and price policies in India					12
V	Role of the services sector in India's economy- its contribution to national income, employment and exports revenue, India 's service revolution-a window of opportunity for growth, Digital India Mission, Issues and challenges for India's Services sector growth, Circular economy and India.					12
Recommended Readings:						
<ul style="list-style-type: none"> Datt G.&MahajanA.,(2016)Indian Economy, S.Chand and Company. Deepashree(2021), Indian economy, MKM Publisher, New Delhi. Joshi,S.,(2020),WhatdeterminesmanufacturingsectoremploymentinIndia: Evidence from panel data? Productivity, Vol.61, No.1, April-June. Joshi,S.,(2014),The Service Sector: An Exploration of the Indian Experience, World Association for Sustainable Development, U.K. PuriV.K. and Mishra S.K., (2020)Indian Economy-38thRevised &Updated edition, Himalya Publishing House. Salvatore D.(2020).Managerial Economics. Oxford University Press. Uma Kapila(2021),Indian Economy-Performance and Policies, Academic Foundation, New Delhi 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egvankosh.ac.in						

Year -3/ Semester-VI

DISCIPLINE SPECIFIC ELECTIVE (DSE)- RURAL BANKING						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title : Rural Banking	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSE: 6.1	4	Lecture	Tutorial	Practical/Practice	10+2	NIL
		4	0	0		
UNDERGRADUATE DEGREE IN B.COM(H)						
Course: DSE6.1				Course Title: Rural Banking		
Max. Marks: As per Univ. rules				Min. Passing Marks: As per Univ. rules		
Course Outcome: After completion of the course, learners will be able to:						
<ul style="list-style-type: none"> To acquire an understanding of various concepts related to Rural Banking, Rural Credit and Electronic fund transfers. To understand the Liquidity Management of Rural banking. 						
Unit	Topic					No. of Hours
I	Principles and Functions of Banking - Cooperative Banking - Special Features - Negotiable instruments: Cheques, Bill of Exchange, Promissory Note - Banker Customer Relationship – Phycho - Demographic Approach - Customer Centric Vs Business Centric Approach.					12
II	Co-operative Banking - Agriculture and Non-Agriculture Organisation - Functions of Apex MSCB, DCCB - RBI Functions and Role – NABARD - Lead Bank Scheme - RRB objectives and functions - Banking and I.T - E-Banking: ATM, M-banking.					12
III	Domestic Cash Management - ST/MT Funding - Meaning and Importance of Cash Management - Objectives - Cash Flow Cycle - Cash Flow Budgeting and Forecasting - Electric Cash Management - MT and LT Funding - Term Loans - Securitization - Cost Centre - Profit Centre - Planning and Capital Budgeting.					12
IV	Liquidity Management – Objectives - Sources - Maturity Concerns: Projected Cash and Core Sources- Contingency Plans - ST/NT Liquidity - Maturity Ladder Unit - Internal Control Information - Netling.					12
V	Regulations, Supervision and Compliances - Need and Significance of Internal and External Audit.					12
Recommended Readings:						
<ul style="list-style-type: none"> Fundamentals of Banking Theory and practices- basu.A.K Banking credit management- Chatterjee.A Banking law and practices- Tanan.M.C Manual of merchant banking- Verma.J.C 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in						

DISCIPLINE SPECIFIC ELECTIVES (DSE)- FINANCIAL REPORTING ANALYSIS AND VALUATION						
No. of Hours- 60						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course title: Financial Reporting Analysis and Valuation	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
DSE: 6.2	4	Lecture 4	Tutorial 0	Practical/Practice 0	10+2	NIL
UNDERGRADUATE DEGREE IN B.COM(H)						
Course: DSC 6.2				Course Title: Financial Reporting Analysis and Valuation		
Max. Marks: As per Univ. rules				Min. Passing Marks: As per Univ. rules		
Course Outcome:						
After completion of the course, learners will be able to:						
<ul style="list-style-type: none"> Analyse and interpret information provided in the financial statements of a company. Interpret the contents of corporate annual reports. Understand valuation of tangible and intangible assets. 						
Unit	Topic				No. of Hours	
I	Introduction to Corporate Financial Reporting Meaning of Financial Statement as per Companies Act, 2013; Corporate Financial Reporting - meaning, need and objectives; Users of financial reports, Conceptual Framework for financial reporting. Financial/Accounting information contained in the Financial Statements, their qualitative characteristics; Presentation of financial statements.				12	
II	Financial Statements and Disclosures Components and constituents of Basic Financial Statements; Relevant provisions of the Companies Act, 2013 for the preparation of Statement of Profit & loss and Balance Sheet. Contents of annual report, Mandatory and voluntary disclosures through annual report. Report of the Board of Directors and Auditor's Report as per Companies Act, 2013; Business Responsibility and sustainability reporting by listed entities.				12	
III	Valuation Valuation of Property Plant and Equipment: Asset valuation techniques: Historical, Fair Value, Net realisable value, Present value. Valuation of Intangible Assets. Valuation of Inventory.				12	
IV	Elements of Financial Statements Select Elements of Financial Statements: Revenues- Identification and disclosures, Leases and Accounting for Tax.				12	
V	Emerging Trends in Reporting Accounting for E-commerce business – Introduction, elements of e-commerce transactions, business models, classification of e-commerce websites, revenue recognition and measurement of costs. Integrated Reporting – Meaning, Purpose, Salient features of framework. Value Added Statement.				12	
Recommended Readings:						
<ul style="list-style-type: none"> Easton, P. D., McAnally, M. L., & Sommers, G. A. (2023). <i>Financial Statement Analysis and Valuation</i> (6th ed.). Cambridge Business Publishers. Penman, S. H. (2023). <i>Financial Statement Analysis and Security Valuation</i> (6th ed.). McGraw Hill Education. Subramanyam, K. R. (2023). <i>Financial Statement Analysis</i> (12th ed.). McGraw Hill Education. Gibson, C. H. (2023). <i>Financial Reporting and Analysis</i> (14th ed.). Cengage Learning. 						
Note-Latest edition of the text books should be used.						
Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.						
Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in						

GENERAL ELECTIVE (GE)- BANKING OPERATIONS MANAGEMENT

No. of Hours- 60

CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE

Course title	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisites of the course(if any)
		Lecture	Tutorial	Practical/Practice		
GE:6.1	4				10+2	NIL
		4	0	0		

UNDERGRADUATE DEGREE IN B.COM(H)**Course: GE 6.1****Course Title: Banking Operations Management****Max. Marks: As per Univ. rules****Min. Passing Marks: As per Univ. rules****Course Outcome:**

- Understanding of operations structured by banks for efficient management.
- Knowledge of different management practices followed by banks.
- Identification of risk variables in a bank and managing those variables.
- Development of innovative strategies to combat on non-performing assets.

Unit	Topic	No. of Hours
I	Credit Management - Cardinal principles of sound bank lending – Formulating loan policy – Factors influencing loan policy – Contents of loan policy – Evaluating credit applicant – Loan supervision	12
II	Operational Risk Management: Risk Identification and Assessment; Risk Measurement and Quantification; Control Environment and Internal Controls	12
III	Liquidity Management– Purpose – Sources – Measurement – Liquidity / profitability problem – Theories of liquidity management – Priorities in the employment of bank funds – Problem of resource allocation in Indian commercial banks.	12
IV	Investment Management - Nature and significance of investment management in commercial banks – Fundamental principles of security investment by commercial bank – Management of security investment – Reviewing investment portfolio – Organization of investment function.	12
V	Asset Liability Management and Non-Performing Assets - Concept of ALM – Objectives – Functions – Process – Measurement and Management of Risks Concept of NPAs, NPAs in Indian commercial banks, Causes, Suggestions and steps for containing NPAs, Prudential norms	12

Recommended Readings:

- Srivastava, Divya Nigam, Management of Indian Financial Institutions, Himalaya Publishing House.
- M. Y. Khan, Indian Financial System, Tata McGraw Hill.
- BharatiPathak, Indian Financial System,
- Gerald Hatler, Bank Investments and Funds Management, Macmillan
- Stigum, Managing Bank Assets and Liabilities, Dow-Jones Irwin.
- Dudley Lockett, Money and Banking, MacGraw Hill.
- Vasant Joshi, Vinay Joshi, Managing Indian Banks- Challenges Ahead”, Response Books.

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

Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions. This will instill in student a sense of decision making and practical learning.

Suggested equivalent online courses: On Swayam, Vidyamitra.inflibnet.ac.in, literaturestudy-online.com, epg-pathshala, egyankosh.ac.in