

**Structure and Syllabi of Five Year Integrated Post Graduate Programme (FYIPGP)
In Commerce (Banking and Insurance) of Dibrugarh University and Its Affiliated Colleges
as Per UGC DRAFT
RELEASED on 12/12/2022
Banking and Insurance (MAJOR)**

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. of Courses	CourseCode	Name of the Course	Credit	Remarks
		Major (Core)	1	C-1	Business Organization and Management	4	
1	1st	Minor	1	Minor 1 D	Indian Banking System	4	The course shall be taken by students from disciplines other than Banking & Insurance.
		Multi- Disciplinary Generic Elective Course: Natural Sciences-I/ Social Science/Humanities-I/ Commerce-I		GEC -1D	Introduction to Banking	3	The Course shall be taken by students from disciplines other than Banking & Insurance.
		AEC Language (MIL/Regional Language)	1	AEC 1		4	The students shall have to take one of the language disciplines offered by DU.
		Value Added Course-1 Understanding India	1	VAC 1		2	The students shall have to take the course offered by DU.
		Skill Enhancement Course	2	SEC -1A	MS-Excel and its Application in Business	3	The students shall have to take any of the courses offered by DU and also by the Commerce Stream.
					SEC -1B	Tourism Management	
Total						20	

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. of Courses	Course Code	Name of the Course	Credit	Remarks
		Major (Core)	1	C-2	Financial Accounting	4	
1	2nd	Minor	1	Minor 2 D	Principles of Insurance	4	The course shall be taken by students from disciplines other than Banking & Insurance.
		Multi- Disciplinary Generic Elective Course: Natural Sciences-I/ Social Science/Humanities-I/ Commerce-I		GEC- 2D	Risk Management	3	The Course shall be taken by students from disciplines other than Banking & Insurance.
		Ability Enhancement Course: English Language and Communication Skills	1	AEC 2		4	The students shall have to take one of the language disciplines offered by DU.
		Value Added Course-1 Environmental Science	1	VAC 2		2	The students shall have to take the course offered by DU.
		Skill Enhancement Course	2	SEC- 2	Event management	3	The students shall have to take any of the courses offered by DU and also by the Commerce Stream.
		Total					20
Grand Total (Semester I and II)						40	
Students on exit shall be awarded Undergraduate Certificate (in the Field of Study/Discipline) after securing the requisite 40 credits in semesters I and II							

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. of Courses	Course Code	Name of the Course	Credit	Remarks
		Major (Core)	2	C-3	Business Economics	4	
				C-4	Entrepreneurship	4	
2	3 rd	Minor	1	Minor 3 D	Indian Banking Regulations	4	The course shall be taken by students from disciplines other than Banking & Insurance.
		Multi-Disciplinary Generic Elective Course: Natural Sciences-I/ Social Science/Humanities-I/ Commerce-I		GEC- 3D	Financial Markets and Instruments	3	The Course shall be taken by students from disciplines other than Banking & Insurance.
		Value Added Course: Digital and Technological Solution / Digital Fluency	1	VAC 3		2	The students shall have to take one of the language disciplines offered by DU
		Skill Enhancement Course	2	SEC- 3A	Introduction to Investment and Trading	3	The students shall have to take any of the courses offered by DU and also by the Commerce Stream.
				SEC- 3B	Hospitality Management		
		Total				20	
		Grand Total (Semester I, II and III)				60	

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. of Courses	Course Code	Name of the Course	Credit	Remarks
2	4 th	Major (Core)	4	C-5	Business Environment	4	
				C-6	Advanced Marketing Management	4	
				C-7	Advanced Financial Management	4	
				C-8	Business Statistics	4	
		Minor 4	1	Minor 4D	Digital Banking	4	The course shall be taken by students from disciplines other than Banking and Insurance.
Total						20	
Grand Total (Semester I, II,III and IV)						80	
<p>The students on exit shall be awarded Undergraduate Diploma after securing the requisite 80 credits on completion of Semester IV provided they secure additional 4 credit in skill based vocational courses offered during First year or second year summer term.</p>							

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. of Courses	CourseCode	Name of the Course	Credit	Remarks
3	5 th	Major (Core)	3	C-9	Cost and Management Accounting	4	
				C-10	Business Law	4	
				C-11	Banking Law &Practice	4	
		Minor 5	1	Minor 5D	Goods and Service Tax	4	The course shall be taken by students from disciplines other than Banking and Insurance.
						2+2 (Internship + Community Engagement) OR 4(Internship) / 4(Community Engagement)	4
Total						20	
Grand Total (Semester I, II, III, IV and V)						100	

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. of Courses	Course Code	Name of the Course	Credit	Remarks
3	6 th	Major (Core)	4	C-12	Indian Financial System	4	
				C-13	Investment Management and Security Analysis	4	
				C-14	Micro Finance	4	
				C-15	Insurance Regulatory Framework	4	
			1	Minor 6D	Essentials of Financial Planning	4	The course shall be taken by students from disciplines other than Banking and Insurance.
Total						20	
Grand Total (Semester I, II, III, IV, V and VI)						120	
The students on exit shall be awarded Undergraduate Degree (in the Field of Study/Discipline) (3 years) after securing the requisite 120 credits on completion of semester 6							

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. of Courses	CourseCode	Name of the Course	Credit	Remarks
4	7 th	Major (Core)	3	C-16	Business Analytics	4	
				C-17	Corporate Financial Reporting	4	
				C-18	Auditing	4	
		Minor	1	Minor-7D	Financial Planning and Insurance	4	The course shall be taken by students from disciplines other than Banking and Insurance.
					Research Methodology (Development of project proposal/ Proposal and review in related literature)	4	
		Total					20
Grand Total (Semester I, II, III, IV,V, VI & VII)						140	

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. of Courses	CourseCode	Name of the Course	Credit	Remarks	
4	8 th	Major (Core)	2	C-19	Company Law	4		
				C-20	Business Ethics	4		
		Minor	1	Minor-8D	Financial Modelling	4	The course shall be taken by students from disciplines other than Banking and Insurance.	
					Dissertation (Data collection, analysis and preparation of report)/ 2 DSE courses of 4 credit each in lieu of dissertation (DSE subject options: 1. Fundamentals of Sustainable Finance; 2. Corporate Social Responsibility 3. Project Management 4. Forensic Accounting and Fraud Examination 5. Corporate Auditing)	8/ 4+4		
		Total					20	
		Grand Total (Semester I, II, III, IV,V, VI, VII & VIII)						160
The students on exit shall be awarded Undergraduate Degree Honours (in the Field of Study/Discipline) (4 years) after securing the requisite 160 credits on completion of semester 8								

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. of Courses	CourseCode	Name of the Course	Credit	Remarks
5	9 th	Major(Core)	3	C-21	Methodological Framework for Business Research	4	
				C-22	Digital Tools in Business Research	4	
				C-23	Intellectual Property Rights	4	
		Minor	1	Minor-9D	Accounting Theory	4	The course shall be taken by students from disciplines other than Banking and Insurance

	DSE			4(P)/ 1 DSE course of 4 credit		
				Mutual Fund Management	4	
	Total				20	
	Grand Total (Semester I, II, III, IV, V, VI, VII, VIII and IX)				180	

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. of Courses	Course Code	Name of the Course	Credit	Remarks
5	10 th	Major(Core)	2	C-24	Research and Publication ethics	4	
				C-25	Emotional Intelligence and Creative Thinking	4	
		Minor	1	Minor- 10D	Financial Inclusion in India	4	The course shall be taken by students from disciplines other than Banking and Insurance
		DSE			Dissertation (Data collection, analysis and preparation of report)/ 2 DSE courses of 4 credit each in lieu of dissertation 1. Corporate Taxation 2. Management of Lending	4+4	
		Total					20
Grand Total (Semester I, II, III,IV,V, VI, VII, VIII, IX and X)						200	
The student on exit shall be awarded Post Graduate Degree (in the Field of Study/Discipline) (5 years) after securing the requisite 200 credits on completion of semester 10							

Note: - For Core and GEC Courses, the code:

‘A’ stands for Finance Major;

‘B’ stands for Marketing Major;

‘C’ stands for Human Resource Management (HRM) Major; and

‘D’ stands for Banking and Insurance Major

Abbreviations Used:

C = Core/Major

GEC = Generic Elective Course / Multi-Disciplinary Course

AEC = Ability Enhancement Course

SEC = Skill Enhancement Course

VAC = Value Added Course

**Five Year Integrated Post Graduate Programme (FYIPGP) IN COMMERCE
(Banking and Insurance)**

DETAILED SYLLABUS OF 1ST SEMESTER

SEMESTER I

Course Title: BUSINESS ORGANISATION AND MANAGEMENT

Course Code: C-1

Nature of the Course: CORE

Course Credit: 04 Credits

Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objective :

- To gain a basic understanding of the structure and forms of business organisations and the primary functions of management that are vital for the smooth operation of business organisations.

Course Outcome:

- CO1: Demonstrate the distinctive features of various business organizations.
 - ✓ LO1.1: Cite examples of different forms of organizations.
 - ✓ LO1.2: Explain the functioning of different forms of business organizations, their formation and ownership.
- CO2: Demonstrate the understating of different functions of management.
 - ✓ LO2.1: Explain planning, organizing, controlling and other functions of management.
 - ✓ LO2.2: Develop strategic approaches in respect of managerial decision making in case-based events.
- CO3: Apply the various concepts of authority, delegation of authority and decentralization.
 - ✓ LO3.1: Explain how authority and its delegation is to be implemented.
 - ✓ LO3.2: Project leadership and team behaviour in classroom role plays that act as prep ups for real organizational contexts.
- CO4: Apply the theories of motivation for managing human resources in organizations.
 - ✓ LO4.1: Explain and differentiate contemporary theories of motivation.
 - ✓ LO4.2: Discuss the role and applicability of each motivation theory in the modern organizational context.
- CO5: Analyze the stand and role of Indian ethos in the context of management in Indian organizations.
 - ✓ LO5.1: Explain Indian ethos in the context of Indian organizations.
 - ✓ LO5.2: Implement suitable strategies to deal with different Indian values and philosophies in managerial decision making
- CO6: Analyze the role and pattern of communication in organizations.
 - ✓ LO6.1: Explain formal and informal communication channels and processes.
 - ✓ LO6.2: Describe the challenges of communication in organizations.
- CO7: Apply the concepts of subaltern management ideas in real work situation
 - ✓ LO7.1: Project the of practice work-life balance, flexi time etc on job situation.
 - ✓ LO7.2: Describe diversity and inclusion in work place.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
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Factual knowledge		CO1,CO2				
Conceptual knowledge		CO1,CO2	CO3,CO4,CO7	CO6		
Procedural knowledge			CO3,CO4,CO7	CO7		
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	M	S	M	M	S	S	M	M	M	M
CO2	M	M	M	M	S	S	M	M	M	M
CO3	M	M	M	M	S	S	M	M	S	S
CO4	M	M	M	M	S	S	M	M	S	S
CO5	M	M	M	M	S	S	M	S	S	M
CO6	M	M	M	M	S	S	M	M	S	S

UNIT	Contents	L	T	P
I (12 Marks)	Forms of Business Organisation – Sole Proprietorship; Joint Hindu Family Firm; Partnership Firm; Joint Stock Company; Cooperative Society; Limited Liability Partnership	05	-	-
	Forms of Public Enterprises; International Business – Types	05	02	
II (12 Marks)	Planning, Organising and Decision Making; Policy and Strategy Formulation	06	-	-
	Departmentation – Functional, Project, Matrix and Network	04	-	-
III (12 Marks)	Authority Relationships – Line and Staff; Delegation of Authority; Decentralisation; Groups and Teams; Reporting and Accountability	06	02	-
	Leadership – Nature, Types, Leadership Theories	04	-	-
IV (12 Marks)	Motivation – Theories and Practices: Herzberg’s Theory, Vroom’s Expectancy Theory, Z-theory, Control – Concept and Process	06	-	-
	Communication and Coordination – Process of Communication; Formal and Informal Channels of Communication; Leakages in Organisational Communication; Interpersonal Communication.	05	02	-
	V (12) Indian Ethos for Management: Value-Oriented Holistic Management; Business Process Reengineering (BPR), Learning Organisation, Outsourcing	05	-	-

UNIT	Contents	L	T	P
Marks)	Subaltern Management Ideas from India; Diversity & inclusion; Work-life Balance; Freelancing; Flexi-time and work from home; Co-sharing/co-working.	06	02	-
	TOTAL	52	08	-

L= Lectures, T= Tutorials, P= Practicals

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- ❖ Two Sessional Examination - **10 x 2= 20 marks**
- ❖ Other (any two) **10 x 2= 20 marks**
 - Group Discussion
 - Assignment
 - Seminar Presentation on any of the relevant topics

Recommended Books:

- O.P. Gupta, Business Organisation and Management (According to National Education Policy 2020), SBPD Publications
- P.C. Tulsian, Business Organisation and Management, Pearson India
- Anthony, Lakshmi, Padmavathi and Satyavathi, Business Organisation and Management, Himalaya Publishing House
- Sharma, Gupta and Sharma, Business Organisation and Management, Kalyani Publications

SEMESTER-I
Title of the Course: INDIAN BANKING SYSTEM
Course Code: MINCOM1
Nature of the Course: Minor
Course Credit: 04 credits
Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Objective: To provide the students with a reasonable knowledge of the banking system in India.

❖ **Course Outcome:**

- ❖ CO1: Understand the functions of banks, types of banks, and digitisation of banks, inherent meaning and composition of Financial System.
- ❖ LO1.1: Cite the importance of the banking financial system for the economy.
- ❖ CO2: Explain the concepts of retail relationship banking, universal banking and their importance.
- ❖ LO2.1: Identify the differences between the new banking concepts.
- ❖ CO3: Explain the non-banking functions of Indian banks and dealing with third party financial products by banks
- ❖ LO3.1: Compare the various banking and non-banking functions. Platform available and can decide upon which bank to choose to get banking service.
- ❖ CO4: Interpret the new development in the banking industry. .
- ❖ LO4.1: Examine the benefits of traditional and technology banking.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO1	CO1,CO2				
Conceptual knowledge		CO1,CO2 CO3		CO3, CO4		
Procedural knowledge						
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	S
CO3	S	S	S	S	S	M	S	M	S	S	S
CO4	S	S	S	S	S	S	S	M	S	S	S

UNIT	CONTENTS	L	T	P
I (15 Marks)	Introduction: Banking: meaning and definition, Development of Banking in India, Features of banks, Classification of Banks. Bank Digitalisation: Pros and Cons.	12	02	-
II (15 Marks)	Indian Banking System: Unit Banking, Branch Banking, Correspondent Banking, Chain Banking, Pure Banking, Mixed Banking, Relationship Banking, Narrow Banking, Universal Banking, Regional Banking, Retail Banking, Wholesale Banking and Private Banking, meaning advantages and disadvantages.	14	02	-
III (15 Marks)	Privatisation of Public Sector Banks: Process, advantages and disadvantages, Merger and amalgamation of public sector	14	02	-

	banks- cause and effects. Non-banking functions of Indian banks- Bancassurance, Dealing of Third-party products- Mutual Funds, Stock Broking, Government Bonds, Gold Bonds.			
IV (15 Marks)	Recent trends in Indian Banking: Core banking—types of financing—take out financing; revolving credit, syndicated loan—bridge loan, consortium finance, preferred finance—guarantee services/non-fund based business—repaymentmethod—factoring—ATM—internet banking, UPI and Wallet.	12	02	-
	TOTAL	52	08	-

**** L =Lectures, T =Tutorials, P =Practical**

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- Two Sessional Examination - **20 marks**
- Other (any two) **10 x 2= 20 marks**
 - Assignment
 - Seminar Presentation on any of the relevant topics

Suggested Readings:

1. Taxmann: Banking Theory and Practices, New Delhi.
2. Varshney, P.N.: Banking Law and Practice, Himalaya Publication, New Delhi.
3. Bezborah P. & Singh Ranjit: Indian Financial System, Kalyani Publishers.
4. Suresh: Management of Banking and Financial Services, Pearson, New Delhi.

Note: Latest edition of text books may be us

SEMESTER-I

Course Title : INTRODUCTION TO BANKING
Course Code : GEC-1D
Nature of the Course : Generic Elective Course (GEC)
Course Credit : 03 Credits
Distribution of Marks : 60 (End Sem) + 40 (In-Sem)

Course Objectives:

- To introduce the students to the basic concept of banking as a financial intermediation service and bank as a financial institution.

Course Outcome:

- CO1: Demonstrate understanding of Evolution of Banking
 - LO1.1 Discuss the Indian Banking System
- CO2: Demonstrate understanding of Functions of Banks
 - LO2.1: Explain primary, secondary, general utility functions of banks
- CO3: Understanding of Opening and Closing of bank accounts
 - LO3.1: Explain the mechanism for opening and closing of different types of accounts like savings account, deposit account and others
- CO4: Demonstrate understanding of new technology in banks
 - LO4.1: Discuss the different methods of remittances like NEFT, RTGS etc.
 - LO4.2: Application of online financial services in banking transactions.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO1,CO3	CO2,CO3				
Conceptual knowledge		CO2				
Procedural knowledge		CO3, CO4		CO3,CO4		
Meta-cognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	S
CO3	S	S	S	S	S	M	S	M	S	S	S
CO4	S	S	S	S	S	S	S	M	S	S	S

UNIT	Contents	L	T	P
I Introduction (15 Marks)	Evolution of banking: Origin, Meaning and Definition of 'Bank' Evolution of banking in India. Structure of Indian Banking System	03	01	-
		03	-	-
II Functions of Banks (15 Marks)	Functions of Bank: Primary functions: A) Accepting deposits: Demand deposits: Current and Savings; No Frills Account, Term Deposit, Flexi Deposits (Auto Sweep) B) Granting Loans and Advances- Term Loan, Short term credit, Overdraft, Cash Credit, Other types of loan. Secondary functions: A) Agency Functions- Payment and Collection of Cheques, Bills and Promissory notes, Execution of standing instructions, Acting as a Trustee, Executor. B) General Utility Functions: Safe Custody, Safe deposit vaults, Remittances of funds, Pension Payments, Acting as an Authorised Person in foreign exchange.	03	01	-
		03	-	-
III Banking Operations (15 Marks)	Opening and operation of Bank account Types of Account; Procedure for Opening of Bank Account: Know Your Customer (KYC) - Needs and Norms.	04	01	02
	Procedure for Operating Deposit Account: Pay-in-slips, Withdrawal slips, Issue of pass book, (Current Savings or Recurring deposits), Issue of Cheque book, Issue of fixed deposit receipt, Premature encashment of fixed deposits and loan against fixed deposit. Recurring deposits: Premature encashment and loan against recurring deposit.	03	01	01
		03	01	01
	Closure of accounts b) Transfer of accounts to other branches/Banks		-	02
IV Modern Banking (15 Marks)	Methods of Remittances Demand drafts, bankers' Cheques and Truncated Cheques, Electronic Funds Transfer- RTGS, NEFT and SWIFT	10		
	Technology in Banking Need and importance of technology in			

	banking E-Banking: ATM, Credit card, Debit card, Tele Banking, Mobile Banking, Net Banking, Concept, and benefits of Core Banking Solution.			
	TOTAL	35	06	08

*L= Lecture, T= Tutorial, P= Practical

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- Two Sessional Examination - **20 marks**
- Other (any two) - **10 x 2= 20 marks**
 - Group Discussion
 - Assignment
 - Seminar Presentation on any of the relevant topics

Suggested Readings:

1. Gorden and Natarajan, *Banking Theory Law and Practice*, Himalaya Publishing House, Mumbai.
2. Toor S.N. and Toor A, *Principles and Practices of Banking*, Skylark Publications
3. Chawla O.P., *Evolution of Banking System in India since 1900*, Sage Publications India Pvt.
4. Sharma D., *Principles of Banking*, Rajat Publications
5. Sinha C.V., *Indian Banking System*, SBPD Publishing House

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

SEMESTER-I

Course Title: MS EXCEL AND ITS APPLICATION IN BUSINESS

Course Code: SEC-1A

Nature of the Course: Skill Enhancement Course (SEC)

Course Credit: 03 Credits

Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objectives:

- To learn MS Excel Features and how business activities can be performed effectively and efficiently using MS Excel.

Course Outcomes:

CO1: Understanding Basic functions of MS-Excel

- LO1.1: Ability to navigate Excel interface, understand basic functions like SUM, AVERAGE, MIN, MAX, etc.
- LO1.2: Mastery in entering and formatting data effectively, including text, numbers, dates, and applying formatting styles such as font, colour, and alignment.
- LO1.3 Creating and protecting worksheets and workbooks

CO2: Applying formulas and functions for calculations, data manipulation, and analysis.

- LO2.1 Discuss sorting, filtering, and using Excel's built-in tools like pivot tables, charts, and conditional formatting.
- LO2.2 Examine how to validate data entry, protect worksheets, and secure sensitive information within Excel documents.

CO3: Creating Financial Statement and making Financial Statement Analysis using Excel.

- LO3.1 Explain the process of preparation of Financial Statements.
- LO3.2 Obtain Financial Statements, Comparative Statements, Common Size Statements, Financial Ratios using functions of Excel

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO1	CO1				
Conceptual knowledge	CO1	CO1	CO2, CO3			
Procedural knowledge			CO2, CO3,			CO3
Meta-cognitive knowledge				CO3	CO3	

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	M	S	M	S	S	S	S	M	S
CO2	S	M	S	M	S	S	S	S	M	S
CO3	S	S	S	S	S	S	S	S	S	S

Unit	Contents	L	T	P
1 Basics of MS Excel 20 marks	Managing Worksheets and Workbooks: Labelling and Naming Worksheets and Workbooks, Adding, Deleting and Saving Worksheets and Workbooks, Reposition Worksheets, Inserting, Deleting, and Renaming Worksheets, Copy Worksheets, Printing a Workbook, Formatting a Worksheet, Adding Elements to a Workbook, Protecting Worksheet and Workbook. Inserting and deleting rows and columns. Inserting and deleting cells.	12	01	02
2 Data Representation using MS Excel 20 Marks	Entering, Editing and Formatting Data, Uses of mathematical, logical and Financial and Date and Time formulas, Import external data, Creating Table, Sorting Data, Data Validation, Consolidation, Creating Pivot table. Charts: Chart elements: Titles, legend, data labels, creating a New Chart, Formatting Chart, Types of charts, Using Chart Templates, Pivot chart.	06 05	01 01	01 01
3 Preparation of Financial Statements 20 Marks	Preparation of Profit & Loss Account, Balance Sheet, Perform Ratio Analysis and Financial Statement Analysis using MS Excel.	12	01	02
	TOTAL	35	04	06

*L= Lecture, T= Tutorial, P= Practical

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- ❖ One Sessional Examination - **10 x 2= 20 marks**
- ❖ Other (any two) **10 x 2= 20 marks**
 - Group Discussion
 - Assignment
 - Seminar Presentation on any of the relevant topics

Suggested Readings:

1. MS Office: Sanjay Saxena, Vikas Publishing House
2. Financial Modeling in Excel for Dummies by Danielle Stein Fairhurst
3. Microsoft Office Excel 2007 step by step: Frye, PHI

Note: Latest edition books shall be used

SEMESTER-I
Course Title: TOURISM MANAGEMENT
Course Code: SEC-1B
Nature of the Course: Skill Enhancement Course (SEC)
Course Credit: 03 Credits
Distribution of Marks: 60(End Sem) + 40 (In-Sem)

Course Objective:

- To understand some important concepts and practices of the tourism sector and shall throw light on the potentialities of tourism as a career and employment opportunity.

Course outcome:

CO1: Demonstrate understanding of tourism concepts and products.

- ✓ LO1.1: Cite examples of different types of tourism and tourism products.
- ✓ LO1.2: Describe their role in the tourism industry and in the region's economy.

CO2: Demonstrate understating of various primary constituents of the tourism industry.

- ✓ LO2.1: Explain the specific functions and role of logistic partners and facilitators of the tourism sector.
- ✓ LO2.2: Describe the functions and workings of various tourism intermediaries with regard to different tourism typologies.

CO3: Apply the various concepts of planning and development and other management functions in the context of the tourism industry.

- ✓ LO3.1: Explain how tourism planning is important for growth and conduct of the sector.
- ✓ LO3.2: Describe the tools and techniques of planning tourism development at different levels of management.

CO4: Analyze the importance and management of human resources in this people-centric industry.

- ✓ LO4.1: Compare different approaches and techniques of human resource management distinct to the tourism sector.
- ✓ LO4.2: Explain the complexities of diversity in human resource management in the context of this sector.

CO5: Analyze the marketing functions of tourism.

- ✓ LO5.1: Demonstrate the implications of the service marketing components in the context of tourism industry.
- ✓ LO5.2: Compare the differences in marketing strategies required for catering to the diversity evidenced in the tourism industry.

CO6: Apply the concepts of tourism management in tourism career choice and planning.

- ✓ LO6.1: Identify career opportunities in tourism.
- ✓ LO6.2: Describe the needs and requirements of various career choices in tourism.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge		CO1,CO2				

Conceptual knowledge		CO1,CO2	CO3,CO4,	CO4		
Procedural knowledge			CO3,CO4,	CO4		
Meta-cognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	S	S	S	S	S	M	S	M
CO2	S	S	S	S	S	M	S	S	S	M
CO3	S	S	S	S	S	M	S	M	S	S
CO4	S	S	S	S	S	S	S	M	S	S
CO5	S	M	M	S	S	S	M	S	S	M

UNIT	CONTENTS	L	T	P
I Tourism Management an overview 20 Marks	Concept of tourism, different types of tourism- Domestic, Foreign, Excursionist, Role of tourism in economic development	05	-	-
	Types of tourism product- Eco tourism, Nature tourism, Pilgrimage tourism, Heritage tourism, Cultural Tourism, Adventure tourism, Medical Tourism, Rural tourism	07	-	01
II Constituents of Tourism Industry 20 Marks	Transportation facility, accommodation, catering, food and entertainment, Banking and financial facilities	06	02	01
	Tourism Intermediaries: Travel Agent, Tour Operator, Duties function and responsibilities of tour operator, Host community involvement.	06	02	01
III Management Issues 20 Marks	Tourism planning and development, human resource management in tourism	06	02	01
	Marketing in Tourism, Careers in Tourism	05	-	-
	TOTAL	35	06	04

** L =Lectures, T =Tutorials, P =Practicals

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- ❖ Two Sessional Examination - **10 marks each**
- ❖ Other (any two) **10 x 2= 20 marks**
 - Assignment
 - Seminar Presentation on any of the relevant topics
 - Field visit

Recommended Books:

1. Roday, Biswal & Joshi: Tourism Operations and Management. Oxford University Press.
2. Swan & Mishra: Tourism Principles and Practices. Oxford University Press.
3. Gupta, Singh, Kirar&Bairwa: Hospitality and Tourism Management. VikasPubilcations.
4. Kadam, Shaifaalee&Chainickaa: A Textbook of Tourism and Hospitality Management. Bookman Publications. New Delhi.

**Five Year Integrated Post Graduate Programme (FYIPGP) IN COMMERCE
(Banking and Insurance)
DETAILED SYLLABUS OF 2nd SEMESTER**

SEMESTER-II

Title of the Course: FINANCIAL ACCOUNTING

Course Code: C-2

Nature of the Course: CORE

Course Credit: 04credits

Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

COURSE OBJECTIVES:

- To enable the students to acquire conceptual and practical knowledge of the Financial Accounting and to impart skills for recording various kinds of business transactions.

Course Outcome and Learning Outcome:

CO1: Analyzing Financial Statements to assess the financial health and performance of a company

- LO1.1: Explain the process of preparation of Trial Balance, Income Statement and Balance Sheet.
- LO1.2: Creating Trial Balance, Income Statement and Balance Sheet.

CO2: Application of Accounting Principles and Accounting Standards in the preparation of Financial Statements

- LO2.1: Explain accounting concepts, conventions, Ind-AS, IFRS etc.

CO3: Demonstrating the knowledge of Accounting for Partnership firm and Single-Entry System

- LO3.1: Discuss the admission, retirement, death, and dissolution of Partnership firm.
- LO3.2: Explain the statement of affairs, ascertainment of profit under single entry system and conversion into double entry system.

CO4: Creating Accounts of Non-Profit Organization

- LO4.1: Explain the preparation of Receipts and Payments Account, Income and Expenditure Account and Balance Sheet

CO5: Demonstrating the knowledge of Depreciation Accounting.

- LO5.1: Practice various methods of Depreciation Accounting.

CO6: Application of Hire Purchase and Installment System of Accounting in Business organizations

- LO6.1: Explain Accounting process of Hire Purchase and Instalment System

CO7: Demonstrating knowledge of Corporate Accounting.

- LO7.1: Define the concept of Corporate Accounting and its legal provisions.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO2	CO2, CO3 CO7		CO1		
Conceptual knowledge		CO2, CO3 CO5	CO6	CO1		CO4
Procedural knowledge			CO6			CO4

Meta-cognitive knowledge							
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Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	S	S	S	S	S	M	M	M
CO2	S	S	S	S	S	S	S	M	M	M
CO3	S	S	S	S	S	S	S	S	S	S
CO4	S	S	S	S	M	S	S	S	S	S
CO5	S	S	S	S	M	S	S	S	S	M
CO6	S	S	S	S	M	S	S	S	S	S
CO7	S	S	S	S	M	S	S	S	S	S

UNIT	Contents	L	T	P
I Recording and Presentation of Accounting Transactions (15 Marks)	Preparation of Financial Statements: Preparation of Trial Balance including adjustments and preparation of Financial Statements.	08	-	-
	Financial Accounting Principles: The nature of financial accounting principles – Basic concepts and conventions: entity, money measurement, going concern, cost, realization, accruals, periodicity, consistency, prudence (conservatism), materiality and full disclosures.	02	-	-
	Financial accounting standards: Concept, benefits, procedure for issuing accounting standards in India. Salient features of First-Time Adoption of Indian Accounting Standard (Ind-AS), International Financial Reporting Standards (IFRS): - Need and procedures.	03	-	-
II Accounting Process (15 Marks)	Accounting for Partnership Firm: Admission, Retirement, Death and Dissolution of Firms;	10	02	01
	Single Entry System: Meaning of single entry or incomplete records and distinction between single entry v/s double entry; statement of affairs and ascertainment of profit under single entry system; conversion into double entry system – steps involved – missing figures – comprehensive problems relating to conversion.	05	02	01
III Accounting for Not-for-profit Organisation and Depreciation Accounting (15 Marks)	Preparation of Accounts of Not-for-profit Organisation: Introduction, Preparation of Receipts and Payment Account, Income and Expenditure Account, Balance Sheet, Distinction between Receipts and Payments account and Income and Expenditure Account, Peculiar items used in the Accounts of Non-Trading Concerns.	06	01	01

	Depreciation Accounting: The nature of depreciation. The accounting concept of depreciation. Factors in the measurement of depreciation. Methods of computing depreciation: straight line method and diminishing balance method; Disposal of depreciable assets-change of method.	04	01	01
IV Accounting for Hire Purchase, Instalments, and Introduction to Corporate Accounting (15 Marks)	Hire Purchase and Instalment System: Calculation of interest, partial and full repossession, Hire purchase trading (total cash price basis), stock and debtors' system; Instalment Purchase System.	06	01	01
	Introduction to Corporate Accounting: Meaning and Importance of Corporate accounting. Books of Accounts; legal provisions relating to books of accounts, legal provisions relating to financial statements. Report of Director's or Board's Report, audit of company accounts. (As per Company's Act, 2013). Book-Building process of allotment of shares	07	01	01
	TOTAL	49	08	06

MODES OF IN-SEMESTER ASSESSMENT:

- Two Sessional Examination -
- Other (any two)
- Seminar Presentation on any of the relevant topics
- Assignment

(40 Marks)

10 marks each

10 x 2= 20 marks

Suggested Readings:

1. S.N. Maheshwari, and. S. K. Maheshwari. *Financial Accounting*. Vikas Publishing House, New Delhi.
2. Deepak Sehgal. *Financial Accounting*. Vikas Publishing H House, New Delhi.
3. Bhushan Kumar Goyal and HN Tiwari, *Financial Accounting*, International Book House
4. Goldwin, Alderman and Sanyal, *Financial Accounting*, Cengage Learning
5. Tulsian, P.C. *Financial Accounting*, Pearson Education.
6. *Compendium of Statements and Standards of Accounting*. The Institute of Chartered Accountants of India, New Delhi

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

SEMESTER-II
Course Title: Principles of Insurance
Course Code: Minor2
Nature of the Course: Minor
Course Credit: 04 Credits.
Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Learning Objectives

The course aims to familiarize the students with the stock trading mechanism functioning in India.

Course Outcome:

CO1: Demonstrate understanding of significance of Insurance in different economic development of society

LO1.2: Discuss different classes of insurance, different terminologies used in insurance

CO2: Demonstrate understanding of different principles of Insurance.

LO2.1: Understanding of Principles of Insurable Interest, Principle of Indemnity, Principle of Subrogation etc.

CO3: Demonstrate understanding of Introduction to Life Insurance Policies and Annuity.

LO3.1: Explain the evolution, growth, and principles of Life Insurance.

LO3.2: Discuss the Life Insurance Organizations in India;

CO4: Application of various Market-Operations of Insurance companies

LO4.1: Discuss operation of intermediaries-Specialist Insurance companies; Power and Functions of IRDA; Role of regulators and other bodies.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO1,CO2	CO1				
Conceptual knowledge	CO2	CO2,CO3 CO4	CO3,CO4			
Procedural knowledge						
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	S
CO3	S	S	S	S	S	M	S	M	S	S	S
CO4	S	S	S	S	S	S	S	M	S	S	S

Unit	Contents	L	T	P
Unit- I: Concept of Insurance terminology	Management of Risk by Individuals and Insurers Different Classes of Insurance; Importance of Insurance; Insurance terminology-Fixing of Premiums— Rider Premiums, Surrender value, Paid up value; Reinsurance. Role of Insurance in Economic Developmen	8	2	4

(12 Marks)	tandSocialSecurity			
Unit-II: Insurance e products and contracts (12 Marks)	InsuranceContractTerms; Historyofinsurance PrinciplesofInsurance:PrincipleofInsurableInterest,Pri ncipleofIndemnity,PrincipleofSubrogation,Principleof Contribution, Relevant InformationDisclosure,PrincipleofutmostGoodFaith,R elevanceofProximate cause, Types of insurance Personal, Commercial, Health and Life; Types of I nsurancecompanies-Insurance Life Cycle- Underwriting, Policy Servicing, Claims.	8	2	4
Unit- III Introduction to Life Insurance Policies and Annuity (12 Marks)	Meaning and evolution, growth,andprinciplesofLifeInsuranceLifeInsurance OrganizationsinIndia; Competition and Regulation of Life Insurance Types of Life Insurance Policies – Term, Whole Life, Endowment, Unit Linked and with or without Profit Policies Insight into Annuity-Concept of Annuity - Types of Annuities–Fixed Annuity, Fixed Index Annuity, Variable Annuity; Insight into Group Insurance	1 0	2	2
Unit- IV Non- Life Insurance (12 Marks)	Concept of Non-Life Insurance; Types of Non-Life Insurance products; Non-life policies features and Benefits; working of Healthcare Insurance Key Challenges of Healthcare Industry; Difference Between Life Insurance and Non-Life Insurance	9	2	2
Unit V Regulatory framework for Insurance (12 Marks)	Constituents of Insurance Market-Operation of Insurance companies Operation of intermediaries-Specialist Insurance companies; Power and Functions of IRDA; Role of regulators and other bodies	8	2	4
	Total	43	10	16

Modes of In-Semester assessment: 40 Marks.

Two sessional Examinations: 20 Marks.

Others (Any Two): 2 x10 Marks

Assignment

Group Discussion (on some specific insurance policies)

Seminar presentation,

Visiting Insurance offices and talking with the officials mostly dealing with sales and Marketing and making a report.

SUGGESTED READINGS:

1. Principles of Insurance : Publication of the Insurance Institute of India
2. Principles of Insurance : Telugu Academy, Hyderabad
3. Guide to Risk Management: Sagar Sanyal
4. Principles of Insurance : Dr V Padmavathi, Dr V Jayalakshmi–PBP
5. Insurance and Risk Management : P.K. Gupta
6. Insurance Theory and Practice : Tripathi PHI
7. Principles of Insurance Management: Neelam C Gulati, Excel Book

SEMESTER-II

Title of the Course: RISK MANAGEMENT

Course Code: GEC-2D

Nature of the Course: Generic Elective Course (GEC)

Course Credit: 03 credit

Distribution of Mark: 60 (End Sem) + 40 (In-Sem)

COURSE OBJECTIVES:

- The course will examine the way in which the risk is determined in various fields of business especially in insurance and banking business.
- To engage students in active discovery of risk management principles, developing an awareness of challenges in the contemporary times.

COURSE OUTCOME:

CO1: Understand the meaning and objectives of risk management and the process.

LO1: Identify less exposures and analysis of loss and risk exposures

CO2: Demonstrate the concept of retention, non-insurance transfer and commercial insurance

LO2: Determining retention level and understand captive insurer.

CO3: Identifying Personal Risk, personal risk exposure.

LO3: Understand the steps involved in personal risk management and identify risk exposures

CO4: Conceptual Clarity of risks involved in Banks

LO4: Define different types of risks: Operational Risk, Credit Risk, Market Risk and Liquidity risk

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO2	CO1				
Conceptual knowledge	CO2	CO4		CO3		
Procedural knowledge				CO3		
Meta-cognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	S
CO3	S	S	S	S	S	M	S	M	S	S	S
CO4	S	S	S	S	S	S	S	M	S	S	S

UNIT	CONTENTS	L	T	P
I Introduction to Risk Management (15 Marks)	Meaning, Objective and steps in risk management process, Identifying less exposure, analysis of loss/risk exposures.	08	02	-

II Risk Financing (15 Marks)	Retention, non-insurance transfer, commercial insurance.	07	02	01
	Determination of Retention level: paying losses, captive insurer.	04	02	01
III Personal risk management (15 Marks)	Personal Risk Management: steps in personal risk management, identifying risk exposures, analysis of risk exposures.	08	01	02
IV Risk Management in Banks (15 Marks)	Risk in Banks: Operational risk, Credit risk, Market risk and Liquidity Risk.	08	01	02
TOTAL		35	08	06

* L= Lecture, T= Tutorial, P= Practical

MODES OF IN-SEMESTER ASSESMENT:

(40 Marks)

- Two Sessional Examination -
- Others (Any Two) -
 - Seminar Presentation on any of the relevant topics
 - Assignment

20 Marks

10 x 2= 20 marks

Suggested readings:

1. Kumar, Chatterjee, Chandrashekhar & Patwardhan: Risk Management. Macmillan Publication. New Delhi.
2. Rejda: Principles of Risk Management and Insurance. Pearson Publication. New Delhi

SEMESTER-II

Title of the Course : EVENT MANAGEMENT
Course Code : SEC-2
Nature of the Course : Skill Enhancement Course (SEC)
Course Credit : 03 credit
Distribution of Marks : 60 (End Sem) + 40 (In-Sem)

COURSE OBJECTIVES:

- To understand the various concepts and technical nitty-gritties of the event management industry.

Course Outcome: After studying this course, the students should be able to identify the various prospects and operational mechanics of the event management industry.

- CO1: Demonstrate understanding of the basic characteristics of events and principles of event management.
 - ✓ LO1.1: Explain the historical and modern perspectives of event management.
 - ✓ LO1.2: Explain the scope of the events market and the role of the event manager.
- CO2: Demonstrate understating of the logistics and budgetary dimensions of event management.
 - ✓ LO2.1: Enlist and explain the workings of various constituents of the logistics framework of event management.
 - ✓ LO2.2: Draw focus to the budgetary considerations of managing events.
- CO3: Analyze the various aspects of event planning.
 - ✓ LO3.1: Examine and explain the interplay of event protocol, planning tools and staff management in event planning.
 - ✓ LO3.2: Explain the need and importance of work permits of varying types.
 - ✓ LO3.3: Describe different types of leadership abilities and skills required for managing employees as well as customers while managing events.
- CO4: Analyze various components of the event marketing function.
 - ✓ LO4.1: Demonstrate the application of marketing mix elements in event marketing.
 - ✓ LO4.2: Demonstrate the application of promotion mix elements in event marketing.
 - ✓ LO4.3: Explain the need for branding in event management.
- CO5: Analyze the role of communication and public relations in event marketing.
 - ✓ LO5.1: Explain the methods and techniques of employee communication in context to the industry.
 - ✓ LO5.2: Describe the challenges of effective communication in the context of employees and customers.
- CO6: Demonstrate knowledge about the risk elements associated with event management.
 - ✓ LO6.1: Describe the characteristics of different stakeholders and their share in associated risks.
 - ✓ LO6.2: Evaluate possible risks associated with event management and ways to handle the same.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge		CO1,CO2 CO3				
Conceptual knowledge		CO2,CO3,		CO4,CO5		
Procedural knowledge						
Meta-cognitive knowledge					CO6	

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	M	M	M	S	S	M	M	M	M
CO2	S	M	M	M	S	S	M	M	M	M
CO3	S	S	S	S	S	S	M	M	M	M
CO4	S	S	S	S	S	S	M	M	M	M
CO5	S	S	S	S	S	S	S	S	S	S
CO6	S	S	S	S	S	S	M	M	M	S

UNIT	CONTENTS	L	T	P
I. Principles of Event Management 20 marks	Historical perspective, Introduction to Event Management, Characteristics of events, Scope of Events Market, Requirements of Events Manager	07		
	Logistics of Event Management, Initial Planning, Visualisation, Monitoring the Budget, Critical Path	05		02
II. Event Planning and Marketing 20 Marks	Preparing event protocol, use of planning tools, dress code, staging, staffing, leadership skill and management, guest demographics, work permits	06	02	02
	Process of event marketing, marketing mix, sponsorship, advertising, event publicity, image and branding, use of other non-conventional mode for event marketing	06	02	
III. Communication, Public Relations and Risk Handling 20 Marks	Public Relations – Overview, Strategy & Planning, Techniques, Journalism, Blogs, Employee communications, Lobbying, Community Relations,	07	02	
	Event Risk Assessment, Various Service Providers / Organizations / Stakeholders, Crisis Communications	04		
	TOTAL	35	06	04

** L =Lectures, T =Tutorials, P =Practical

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- Two Sessional Examination -
- Other (any two)
- Seminar Presentation on any of the relevant topics
- Field Visit
- Assignment

10 x 2= 20 marks

10 x 2= 20 marks

References:

Abson, E., Kennell, J., Wilde, N., Bladen, C. (2017). Events Management: An Introduction. United Kingdom: Taylor & Francis.

Genadinik, A. (2015). Event Planning: Management & Marketing for Successful Events. United States: CreateSpace Independent Publishing Platform.

Quinn, B. (2013). Key Concepts in Event Management. United Kingdom: SAGE Publications.

The Business of Events Management. (2014). United Kingdom: Pearson Education.

Shone, A., Parry, B. (2013). Successful Event Management: A Practical Handbook. United Kingdom: Cengage Learning.

**Five Year Integrated Post Graduate Programme (FYIPGP) IN COMMERCE(Banking and Insurance)
DETAILED SYLLABUS OF 3rd SEMESTER**

SEMESTER III

Title of the Course: BUSINESS ECONOMICS

Course Code: C-3

Nature of the Course: CORE

Course Credit: 04 Credits

Distribution of Marks: 60 (End Sem) + 40 (In- Sem)

Course Objectives:

To gain understanding of the various economic concepts and theories that influence business operations and decisions and that determine the market forces and overall business environment.

Course Outcome: The student should be able to consider and interpret the primary economic factors that influence business operations and thereby, be able to take more calculated business decisions.

- CO1: Demonstrate basic understanding of the nature and scope of business economics.
 - ✓ LO1.1: Explain the salient features of business economics.
 - ✓ LO1.2: Discuss the application of economic concepts in taking different types of business decisions.
- CO2: Demonstrate the understating of differences between micro and macro economics.
 - ✓ LO2.1: Describe the features of micro and macro economics.
 - ✓ LO2.2: Describe the features of static and dynamic economy.
- CO3: Apply the knowledge of demand and supply in interpreting economic theories in the context of business decisions.
 - ✓ LO3.1: Explain the theory of demand and its prime variables.
 - ✓ LO3.2: Explain the law of supply and the exceptions to the law.
 - ✓ LO3.3: Explain the factors influencing demand and supply.
 - ✓ LO3.4: Cite examples to relate the laws of demand and supply to actual business decision making.
- CO4: Apply the theories costs in calculation and management of business costs.
 - ✓ LO4.1: Draw the interface between costs, prices and profits.
 - ✓ LO4.2: Explain the treatment of different types of costs in business.
 - ✓ LO4.3: Apply understanding of costs to design different methods of pricing.
 - ✓ LO4.4: Describe the applicability of various profit theories in actual business context.
- CO5: Analyze the consumption theories and relate them to business decisions in respect of demand, supply, procurement, production and others.
 - ✓ LO5.1: Compare and contrast between production function and production possibility.
 - ✓ LO5.2: Explain the application of different consumption theories to draw opinions about production possibility.
- CO6: Demonstrate understanding of different types of market structure.
 - ✓ LO6.1: Explain the characteristics of different types of markets.
 - ✓ LO6.2: Explain price-output determination under each of the market situations.
- CO7: Apply the knowledge about factors of production in interpreting production decisions.
 - ✓ LO7.1: Explain the characteristics of the four primary factors of production.
 - ✓ LO7.2: Describe the salient considerations of factor pricing.
 - ✓ LO7.3: Demonstrate knowledge of factors of production in the context of national and international trade.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
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Factual knowledge	CO1	CO1,CO2				
Conceptual knowledge		CO1,CO2 CO6	CO3,CO4, CO7	CO5 ,CO6		CO7
Procedural knowledge			CO3,CO4, CO7			CO7
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	M	M	M	M	S	S	M	S	S	M
CO2	M	M	M	M	S	S	M	S	S	M
CO3	M	M	M	M	S	S	M	S	S	S
CO4	M	M	M	M	S	S	M	S	S	S
CO5	M	M	M	M	S	S	M	S	S	M
CO6	M	M	M	M	S	S	M	S	S	S
CO7	M	M	M	M	S	S	M	S	S	S

UNIT	Contents	L	T	P
I (15 Marks)	Nature and Scope of Business Economics; Role and Responsibility of a Business Economist	06	-	-
	Micro and Macro Economics – features, scope, merits and demerits; Static and Dynamic Analysis	06	02	-
II (15)	Demand – Law of Demand, Determinants of Demand, Need and Types of Demand Analysis	06	02	-

UNIT	Contents	L	T	P
Marks)	Supply – Law of Supply, Exceptions to the Law, Determinants of Supply; Market Equilibrium – Concept and Determinants	06	-	-
III (15 Marks)	Theory of Consumption; Theory of Production – Production Function, Production Possibility	07	02	-
	Cost Theories, Types of Costs; Price and Pricing – Features, Types and Process; Profit – Features, Theories of Profit	06	02	-
IV (15 Marks)	Market Structure, Types of Market Competition – Monopoly, Duopoly, Oligopoly, Monopolistic	08	02	-
	Factors of Production, Factor Pricing; Trade Cycles; National Income and International Trade – Features and Types	07	-	-
	TOTAL	52	08	-

L= Lectures, T= Tutorials, P= Practicals

MODES OF IN-SEMESTER ASSESSMENT:**(40 Marks)**

- Two Sessional Examination - **10 x 2= 20 marks**
- Other (any two) **10 x 2= 20 marks**
 - Group discussion
 - Seminar Presentation
 - Assignment

Recommended Books:

- C. Snyder and W. Nicholson, Fundamentals of Microeconomics, Cengage Learning (India)
- Aryasri and Murthy, Business Economics, Tata McGraw Hill
- Mithani, Fundamentals of Business Economics, Himalaya Publishing House
- V.C. Sinha, Business Economics (According to Minimum Uniform Syllabus prescribed by National Education Policy 2020), Sahitya Bhawan

SEMESTER-III
Title of the Course: Entrepreneurship
Course Code : C-4
Nature of the Course: CORE
Course Credit: 04 Credits
Distribution of Marks: 60 (End Sem) + 40 (In- Sem)

Course Objective: This paper shall help students to understand some important concepts and practices of entrepreneurship and induce them to undertake entrepreneurship as a career.

COURSE OUTCOME:

- **CO 1:** Explore the fundamental concepts of entrepreneurship:
 - ✓ LO 1.1: Identify important concepts and terms related to entrepreneurship.
 - ✓ LO 1.2: Explain the behavioural patterns of entrepreneurs and how they differ from managers.
- **CO 2:** Analyze competing theories of entrepreneurship:
 - ✓ LO 2.1: Identify key theories of entrepreneurship, such as those advanced by Schumpeter, Walker, and Drucker.
 - ✓ LO 2.2: Apply the theory of transaction cost to analyze entrepreneurial decisions.
- **CO 3:** Evaluate the relationship between entrepreneurship and economic development:
 - ✓ LO 3.1: Explore the opportunities, challenges, and solutions for entrepreneurial development, particularly in the Northeast region.
 - ✓ LO 3.2: Assess the impact of entrepreneurial development on economic growth and recommend solutions to regional entrepreneurial issues.
- **CO 4:** Study the Behavioural Patterns of Entrepreneurs
 - ✓ LO 4.1: Explore how psychological and social factors influence entrepreneurial activity.
 - ✓ LO 4.2: Consider their personal behavioral tendencies and how they connect or differ from successful entrepreneurial traits.
- **CO 5:** Analyze Industrial Policies and Their Impact on Entrepreneurship.
 - ✓ LO 5.1: Develop recommendations for policy changes to more effectively encourage entrepreneurship.
 - ✓ LO 5.2: Consider the effectiveness of governmental policies in promoting entrepreneurial growth and development.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge		CO1,CO2		CO2		
Conceptual knowledge				CO4	CO3	
Procedural knowledge			CO5	CO4,CO5	CO5	CO5
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	M	M	M	M	S	S	M	S	S	M
CO2	M	M	M	M	S	S	M	S	S	M
CO3	M	M	M	M	S	S	M	S	S	S
CO4	M	M	M	M	S	S	M	S	S	S
CO5	M	M	M	M	S	S	M	S	S	M

UNIT	CONTENTS	L	T	P
1 (15 Marks)	Introduction – The Entrepreneur – Definition; Evolution of the term entrepreneur, who is an entrepreneur, entrepreneur and enterprise, entrepreneurs and managers, behavioural pattern of entrepreneurs.	09	-	-
2 (15 Marks)	Competing Theories of Entrepreneurship – Definitions of entrepreneurship, characteristics of entrepreneurship, A conceptional model, views of Schumpeter, Walker and Drucker. Theories of entrepreneurship, The theory of invisible cost or the theory of transaction cost.	13	02	02
3 (15 Marks)	Entrepreneurship and Economic Development: Factors impeding the growth of entrepreneurship, how to encourage entrepreneurship; Prospects, problems and solutions for entrepreneurial development (with special reference to North East). Industrial Policies of the state of Assam	16	02	-
4 (15 Marks)	Entrepreneurial Development Programmes in India: entrepreneurial development programmes – their relevance and achievements, role of government in organising such programmes.	12	03	04
	TOTAL	50	07	06

MODES OF IN-SEMESTER ASSESSMENT:

- Two Sessional Examination -
- Other (any two)
 - Group discussion
 - Seminar Presentation
 - Assignment

(40 Marks)

10 x 2= 20 marks

10 x 2= 20 marks

Suggested readings:

1. Khanka S S: "Entrepreneurial Development" S Chand; Reprint Edn. 2006 edition (December 1, 2007)
2. Dr P T Vijayashree& M Alagamma: "Entrepreneurial Development and Small Business Management" Margham Publications; 2016th edition (1 January 2010)
3. Vasant Desai: "Entrepreneurial Development" Himalaya Publishing House (1 September 2014)

SEMESTER-III
Title of the Course: INDIAN BANKING REGULATIONS
Course Code: MINCOM3
Nature of the Course: Minor
Course Credit: 04 credits
Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Objective: To acquire an introductory knowledge of law and practice relating to Indian Banking.

Course Outcome:

CO1: Understand various Acts implemented by the regulators of the financial markets.

LO1.1: Cite examples of the various authorities and their powers and functions while dealing with the participants.

CO2: Demonstrate the understating of various provisions of Act dealing with operational aspects of bank operation.

LO2.1: Explain how to apply various rules for functioning a bank in India and abroad.

CO3: Understanding various powers and management of Reserve Bank of India

LO3.1: Describe constitution of board of directors and their rights.

LO3.2: Discuss banks shareholders and their rights.

LO3.3: Conceptual clarity CRR, SLR, cash currency management etc.

CO4: Understand the legal nature of Bankers.

LO4.1: Describe the rights and duties of customer

LO4.2: Describe the concept of customer relationship management in banking industry.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO1	C02				
Conceptual knowledge			CO3,CO4			
Procedural knowledge			CO4		CO4	
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	S
CO3	S	S	S	S	S	M	S	M	S	S	S
CO4	S	S	S	S	S	S	S	M	S	S	S

UNITS	CONTENTS	L	T	P
I (15Marks)	Overview of Banking Regulations: Provisions of RBI Act 1935, Banking Regulation Act 1949, Prevention of Money Laundering Act, 2002.	12	02	-
II (15Marks)	Government and RBI's Powers: Opening of New Banks and Branch Licensing; Constitution of Board of Directors and their Rights; Banks' Shareholders and their Rights; CRR and SLR Concepts; Cash- Currency Management; Winding up: Amalgamation and Mergers.	14	02	-
III (15Marks)	Powers to Control Advances: Selective Credit Control: Monetary and Credit Policy; Audit and Inspection, Supervision and Control - Board for Financial Supervision - its Scope and Role; Disclosure of Accounts and Balance Sheets; Submission of Returns to RBI; Corporate Governance.	14	02	-
IV (15Marks)	Legal Nature of Banker: Customer Relationship and their Mutual Rights and Duties; Special Categories of Customers viz. Corporations, Partnership Firms, Hindu Joint Families, Unincorporated Bodies, Trusts, Joint Account Holders, Minors, Nominee Accounts, Liquidator, Mercantile Agents, Non-Resident Indians.	12	02	-
	TOTAL	52	08	-

** L =Lectures, T =Tutorials, P =Practical

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- Two Sessional Examination - **20 marks**
- Other (any two) **10 x 2= 20 marks**
 - Assignment
 - Seminar Presentation on any of the relevant topics
 - Field Survey

Suggested Readings:

1. M.L.Tannan, revised by: Banking Law and Practice, Wadhwa& Company, Nagpur
C.R. Datta& S.K. Kataria
2. A.B. Srivastava and: Seth's Banking Law, Law Publisher's India (P) Limited; K. Elumalai
3. R.K. Gupta: BANKING Law and Practice in 3 Vols. Modern Law Publications.
4. Prof. Clifford Gomez: Banking and Finance - Theory, Law and Practice, PHI Learning Private Limited
5. J.M. Holden: The Law and Practice of Banking, Universal Law Publishing.

Note: Latest edition of text books may be used.

SEMESTER-III

Title of the Course	:	FINANCIAL MARKET AND INSTRUMENTS
Course Code	:	GEC-3D
Nature of the Course	:	Generic Elective Course (GEC)
Course Credit	:	03 Credits
Distribution of Marks	:	60 (End Sem) + 40 (In- Sem)

Course Objectives:

- To understand the basics of Indian Financial Markets.
- To understand the role of financial markets and different types of financial instruments.
- To acquaint students with forms of financial markets and the use of financial instruments.

Course Outcome:

CO1. Understand the importance and composition of financial market.

LO1.1: Explain the functions and structure of financial market.

CO2: Explain the role of financial market in the economic development.

LO 2.1: Compare the various financial instruments available in the market.

CO3: Explain the role of primary and secondary markets.

LO3.1: Distinguish the role and services between the primary market and secondary market.

CO4: Analyze the new development takes place in the financial market and financial institutions.

LO4.1: Explain how far the market has accepted the newer version of financial services.

CO5: Develop skill for taking part in the security market as a learner investor/trader.

LO5.1: Explain the pre-requisites for trading/investing in the stock exchange.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge		CO1,CO2				
Conceptual knowledge		CO1,CO2 CO3,	CO3	CO3		
Procedural knowledge			CO4	CO5		
Metacognitive knowledge						CO5

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	S
CO3	S	S	S	S	S	M	S	M	S	S	S
CO4	S	S	S	S	S	S	S	M	S	S	S
CO5	S	M	M	S	S	S	M	S	S	M	S

	Contents	L	T	P
I Introduction to financial market and instruments (15 Marks)	Introduction to financial market- Meaning, Components, need and importance and functions of Financial Markets. Structure of financial market in India.	06	-	-
	Financial market and economic development, recent development in financial market, Types and Segments of Financial Markets.	06	02	-
II Money Market-	Overview, features, Need and importance, functions and benefits, recent development in money market.	04	-	-

organization and instruments (15 Marks)	Money market Instruments: Call/Notice/Term Money, Treasury Bill (T-Bills), Commercial Bill, Repurchase Agreement (Repo & Reverse Repo), Commercial Papers (CPs), Certificate of Deposits (CDs) , Money Market Mutual Fund (MMMFs)	05	02	01
III Primary Capital Market (15 Marks)	Primary market (new Issue Market), methods of raising finance in primary market, Initial Public Offering, Book Building process	06	02	01
IV Secondary Capital Market (15 Marks)	Secondary market: Overview, need and importance, Intermediaries in Secondary Market, Development in Secondary market, Shares, stocks and bonds, Derivatives market, forex market.	05	02	02
	New Financial Instrument- Floating Rate bonds, Deep Discount bonds, Differential shares, Collateralized Debt Obligations, Municipal Bond, etc.	03	02	-
TOTAL		35	10	04

** L =Lectures, T =Tutorials, P =Practicals

- MODES OF IN-SEMESTER ASSESSMENT: (40 Marks)**
- Two Sessional Examination - **20 Marks**
 - Others (Any two) - **10 x 2= 20 marks**
 - Group discussion
 - Seminar Presentation
 - Assignment

Reference Books:

1. Pathak, Bharati, V; Indian Financial System; Pearson India Education Services Pvt. Ltd. 5e Noida. Uttar Pradesh. India.
2. Khan, M.Y.: India Financial system, Tata McGraw Hill. New Delhi.
3. Srivastava R.M; Management of Indian Financial Institution; Himalaya Publication house Mumbai 2nd edition.
4. Bhole, L M, "Financial Institutions and Markets", Tata McGraw Hill.
5. Giddy, I.H; GLOBAL Financial Markets, A.I.T.B.S., Delhi.

SEMESTER-III

Title of the Course: Introduction to Investing and Trading

Course Code: SEC-3A

Nature of the Course: Skill Enhancement Course

Course Credit: 03 Credits

Distribution of Marks:60 (End Sem) + 40 (In- Sem)

COURSEOBJECTIVES:

- The students will be able to understand the basics of Investing and Trading
- They will understand the avenues of investment and also analyse the Risk and return associated with it.
- They will learn the process of trading and Investment which can be carried out through demat account.

Course Outcomes

CO1: Demonstrating understanding of investing and trading.

LO1.1: Explain the avenues of investment in stock market.

LO1.2: Discuss the concept of time value of money to beat the inflationary effect

CO2: Analyze the structure of capital market of India

LO2.1: Define the concept of primary and secondary market

LO2.2: Discuss regulations of Indian FINANCIAL MARKET

CO3: Demonstrate Understanding of major stock exchange of India

LO3.1: Explain different types of market indices

LO3.2: Discuss depositaries and their role.

CO4: Investing and trading in stock market by opening DEMAT account

LO4.1: Explain process and documentation to open a DEMAT account and its application.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO3	CO1,CO2				
Conceptual knowledge		CO1,CO2	CO4	CO2		
Procedural knowledge			CO4			
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	S	S	S	S	S	M	S	M
CO2	S	S	S	S	S	M	S	S	S	M
CO3	S	S	S	S	S	M	S	M	S	S
CO4	S	S	S	S	S	S	S	M	S	S
CO5	S	M	M	S	S	S	M	S	S	M

Units	Contents	L	T	P
I (15Marks)	Introduction: Meaning of Investing and Trading, Difference between Savings and Investment, Risk and Return, Time value of Money .Investment Opportunities: Savings Bank Deposits, Fixed Deposits, Post office Deposits-its Schemes, Recurring Deposits ,RealEstate, Gold ,Mutual Funds, Stocks ,ETF,Crypto Currencies	9	1	1
II(15 Marks)	Capital Market: Structure of capital market of India, Meaning of Primary and Secondary Markets, Instruments of Primary and Secondary Markets, Regulators regulating Indian Financial Markets.	9	1	1
III(15 Marks)	Share Market: Introduction to BSE and NSE, Introduction to Market Indices, Depositories and their Role, Methods of Analyzing the Share Market, CreditRating, and its Role.	9	1	2
IV(15 Marks)	Role of Demat Account Trading and Investing in Share Market, Process, and documentation to open a demat account, Introduction to Mobile Application based trading and investing.	9	1	4
	TOTAL	36	4	8

Here,L=Lecture,T=Tutorial,P=Practical.

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- Two Sessional Examination -
- Other (any two)
 - Group discussion
 - Seminar Presentation
 - Assignment

10 x 2= 20 marks

10 x 2= 20 marks

Suggested Readings

- Pathak.B, 'IndianFinancialSystem', PearsonIndia Pvt.Ltd,5thEdition, 2018.
- KhanM.Y.,IndianFinancialSystem,TataMcGrawHillCompany,10thEdition 2017.
- Bhole:IndianFinancialSystem:HimalayaPublishers, Mumbai.
- Madura:InternationalCorporateFinance:Thomsons,USA

SEMESTER-III

Title of the Course	:	Hospitality Management
Course Code	:	SEC-3B
Nature of the Course	:	Skill Enhancement Course (SEC)
Course Credit	:	03 Credits
Distribution of Marks	:	60 (End Sem) + 40 (In- Sem)

Course objective:

This paper shall introduce students to some of the basic but significant aspects of the Hospitality Industry.

Course Outcome

CO1: Demonstrate understanding of the concept and dimensions of hospitality.

LO1.1: Cite examples of different types of hospitality products.

LO1.2: Explain the various components of the hospitality industry.

CO2: Demonstrate understating of hospitality management in the context of economic development.

LO2.1: Explain the influence of internal and external factors in the operation of hospitality establishments.

LO2.2: Explain the influence oof controllable and uncontrollable factors in the operation of hospitality establishments.

CO3: Apply the understanding of basic types of hospitality sector to differentiate their functioning and management.

LO3.1: Differentiate between commercial and non-commercial establishments.

LO3.2: Distinctively explain the operations and management treatment of commercial and non-commercial establishments.

CO4: Analyze the marketing and legal aspects of hospitality management.

LO4.1: Discuss the various specifications and laws relating to hotel grading, amenities and management.

LO4.2: Explain the distinctive challenges and practices in respect of communication in the hospitality sector.

CO5: Analyze the functioning of key departments and services in hospitality establishments.

LO5.1: Explain the operations of various key departments of hospitality establishments.

LO5.2: Explain the significance and role of services in the hospitality sector.

CO6: Analyze the management of finance and tracking mechanisms in hospitality.

LO6.1: Discuss the critical considerations in managing finance in hospitality establishments.

LO6.2: Cite examples to explain the significance and role of proper tracking mechanism in hospitality

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge		CO1,CO2				
Conceptual knowledge		CO1,CO2	CO3,CO4,	CO5,CO6		
Procedural knowledge			CO3,CO4,			
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	S	S	S	S	S	M	S	M
CO2	S	S	S	S	S	M	S	S	S	M
CO3	S	S	S	S	S	M	S	M	S	S
CO4	S	S	S	S	S	S	S	M	S	S
CO5	S	M	M	S	S	S	M	S	S	M

UNIT	CONTENTS	L	T	P
I. Concept and Types of Hospitality Industry	Definition of Hospitality management, meaning & significance of hospitality management, basic components of hospitality, history of hospitality industry, hospitality products, importance of hospitality management for the economic development of the country	06		-
	Hospitality Industry Services: Accommodation, Food & Beverages, Entertainment, Event Management, Recreation, Functions & Banquets, Business Centre Services, Security, Gaming-seminars, conferences, exhibitions & sales meet, Tourism, Aviation, Railway Catering, Cruise Line Services	07	02	02
II. Factors Influencing Operation of Establishment	Internal and external factors, controllable and uncontrollable factors; market needs and expectations, economics, climate, seasonal conditions, industry regulations	08	02	-

UNIT	CONTENTS	L	T	P
	Commercial and Non-commercial Establishment; Marketing Communications, Hotel Grading and Laws governing the Hotel Industry	06	02	02
III. Key Department and Service	Front Office, Housekeeping, Food & Beverages, Sales & Marketing, Human Resources, Front Office Accounting, Finance: Maintenance of accounts, Tracking Transactions	06		02
	TOTAL	33	06	06

**** L =Lectures, T =Tutorials, P =Practicals**

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- Two Sessional Examination - **10 x 2= 20 marks**
- Other (any two) **10 x 2= 20 marks**
 - Group discussion
 - Seminar Presentation
 - Assignment

Suggested Readings:

1. Wood, R. C. (2015). Hospitality Management: A Brief Introduction. United Kingdom: SAGE Publications.
2. Reynolds, D. R., Rahman, I., Barrows, C. W. (2021). Introduction to Hospitality Management. United Kingdom: Wiley.
3. Pont, L. (2014). Hospitality Management: People Skills and Manners on and Off the Job. United States: Universe.
4. Key Concepts in Hospitality Management. (2013). India: SAGE Publications.
5. Manohar, G. (2009). Hospitality Management. India: Laxmi Publications Pvt Limited.
6. Tesone, D. (2017). Principles of Management for the Hospitality Industry. United Kingdom: Taylor & Francis Group.

**FIVE YEAR INTEGRATED POST GRADUATE PROGRAMME (FYIPGP)
In Commerce (Banking and Insurance)
DETAILED SYLLABUS OF 4th SEMESTER**

4th Semester

Title of the course: Business Environment Course Code: C-5

Nature of the Course: CORE Course Credit: 4

Distribution of Marks: 60 (End Sem) +40 (In Sem)

Course Objective:

To impart knowledge about business and the external forces that influence business.

Course Outcome:

- CO1: Understand the concept of Business environment.
 - LO1.1: Cite examples of different factors that affect a business establishment.

- CO2: Demonstrate the factors of Business environment and their impact on business.
 - LO2.1: Identify the various factors and how they affect in business policy decisions and its implementation.
 - CO3: Analyze the ethical issues in business, Environmental Scanning.
 - LO3.1: Explain the ethical business issues and scanning of the same to judge the impact
- CO4: Identify various internal and external factors that affect a business. Apply the theories of motivation
 - LO4.1: Explain and differentiate contemporary theories of motivation.
- CO5: Analyze the impact of various such factors and how it plays role in business performance.
 - LO5.1: Explain various environmental factors and can identify the positive and negative factors that contribute to business environment.
 - LO5.2: Implement suitable strategies to deal with different factors of business environment.
- CO6: Apply the concepts of Business process outsourcing (BPO), KPO in the business on experimental basis.
 - LO6.1: Explain the ways how to take advantage of BPO, KPO, digital economy, E-Commerce platform.
- CO7: Identify the legal provision relating to protection under the cyber law, analyse the impact of information technology and its impact on business environment.
 - LO7.1: Use the advantage of cyber laws for protecting from financial scam under the provisions of IT Laws.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO4,CO7	CO1		CO5		
Conceptual knowledge		CO1	CO4	CO2,CO3,CO5,CO7	CO2	
Procedural knowledge		CO7		CO3,CO5		
Metacognitive knowledge			CO6			

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	M	S	M	M	M	M	M	M
CO2	S	S	M	S	M	M	M	M	M	M
CO3	S	S	M	S	M	S	S	S	M	M
CO4	S	S	M	S	M	S	S	S	M	S
CO5	S	S	S	S	S	S	S	S	S	S

Unit	Contents	L	T	P
Unit 1 Marks 15	Meaning- Scope and Characteristics of Business Environment—Factors affecting micro and macro environment, Significance for economic policies and decisions in organizations. Environmental Scanning. Economic Environment, Cultural Environment. Characteristics of the Indian Economy, factors affecting the economy, economic resources (natural, industrial and technological) impact of liberalization, privatization, globalization and digitization on Indian business.	12	1	1

Unit 2 Marks 15	Environment- Internal to the Enterprise (Micro) -Value System, Management Structure and Nature, Human Resource, Company Image and Brand Value, Physical Assets, Facilities, Research & Development, Value creation of Intangibles, Competitive Advantage. External to the Enterprise (Macro) Suppliers, Customers, Market Intermediaries; Macro Demography, Natural, Legal & Political, Technological, Economy, Competition, Socio-cultural and International;	14	1	1
Unit 3 Marks 15	Emerging Trends in Business Concepts, Advantages and Limitations- Franchising, Aggregators, Business Process Outsourcing (BPO) & Knowledge Process Outsourcing (KPO); E-Commerce, Digital Economy.	12	2	2
Unit 4 Marks 15	Elements of Information Technology Act Cyberspace; Cyber laws; Scope of Cyber Laws; Classification of Cyber Crime; Information Technology Act 2000 (with latest amendments); Regulation of Certifying Authorities; Adjudication. Financial scam and its impact on business environment.	12	2	2
Total		50	6	6

L=Lectures, T= Tutorials and P= Practical

Total class = 56 (L=50, T= 6/2, P=6/2)

- Two sessional examination 10 marks each
- Others (any one of the following) 10 marks each
 - ✚ Seminar presentation on any of the relevant topics
 - ✚ Study (by visiting) one select organisation.
 - ✚ Assignment from a real life situation of an organisation.

REFERENCES:

1. K. Aswathappa, Essentials of Business Environment, Himalaya Publishing House Pvt. Ltd, Ninth Edition 2007.
2. Rosy Joshi, Sangam Kapoor, Business Environment, Kalyani Publishers, Third Revised edition 2011.
3. Francis Cherunilam, Business Environment, Himalaya Publishing House, Himalaya Publishing House Pvt. Ltd., 22nd Edition 2013.
4. M.Adhikari- Business Environment. Sultan Chand & Sons. Delhi
5. Misra and Pun- Business Environment
6. Dutta R. and Sundaram, K.P.S - Business Environment
7. Chidambara K- Business Environment, Vikas Publishing House

4th Semester
Course Title: Advanced Marketing Management
Course Code: C-6
Nature of the Course: Core
Course Credit: 4 credits
Marks: 60 (End Sem) +40(In Sem)

Course Objectives:

The objective of the course is to help the students understand:

- The concepts of marketing.
- The knowledge of consumer behaviour.
- The process of market segmentation.
- The concept of marketing mix.
- The significance of marketing research.

Course Outcome:

CO 1: Grasp the Components of the Marketing Mix:

LO 1.1: Discuss how the various aspects of the marketing mix interact to achieve marketing objectives.

LO 1.2: Develop a detailed marketing strategy for different product or service.

CO 2: Analyze Consumer Behavior and Product Strategies

LO 2.1: Explain product characteristics, classifications, planning and development, product mix, and product life cycle.

LO 2.2: Assess the influence of customer behavior understanding on product strategy design.

CO 3: Explore Promotion Strategies and Service Marketing

LO 3.1: Discuss the unique challenges and strategies of service marketing.

LO 3.2: Develop a promotion strategy incorporating various elements of the promotion mix.

CO 4: Have a firm Grasp the concepts and importance of branding and packaging.

LO 4.1: Outline different types of brands and packaging features and types.

LO 4.2: Assess the value of excellent branding and packaging in establishing a strong market presence.

CO 5: Develop and Apply Marketing Research:

LO 5.1: Identify the objectives, importance, and methods of marketing research.

LO 5.2: Analyze marketing research data to gain meaningful insights and guide marketing initiatives.

CO 6: Get acquainted with emerging marketing concepts and trends.

LO 6.1: Identify key emerging marketing concepts such as service marketing, social marketing, and online marketing.

LO 6.2: Apply emerging marketing concepts to develop innovative marketing strategies.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge		CO4				
Conceptual knowledge		CO1,CO4	CO5	CO2,CO3	CO2,CO3, CO4,CO6	CO3
Procedural knowledge			CO1	CO5,CO6		
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	M	M	M	M	S	M	M	M	M	M
CO2	S	S	S	M	S	S	M	M	M	S	M
CO3	S	S	S	S	S	S	S	S	M	M	M
CO4	S	S	S	S	M	S	S	M	M	S	S
CO5	S	S	S	S	S	S	S	M	M	M	S
CO6	S	S	S	S	S	S	M	M	M	M	S

UNIT	CONTENTS	L	T	P
I (15 Marks)	Meaning, Definition and Classification of Market; Marketing: Concepts, Features, Objectives, Importance; Marketing Functions, Marketing Environment; Market Segmentation: Bases and Criteria; Marketing Mix: The 4 + 3 Ps of Marketing.	12	2	2
II (15 Marks)	Consumer Behavior: Need and Importance, Buying Motives, Consumer Decision Making Process, Types of Consumer Behaviour. Product: Features, Classification, Product Planning and Development, Product Mix, Product Life Cycle. Brand: Brand vs Branding, Types of Brand, Need for Branding, Process of Branding. Brand: Brand vs Branding, Types of Brand, Need for Branding, Process of Branding.	12	2	2
III (15 Marks)	Price: Importance of Price. Pricing: Objectives, Determinants, and Methods Promotion: Need, Importance and Objectives, Promotion Mix. Ps of Service Marketing.	12	2	2
IV (15 Marks)	Place: Channels of Distribution: Types, Functions, Choice of Distribution Channels, Physical Distribution, Packaging: Features and Types. Marketing Research: Objectives, Importance and Methods. Some Important Marketing Concepts: Service Marketing, Social Marketing, Online Marketing, Direct Marketing	12	2	2
	TOTAL	48	8	8

L= Lectures, T=Tutorials, P=Practical

Total class = 56 (L=48, T= 8/2, P=8/2)

Modes of In-Semester Assessment:

(40 Marks)

- One Sessional Examination 10 Marks each
- Other (Any One) 10 Marks each
 - Group Discussion
 - Assignment
 - Seminar Presentation on any of the relevant topics

Suggested Readings:

Reference Books:

- Principles of Marketing: A Global Perspective by Philip Kotler et al, Pearson Publication
- Text Books:
- Marketing Management by RSN Pillai and V Bhagavathi, S. Chand, 1st Edition, 2010
 - Marketing Management: Concepts, Cases, Challenges and Trends by Govindarajan Madabusi, PHI Publication
 - Marketing Management by Amit Kumar and Jagdish Rao, Sahitya Bhawan Publications, 3rd Revised Edition, 2017

4th Semester
Course Title: Advanced Financial Management
Course Code: C-7
Nature of the Course: CORE
Course Credit: 04 Credits

Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objective: To familiarize with the concepts of advanced financial management and the role of financial Accountant in Financing decision making.

Course Outcome:

CO1: Demonstrate the overview of Financial Management

LO1.1: Explain the concept and objective of Financial Management

CO2: Application of Theories of Capital Structure.

LO2.1: Explain the concept, determinants, and theories of capital structure by showing examples.

LO2.2: Discuss the Operating and Financial Leverage

CO3: Analyse the concept of Cost of Capital and its practical application

LO3.1: Discuss the methods of Cost of Capital

LO3.2: Examine the use of cost of capital in investment decision making

CO4: Demonstrate understanding of different theories of Dividend

LO4.1: Explain the concept and determinants of Dividend decisions.

LO4.2: Discuss MM Model and Walters Model of Dividend decisions

CO5: Apply the techniques of working capital management in Investment Decision making.

LO5.1: Explain each component of working capital.

LO5.2: Examine methods of Inventory, and receivables management.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge		CO1				
Conceptual knowledge		CO2,CO4	CO5	CO3		
Procedural knowledge			CO2,CO3, CO5		CO5	
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	M	S	S	S	S	M	M	M
CO2	S	M	M	S	S	S	S	M	M	M
CO3	S	M	S	S	S	S	S	S	S	S
CO4	S	S	S	S	S	S	M	S	S	S
CO5	S	M	S	S	S	S	S	S	S	M

Unit	Contents	L	T	P
I (15 Marks)	Financial Management: Concept and Objective of Financial Management Capital Structure Decisions: Concept & importance, Determinants of capital structure, theories of capital structure, optimum capital structure, financial indifference point; Leverage: Operating, financial & combined leverage.	12	2	2
II (15 Marks)	Cost of Capital- Meaning, Definition and Sources of long-term financing; Estimation of components of cost of capital; Methods for Calculating cost of equity capital, Cost of Retained Earnings, Cost of Debt and Cost of Preference Capital, Weighted Average cost of capital (WACC) (Theory and Numerical). Capital Investment Decisions with Risk Analysis	12	2	2
III (15 Marks)	Dividend Decisions: Types & determinants of dividend decisions, Dividend models- relevance theory-Walters Model; Irrelevance theory-MM Model, corporate dividend practices in India.	12	2	2
IV (15 Marks)	Working Capital Management: Concept, Objective, Need. Sources of Working Capital, Estimation of working capital; Management of Inventories, techniques of inventory management- EOQ, Stock levels, maintaining stock levels, Management of Receivables, policies for managing receivables.	12	2	2
		48	8	8

** L =Lectures, T =Tutorials, P =Practical

Total class = 56 (L=48, T= 8/2, P=8/2)

MODES OF IN-SEMESTER ASSESMENT: (40 Marks)

- Two sessional Examination - 10 Marks each
- Others (Any two) - 10 Marks each
 - Seminar Presentation on any of the relevant topics
 - Assignment
 - Field Survey

Suggested Readings:

1. Khan, Y. M., & Jain, K. P. (2018) Financial Management (text, problems and cases). Chennai: Tata McGraw Hill Publication.
2. Sharma, R. K., & Gupta, K. S. (2011). Financial Management. New Delhi: Kalyani Publication.
3. Pandey, I.M. (2011) Financial Management. New Delhi: Vikas Publication.
4. Gupta, P., & Arora, A. K. (2013). Financial Management. New Delhi: Vayu

Note: Advised to refer latest edition of text books.

4th Semester
Course Title: Business Statistics
Course Code: C-8
Nature of the Course: CORE
Course Credit: 04

Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objective: To familiarize students with the basic concepts of statistical tools used for managerial decision-making in the face of uncertainty.

Course Outcome:

CO1: Understand the meaning of central tendency and various methods of measures of central tendency.

LO1.1: Explain the process of measuring various central values for different kinds of data.

LO1.2: Explain the importance of skewness and kurtosis in statistics and elaborate how they are measured.

LO1.3: Explain the concept of population and sample in statistics.

CO2: Understand various methods of data analysis and their working mechanism.

LO2.1: Explain various how correlation and regression is performed and elaborate how their results can be analyzed and applied in real life situations.

CO3: Understand the concept of probability and various theories under probability.

LO3.1: Explain how probability differently theories are performed numerically and how they can be applied in real life situations.

CO4: Understand the concept of index numbers and its types.

LO4.1: Explain how index numbers can be generated and justify their significance in economic transactions.

LO4.1: Explain what are time series data and its relevance in statistics

LO4.2: Explain what is forecasting and different methods of forecasting.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge		CO1				
Conceptual knowledge		CO1,CO2, CO3,CO4				
Procedural knowledge		CO1		CO4		
Metacognitive knowledge		CO2				

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	M	S	S	S	M	M	S	M	S
CO2	S	M	S	S	S	M	M	S	M	S
CO3	S	M	S	S	S	M	M	S	M	S
CO4	S	M	S	S	S	M	M	S	M	S

UNIT	CONTENTS	L	T	P
I (15 Marks)	Descriptive Statistics: Measures of Central Tendency; Measures of Dispersion; Concept of Skewness and Kurtosis. Concept of Sampling: Population and Sample, Parameter and Statistic; Sampling methods (including Simple Random sampling, Stratified sampling, Systematic sampling, Judgement sampling, and Convenience sampling).	12	2	2
II (15 Marks)	Simple Correlation and Regression Analysis: Meaning of Correlation and its different types, Scatter diagram, Pearson's co-efficient of correlation; Rank Correlation. Concept of Regression, Regression equations and estimation; Properties of regression coefficients.	12	2	2
III (15 Marks)	Fundamentals of Probability and Probability Distributions: Definitions of Probability, Addition and multiplication laws of probability, Conditional probability and Bayes' Theorem. Mathematical Expectation and variance of a random variable. Standard probability distributions: Binomial, Poisson and Normal.	12	2	2
IV (15 Marks)	Index Number: Meaning, types and uses, Methods of constructing price and quantity indices (simple and aggregate); Tests of adequacy; Chain base index numbers; Base shifting, Splicing and deflating, Problems in constructing index numbers, Consumer price index and Important share price indices. Time Series Analysis: Components of time series; Additive and multiplicative models; Moving averages; Determination of Trend: Fitting of trend line (only linear trend). Seasonal variations: Measurement of Seasonal effects using Simple averages and Ratio-to-trend method.	12	2	2
Total		48	8	8

L = Lectures, T = Tutorials, P = Practicals

Total class = 56 (L=48, T= 8/2, P=8/2)

MODES OF IN-SEMESTER ASSESSMENT: (40 Marks)

Two Sessional Examinations - 10 marks each

Other (any two) 10 marks each

- Group Discussion
- Assignment
- Seminar Presentation on any topic from the syllabus contents.

Suggested Readings:

1. Sharma, J.K., Business Statistics, Pearson India.
2. Gupta, S.C. and Kapoor, V.K., Fundamentals of Mathematical Statistics, Sultan Chand and Sons, New Delhi.
3. Gupta, S.C. and Kapoor, V.K., Fundamentals of Applied Statistics, Sultan Chand and Sons, New Delhi.
4. Hazarika, P., A Textbook of Business Statistics, S Chand & Company.
5. Vohra N. D., Business Statistics, McGraw Hill Education.
6. Siegel Andrew F. Practical Business Statistics. McGraw Hill Education.

4th Semester
Course Title: Digital Banking
Course Code: Minor 4
Course Credit: 4
Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course objectives:

1. The course aims at imparting knowledge about the principles and methods of Auditing and their applications.
2. To give impression about the latest development of banking services to the clients

Course Outcome:

CO1: Understand the new development in banking. Concept of Business environment.

LO1.1: Cite examples of different mode of availing digital banking services. f

CO2: Learn how to avail digital banking services from the service providers.

LO2.1: Identify the various digital products available in the market with its features.

CO3: Analyze the digital products like and services delivery machines- ATMs, CDM, PoS machine, QR code.

LO3.1: Compare the various digital platform financial products available.

CO4: Identify Internet banking products like NEFT, RTGS etc and its scope for use in official and personal purpose.

LO4.1: Explain how to take special security measures while using this type of digital banking products. .

CO5: Analyze the new developments in the financial digital platform like Crypto currency, Block Chain etc.

LO5.1: Explain how far the market has accepted the digital banking services with ease and comfort.

CO6: Identify the legal provision relating to safety, security and restrictions while using digital banking services.

LO6.1: Explain how to lodge a complaint when a customer suffers from some kind of losses while using digital services.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	Create
Factual knowledge		CO1				
Conceptual knowledge	CO1	CO4, CO5 CO6				
Procedural knowledge		CO2, CO4 CO6	CO3,CO4	CO3	CO5	
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	M	M	M	M	M	M	M	M	M	M
CO2	S	S	M	M	M	M	M	M	M	M	M
CO3	S	S	S	S	S	S	S	S	M	M	M
CO4	S	M	M	M	M	M	M	M	M	M	M
CO5	S	S	S	S	S	S	S	S	S	S	M
CO6	S	S	S	S	S	S	S	S	S	S	M

Unit	Course Contents	L	T	P
Unit I 15 marks	Need for Digital Banking Products; Customer Education for Digital Banking Products; Card banking- Overview and brief history, Various types of cards, Product features Approval Processes for Cards, Back End operations, Recovery and Follow up	12	1	1
Unit II 15 marks	ATMs--- Overview and Brief History, Product Features, Instant Money Transfer Systems, Various Value-Added Services (e.g., bill payments, donations, etc.); ATM Network Planning – Onsite/ Offsite, Security and Surveillance of ATM Sites, Profitability of ATMs, Risk Management and Frauds, Back End Operations and Technology Cash Deposit Machines --Overview and Brief History, Product Features, CDM Network Planning – Onsite/ Offsite, Profitability of CDMs, Risk Management and Frauds, Back End Operations and Technology	13	2	2
Unit III 15 marks	Mobile Banking -- Overview and Brief History, Product Features and Diversity, IMPS, Profitability of Mobile Banking, Risk Management and Frauds, Back End Operations and Technology Internet Banking --Overview and Brief History, Product Features, Corporate and Individual Internet Banking Integration with e-Commerce Merchant sites, Risk Management and Frauds, Back End Operations and Technology POS Terminals - Overview and Brief History, Product Features, Approval processes for POS Terminals, POS business Risk Management and Frauds, Back End Operations and Technology.	13	2	2
Unit IV 15 marks	Branchless Banking—Objectives, Introduction, Financial Inclusion – Logic and logistics, Vehicles for Financial Inclusion, Business Correspondents/ Business facilitators, Digital Banking Products for Financial Inclusion Payment Systems -- Overview of global payment systems; Overview of domestic payment systems, Immediate Payment Service(IMPS), National Unified USSD Platform (NUUP), National Automated Clearing House (NACH), Aadhaar Enabled Payment System (AEPS), KYC , Cheque truncation System (CTS), National Financial Switch (NFS), RTGS, NEFT, . Forex settlements, Securities Settlement, Innovative Banking & Payment Systems New developments in Digital Banking- concepts of Fintech, Business ecosystems, Block chain, Crypto Currencies.	12	1	1
	Total	50	6	6

L= Lectures, T= Tutorials and P= Practical

Total class = 56 (L=50, T= 6/2, P=6/2)

Modes of Semester Assessment

- Two sessional examination
- Others

(40 Marks)

20 marks.

20 marks

- ✚ To visit Bank branch and make a report on the digital banking services offered to their clients. (The course teacher may allot one Digital Banking product to one student)
- ✚ Presenting the report in a class room seminar. Audit Firms to have their experience about how the audit work is done by the professionals.

Text Books and Reference Material:

1. Misra, J.N; Digital Banking. Developed by a Team of experts from finance industry under the initiative of Indian Institute of Banking & Finance; Taxmann Publications Pvt Ltd, New Delhi.
2. Brett King, Banking 4.0.: Banking Everywhere, Never at a Bank. Wiley
3. Pavlo Sidelov, The World of Digital Payments: Practical Course
4. **Some other research articles available in various websites are need to accessed.**

**FIVE YEAR INTEGRATED POST GRADUATE PROGRAMME (FYIPGP)
IN COMMERCE(Banking and Insurance)
DETAILED SYLLABUS OF 5th SEMESTER**

5th Semester

Course Title: Cost and Management Accounting

Course Code: C-9

Course Credit: 4

Distribution of Marks: 60 (End Sem) + 40 (In- Sem)

Course Objective: This course provides the students an understanding of the application of accounting techniques for management.

Course Outcomes:

CO1: Analyzing the relationship between Financial Accounting and Cost Accounting and the need of Cost Accounting:

LO1.1: Explain the different categories of cost and techniques of material control

LO1.2: Creating Cost Sheet, valuation of material issues and determining EOQ

CO2: Understanding of various techniques of calculation of Labour Cost and summary of overhead distribution methods:

LO2.1: Calculation of Labour cost and distribution of overheads

LO2.2: Understanding the working of contract costing, job costing and process costing

CO3: Demonstrating the knowledge of Management Accounting and its application in allied areas:

LO3.1: Discuss Absorption Costing, Marginal Costing and how they are used to take decisions in organizations

LO3.2: Analyzing the relationship between Cost, Volume and Profit and take decisions accordingly

CO4: Demonstrating the knowledge of Budget Preparation and Standard Costing:

LO4.1: Define budgeting and budgetary control

LO4.2: Explain standard cost concept, determining standard costs and comments on the standard cost variations.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	Remember	Understand	Apply	Analyze	Evaluate	Create
Factual knowledge		CO1				
Conceptual knowledge		CO1, CO3				
Procedural knowledge		CO2, CO3	CO2, CO3 CO4		CO2, CO3 CO4	
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	S	S	S	S	S	M	M	M
CO2	S	S	S	S	S	S	S	M	M	M
CO3	S	S	S	S	S	S	S	S	S	S
CO4	S	S	S	S	M	S	S	S	S	S

Unit	Contents	L	T	P
Unit I Marks 15	Definition of Cost accounting; essentials of a good Cost Accounting System; Cost Classification; Cost centre and cost units. Control of material cost; purchase, storage and issue of materials. Various stock levels, Economic Order Quantity. Normal and Abnormal loss of materials.	12	2	2

Unit II Marks 15	Labour cost; recording of labour cost, payment of wages, direct and indirect labour cost. Overhead Cost—Functional and behavioural classification; Allocation, apportionment and absorption of overhead costs. Preparation of cost sheet. Concept of process costing, contract costing, job costing	12	2	2
Unit III Marks 15	Management Accounting: Meaning, nature, scope, and functions of Management accounting in decision making; Tools and Techniques of Management accounting. Absorption & Marginal Costing: Marginal & differential costing as a tool for decision making –make or buy; change of product mix; Pricing; Break-even analysis; Exploring new markets; Shutdown decisions.	12	2	2
Unit IV Marks 15	Budgeting for profit Planning and Control: Meaning of budget and budgetary control; Objectives; Types of budgets; Fixed and flexible budgeting, Functional budgeting; Zero based budgeting. Standard costing and variance analysis- concept, advantages and disadvantages of standard costing and variance analysis. Calculation of material variances and labour variances.	12	2	2
Total		48	8	8

L= Lectures, T= Tutorials and P= Practical

Total class = 56 (L=48, T= 8/2, P=8/2)

Modes of Semester Assessment

(40 Marks)

Two sessional examination

10 marks each

Others (any two of the following)

10 Marks each

- Seminar presentation on any of the relevant topics
- Study (by visiting) one select organisation.
- Assignment based on field survey

Text and references:

1. Arora M.N.: Cost Accounting-Principles and Practices; Vikas, New Delhi.
2. Jain S.P. & Narang K.L: Cost Accounting; Kalyani, New Delhi
3. Anthony, Robert & Reece, et al: Principles of Management Accounting; Richard Irwin Inc.
4. Horngren, Charles, Forest and Datar et al: Cost Accounting- A Managerial Emphasis; Prentice Hall, New Delhi.
5. Sriram: Management Accounting and Financial Analysis, New Central Book Agency, Hyderabad.
6. Paul: Practical Cost and Management Accounting, New Central Book Agency, Hyderabad

5th Semester
Course Title – Business law
Course Code – C 10
Nature of Course –Core Course Credit –4
Distribution of marks – 60 (End Sem) + 40 (In-Sem)

Course Objectives

To impart basic knowledge and understand some important concept and practices of Business Law. To be acquainted with the essential provisions relating to Business Law.

COURSE OUTCOMES:

CO1: Analyzing various concepts of contracts and understand the requisites of valid contract and sale:

LO1.1: Explain the different types of contracts and essentials of a valid contract

LO1.2: Understanding the process of discharge of a contract and its breach.

CO2: Understanding the rules as to a contract of sale:

LO2.1: Analyzing the essentials of a contract of sale

LO2.2: Explain the rights exercised by an unpaid seller and the concepts of Conditions and Warranties

CO3: Demonstrating the knowledge of Negotiable Instruments Act, 1881:

LO3.1: Discuss the features and types of negotiable instruments

LO3.2: Analyzing the rules as to cheque, bill of exchange and promissory note

CO4: Demonstrating the knowledge of Consumer Protection Act, 2019: LO4.1:

Learning the rules regarding the Consumer Protection Act, 2019 LO4.2:

Explain the various machineries for grievance redressal

CO5: Demonstrating the provisions of Partnership Act, 1932 and LLP Act, 2008:

LO5.1: Analyzing the provisions of the Partnership Act and understanding the rights and duties of partners

LO5.2: Explain the need of LLP and differences between Partnership and LLP

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO5	CO1,CO2, CO3,CO4		CO1.CO5		
Conceptual knowledge		CO3,CO4	CO4	CO2,CO3	CO3,CO5	
Procedural knowledge		CO1,CO4				

Metacognitive knowledge						
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Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	M	S	S	S	M	M	M	M
CO2	S	S	M	S	S	S	M	M	M	M
CO3	S	S	M	S	S	S	M	M	S	S
CO4	S	S	M	S	S	S	M	M	S	S
CO5	S	S	M	S	S	S	M	M	S	S

UNIT	CONTENTS	L	T	P
I (Marks 15)	Indian contract Act, 1872 <ul style="list-style-type: none"> Definition of contract, Nature and essentials elements of contract, Classifications of contracts, Consideration, Essentials of valid Consideration. Modes of Discharge and remedies for Breach 	12	2	2
II (Marks 15)	Sales of Goods Act, 1930 <ul style="list-style-type: none"> Definition of sale as per contract, Essentials elements of contract of sale Caveat Emptor, Exemptions of Caveat Emptor Unpaid Seller, Rights of an Unpaid seller against the goods and the buyer Conditions and Warranties Negotiable Instruments Act, 1881 <ul style="list-style-type: none"> Definition, Features and Types of Negotiable Instruments Bills of Exchange, Promissory Note and Cheque Endorsement – Meaning, Types of Endorsement, Discharge of Parties Holder and Holder in Due Course 	12	2	2
III (Marks 15)	Consumer Protection Act, 2019 <ul style="list-style-type: none"> Concept of Consumer, Types of Consumers, need for consumer protection, methods of consumer protection Measures of Consumer Protection in India, Basic Provision of Consumer protection Act,2019, Organizational set up: National and State ConsumerProtection Council, District Forum, State Commission and National Commission, Their Functions, Powers and jurisdiction. 	12	2	2
IV (Marks 15)	Partnership Laws <ul style="list-style-type: none"> The Partnership Act, 1932 – Definition, Characteristics, Partnership Deed, Types, Rights and Duties of Partners. LLP Act, 2008 – Definitions, Salient features of LLP, Advantages and Disadvantages of LLP, Incorporation of LLP, Conversion of LLP, Difference between LLP/Partnership/Company 	12	2	2
	TOTAL	48	8	8

L =Lecturers, T= Tutorials, P=Practical

Total class = 56 (L=48, T= 8/2, P=8/2)

Modes of In-Semester Assessment 40 Marks

- Two Sessional Examination 10 Marks each
- Other (Any One) 10 marks each
 - Assignment
 - Seminar Presentation on any of the relevant topics

- Case Studies

Suggested Readings:

1. N. D. Kapoor – elements of business Law – S. Chand & Sons
2. P. R. Chadha – Business Law – Galgotia Publishing Company
3. Dr. P. K. Pnadey – Business Law – Mahaveer Publications

5th Semester

Title of the Course: Banking Law and Practice

Course Code: C-11

Nature of the Course: Major (Core)

Course Credit: 04 Credits

Distribution of Marks: 60 (End Sem) + 40 (In- Sem)

- **Course Outcome:**
- CO1: Understand history of Indian Industry and its evolution, growth and development.
- LO1.1: Cite examples of growth of banking organization with the services offered by them.
- CO2: Learn how to select banks bank to avail banking services for personal and official use.
- LO2.1: Identify the various banking products available in the market and to select whatever is required so that can be availed only that.
- CO3: Explain various types of banks available in India and various legal formalities to be adhered by banks to offer banking services.
- LO3.1: Compare the various banking platform available and can decide upon which bank to choose to get banking service.
- CO4: Identify main provisions of Negotiable Instrument Act, RBI Act which are to follow strictly by the bankers.
- LO4.1: Explain how to take special security measures while using banking services.
- CO5: Analyze the new development takes place in the financial platform and new services added to list of banking services.
- LO5.1: Explain how far the market has accepted the newer version of banking services.
- CO6 Understanding Grievance Redressal in the Banking Industry
- LO 6.1: Evaluate the common grievances faced by banking customers.
- LO 6.2: Ability to lodge a complaint related to banking services

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO1,CO3	CO1,CO4				
Conceptual knowledge	CO2	CO2,CO4		CO5		
Procedural knowledge		CO6				CO6
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	S
CO3	S	S	S	S	S	M	S	M	S	S	S
CO4	S	S	S	S	S	S	S	M	S	S	S
CO5	S	S	S	S	S	M	S	M	S	M	S
CO6	S	S	S	S	S	M	S	M	S	M	S

Unit	Contents	L	T	P
I 15 marks	Introduction: Origin and growth of Banking in India, Evolution of Banking Laws, Definition of Bank, Services and functions offered by banks; Changing role of banks; Banking Regulation Act 1949 - important provisions, RBI Act - 1934.	12	1	1
II 15 marks	Banker & Customer Relationship: Definition of bank customer; General relationship and Special relationship; Special types of customers such as Minor, Lunatic, Married women, Joint accounts, Partnership accounts. Joint Stock Companies, Trust Accounts; Procedure of opening - operating and closing bank accounts; KYC Policy; Non-operative accounts.	13	2	2
III 15 marks	Negotiable Instruments: Meaning and characteristics of Negotiable Instruments: Promissory notes, Bills of exchange, Cheques; Crossing of Cheques; MICR Cheques; Material alterations of Cheque; Endorsements and its types, Cheque bounce – causes and consequences, Meaning of Paying Banker and Collecting Banker	12	1	1
IV 15 marks	Grievance Redressal Mechanism in Banking Grievance Redressal in Banking Grievance Redressal in Banking Industry- Overview, Importance. Common customer grievances. Grievance Redressal Mechanisms: Internal Mechanism and External Mechanism. Banking Ombudsman Scheme: Overview, Grounds of Complaint, how to file a complaint, grounds of rejection of the Complaint, Appeal Before the Appellate Authority. RBI's Integrated Ombudsman Scheme- Overview	13	2	2
	Total	50	6	6

L= Lectures, T= Tutorials, P= Practicals

Total class = 56 (L=50, T= 6/2, P=6/2)

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- One Sessional Examination 10 Marks each
- Other (any one) 10 marks each
 - Group Discussion
 - Assignment
 - Seminar Presentation on any of the relevant topics

References:

1. M.L.Tannan, revised by C.R. Datta & S.K. Kataria: Banking Law and Practice, Wadhwa & Company, Nagpur
2. A.B. Srivastava and K. Elumalai: Seth's Banking Law, Law Publisher's India (P) Limited
3. R.K. Gupta: BANKING Law and Practice. Modern Law Publications.
4. J.M. Holden: The Law and Practice of Banking, Universal Law Publishing.
5. S.N. Maheshwari, Banking Law and Practice - Kalyani Publishers.
6. TP Upadhyaya: Introduction to Banking, Banalata Publisher

7. E. Gordon & K. Natarajan, Banking Theory Law & Practice, Himalaya Publishing House.

5th Semester

Course Title: Goods and Service Tax

Course Code: Minor 5

Nature of Course: Minor

Course Credits: 04 Credits

Distribution of Marks: 60 (End Sem) +40 (In-Sem)

Course Objective: This course is intended to introduce the students to the structure of Indirect tax in India. The principles of indirect tax and direct taxes are also been included for conceptualization of tax structure.

Course Outcome:

CO1: Understand the concept of indirect tax and elaborate the plat form indirect tax in Indian context.

LO1.1: Explain the basic difference between direct and indirect tax along with practical examples.

CO2: Understand the concept of GST with its significance and circumstances why have been implemented.

LO2. 1: Explain various terms related with GST with real life examples and elaborate how they worked in practical.

CO3: Understand about various regulatory bodies for GST and GST law.

LO3. 1: Explain various guidelines provided by GST law and other supervisory bodies.

CO4: Understand the applicability of CGST, SGST and IGST and incidents from where GST isnot charged.

LO4. 1: Explain the different situations where CGST, SGST and IGST is applied differently and which authority collect these taxes in different situations.

CO5: Understand the concept of supply, input tax credit, composition scheme available under GST.

LO5. 1: Explain how supply, input tax credit and composition schemes are working under GSTand how these schemes can be available to us.

CO6: Understand the conditions for GST registration and tax return.

LO6. 1: Explain the steps how a person can register his business under GST and Importance of GST registration from both business and Customer point of view.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO3	CO1,CO2 CO3				
Conceptual knowledge		CO1,CO2 CO4, CO6				
Procedural knowledge		CO4	CO5			

Metacognitive knowledge											
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Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	M
CO3	S	S	S	S	S	M	S	M	S	S	M
CO4	S	S	S	S	S	S	S	M	S	S	M
CO5	S	S	S	S	S	M	S	M	S	M	S
CO6	S	S	S	S	S	M	S	M	S	M	S

UNITS	CONTENTS	L	T	P
Unit 1 (15 Marks)	Concept and features of indirect taxes; History of indirect taxes in India Principal indirect taxes in India. Direct and Indirect Taxes.	12	2	2
Unit 2 (15 Marks)	Goods and Services Tax (GST) Laws in India. Concept of GST; Need for GST in India; Framework of GST as introduced in India; Benefit of GST.	12	2	2
Unit 3 (15 Marks)	Constitutional aspects of GST; Authorities under GST Laws. Levy and collection of CGST and IGST; a) Application of CGST/IGST law, b) Concept of supply including composite and mixed supplies, c) Charge of tax, d) Exemption from tax, e) Composition levy.	12	2	2
Unit 4 (15 Marks)	Basic concepts of time and value of supply, Input tax credit; Computation of GST liability. Registration; Tax invoice; Credit and Debit Notes; Electronic way bill; Returns; Payment of tax including reverse charge.	12	2	2
	TOTAL	48	8	8

L= Lectures, T= Tutorials, P= Practicals

Total class = 56 (L=48, T= 8/2, P=8/2)

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- Two Sessional Examination
- Other
- Group Discussion
- Assignment
- Seminar Presentation on any of the relevant topics

20 Marks

20 Marks

Suggested Readings:

- Anurag Singhal; Handbook on Central Goods and Services Tax Law; LawPublications. www. amazon.in
- CA Chitresh Gupta, CA Shilpi Gupta; Goods & Service Tax An Insight into. 2015www. amazon.in
- Vivek Laddha & Pooja Patwari; GST - Paper 4: Taxation (Section B :Indirect Taxes)(CA-Intermediate), New Delhi. Www. amazon.in.
- ICAI study material on GST; available at <https://resource.cdn.icai.org/46249bos36354p4secBmodlinit.pdf>.

**FIVE YEAR INTEGRATED POST GRADUATE PROGRAMME (FYIPGP)
IN COMMERCE(Banking and Insurance)
DETAILED SYLLABUS OF 6th SEMESTER**

6th Semester

Course Title: Indian Financial System

Course Code: C - 12

Course Credit: 4

Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course objectives:

On successful completion of the course, the Students will be able to

- Understand the financial system, Institutions, financial markets and services.
- Analyse the concepts relevant to Indian financial market and relevance.
- Understand concept of financial services, types and functions.
- Understand the types of financial Instruments.
- Demonstrate an understanding the functioning of stock markets

COURSE OUTCOMES:

CO1: Demonstrate an understanding on the structure of Financial System in India:

LO1.1: Explain the constituents of Financial System.

LO1.2: Discuss overview of Financial System in India.

CO2: Understanding the functioning of Financial Institutions:

LO2.1: Discuss the working mechanism of various types of financial institutions in India

CO3: Demonstrating the knowledge of Financial Services and Mechanism of Stock Exchange in India:

LO3.1: Discuss the various types of financial services provided in India.

LO3.2: Explain the functioning of the stock market and gaining knowledge on trading of securities in the stock exchange

CO4: Demonstrating the constituents of Financial Market:

LO4.1: Explain the constituents of financial markets and their working mechanism.

LO4.2: Discuss the various instruments traded in financial markets.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO1	CO4				
Conceptual knowledge	CO1	CO2,CO4		CO3		
Procedural knowledge			CO3, CO4			
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
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CO1	S	S	S	S	S	S	S	M	S	M
CO2	S	S	S	S	S	M	S	S	S	M
CO3	S	S	S	S	S	M	S	M	S	S
CO4	S	S	S	S	S	S	S	M	S	S

Units	Course Contents	L	T	P
Unit I (15 Marks)	Overview of financial system:-Introduction to Financial System – Features, Constituents of Financial System; Financial Institutions; Financial Services; Financial Markets and Financial Instruments.	12	2	2
Unit II (15 Marks)	Financial Institutions: -Characteristics of Financial Institutions, Broad Categories – Money Market Institutions and Capital Market Institutions. Objectives and Functions of Industrial Finance Corporation of India, Industrial Development Bank of India, National Small Industrial Development Corporation, National Industrial Development Corporation, RBI Measures for NBFCs.	12	2	2
Unit III (15 Marks)	Financial Services: – Meaning, Objectives, Functions, Characteristics; Types of Financial Services - Merchant Banking – Functions and Operations, Leasing, Mutual Funds, Venture Capital & Credit Rating; Functions of Stock Exchange; Stock Market Operations - Trading, Settlement and Custody (Brief discussion on NSDL & CSDL); Brief discussion of BSE, NSE	12	2	2
Unit IV (15 Marks)	Financial markets and instruments:- Meaning and Definition, Role and Functions of Financial Markets, Constituents of Financial Markets; Money Market Instruments, Capital Market and Instruments; SEBI guidelines for Listing of Shares and Issue of Commercial Papers.	12	2	2
	TOTAL	48	8	8

L= Lectures, T= Tutorials and P= Practical

Total class = 56 (L=48, T= 8/2, P=8/2)

Modes of Semester Assessment

40 marks

Two sessional examination

10 marks each

- Others (any one of the following) 10 marks each
- Visit any financial institution and prepare a report regarding its structure, functions and performance.
- Presenting the report in a class room seminar.

Reference Books

- L.M. Bhole, Financial Institutions & Markets, McGraw Hill
- Khan, M.Y, Indian Financial System, McGraw Hill
- Sharma, Meera, Management of Financial Institutions, Eastern Economy Edition
 - Bhole and Mahakud, Financial Institutions and Markets – Structure, Growth and Innovations, McGraw Hill
 - Guruswamy, S., Financial Services and System, McGraw Hill
- Edminister. R.O, Financial Institutions, Markets & Management, McGraw Hill
- Khan. M.Y, Indian Financial System, Vikas Pub. House
- H.R Machiraju, Indian Financial System, Vikas Pub. House
 - E. Gorden & K. Nataraj, Financial Markets and Services, HPH

Note: Latest edition of text books may be used.

6th Semester
Course Title: INVESTMENT MANAGEMENT AND SECURITY ANALYSIS
Course Code: C-13
Nature of the Course: Core
Course Credit: 04 Credits
Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objective:

This course aims at providing students with an understanding of economy- industry-company analysis and various inter linkages that influence the securities market. It enables them to establish the valuable linkage between modern theories of finance and the analytical techniques used by investors for valuing securities.

Course Outcomes:

CO1: Analyzing the basics of Investment:

LO1.1: Explain the concepts of Investment, Speculation and Gambling

LO1.2: Discuss the investment process and linkage between Security Analysis and Portfolio Management

CO2: Understanding the working of Securities Market and concept of Risk and Return:

LO2.1: Describe the process of listing and dematerialization of securities.

LO2.2: Explain the components of risk and return

CO3: Apply tools and techniques of Security analysis:

LO3.1: Discuss the concept of Fundamental Analysis and its constituents.

LO3.2: Discuss various tools and techniques of Technical Analysis

CO4: Evaluate the rationale of Efficient Market Hypothesis

LO4.1: Explain the hypothesis behind market efficiency

LO4.2: Discuss the process of valuation and calculation of stock returns.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	Remember	Understand	Apply	Analyze	Evaluate	Create
Factual knowledge	CO2	CO2			CO2	

Conceptual knowledge	CO1		CO3		CO4	
Procedural knowledge			CO3		CO4	
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	S	S	S	M	S	M	S	S
CO2	S	S	S	S	S	M	S	S	S	S
CO3	S	S	S	S	S	S	S	S	S	S
CO4	S	S	S	S	S	S	S	S	S	S

UNIT	CONTENTS	L	T	P
I (15 Marks)	Introduction to Investment: <ul style="list-style-type: none"> • Introduction • Investment vs. Speculation, Investment vs. Gambling • Investment Objectives, Investment Attributes • Investment Process • Security Analysis vs. Portfolio Management 	12	1	1
II (15 Marks)	Securities Markets: <ul style="list-style-type: none"> • Development of Stock Market in India. Dematerialization of Shares- Listing of Securities. • Risk and Return - Total Risk and its Factors- Concept and Components of Total Risk, Systematic and Unsystematic Risk. 	13	2	2
III (15 Marks)	Security Analysis: <ul style="list-style-type: none"> • Fundamental Analysis: <ul style="list-style-type: none"> ○ Economic, Industry and Company Analysis, Forecasting of earnings. • Technical Analysis: <ul style="list-style-type: none"> ○ Charting Tools, Market Indicators, Dow Theory, Random Walk Theory 	13	2	2
IV (15 Marks)	<ul style="list-style-type: none"> • Efficient Market Hypothesis, Different Forms of EMH and their Empirical Tests • Stock return and Valuation: Anticipated Return, Present Value of Return, Multiple year holding period 	12	1	1
	TOTAL	50	6	6

**** L =Lectures, T =Tutorials, P =Practical**

Total class = 56 (L=50, T= 6/2, P=6/2)

MODES OF IN-SEMESTER ASSESMENT: (40 Marks)

- Two sessional Examination - 10 Marks each
- Others (Any One) - 10 Marks each
 - Seminar Presentation on any of the relevant topics
 - Assignment
 - Group Discussion

Suggested Readings:

1. Donald E.Fischer & Ronald J.Jordan, 'Security Analysis & Portfolio Management', Prentice Hall of India Private Ltd., New Delhi 2000.
2. V.A.Avadhani – 'Securities Analysis and Portfolio Management', Himalaya Publishing House, 1997.
3. V.K.Bhalla, 'Investment Management', S.Chand & Company Ltd., Seventh Edition, 2000.
4. Punithavathy Pandian, 'Security Analysis & Portfolio Management' – Vikas Publishing House Pvt., Ltd., 2001.

Note: Latest edition of text books may be used.

6th Semester
Course Title: Micro Finance
Course Code: C-14
Nature of Course: Core
Course Credits: 04 Credits
Distribution of Marks: 60 (End Sem) +40 (In-Sem)

Course Outcome:

- CO1: Understand the inherent meaning of micro finance in Indian context.
 LO1.1: Cite the importance of Micro Finance.
 CO2: Understand the various components of micro finance.
 LO2.1: Identify the various financial services covered under Micro finance scheme.
 CO3: Explain the role of the regulators like NABARD in developing microfinance mechanism in the financial system.
 LO3.1: Compare the various banking platform offering micro finance and other allied services available and can decide upon which bank to choose to get banking service.
 CO4: Demonstrate the importance of various Micro Finance Institutions (MFIs) operating in India.
 LO4.1: Interpret the importance of Examine the importance of regulatory mechanism prevailing and suggest if there is any change is required.
 CO5: Analyze the new development takes place in the micro finance scenario.
 LO5.1: Explain how far the market has accepted the newer version of financial services.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge		CO1,CO2				
Conceptual knowledge		CO1,CO2 CO4		CO3, CO5	CO3	
Procedural knowledge			CO5		CO3	
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	S
CO3	S	S	S	S	S	M	S	M	S	S	S
CO4	S	S	S	S	S	S	S	M	S	S	S
CO5	S	S	S	S	S	M	S	M	S	M	S

UNITS	CONTENTS	L	T	P
Unit 1 (15 Marks)	Introduction to Microfinance: Micro Finance: Concept, Nature, Scope, Importance and Objectives of Microfinance, Historical Evolution of Micro finance in India, Potential of Microfinance in India	12	02	02
Unit 2 (15 Marks)	Regulatory Framework: Overview of Regulatory bodies and authorities in Microfinance, Need of the regulatory Framework of microfinance, Role of NABARD as regulator of Microfinance system, Refinancing facility by NABARD, RBI's role for facilitating microfinance services	12	02	02

Unit 3 (15 Marks)	Microfinance Institutions (MFIs): Need of Microfinance Institutions, Purpose and Role of Microfinance Institutions, Groups of MFI: Self Help Group (SHG), Joint Liability Group (JLP), Grameen Model Bank, Rural Co-operatives, Challenges faced by MFIs in India, Role of Micro Units Development Refinance Agency (MUDRA), Commercial Banks and Microfinance	12	02	02
Unit 4 (15 Marks)	Emerging Issues and Trends in Microfinance in India: Microfinance Model: SHG Bank linkage model, Innovations in Microfinance delivery channels, Role of Microfinance in Poverty Alleviation and Financial Inclusion Problems of Microfinance in India and the Way Ahead	12	02	02
	TOTAL	48	08	08

L= Lectures, T= Tutorials, P= Practicals

Total class = 56 (L=48, T= 8/2, P=8/2)

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- Two Sessional Examination 10x2=20 Marks
- Other (any one) 10x2=20 Marks
 - Group Discussion
 - Assignment
 - Seminar Presentation on any of the relevant topics

Recommended Books:

- Das S.K., Micro Finance and Rural Development in India, DVS Publishers, New Delhi
- Ghate, Prabhu, Indian Micro Finance: The Challenges of Rapid Growth, Sage Publications, New Delhi
- Karmakar, K.G., Rural Credit and SHGs, Micro Finance needs and Concepts in India, Sage Publications, New Delhi
- Ledgerwood, J, Microfinance Handbook: An Institutional and Financial Perspective

6th Semester
Title of the Course: Insurance Regulatory Framework
Course Code: C-15
Nature of the Course: Core
Course Credit: 04 Credits
Distribution of Marks: 60 (End Sem) + 40 (In- Sem)

Course Outcome:

CO1: Understand the basics of insurance service, its importance to the people and other stakeholders.

LO1.1: Cite examples of the basic principles of insurance services.

CO2: History of Indian Industry and its evolution, growth and development. Learn how to select banks bank to avail banking services for personal and official use.

LO2.1: Identify the various insurance products available in the market with their importance and mechanism of putting some money there.

CO3: Explain various types of insurance available in India and various legal formalities to be adhered by banks to offer banking services.

LO3.1: Compare the various banking platform available and can decide upon which bank to choose to get banking service.

CO4: Identify the main regulatory provisions to control the corporates insurance houses provisions of Negotiable Instrument Act, RBI Act which are to follow strictly by the bankers.

LO4.1: Explain how to take special security measures while using insurance services. .

CO5: Analyze the new development takes place in the insurance market.

LO5.1: Explain how far the market has accepted the newer version of insurance services.

CO6 Develop skill for effective customer interaction, adhering to regulatory norms and addressing diverse policy holder needs.

LO6.1: Explain how to lodge a complaint when a customer suffers from some kind of losses while using digital services.

Cognitive Map of Course Outcomes with Bloom’s Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO2	CO1,CO2			CO4	
Conceptual knowledge		CO1,CO3		CO5	CO3	
Procedural knowledge						CO6
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	S
CO3	S	S	S	S	S	M	S	M	S	S	S
CO4	S	S	S	S	S	S	S	M	S	S	S
CO5	S	S	S	S	S	M	S	M	S	M	M
CO6	S	S	S	S	S	M	M	M	S	M	M

Units	Contents	L	T	P
Unit-1 15 Marks	General concepts and principles of Insurance: Insurable Interest, Indemnity, Utmost good faith, Proximate Cause, Subrogation and Contribution, Differentiation - Insurance and Guarantee, Insurance and Wager, Moral Hazards; Introduction to Insurance Regulation in India,	12	02	02
Unit-2 15 Marks	Nature and types of Insurance Contract: Concept of Intermediaries, Agents, Brokers, Surveyors & Loss Assessors, Health Third Party Administrators, Certification of Insurance Professionals, Training Organizations.	12	02	02
Unit-3 15 Marks	Regulation of Insurance Business: IRDA, 1999: Definition, composition of the authority, IRDA (Licensing of Insurance Agents) Regulations, 2000, Terms of the Chairperson and other members, duties, powers and Functions of IRDA; Licensing, Audit & Supervision, Investments, Rural and Social Sector obligations, Micro Insurance, Financial inclusion, Product Approval, Regulation of Reinsurance	12	02	02
Unit-4 15 Marks	Insurance Ombudsman Scheme: Appointment of ombudsman, power, duties and functions of Ombudsman, Procedure of Filing complaint with ombudsman and seeking redressal, Mechanisms for dispute resolution, Consumer Protection in Insurance	12	02	02
	TOTAL	48	08	08

L= Lectures, T= Tutorials, P= Practicals

Total class = 56 (L=48, T= 8/2, P=8/2)

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- Two Sessional Examination 10x2=20 Marks
- Other any two 10x2=20 Marks
 - Group Discussion
 - Assignment
 - Seminar Presentation on any of the relevant topics

Recommended Books:

1. Rajiv Jain : Insurance Law and Practice, Vidhi Publication Private Limited
2. Dr. Avtar Singh : Law of Insurance, Universal Publication Pvt. Limited
3. M. N. Srinivasan : Principles of Insurance Law, Wadhwa & Co.

6th Semester
Course Title: Essentials of Financial Planning
Course Code: Minor 6
Nature of Course: Minor
Course Credits: 04 Credits
Distribution of Marks: 60 (End Sem) +40 (In-Sem)

Course Outcome:

CO 1: Understand about financial health, time value of money, tax planning etc.

LO 1.1: Explain and use time value of money, financial health of individuals.

CO2: Analyze and categories the liquid assets, planning for borrowing for acquiring own residential house, automobile and other domestic assets.

LO.2.1: Practice the concepts in financial planning of individuals with limited sources of income.

CO.3: Demonstrate various insurance products and product available for retirement planning.

LO 3.1 Evaluate the products available in the market and decide upon future course of action.

CO.4: Apply the knowledge gathered in the actual market condition means putting their money in the stock market securities like equity, debt, various mutual funds etc.

LO 4.1: Explain the pros and cons of making investment in the stock market, risk associated with such investment avenues.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge		CO1, CO2				
Conceptual knowledge		CO1,CO2CO3	CO4	CO4	CO4	
Procedural knowledge		CO3	CO4	CO4		
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	M	M	S
CO2	S	S	S	S	S	S	S	M	M	M	S
CO3	S	S	S	S	S	S	S	S	S	S	S
CO4	S	S	S	S	M	S	S	S	S	S	S

UNITS	CONTENTS	L	T	P
Unit 1 (15 Marks)	Introduction: Measuring Financial Health and Planning, Understanding the Time Value of Money, Tax Planning and Strategies	12	2	2
Unit 2 (15Marks)	Managing Money: Cash and Liquid Asset Management, Using Debit and Credit Cards, Using Consumer Loans: The Role of Planned Borrowing, Home, and Automobile Decision.	12	2	2
Unit 3 (15 Marks)	Insurance and Retirement Planning Life and Health Insurance, Property and Liability Insurance: Concept, Benefits and Types. Retirement Planning and Estate Planning: Modes Available.	12	2	2

Unit 4 (15 Marks)	Managing Investments Investment Basics, Securities Markets, Investing in Stocks, Investing in Bonds and Other Alternatives, Mutual Funds: An Easy Way to Diversify.	12	2	2
	TOTAL	48	8	8

L= Lectures, T= Tutorials, P= Practicals

Total class = 56 (L=48, T= 8/2, P=8/2)

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- One Sessional Examination 10x2=20 Marks
- Other (any one) 10x2=20 Marks
 - Group Discussion
 - Assignment
 - Seminar Presentation on any of the relevant topics

Recommended Books:

- Khan & Jain; Financial Management-Text, Problems and Cases. Tata McGraw Hill Education (India) Private Limited. New Delhi.
- Garg Shalu, Personal Financial Planning, Sultan Chand & Sons, 2024.

**FIVE YEAR INTEGRATED POST GRADUATE PROGRAMME (FYIPGP)
IN COMMERCE(Banking and Insurance)
DETAILED SYLLABUS OF 7th SEMESTER
SEMESTER-VII**

Title of the Course: Business Analytics

Course Code: C-16

Nature of the Course: CORE

Course Credit: 04 credits

Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Objective: The objective in this course is to

- Help students grasp the fundamental concepts of business analytics.
- Equip students with the skills to apply business analytics in real-world scenarios.
- Develop students' ability to analyze and interpret data to make informed business decisions.

Course Outcome:

CO1: Understand the fundamental concepts and scope of business analytics.

- LO1.1: Explain the key components of business analytics including descriptive, predictive, and prescriptive analytics.
- LO1.2: Illustrate the application of business analytics in various business scenarios.

CO2: Grasp the importance of ethical data collection, management, and use.

- LO2.1: Identify ethical issues related to data privacy, security, and responsible data handling.
- LO2.2: Demonstrate knowledge of ethical practices in data analytics.

CO3: Comprehend the concept of Big Data and its five characteristics (the 5 Vs).

- LO3.1: Define Big Data and describe its five key characteristics: Volume, Velocity, Variety, Veracity, and Value.
- LO3.2: Discuss the various sources and methods of Big Data collection.

CO4: Explore the challenges associated with Big Data storage, processing, integration, and security.

- LO4.1: Analyze the storage, processing, and integration challenges in managing Big Data.
- LO4.2: Evaluate the security concerns and skills gap in handling Big Data.

CO5: Apply business analytics tools in marketing and finance for informed decision-making.

- LO5.1: Use data analytics to understand consumer behavior and market opportunities in marketing.
- LO5.2: Employ analytics to make strategic, investment, and operational financial decisions.

CO6: Utilize tools for business data analysis and visualization effectively.

- LO6.1: Create data visualizations using Google Spreadsheet and Power BI.
- LO6.2: Design comprehensive reports using sample datasets in Power BI.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	Remember	Understand	Apply	Analyze	Evaluate	Create
Factual knowledge	CO1, CO3	CO1				CO6

Conceptual knowledge		CO1, CO2	CO5	CO2, CO5, CO4	CO5	
Procedural knowledge		CO3	CO5		CO4	CO6
Meta-cognitive knowledge				CO5		CO6

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	S	M	M	M	S	M	M	M
CO2	S	S	S	M	S	M	S	M	M	M
CO3	S	S	S	S	S	M	S	M	M	M
CO4	S	S	S	M	S	M	S	S	M	M
CO5	S	S	M	S	S	M	S	S	S	M
CO6	S	S	S	S	S	M	S	S	M	M

UNITS	COURSE CONTENTS	L	T	P
I: Introduction to Business Analytics and Data Ethics (15 Marks)	Business Analytics: Concept, scope and key components: (Descriptive, Predictive, and Prescriptive analytics) Data Ethics: Ethical data collection, management, and use, Data privacy, security, and responsible data handling.	12	02	-
II: Big Data (15 Marks)	Big Data: Concept, The 5 Vs (Volume, Velocity, Variety, Veracity, and Value). Data Sources and Collection: Structured vs Unstructured data, Data collection techniques (Surveys, Interviews, Transaction data, Social Media Monitoring, IoT Devices and Sensors, Web Scraping) and tools (SurveyMonkey, Tableau, Google Forms, Google Analytics) Challenges: Storage, processing, integration, security, and skills gap.	14	02	-
III: Application of Business Analytics in Marketing and Finance (15 Marks)	Data Analytics in Marketing: Role of data in analysing consumer behaviour and marketing activities, Application, Overview of Data collection methods, tools and software (Google Search Console, HubSpot, Active Campaigns, Qualtrics) Data Analytics in Finance: Role of analytics in financial decisions (strategic, investment,	14	02	-

	operational), Applications, Overview of Data collection methods, tools and software (Bloomberg, SQL Databases, Reuters Eikon), Data Analytics in HR: Role of data in HR decision making, types of HR data, Application, Overview of Data collection methods, tools and software (HRIS, SPSS, R Statistics)			
IV: Tools for Business Data Analysis and Visualization (15 Marks)	Google Spreadsheets: Creating bar charts, pie charts, line charts. Power BI Desktop: Creating simple visualizations (charts, graphs, maps), and designing reports in Power BI using sample datasets (e.g., sales data, market trends).	06	02	12
	TOTAL	46	08	12

Where, *L=Lectures, T=Tutorials, P=Practical*
Total class = 56 (L=46, T= 8/2, P=12/2)

MODES OF IN-SEMESTER ASSESSMENT:

(40Marks)

- Sessional Examination (Two)- **10 x 2= 20 marks**
- Other (any two) **10 x 2= 20 marks**
 - Group Discussion
 - Assignment/ Project Work
 - Seminar Presentation on any of the relevant topics
 - Hands-on-learning

Suggested Readings:

1. Békés, G., & Kézdi, G. (2021). *Data Analysis for Business, Economics, And Policy*. Cambridge University Press.
2. Kumar, U. D. (2021). *Business analytics: The science of data-driven decision making* (2nd ed.). Wiley India Pvt. Ltd
3. Paczkowski, W. R. (2021). *Business analytics: Data science for business problems* (1st ed.). Springer International Publishing AG
4. Prasad, R. N., & Acharya, S. (2016). *Fundamentals of business analytics* (2nd ed.). Wiley India Pvt. Ltd

Note: Latest edition of text books may be used.

SEMESTER-VII
Title of the Course: Corporate Financial Reporting
Course Code: C-17
Nature of the Course: CORE
Course Credit: 04 credits
Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objective:

- To enable the students to acquire the basic knowledge of the corporate reporting
- To learn the techniques of reading the financial statements.

Course Outcome:

CO1: Understand the concept and analyze the corporate reports
 LO 1.1: Explain the role of valuation in corporate reporting.
 LO 1.2: Understand and analyze the books of accounts under the Companies Act 2013
 CO2: Describe the structure of financial reporting.
 LO 2.1: Understand and describe the structure of schedule III under the companies act 2013
 LO 2.2: Explain the classification of equity and liabilities, current assets and non-current assets.
 CO3: Understanding and analyzing the annual reports of companies.
 LO 3.1: Explain the financial statements of companies.
 LO 3.2: Analyze and evaluate the different reports and notes on accounts forming part of the annual reports.
 LO3.3: Applying knowledge to read the financial reports
 CO4: Analyze and evaluate the different types of non-accounting reports.
 LO 4.1: Analyse and evaluate the different non-accounting reports.
 LO 4.2: Exposure to new trends in corporate reporting.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge		CO1				
Conceptual knowledge			CO3	CO1, CO4	CO3	
Procedural knowledge				CO3		
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	S	M	M	M	S	S	S	S
CO2	M	S	S	M	M	M	M	M	M	M
CO3	S	S	S	S	S	S	S	S	S	S
CO4	M	M	S	M	M	M	M	M	M	S

UNIT	CONTENTS	L	T	P
I: Corporate Reporting Framework (15 Marks)	Corporate reporting - Overview, need and importance. Role of Valuation in Accounting Allocation in Accounting Financial and Physical Capital Maintenance Books of Account under the Companies Act, 2013	14	02	-
II: Financial Reporting Structure & Terminologies (15 Marks)	Structure under Section 129 read with Schedule-III of the Companies Act, 2013 Classification of Equity and Liabilities Reserves and Surplus Non-current Liabilities Non-current Assets Current Assets	12	02	-
III: Financial Reporting (15 Marks)	Presentation of Standalone and Consolidated Financial Statements Independent Auditor's Report Notes on Accounts annexed to and forming part of the Financial Statements (This block should be instructed giving reference to Annual Reports of Large Companies)	14	02	-
IV: Financial Reporting (Non-Accounting Reports) (15 Marks)	Director's Report, Management Discussion and Analysis, Sustainability Reporting, Tripple Bottom Line Reporting, Corporate Social Responsibility Reporting and Challenges, Fair Value Measurement, Integrated Reporting, Business Responsibility Reporting.	12	02	-
	TOTAL	52	08	-

**** L =Lectures, T =Tutorials, P =Practical**
Total class = 56 (L=52, T= 8/2)

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

❖ Two Sessional Examination -

10 x 2= 20 marks

❖ Other

10 x 2= 20 marks

▪ Assignment

▪ Seminar Presentation on any of the relevant topics

Suggested Readings:

1. Horngren, Sundem and Elliott: Financial Accounting: Pearson Education, New Delhi.
2. Annual Reports of Large Companies. (Listed in Bombay Sensex or NIFTY)

3. Bhattacharyya: Financial Accounting for Managers; Prentice Hall of India, New Delhi.
4. Gupta A: Financial Accounting for Managers: Pearson Education, New Delhi.
5. Tulsian: Financial Accounting for Management: Tata McGraw Hill Education, New Delhi.

Note: Latest edition of text books may be used.

SEMESTER-VII
Title of the Course: Auditing
Course Code: C-18
Nature of the Course: CORE
Course Credit: 04 credits
Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objective:

To develop an understanding of auditing concepts, procedures, and skills for audit and attestation engagements.

To Enable students to apply ethical principles in auditing.

Course Outcome:

CO1: Understand the concept of audit and audit process

LO 1.1: Explain the need and objectives of audit.

LO 1.2: Understand the audit process and procedures to obtain audit evidence.

CO: 2: Evaluating the recent trend in the field of audit.

LO 2.1: Evaluate the recent development in audit and audit process.

LO 2.2: Evaluating and analyze the Auditing and Assurance Standards (AASs)

CO3: Analyze the of audit of limited companies.

LO 3.1: To analyze the requisite qualification and the process of appointment of company auditors.

LO 3.2: To evaluate the powers, duties and liabilities of company audit

LO 3.3: To gain a conceptual knowledge on Management Audit, Cost Audit and tax Audit.

LO 3.4: To understand the audit of share capital and debentures, depreciation and reserves; divisible profits and dividends.

CO4: Describe the reporting and ethics in Audit.

LO 4.1: To understand about the Independent Auditor's Report- Standard and Qualified Report.

LO 4.2: To describe the need for professional ethics in audit and its fundamental principles.

LO 4.3: To analyze the independence of Auditors and the threats associated to it.

LO 4.4: To apply the ethical knowledge in the field of audit.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge		CO1				
Conceptual knowledge		CO2			CO2	
Procedural knowledge			CO3, CO 4	CO3		
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	S	M	M	M	S	S	M	M
CO2	M	M	S	S	S	M	S	M	S	M

CO3	S	S	S	S	S	M	S	M	S	S
CO4	M	M	S	M	M	S	S	M	S	S

UNIT	CONTENTS	L	T	P
I: Audit & Audit Process (15 Marks)	Audit- Meaning, Importance, Objectives. Various Classes of audit. Audit Process - Internal control; Internal audit and Internal check; Planning the audit: Audit Programme; Evidence; Audit Procedures to obtain audit evidence. Audit sampling. Audit Trail. NFRA-Role	14	02	-
II: Audit of limited Companies (15 Marks)	Qualification and appointment of company auditor, their powers, duties and liabilities; Overview of Management Audit, Cost Audit and tax Audit. Audit of share capital and debentures, Managerial remuneration; Depreciation and reserves; Divisible profits and dividends.	12	02	-
III: Reporting and Ethics in Audit (15 Marks)	Independent Auditor's Report- Standard and Qualified Report. Need For Professional Ethics in Audit, Fundamental Principles of Professional Ethics, Independence of Auditors, Threats to Independence, Professional Skepticism	14	02	-
IV: Recent Trends in Auditing (15 Marks)	Forensic Audit- Meaning, Need and Importance. Social Audit meaning, need and importance. Relevant Auditing and Assurance Standards (AASs); Use of Artificial Intelligence in Auditing- Conceptual Framework.	12	02	-
TOTAL		52	08	

** L =Lectures, T =Tutorials, P =Practical
Total class = 56 (L=52, T= 8/2)

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- ❖ Two Sessional Examination -
- ❖ Other

10 x 2= 20 marks

10 x 2= 20 marks

- Assignment
- Seminar Presentation on any of the relevant topics

Suggested Readings:

1. Gupta Kamal: Contemporary Auditing: Tata McGraw-Hill; New Delhi.
2. Tandon B.N: Principles of Auditing; S. Chand & Co., New Delhi.
3. Pagare Dinkar: Principles and Practice of Auditing; Sultan Chand, New Delhi.
4. Basu: Fundamentals of Auditing, Pearson, New Delhi.
5. ICAI/ ICSI Study Material.

Note: Latest edition of text books may be used.

SEMESTER- VII
Title of the Course: Financial Planning and Insurance
Course Code: Minor- 7D
Nature of the Course: Minor
Course Credit: 04 Credits
Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objective:

- To determine the goal based financial strategies
- To evaluate investment and insurance choices according to financial needs of clients

Course Outcome:

CO1: To identify the process of financial planning and its implementation related to individual

LO 1.1: Understand about the financial planning process and its general principles.

LO 1.2: Analyze different financial product analysis.

CO2: Evaluate the importance of retirement planning and also to learn about evaluating clients' financial positions.

LO 2.1: Analyze the risk profile of clients necessary for appropriate asset allocations

LO 2.2: Create strategies for retirement planning

CO3: Analyze the risk and application towards insurance planning.

LO 3.1: Evaluating the different risk exposures

LO 3.2: Selecting suitable insurance products based on risk exposures

CO4: Describe different non-life insurance products

LO 4.1: Evaluate different non-life insurance products

LO 4.2: Create strategic solutions for Insurance Planning

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge						
Conceptual knowledge		CO1, CO4	CO1	CO2, CO3	CO2, CO4	
Procedural knowledge				CO4	CO3	CO2, CO4
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	M	S	M	M	M	M	M	M	M
CO2	S	S	S	S	S	M	M	M	M	M
CO3	S	M	S	S	S	M	S	M	S	M
CO4	S	M	S	S	S	M	S	M	S	M

UNIT	CONTENTS	L	T	P
I: Introduction to Financial Planning (15 Marks)	Introduction to Financial Planning Meaning- Financial Planning Process-Financial Planning and its Implementation. Overview of Financial Management, General Principles of Finance-Economic. Analysis of Economic, social, political environment effecting investment planning, Financial Planning Ethics- Financial Parameters Financial Planning Process and Standards.	10		02
II: Retirement Planning (15 Marks)	Retirement Planning and Employee Benefits- Investment Planning. Role of cash flow in current and future assets Financial goals to meet Investment Estate Planning Terminology Process of Estate Planning	12	02	02
III: Life Insurance (15 Marks)	Insurance Planning-Meaning- Risk Management -Risk Exposures- Selection of Insurance advisor Various insurance products; life insurance- Whole life policy, Endowment policy, Annuity policy; Term Insurance Policy, ULIP.	12	03	02
IV: General Insurance (15 Marks)	Importance of General Insurance, types of general insurance, General insurance policies- Property Insurance, Vehicle Insurance, Health Insurance, Insurance for Loan Products. Terminology used in general insurance, insurable interest, third party insurance, valuation of insurable assets, Various strategic solutions for Insurance Planning	14	03	02
	TOTAL	48	08	08

L =Lectures, T =Tutorials, P =Practical

Total class = 56 (L=48, T= 8/2, P=8/2)

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

❖ Two Sessional Examination -

10 x 2= 20 marks

❖ Other

10 x 2= 20 marks

▪ Assignment

▪ Seminar Presentation on any of the relevant topics

Suggested Reference and Text Books:

1. Jack Alexander (2018) Financial Planning & Analysis and Performance Management. Wiley Publication.
 2. Cheng F. Lee and John Lee (2016) Financial Analysis, Planning and Forecasting: Theory and Application available (Third Edition), World Scientific Publisher, Singapore.
 3. Indian Institute of Banking & Finance. Investment Planning Tax Planning and Estate Planning , (2017), Taxmann Publishing Private Limited, New Delhi.
 4. Indian Institute of Banking & Finance. Introduction to Financial Planning (2017) Taxmann Publishing Private Limited, New Delhi
 5. Murali & Subbukrishna (2018), Personal Financial Planning, Himalaya Publishing House, New Delhi
 6. Rajput, V K(2021)5 W'S of Financial Planning, Notion Press, India
 7. Sinha, Financial Planning: AReady Recknor , McGraw Hill Publishing House, New Delhi
- Note: Latest edition of text books may be used.***

SEMESTER- VII

Title of the Course: Research Methodology and Ethics

Course Code:

Nature of the Course:CORE

Course Credit: 04 credits

Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Objective:

- To understand research concepts, formulate research problems, identify variables, and design hypotheses.
- To write research proposals, collect data using primary and secondary methods, and consider ethical issues in research.

Course Outcome:

CO 1: Understand the concepts, characteristics, and types of research, and develop skills for formulating research problems, identifying variables, and designing hypotheses.

- LO 1.1: Define and describe the various types of research and their characteristics.
- LO 1.2: Formulate a research problem, identify relevant variables, and develop suitable hypotheses.

CO 2: Develop the ability to write a research proposal and apply various methods of data collection, considering ethical issues.

- LO 2.1: Understand the components and purpose of a research proposal.
- LO 2.2: Use primary and secondary data collection methods while considering ethical issues in research.

CO 3: Understand the steps in data processing and analysis, and develop the ability to write a comprehensive research report.

- LO 3.1: Perform data processing steps and analyze data using statistical software.
- LO 3.2: Write and draft a research report with appropriate structure and content.

CO 4: Understand the ethical principles in research and their application in ensuring integrity in research work.

- LO 4.1: Recognize and apply ethical principles and decision-making in research.

- LO 4.2: Identify and address issues such as plagiarism, data fabrication, and publication ethics in research.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	Remember	Understand	Apply	Analyze	Evaluate	Create
Factual knowledge	CO1	CO1			CO4	
Conceptual knowledge		CO1, CO2	CO2, CO3, CO4	CO3	CO4	
Procedural knowledge		CO2	CO3	CO4		CO4
Meta-cognitive knowledge			CO3		CO4	

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO 1	M	M	M	S	M	M	M	M	M	S
CO 2	M	M	M	M	S	S	M	S	M	M
CO 3	M	M	M	M	S	S	M	S	M	S
CO 4	M	M	M	M	M	M	S	M	S	M

UNITS	COURSE CONTENTS	L	T	P
I: Introduction (15 Marks)	Research: Concept, Characteristics, Types, Research Process	14	01	01
	Formulating a Research Problem, Steps in Formulation			
	Identifying Variables: Definition and Types, Difference between Concept and Variable, Scaling Techniques			
	Hypothesis: Definition, Characteristics, and Types			
	Research Design: Definition and Functions			

<p align="center">II: Writing a Research Proposal and Data Collection (15 Marks)</p>	<p>The Research Proposal: Meaning and Concept, Contents of a Research Proposal</p> <p>Method of Data Collection: Using Primary Sources (Observation, Interview, Questionnaire) Using Secondary Sources, designing the research instrument.</p> <p>Sampling: Concept, Principles & Types.</p>	12	01	01
<p align="center">III: Processing, Analysis of Data and writing Research Report (15 Marks)</p>	<p>Steps in Data Processing, Editing Data Collected through Structured Inquiries and Unstructured Interviewing</p> <p>Analysis of Data: Procedure – Analysis of Data Using Statistical Software</p> <p>Research Report: Types and Contents, Steps in Drafting Report</p>	12	01	01
<p align="center">IV: Research Ethics (15 Marks)</p>	<p>Ethics in Research; Ethical principles – other ethical consideration: Ethical Issues in Data Collection, ethical decision making.</p> <p>Plagiarism, Para phrasing, Data Fabrication and Falsification, Misrepresentation of results, Selective reporting</p> <p>Publication ethics- Authorship and Contributorship, Predatory Journal Publishers</p>	14	01	01
	TOTAL	52	04	04

Where, *L=Lectures, T=Tutorials, P=Practical*
Total class = 56 (L=52, T= 4/2, P=4/2)

MODES OF IN-SEMESTER ASSESSMENT:

(40Marks)

- Sessional Examination (Two)- **10 x 2= 20 marks**
- Other (any two) **10 x 2= 20 marks**
 - Group Discussion
 - Assignment/ Project Work
 - Seminar Presentation on any of the relevant topics

Suggested Readings:

1. Dangi H.K. and Dewen S., “Business Research Methods”, Cengage India Private Ltd.

2. Anderson Jonathan and Poole Millicent, “Assignment and Thesis Writing”, Wiley India Pvt Ltd.
3. S.S. Vinod Chandra and S. Anand Harrendran, “Research Methodology”, Pearson publication.
4. Alan Bryman, “Social Research Methods”, OXFORD University Press.
5. Kumar Ranjit, “Research Methodology” , Pearson Education, New Delhi.
6. Kothari C.R., “Research Methodology: Methods and Techniques”, New Age International, New Delhi.

Note: Latest edition of textbooks may be used.

**FIVE YEAR INTEGRATED POST GRADUATE PROGRAMME (FYIPGP)
IN COMMERCE(Banking and Insurance)
DETAILED SYLLABUS OF 8th SEMESTER**

SEMESTER- VIII

Title of the Course: Company Law

Course Code: C- 20

Nature of the Course: CORE

Course Credit: 04 Credits

Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objectives:

To acquire knowledge regarding Formation of Company and develop understanding of the regulatory framework of Companies with reference to various Provisions of Companies Act.

Course Outcomes & Learning Outcomes:

CO1: Understand the processes and legal requirements involved in the formation and incorporation of companies, along with the importance and procedures for drafting and altering the Memorandum and Articles of Association.

LO1.1: Understand the incorporation and formation of a company.

LO1.2: Explain the purpose and contents of the Memorandum and Articles of Association.

LO1.3: Describe the procedures for altering the Memorandum and Articles of Association.

CO2: Gain knowledge about the legal rules, contents, and importance of prospectus in the allotment of securities, and understand the consequences of misstatements in prospectus.

LO2.1: Understand the legal rules relating to the issue of prospectus and allotment of securities.

LO2.2: Identify the essential contents of a prospectus and its importance.

LO2.3: Recognize the liabilities for misstatements in a prospectus.

CO3: Develop an understanding of the various aspects of company management and administration, including membership, meetings, resolutions, and returns.

LO3.1: Describe the modes of acquiring membership and the rights of members.

LO3.2: Explain procedures for annual returns and general meetings.

LO3.3: Distinguish between ordinary and special resolutions.

CO4: Understand the rules and procedures for the declaration and payment of dividends, and the consequences of non-compliance.

LO4.1: Explain rules regarding the payment of dividends.

LO4.2: Understand the purpose of the Investor Education and Protection Fund.

LO4.3: Identify penalties for failure to distribute dividends.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge Decision	Remember	Understand	Apply	Analyze	Evaluate	Create
Factual Knowledge	CO1, CO2	CO1, CO2, CO3, CO4				
Conceptual Knowledge		CO1, CO2, CO3, CO4	CO3	CO3, CO4		
Procedural Knowledge	CO4		CO3	CO1, CO2		
Metacognitive Knowledge				CO2	CO3	

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	M	S	S	M	M	M	M	M	M	M
CO2	S	S	S	S	S	S	M	M	M	M
CO3	S	S	S	M	S	S	S	M	S	S
CO4	M	M	S	M	S	S	S	S	S	S

UNIT	CONTENTS	L	T	P
I: Formation of Company (15 Marks)	Incorporation of Company, Formation of Company, Memorandum and Articles of Association, Alteration of Memorandum and Articles of Association, Various kinds of Companies Case Study	10		02
II: Prospectus (15 Marks)	Prospectus and allotment of Securities: Legal Rules relating to the Issue of Prospectus, Contents of Prospectus, Golden Rules to the Framing of Prospectus. Advertisement of Prospectus, Criminal liability for mis-statement in prospectus and Civil liability for mis-statement in prospectus. Conditions for Rescission of Contract, Types of Prospectus, Remedies for misleading Prospectus. Case study	12	02	02
III: Management and Administration of Company (15 Marks)	Modes of Acquiring Membership; Rights of Members, Register of Members, Power to clear register of members or debenture holder or other security holders. Annual Return, Annual General Meeting, Calling of Extraordinary General Meeting, Notice of meeting, Quorum for meetings, Chairman of meetings, Proxies, Voting rights and means, Representation of President and Governors in meeting. Ordinary & Special resolutions, Inspection of Minute Books, Report on Annual General Meeting.	12	03	02
IV: Payment and Distribution of Dividends (15 Marks)	Declaration and payment of dividend: Rules regarding the Payment of Dividend, Unpaid Dividend Account. Investor Education and Protection Fund. Punishment for Failure to distribute dividends. Case Study.	14	03	02
	TOTAL	48	08	08

L: Lectures, T: Tutorials, P = Practicals

Total class = 56 (L=48, T= 8/2, P=8/2)

Cases to be Discussed:

1. Salomon v. Salomon & Co.Ltd. (1897)AC 22.
2. Lee v Lee's Air Farming Ltd.,(1961), AC12.
3. Nashv Lynde, (1929) AC 158.

Modes of In-semester Assessment:

(40 Marks)

- Two Sessional Examination 10 x 2= 20
- Other (any two) 10 x 2= 20
 - ✓ Group Discussion
 - ✓ Seminar Presentation
 - ✓ Assignment
 - ✓ Case studies

Text Book:

1. Singh Avatar, Company Law, Eastern Book Company, 2016.
2. Companies Act, 2013 with Rules; Taxman Publications(P) Ltd.
3. The Companies Act,2013; ICSI, 1stEdition, 2013.

Reference Books:

1. Kapoor G.K. and Dhamija Sanjay, Company Law and Practice, 2013; Taxman Publications (P) Ltd.
2. CompaniesAct, 2013 with Rules and Forms; Taxman Publications(P) Ltd.

Note: Latest edition of text books may be used.

SEMESTER-VIII

Title of the Course: Business Ethics

Course Code: C-20

Nature of the Course: Core

Course Credit: 04 Credits

Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objective:

1. To acquaint the students with the meaning of ethics, values, norms, and belief.
2. To make the students familiar with Business Ethics, social responsibility, and ethical thoughts of eminent Indian thinkers.

Course Outcome:

- CO1: Understand the concept, nature, and importance of ethics and business ethics, identify their sources and types, and analyse factors influencing ethical decision-making.

LO1- Developing a comprehensive understanding of ethics and business ethics, recognizing their significance in corporate decision-making, and assessing the impact of factors on ethical business practices.
- CO2: Analyse the meaning and role of values, norms, and beliefs in ethical decision-making, examine moral standards and dilemmas, and apply ethical theories.

LO1- Understanding the significance of values, norms, and beliefs in shaping ethical decision-making, critically evaluating moral standards and dilemmas, and applying ethical theories through case studies.
- CO3: Evaluate the objectives and practices of ethical management, ethics compliance, and company codes, and analyse managerial dilemmas and ethics training.

LO1- evaluating the objectives and practices of ethical management, assessing the role of ethics compliance, and analyzing managerial dilemmas and the impact of ethics training through practical case studies.
- CO4: Analyse the concept and objectives of social responsibility in business, examine broader ethical issues like corruption and corporate crime, evaluate CSR practices in India, and explore ethical perspectives from Gandhi, Vivekananda, and JRD Tata.

LO1-analyzing the concept and objectives of social responsibility in business, critically examining broader ethical issues, evaluating CSR practices in India, and exploring the ethical perspectives of Gandhi, Vivekananda, and JRD Tata through case studies.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO4,	CO1				
Conceptual knowledge		CO1	CO4	CO1, CO2,CO3, CO4	CO2,CO3	
Procedural knowledge			CO2	CO3		
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	M	S	M	M	M	M	M	M
CO2	S	S	M	S	M	M	M	M	M	M
CO3	S	S	M	S	M	S	S	S	M	M
CO4	S	S	M	S	M	S	S	S	M	S

Block	Contents	L	T	P
1 (15Marks)	Meaning Ethics- definition of ethics and Business Ethics Objectives, nature, and sources of ethics- Types of ethics-Need for business ethics-importance of business ethics Factors influencing business ethics-business and ethical responsibility. (Practical – Case Studies)	10		2
2 (15Marks)	Values, Norms & Beliefs- meaning of values – a comprehensive view of values Morality-moral standards-moral dilemma Beliefs and their role Ethical codes- theories of ethics-ethical reasoning (Practical – Case Studies)	14		2
3 (15Marks)	Ethical Management- objectives of management ethics – Ethical activities Ethics compliance management – company codes Codes of ethics- Managerial Dilemma- Ethics Training (Practical – Case Studies)	14		2
4 (15Marks)	Social Responsibility of Business-Objective, social responsibility concept. Broader ethical issues in Society – Corruption, Bribery, Blackmarketing, Corporate Crime. Corporate Social Responsibility CSR in India Ethical thoughts of Gandhi, Vivekananda and JRD Tata. (Practical – Case Studies)	14		2
	TOTAL	52		08

*L= Lecture, T= Tutorial, P= Practical

Total class = 56 (L=52, P=8/2)

Suggested Readings:

Reference Books :

1. Oswald A.J. Mascarenhas, Doris D'Souza, E. Abraham, J.R.D. Tata: ORATIONS ON BUSINESS ETHICS, Rupa Publications India
2. Institute Of Directors India , Directors Handbook on Business Ethics, Institute of Directors, India
3. Br. Prasanna Swaroopa;T. D. Chandrasekhar , Good Values, Great Business, SAGE Publications India Pvt Ltd

SEMESTER-VIII

Title of the Course: Financial Modelling

Course Code: Minor- 8D

Nature of the Course: Minor

Course Credit: 04 Credits

Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objective:

To understand the concept of Financial Modelling.

To become well versed with Microsoft Excel Functions for the purpose of financial modelling.

To develop the ability to forecast few important financial metrics.

Course Outcome:

CO1: Understand the concept of financial modelling and its process

LO 1.1: Describe the need and importance of financial model.

LO 1.2: Able to view and download financial data from different sources.

LO 1.3: To Understand the financial statements used in financial modelling.

CO2: Familiarity with different terminologies used in financial modelling

LO 2.1: Understanding different terminologies used in financial analysis.

LO 2.2: Evaluating the application of the terminologies used in financial modelling.

LO 2.3: Creating scenarios for financial modelling.

CO3: Creating financial models using excel

LO 3.1: Understanding MS excel formula and functions used in financial modelling.

LO 3.2: Application of excel functions in financial modelling.

LO 3.3: Analyzing the results based on the applications of the excel functions.

CO4: Analyze financial data to forecast and valuation.

LO 4.1: Application of forecasting techniques.

LO 4.2: Ability to calculate company's value.

LO 4.3: Analysing companies based on sensitivity analysis and scenario analysis

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge						
Conceptual knowledge		CO1, CO2				CO2
Procedural knowledge				CO4		CO3
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	M	S	S	S	M	S	S	S	S	M
CO2	M	M	M	S	M	M	M	M	M	M
CO3	S	S	M	S	S	S	S	S	S	S
CO4	S	S	M	S	S	S	S	S	S	M

UNIT	CONTENTS	L	T	P
I: Introduction (15 Marks)	Introduction to Financial Modelling, Need and Importance of Financial Modelling, Structure of financial modelling, Attributes of a good model One-Off model and template model, Pre requisites of building a financial model. Introduction to Indian financial databases: Sources: Formal source and Informal source. Annual Reports, Company Website, NSE, BSE, Money Control, Yahoo Finance. Importing data from Indian sources. The Three Financial Statements- income statement, balance sheet, cash flow statement for financial Modelling	10	02	02
II: Terminologies used in Financial Modelling (15 Marks)	Scenario analysis and sensitivity analysis- Conceptual Overview and difference. Type of Cash flow: Free cash flow for Firm vs Free Cash flow for Equity, Relative Valuation, Assumptions for financial modelling, Revenue Driver and Cost Driver in financial modelling. Firm multiples and equity multiples. Enterprise Value vs Equity Value.	12	02	06
III: Excel for financial modelling (15 Marks)	Use of Excel Formulas and Functions: Absolute and Relative Cell References, Data Table, Transpose, Reverse engineering, Sum product function, Roundup/Rundown/Round function, Conversion of amount into Lakhs/crore, MAX, MIN, Median, Mean functions, Data Filter and Sort, Charts and Graphs. Data Auditing, What if Analysis, Goal Seek.	08	06	06
IV: Financial forecasting and valuation (15 Marks)	Historical data analysis and trend identification. Forecasting sales values, forecasting price, Calculation of Amortization schedule Time value of money: Calculation of PV and FV using Excel. Sensitivity analysis: Forecasting and decision-making using PE ratio. Free Cash Flow - calculations, Terminal value & intrinsic value calculation, calculation of CAGR. Peer to peer analysis: Conceptual Overview– Use of Trading Method to calculate share value.	08	06	06
	TOTAL	38	16	20

** L =Lectures, T =Tutorials, P =Practical

Total class = 56 (L=38, T= 16/2, P=20/2)

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- ❖ Two Sessional Examination - **10 x 2= 20 marks**
- ❖ Other **10 x 2= 20 marks**
 - Assignment
 - Seminar Presentation on any of the relevant topics

Suggested Text Books and References:

1. Karen Wendt, Social Stock Exchanges: Catalyst for Impact Investing? Springer Publication.
2. Financial Modelling Using Excel and VBA, Chandan Sengupta, John Wiley & Sons, Inc.
3. Mastering Financial Mathematics: A practical guide for business calculations in Microsoft excel, Alastair L. Day, Pearson Publication.
4. Helbæk, Løvaas and Mjøhus, Financial Modelling and Asset Valuation with Excel, Routledge Publication.
5. John S. Tjia, Building Financial Models, McGraw-Hill

Note: Latest edition of text books and MS excel may be used.

SEMESTER-VIII

Title of the Course: Fundamentals of Sustainable Finance

Course Code:

Nature of the Course: DSE

Course Credit: 04 Credits

Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objectives:

- To enable the students to acquire basic knowledge about sustainable finance
- To discuss the importance of sustainable finance in the present time.

Course Outcomes & Learning Outcomes:

CO1: Understand the concept of Sustainable Finance

LO 1.1: Explain the need and importance of sustainable finance.

LO 1.2: Analyze the key Regulatory initiatives in sustainable reporting.

CO2: Evaluate the sustainability reporting in India

LO 2.1: Understand the importance and importance of Environment, Social Governance (ESG) reporting.

LO 2.2: Evaluating the growth of Nifty ESG indices.

CO3: Understand the different types of sustainable financial products

LO 3.1: Explain the meaning and importance of Green Bonds particularly in Indian context.

LO 3.2: Analyzing the different type of sustainable financial products

Lo 3.3: Understand the concept of impact investing.

CO4: Describe the concept of social stock exchange and its relevance.

LO 4.1: Explain and understand the eligibility of entities considered as social enterprise.

LO 4.2: Understand the importance of listing NPOs and FPEs in SSE.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge Decision	Remember	Understand	Apply	Analyze	Evaluate	Create
Factual Knowledge						
Conceptual Knowledge		CO1, CO4		CO3	CO1, CO2	
Procedural Knowledge				CO4		
Metacognitive Knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	M	M	S	M	S	M	M	M	S
CO2	S	M	S	S	S	S	M	M	M	S
CO3	M	S	S	S	M	S	M	M	M	S
CO4	S	S	S	S	M	S	M	M	M	S

Units	Contents	L	T	P
Unit I: Introduction to Sustainable Finance (15 Marks)	Meaning, Need and Importance. Overview of Climate Finance in India. Regulatory initiatives in India- Business Responsibility & Sustainability Report (BRSR), Green Deposit Policy.	14	2	
Unit II: Sustainability and Integrated Reporting (15 Marks)	Introduction to Environment, Social Governance (ESG) reporting. SEBI guidelines, mandatory disclosures, ESG ratings in India. Nifty ESG indices and their implications for investors. Global Reporting Initiative (GRI) framework	12	2	
Unit III: Sustainable Financial Products (15 Marks)	Green Bonds- Overview, Importance of Green Bonds in India's Financial Landscape. Green Loans; Green Energy Mutual Funds Impact Investing, Social and sustainable bonds, Crowd-funding for social projects.	14	2	
Unit IV: Social Stock Exchange (SSE) (15 Marks)	Introduction to Social Stock Exchange. Eligibility conditions for being identified as a Social Enterprise Entities not recognized as Social Enterprises (SEs) for the purpose of SSE For-profit social enterprises (FPEs) and not-for-profit organizations (NPOs) on SSE. Zero Coupon Zero Principal Instruments (ZCZP). Benefits of listing in SSE: Case Study in context to listed Indian FPE and NPOs	12	2	
Total		52	08	

Notes: L: Lectures, T: Tutorials, P = Practicals

Total class = 52 (L=52, T= 8/2)

Modes of In-semester Assessment:

(40 Marks)

- Two Sessional Examination 10 x 2= 20
- Other (any two) 10 x 2= 20
 - ✓ Seminar Presentation
 - ✓ Assignment

Suggested Readings:

1. Principles of Sustainable Finance, Dirk Schoenmaker and Willem Schramade, Oxford Publication.
2. Sustainable Finance in India, Deepak Nayyar, Oxford University Press
3. ESG Investing and Sustainable Finance in Emerging Markets, Rajesh Chakrabarti and Utpal Bhattacharya, Sage Publications India
4. Sustainable Finance in India: Regulatory and Market Perspectives, SEBI and FICCI
5. India's Green Finance Market, Reserve Bank of India (RBI)
6. Guide on Social Stock Exchange. The Institute of Cost Accountants of India

Note: Latest edition of text and reports books may be used.

SEMESTER- VIII
Title of the Course: Corporate Social Responsibility
Course Code:
Nature of the Course: DSE
Course Credit: 04 credits
Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Objective: The objective of this course is to-

- To comprehensively understand Corporate Social Responsibility (CSR) in the Indian business context.
- To understand different concepts, strategies, legal frameworks, and practical applications of CSR.

Course Outcome:

CO1: Understand the fundamental concepts and scope of Corporate Social Responsibility (CSR).

LO1.1: Define CSR and explain its evolution in India.

LO1.2: Discuss the relevance and importance of CSR in contemporary society.

CO2: Analyze various models, areas, and drivers of CSR.

LO2.1: Describe different models of CSR, including Carroll's Model.

LO2.2: Identify the internal and external drivers of CSR.

LO2.3: Discuss the areas of CSR, such as environmental concerns, social equity, and community development.

CO3: Understand the legal framework for CSR in India.

LO3.1: Outline the key provisions of the Companies Act, 2013 related to CSR.

LO3.2: Discuss the compliance and reporting requirements for CSR activities in India.

CO4: Evaluate real-world CSR initiatives, theoretical frameworks, and case studies.

LO4.1: Analyze case studies of successful CSR initiatives in India.

LO4.2: Discuss theoretical perspectives on CSR, including Classical Economic Theory, Stakeholder Theory, and Triple Bottom Line Theory.

LO4.3: Identify future trends and emerging issues in CSR and discuss the strategic role of CSR in sustainable development and community engagement.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	Remember	Understand	Apply	Analyze	Evaluate	Create
Factual knowledge	CO1, CO3	CO1, CO3				
Conceptual knowledge		CO1, CO2		CO2, CO4		
Procedural knowledge			CO3	CO4		
Meta-cognitive knowledge					CO4	

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	M	S	M	M	M	M	M	M	M	M
CO2	M	M	M	S	S	S	M	M	M	M
CO3	M	M	S	S	M	M	S	M	M	M
CO4	S	M	S	S	S	S	S	S	S	S

UNITS	COURSE CONTENTS	L	T	P
I: Introduction (15 Marks)	Definition and Evolution of CSR in India	12	02	-

	<p>Corporate Social Responsibility: Concept, Scope, Relevance, and Importance of CSR in Contemporary Society</p> <p>CSR and Corporate Governance in India, Concept of Charity, Corporate Philanthropy, Corporate Citizenship, CSR: Overlapping Concepts</p> <p>Models of CSR in India; Carroll's Model; Initiatives in India; Emerging Ethical Issues in CSR</p>			
<p>II: Areas, Drivers of CSR and Global Initiatives (15 Marks)</p>	<p>Areas of CSR: Environmental Concerns, Social Equity, Community Development</p> <p>Drivers of CSR: Internal and External Drivers, Models for Implementation of CSR.</p> <p>International Framework for Corporate Social Responsibility: Millennium Development Goals, Sustainable Development Goals, Relationship between CSR, SDGs and MDGs United Nations (UN) Global Compact 2011; UN Guiding Principles on Business and Human Rights; OECD CSR Policy Tool.</p>	14	02	-
<p>III: Legal Framework for CSR in India (15 Marks)</p>	<p>Overview of Companies Act, 2013: Section 135, CSR Committee Formation, CSR Policy Development, Mandatory CSR Spending</p> <p>Schedule VII: Permissible CSR Activities in India, Compliance and Reporting Requirements in India</p> <p>Government Policies and Regulations on CSR in India, Public-Private Partnerships for CSR in India</p>	14	02	-
<p>IV: Theoretical Framework and Case Studies (15 Marks)</p>	<p>Theoretical Perspectives on CSR: Classical Economic Theory, Stakeholder Theory, Triple Bottom Line Theory, Carroll's Pyramid of CSR</p> <p>Case Studies of Successful CSR Initiatives of Indian companies: Tata, Oil India Ltd, Reliance ltd.</p> <p>Future Trends in CSR in India; CSR as a Strategic Business Tool for Sustainable Development; Emerging CSR Issues; Role of Public Sector in CSR</p>	06	02	12
	TOTAL	46	08	12

Where, *L=Lectures, T=Tutorials, P=Practical*
Total class = 56 (L=46, T= 8/2, P=12/2)

** Case studies on several CSR initiatives taken by Indian firms need to be discussed in the classes.

MODES OF IN-SEMESTER ASSESSMENT:

(40Marks)

- Sessional Examination (Two)- **10 x 2= 20 marks**
- Other (any two) **10 x 2= 20 marks**
 - Group Discussion
 - Assignment/ Project Work
 - Case Studies Presentation
 - Seminar Presentation on any of the relevant topics

Suggested Readings:

1. Carroll, A. B., & Buchholtz, A. K. (2014). *Business and Society: Ethics, Sustainability, and Stakeholder Management*. Cengage Learning.
2. Blowfield, M., & Murray, A. (2019). *Corporate Responsibility*. Oxford University Press.
3. Kotler, P., & Lee, N. (2004). *Corporate Social Responsibility: Doing the Most Good for Your Company and Your Cause*. Wiley.
4. Visser, W. (2011). *The Age of Responsibility: CSR 2.0 and the New DNA of Business*. Wiley.
5. Moon, J. (2014). *Corporate Social Responsibility: A Very Short Introduction*. Oxford University Press.
6. Companies Act, 2013 and Corporate Social Responsibility Provisions (India), <https://www.mca.gov.in/Ministry/pdf/CompaniesAct2013.pdf>
7. Chatterji, M., & Listokin, D. (2020). *India: CSR and Global Strategy*. Routledge.
8. Blowfield, Michael and Alan Murray, *Corporate Responsibility*, Oxford University Press.
9. Philip Kotler and Nancy Lee, *CSR: Doing the Most Good for Company and Your Cause*, Wiley, 2005.
10. Joseph A. Petrick and John F. Quinn, *Management Ethics: Integrity at Work*, Sage Publication, 1997.
11. Francesco Perrini, Stefano and Antonio Tencati, *Developing CSR: A European Perspective*, Edward Elgar.
12. William B. Werther, Jr. and David Chandler, *Strategic Corporate Social Responsibility: Stakeholders in a Global Environment*, Sage Publication, 2009.
13. Elkington, J. (1998), *Cannibals with Forks: The Triple Bottom Line of 21st Century Business*, New Society Publishers.
14. Crane, A. et al., (2008), *The Oxford Handbook of Corporate Social Responsibility*, New York: Oxford University Press Inc.

Note: Latest edition of textbooks may be used. Moreover, published articles on corporate social responsibility can also be accessed from reputed journals to better understand CSR and its theoretical background.

8th Semester
Course Title - Project Management
Course Code –
Nature of Course – DSE
Course Credit – 4
Distribution of Marks – 60 (End Sem) + 40 (In-Sem)

Objective: The objective of this course is to enable students learn the process and issues relating to planning, preparation, appraisal and review of projects.

CO1:

Understand the fundamentals of project management, including project attributes, life cycle, planning, monitoring, and investment opportunity identification.

LO:

Learning the key concepts of project management, the role of a project manager, and how to plan, monitor, and assess investment projects.

CO2:

Develop the ability to conduct market and demand analysis, assess technical aspects of projects, and make informed decisions on production technology, plant location, and equipment selection.

LO:

Learn how to gather market information, forecast demand, and evaluate technical requirements such as production methods, plant location, and equipment selection.

CO3:

Understand the major cost components of a project, explore various financing options, and analyze capital structure planning and financing schemes offered by financial institutions.

LO:

Identify project costs, evaluate financing options, and understand how to plan an effective capital structure.

CO4:

Analyze project risks, quality management, and performance measurement, and understand the process of project evaluation, reporting, closure, and audit.

LO:

Identify and assess project risks, evaluate performance, and understand the steps involved in project closure and audit.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge	remember	Understand	apply	analyze	evaluate	create
decision						
Factual knowledge	CO4,	CO1				
Conceptual knowledge		CO1	CO4	CO1, CO2, CO3, CO4	CO2, CO3, CO4	
Procedural knowledge				CO3		
Metacognitive knowledge						

Unit	Contents	L	T	P
I (15 Marks)	Introduction: Concept and attributes of Project, Project Management Process and Principles, Role of Project Manager, Identification of Investment opportunities, Project life cycle, Project Planning, Monitoring and Control of Investment Projects, Pre-Feasibility study.	12	1	1
II (15 Marks)	Project Preparation: Market and Demand Analysis: Information required for market and demand analysis; Sources of information- primary and secondary; Demand forecasting; Technical Analysis: Materials and	13	2	2

	inputs; Production technology; Product mix; Plant location and layout; Selection of plant and equipment.			
III (15 Marks)	Cost of Project and Financing: Major cost components; means of financing; planning capital structure; Various financing schemes of financial institutions.	12	1	1
IV (15 Marks)	Project Risk and Performance Assessment: Project Risk Management- Identification, Analysis and Reduction, Project quality management, Project Performance Measurement and Evaluation, Project Report, Project Closure and Audit.	13	2	2
	TOTAL	50	06	06

Where, *L=Lectures, T=Tutorials, P=Practical*

Total class = 56 (L=50, T= 6/2, P=6/2)

MODES OF IN-SEMESTER ASSESMENT: (40 MARKS)

- Two Sessional Examinations of 10 Marks each.
- Others (Any Two) 10 Marks each-
 - Seminar Presentation on any of the relevant topics
 - Assignment
 - Group Discussion

Suggested Readings:

1. Chandra, Prasanna: Project Preparation, Appraisal and Implementation, Tata McGraw Hill, Delhi.
2. Pitale, R.L; Project Appraisal Techniques, Oxford and IBH.
3. Chaudhary, S: Project Management, Tata McGraw Hill, New Delhi.
4. Khatua,S.(2011).ProjectManagement andAppraisal.Oxford:OxfordPress University.

Latest edition of textbooks should be used.

Title of the Course: Forensic Accounting and Fraud Examination
Course Code:
Nature of the Course: DSE
Course Credit: 04 Credits
Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objectives:

- To develop a foundational understanding of forensic accounting, auditing.
- To understand different types of corporate fraud and fraud management practices.
- To understand different case studies of corporate frauds from India and around the world.

Course Outcomes & Learning Outcomes:

CO1: Understand the fundamental concepts of forensic accounting, accounting, and auditing.

LO1.1: Define forensic accounting and auditing, distinguish them from traditional accounting and financial auditing, and identify their key applications and characteristics.

LO1.2: Explain the critical skills and attributes needed for forensic accountants and auditors and assess their role in detecting and preventing fraud.

CO2: Describe the types, reason for commitment, and parties to frauds.

LO2.1: Explain the concept of fraud, the fraud triangle, the parties committing fraud, and the reason behind it.

LO2.2: Explain the concept of fraud in a corporate context.

CO3: Demonstrate various types of corporate fraud.

LO3.1: Explain various types of corporate fraud, such as bribery, corruption, and financial statement manipulation.

LO3.2: Explain banking & insurance frauds and capital market frauds, with the help of case studies from India and abroad.

CO4: Discuss strategies for fraud detection, investigation, and management.

LO4.1: Explain the procedure for fraud management.

LO4.2: Explain the consequences and legal follow-up of corporate fraud.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge Decision	Remember	Understand	Apply	Analyze	Evaluate	Create
Factual Knowledge	CO1	CO1, CO2		CO3		
Conceptual Knowledge	CO1, CO2	CO1, CO2, CO3	CO3	CO2, CO3	CO3	
Procedural Knowledge	CO4			CO4	CO4	
Metacognitive Knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	S	M	M	M	S	S	M	M
CO2	M	S	S	M	M	M	M	M	M	M
CO3	S	S	S	S	S	M	S	M	S	S
CO4	M	M	S	S	S	M	S	M	S	S

Units	Contents	L	T	P
Unit I: Introduction to Forensic Accounting (15 Marks)	Meaning and Definition, Key Characteristics, Types, Traditional Accounting and Forensic Accounting, Role of Forensic Accounting, Functions of Forensic Accounting, Need, Techniques, Development of Forensic Accounting in India. <i>Forensic Accountant: Role, Characteristics and Qualities, Skills.</i>	14	2	
Unit II: Fraud Taxonomy (15 Marks)	Meaning of fraud, Types of fraud, Fraud Triangle, Ingredients of fraud, Reasons and Parties for Committing Fraud. Meaning and nature of corporate fraud, concept of fraud under Companies Act 2013, Frauds for and against a company, Victims of fraud.	12	2	
Unit III: Types of Corporate Frauds (15 Marks)	Misappropriation of Assets, Manipulation of financial statements using loopholes of accounting standards, Procedure-related frauds, Corporate espionage. Banking & Insurance Frauds, Capital Market Frauds. Case studies – Enron, Satyam, PNB, Harshad Mehta	14	2	
Unit IV: Fraud management (15 Marks)	Fraud Detection- Symptoms of fraud; Fraud Investigation, Process, Fraud reports; Management of Fraud- Culmination, Fraud Prevention Strategies, Consequences of Corporate frauds; Resolution of Fraud- Legal follow up.	12	2	
Total		52	08	

Where, *L=Lectures, T=Tutorials, P=Practical*
Total class = 56 (L=52, T= 8/2)

Modes of In-semester Assessment:

- Two Sessional Examination (40 Marks)
10 x 2= 20
- Other (any two) 10 x 2= 20
 - ✓ Case studies Presentation
 - ✓ Group Discussion
 - ✓ Seminar Presentation
 - ✓ Assignment

Suggested Readings:

1. *Albrecht, W. S., Albrecht, C. C., Albrecht, C. O., & Zimbelman, M. (2009). Forensic Accounting and Fraud Examination (Indian Edition ed.). Cengage Learning India Private Limited.*
2. *Zimbelman, Mark F. (2015). Forensic Accounting & Fraud Examination. Cengage Learning*
3. *Pedneault, S., Rudewicz, F., Sheetz, M., & Silverstone, H. (2012). Forensic Accounting and Fraud Investigation (CPE ed.). John Wiley & Sons.*
4. *Gupta, D. S. (2016). Corporate Frauds & their Regulation in India (First ed.). Bharat Law House Pvt. Ltd.*
5. *Michael A. Crain, William S. Hopwood, Carl Pacini & George R. Young; Essentials Forensic Accounting; John Wiley & Sons, New Jersey, 2016.*
6. *Thomas W. Golden, Steven L. Skalak, Mona M. Clayton & Jessica S. Pill; A Guide Forensic Accounting Investigation; John Wiley & Sons, New Jersey; Second Edition, 2011.*
7. *B. R. (2014). Bank Frauds. Universal Law Publishing, New Delhi.*
8. *Bremser, Wayne G. (1995). Forensic Accounting and Financial Fraud. American Management Association.*

Note: Latest edition of text books may be used.

SEMESTER-VIII
Title of the Course: Corporate Auditing
Course Code:
Nature of the Course: DSE
Course Credit: 04 credits
Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objective:

To equip oneself with the fundamental concepts of Corporate Auditing.
 To develop understanding on Auditing and Assurance Standards Board and the procedures for Issuing Standards on Auditing.
 To understand the Audit of various items of Financial Statements
 To gain an insight on Audit of different institutions.

Course Outcome:

CO1: Understand the concept of fundamental concepts of Corporate Auditing
 LO 1.1: Explain the nature and significance of auditing.
 LO 1.2: Differentiate between Statutory Audit and Non- Statutory Audit.
 LO 1.3: Understanding and Analyzing the Audit Risk.
 CO: 2: Understanding the Auditing and Assurance Standards Board.
 LO 2.1: Evaluate the procedures for Issuing Standards on Auditing.
 LO 2.2: Analyze International Auditing and Assurance Standards Board
 LO 2.3: Understand the Role of Audit Committee and Secretarial Audit
 CO3: Analyze the Audit of various items of Financial Statements
 LO 3.1: Evaluate the Audit of Income Statement Items.
 LO 3.2: Audit of Balance Sheet Items
 LO 3.2: Differentiate between Audit Report and Audit Certificate
 LO 3.3: To gain a knowledge on National Financial Reporting Authority (NFRA)
 CO4: Understand the Auditing of different types of Undertakings
 LO 4.1: To understand Audit of Education Institutions
 LO 4.2: To describe the Audit of Healthcare Organizations
 LO 4.3: To analyze the Audit of Banks

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	Remember	Understand	Apply	Analyze	Evaluate	Create
Factual knowledge		CO1				
Conceptual knowledge		CO2			CO1, CO3	
Procedural knowledge				CO3, CO4		
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	S	M	M	M	S	S	M	M
CO2	M	M	S	S	S	M	S	M	S	M
CO3	S	S	S	S	S	M	S	M	S	S
CO4	M	M	S	M	M	S	S	M	S	S

UNIT	CONTENTS	L	T	P
I (15Marks) Introduction	Auditing: Nature, Scope, Objectives and Significance. Accounting Vs Auditing; Auditing Vs Investigation, Principles Governing an Audit Statutory Audit and Non- Statutory Audit, Classification of Audit. Internal Check and Internal Audit, Audit sampling. Audit Trail, Audit Techniques. Audit Risk: Meaning, Types of Audit Risk	14	02	-
II (15 Marks) Auditing and Assurance Standards Board	Auditing and Assurance Standards Board (AASB)- Objectives, importance and functions. Procedures for Issuing Standards on Auditing. International Auditing and Assurance Standards Board (IAASB) Statutory Audit: Auditor's Eligibility, Qualifications, Disqualifications, Appointment, Resignation, Rotation, Remuneration, Removal, Rights and Duties, Liabilities. Branch Audit and Joint Audit, Role of Audit Committee, Secretarial Audit	12	02	-
III (15 Marks) Audit of various items of Financial Statements	Audit of Income Statement Items. Audit of Balance Sheet Items. Audit of Some Special Transactions: Alteration of Share Capital, Issue of Bonus Shares, Issue of Debentures Audit Report and Audit Certificate, Essential Characteristics of a Good Audit Report, Reporting Requirements under Companies Act, National Financial Reporting Authority (NFRA): Functions and Duties of NFRA, NFRA's Role in Auditing	14	02	-
IV (15Marks) Supervising and Auditing of different types of Undertakings	National Financial Reporting Authority (NFRA): Functions and Duties of NFRA, NFRA's Role in Auditing Auditing of different types of Undertakings- Overview Audit of Banks Audit of Healthcare Organizations Audit of Organizations in Hospitality Sector Audit of Education Institutions Audit of Cooperative Societies Audit of Local Self Government	12	02	-
	TOTAL	52	08	

Where, *L=Lectures, T=Tutorials, P=Practical*

Total class = 56 (L=52, T= 8/2)

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

❖ Two Sessional Examination -

10 x 2= 20 marks

❖ Other

10 x 2= 20 marks

▪ Assignment

▪ Seminar Presentation on any of the relevant topics

Suggested Readings:

- G.C. Rao: Corporate Accounting and Auditing, Commercial Law Publishers (India) Pvt. Ltd.

- Jha, A and Bhatia A.: Auditing, Taxman Publication.
- ICAI/ ICSI Study Materials.
- ICMAI Study Materials.
- Welkins, S. Corporate Accounting and Auditing, Commercial Law Publishers (India) Pvt. Ltd.

Note: Latest edition of text books may be used.

**FIVE YEAR INTEGRATED POST GRADUATE PROGRAMME (FYIPGP)
IN COMMERCE (BANKING)
DETAILED SYLLABUS OF IX SEMESTER**

SEMESTER- IX

**Course Title: Methodological
Framework for Business Research**

Course Code: C 21

Nature of the course: CORE

Course Credit: 04 credits

Distribution of Marks: 60 (End Sem) + 40 (In- Sem)

Course Objective:

- To provide students with a strong foundation in business research
- To develop the ability to analyse and report research findings, using basic quantitative, qualitative, and mixed-method approaches systematically and ethically.

Course Outcome:

CO1: Students will be able to understand business research as a systematic knowledge system.

- ✓ LO1: Explain the meaning, nature, scope, objectives, and importance of business research in managerial decision-making.
- ✓ LO2: Differentiate between ontology, epistemology, and major research paradigms relevant to business research.

CO2: Students will be able to design a basic business research study by formulating research problems, hypotheses, variables, and selecting appropriate research designs.

- ✓ LO1: Formulate business research problems and hypotheses based on literature review and managerial issues.
- ✓ LO2: Identify and select appropriate research designs (exploratory, descriptive, explanatory, case study, comparative, and longitudinal) for business research.

CO3: Students will be able to apply measurement and sampling techniques suitable for conducting quantitative and qualitative business research.

- ✓ LO1: Explain measurement concepts, scaling techniques, reliability, and validity used in business research.
- ✓ LO2: Compare probability and non-probability sampling methods and understand issues related to sample size and sampling errors.

CO4: Students will be able to select appropriate data collection methods for conducting quantitative, qualitative, and mixed-method business research.

- ✓ LO1: Identify suitable quantitative and qualitative data collection techniques for different business research objectives.
- ✓ LO2: Understand the application of mixed-methods research in business and management studies.

CO5: Students will be able to analyse business research data and report findings in a structured and

meaningful manner.

- ✓ LO1: Perform basic data preparation and quantitative/qualitative analysis for business research.
- ✓ LO2: Prepare and present business research reports with clear interpretation and managerial implications.

Cognitive Map of Course Outcomes with Bloom’s Taxonomy

Knowledge decision	remember	understand	apply	analyse	evaluate	create
Factual knowledge	CO1	CO1				
Conceptual knowledge		CO1	CO2	CO2		
Procedural knowledge			CO3	CO3	CO4	CO5
Metacognitive knowledge				CO4	CO4	CO5

Mapping of Course Outcomes to Program Outcomes

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	M	M	M	M	M	M	M	M	M
CO2	M	S	S	M	M	M	M	M	M	M
CO3	M	M	M	S	S	M	M	M	M	M
CO4	M	S	M	S	M	M	M	M	M	M
CO5	M	M	S	M	M	S	M	M	M	M

UNIT	Contents	L	T	P
I (15 Marks)	Foundations of Business Research	06		
	Business Research as a Knowledge System: Meaning, nature, scope, objectives, and importance of business research. Philosophical Foundations: Ontology, epistemology, and research paradigms	06	02	
II (15 Marks)	Research Design and Conceptual Frameworks	06	02	
	Research Process-Steps in research: idea to report, Conceptualisation and operationalisation, defining variables.			
	Formulating Research Problems and Hypotheses: From literature review to hypothesis development.	04	01	01
	Types of Research Designs: Exploratory, descriptive, explanatory, case study, comparative, longitudinal	03		

III (15 Marks)	Measurement in Business Research: Levels of measurement, scales, reliability and validity.	04		
	Sampling Techniques: Probability vs non-probability sampling, Sample size determination, sampling errors, Quantitative vs Qualitative logic in sampling determination.	04 03		01
IV (15 Marks)	Quantitative Data Collection: Surveys, questionnaires, structured interviews.	03	02	01
	Qualitative Data Collection: Participant/ non-participant observation, semi-structured interviews, focus groups.	03		01
	Introduction to Mixed Methods	02		
	Data Analysis and Reporting: Data Preparation, Basic Quantitative Analysis, Qualitative Analysis, Reporting Research Findings	05	02	02
TOTAL		49	08	06

L= Lectures, T= Tutorials, P=Practical

L=49 T=8/2 P= 6/2

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- ❖ Two Sessional Examinations 10 x 2= 20 Marks
- ❖ Other (any two) 10 x 2= 20 Marks
 - Group Discussions
 - Assignment
 - Seminar Presentation on any of the relevant topics

SUGGESTED READINGS

1. William G. Zikmund: Business Research Methods, 2011-12
2. Cooper and Schindler: Business Research Methods, Tata Mc Graw-Hill, 2011
3. Mark Saunders: Research Methods for Business: Pearson Education, 2010
4. Cooper and Schindler: Business Research Methods, 10th edition, New Delhi
5. C.R. Kothari, (2004): Research Methodology – Methods, 2nd edition. New Age Publications.
6. Anil K. Mishra (2012). A Hand-Book of Research in SPSS, 1st edition. Himalayan Publishing, House, Mumbai
7. Field, A. (2013). Discovering Statistics Using IBM SPSS. 4th edition, Sage Publications London.

SEMESTER IX

Title of the Course: Digital Tools in Business Research

Course Code: C– 22

Nature of the Course: Core

Course Credit: 04 credits

Distribution of Marks: 60 (End-Sem) + 40 (In-Sem)

COURSE OBJECTIVE

The objectives of this course are to:

- Familiarise students with free and open-source / freemium tools used at every stage of business research.
- Enable students to formulate research ideas, especially in commerce and management studies, using AI tools such as Perplexity.
- Equip students to use digital tools for literature review, conceptual framework building, sample-size determination, data analysis and visualisation, and referencing and reporting.
- Prepare students for industry analytics roles and future M.Phil./PhD research through intensive hands-on practice.

COURSE OUTCOME

CO1: Understand the role of digital tools across the business research process.

- **LO1.1:** Explain how tools support idea generation, design, analysis and reporting.
- **LO1.2:** Identify appropriate tools for marketing, finance and operations research tasks.

CO2: Use AI and online platforms to generate and refine research ideas.

- **LO2.1:** Employ Perplexity to explore topics, variables and preliminary questions.
- **LO2.2:** Validate AI-generated ideas using scholarly search tools.

CO3: Conduct systematic literature reviews with digital tools.

- **LO3.1:** Search, filter and organise literature using Google Scholar/Semantic Scholar and mapping tools.
- **LO3.2:** Manage references and citations using Zotero/Mendeley.

CO4: Design conceptual frameworks and sampling plans using specialised tools.

- **LO4.1:** Develop visual conceptual models using diagramming/mind-mapping software.
- **LO4.2:** Determine sample size using online calculators and G*Power/OpenEpi.

CO5: Analyse and interpret data with open-source analytics tools.

- **LO5.1:** Use Excel/Google Sheets and jamovi/JASP/R for descriptive and basic inferential statistics.
- **LO5.2:** Build simple dashboards using Power BI Desktop/Tableau Public.

CO6: Prepare well-referenced research reports and presentations.

- **LO6.1:** Generate citations and bibliographies automatically via reference managers.
- **LO6.2:** Create research reports and slide decks using Word/Google Docs and PowerPoint/Canva, adhering to ethical and plagiarism norms.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge dimension	Remember	Understand	Apply	Analyse	Evaluate	Create
Factual knowledge	CO1	CO1				
Conceptual knowledge	CO1	CO1, CO2, CO3	CO4	CO4, CO5	CO5, CO6	CO2, CO4, CO6
Procedural knowledge		CO3, CO4	CO2, CO3, CO4, CO5	CO5	CO5, CO6	CO4, CO5, CO6
Meta-cognitive knowledge				CO6	CO6	CO6

Mapping of Course Outcomes to Programme Outcomes

CO \ PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	S	M	M	M	S	M	M	M
CO2	S	S	S	S	S	M	S	M	M	M
CO3	S	S	S	S	S	M	S	S	M	M
CO4	S	S	S	S	S	M	S	S	M	M
CO5	S	S	S	S	S	M	S	S	M	M
CO6	S	S	M	S	S	S	S	S	M	M

(S = Strong, M = Moderate)

UNITS – COURSE CONTENTS

UNITS	COURSE CONTENTS	L	T	P
I (15 Marks)	<p>Digital Tools for Research Ideas and Literature Review</p> <ul style="list-style-type: none"> • Business research Workflow and digital tools. • Using AI tools for research idea formulation: creating accounts; crafting prompts; generating topic lists, variables, and preliminary research questions; refining and narrowing topics; critical use and cross verification with scholarly sources. • Scholarly search tools: Google Scholar, Semantic Scholar, DOAJ; search operators; using “cited by” and “related articles”; setting alerts for marketing and finance topics. • Literature visualisation tools: Litmaps, Elicit, Research Rabbit; identifying seminal and recent work; mapping clusters. • Introduction to reference managers: installation and basic use of Mendeley—capturing references from browsers, attaching PDFs, tagging and folders. 	1 2	0 2	0 2
II (15 Marks)	<p>Digital Tools for Conceptual Frameworks and Sample Size Determination</p> <ul style="list-style-type: none"> • From literature to conceptual framework: identifying key constructs, independent/dependent/mediating/moderating variables. • Diagramming & mind mapping tools: Napkin AI, diagrams.net (draw.io), Free Mind/XMind, yEd—creating causal diagrams, path models and simple conceptual frameworks. • Tools for sample size determination: online calculators (Raosoft, Survey Monkey/Qualtrics calculators), G*Power and OpenEpi ;population, confidence level, margin of error, effect size; saving and reporting calculations. • Basics of survey design tools: Digital Forms for data collection; question types, Likert scales, branching, exporting data to Sheets/Excel. 	1 4	0 2	0 2
III (15 Marks)	<p>Digital Tools for Data Analysis and Interpretation</p> <ul style="list-style-type: none"> • Data management using Excel/Google Sheets: importing data (from CSV/Forms), data cleaning (missing values, coding), sorting and filtering, pivot tables. • Introduction to open-source statistical tools: JASP (GUI frontends for R) and brief orientation to R + RStudio; data import and saving projects. • Digital tools for descriptive statistics: frequencies, mean, median, mode, standard deviation; cross-tabulations; graphical representation (bar, pie, line, histogram, boxplot) using JASP and Sheets; applications to customer satisfaction and financial-return datasets. • Digital tools for inferential analysis: correlation and simple linear regression; independent-samples t-test / one-way ANOVA; chi-square test for association—interpreting outputs in business language. • Introduction to data visualisation/dashboards: Power BI Desktop or Tableau Public; connecting to Excel/CSV; creating simple marketing/finance dashboards. 	1 2	0 2	0 2

UNITS	COURSE CONTENTS	L	T	P
IV (15 Marks)	Digital Tools for Referencing, Reporting and Presentation <ul style="list-style-type: none"> Advanced use of Mendeley: citation styles, integrating with MS Word/LibreOffice/Google Docs; generating and updating bibliographies; managing groups and shared libraries. Digital writing tools: templates and styles in Word/Docs; inserting tables/figures from jamovi/JASP/Power BI; basic introduction to Overleaf for students interested in scholarly publishing. Plagiarism checking and ethical AI use: application and uses of AI and plagiarism check; using Perplexity/other AI responsibly for outlining and language support; institutional rules on disclosure and citation of AI assistance. Report structure and formatting: title page, abstract, introduction, literature review, methodology, results, discussion, conclusions, references and appendices; exporting to PDF. Presentation and collaboration tools: PowerPoint, Google Slides, Gamma, Canva; designing concise slide decks; using Google Drive/OneDrive for team collaboration; brief on ORCID and Google Scholar profile creation. 	1	0	0
		0	2	2
Total		4	8	8

L – Lectures, T – Tutorials, P – Practical

L=48 T=8/2 P= 6/2

MODES OF IN-SEMESTER ASSESSMENT (40 Marks)

- **Sessional Examinations (Two)**
 - (Short theory + interpretation questions; tool concepts)
 - $10 \times 2 = 20$ marks
- **Other (any two) – $10 \times 2 = 20$ marks**
 - **Tool-based Lab Test** (Perplexity + search + Zotero or jamovi/JASP practical).
 - **Assignment / Mini-Project:** end-to-end digital research workflow for a marketing/finance topic (idea → framework → sample size → analysis → dashboard → report).
 - **Seminar Presentation** using digital tools on any relevant research-methods topic.
 - **Hands-on Learning Portfolio:** screenshots and short reflections for each major tool used.

(Department may choose any two of the above as per resources.)

End-Semester Examination (60 Marks)

- **Part A – Theory & Interpretation:** 20 marks
 - Four short-answer/application questions (5 marks each) on concepts and tool outputs.
- **Part B – Practical Examination:** 40 marks
 - On-system tasks such as:
 - refine a topic using Perplexity and locate articles in Google Scholar;
 - modify a conceptual framework in diagrams.net;
 - compute sample size using an online calculator;
 - run basic analysis in Jamovi/JASP and interpret;
 - insert citations using Zotero in a short Word document.

SUGGESTED READINGS

- Saunders, M., Lewis, P., & Thornhill, A. (latest ed.). **Research Methods for Business Students**. Pearson.
- Kothari, C. R., & Garg, G. (latest ed.). **Research Methodology: Methods and Techniques**. New Age International.
- Wickham, H., & Grolemund, G. (2017). **R for Data Science** (online, free). O'Reilly.
- Official documentation/tutorials (online, free) for: **Perplexity, Google Scholar, Zotero, jamovi/JASP, G*Power, Power BI Desktop/Tableau Public, Google Forms**.

SEMESTER – IX
Title of the Course: Intellectual Property Rights
Course Code: 23
Nature of the Course: Core
Course Credit: 04 credits
Distribution of Marks: 60 (End-Sem) + 40 (In-Sem)

COURSE OBJECTIVE.

- To provide a clear understanding of Intellectual Property Rights (IPR) and why they matter for businesses.
- To familiarise students with the main Indian IPR Acts relevant to commerce.
- To explain the core rules and business implications of Patents, Trademarks, Geographical Indications and Copyright.
- To enable students to identify and manage IP issues in marketing, branding, product development and digital content.

COURSE OUTCOMES.

On completion of this course, students will be able to:

- **CO1:** Explain the basic concepts, scope and types of IPR and their role in business strategy.
- ❖ **LO1.1:** Explain the importance and need for IPR in modern business environments.
- ❖ **LO1.2:** Illustrate how IPR can be used as a strategic business asset with examples.
- ❖ **LO1.3:** Assess the role of IPR in enhancing competitive advantage and innovation.
- **CO2:** Identify the main Indian IP Acts and their relevance to commerce.
- ❖ **LO2.1:** List major Indian IP laws (Patents Act, Trademarks Act, Copyright Act, GI Act, Designs Act).
- ❖ **LO2.2:** Relate different IP laws to specific business situations.
- ❖ **LO2.3:** Compare the applicability of various IP Acts in commercial contexts.
- ❖ **LO2.4:** Examine the effectiveness of Indian IP laws in protecting business interests.
- **CO3:** Demonstrate an understanding of key concepts and procedures related to Patents and their use in innovation and technology-driven businesses.
- ❖ **LO3.1:** Explain the patenting process in India.
- ❖ **LO3.2:** Assess the business value of patents in innovation-driven industries.
- ❖ **LO3.3:** Develop a basic outline of a patent application idea for a business concept.
- **CO4:** Demonstrate clarity on how Trademarks, Branding and Geographical Indications support brand equity and regional products.
- ❖ **LO4.1:** Demonstrate how trademarks contribute to brand positioning and recognition.
- ❖ **LO4.2:** Critically evaluate the role of GI in promoting regional products and economic development.
- ❖ **LO4.3:** Design a basic branding strategy incorporating trademarks and GI elements.
- **CO5:** Elaborate on Copyright protection and common issues in digital and content-driven businesses.
- ❖ **LO5.1:** Explain rights of copyright owners and the concept of fair dealing.
- ❖ **LO5.2:** Analyze issues related to digital piracy and content misuse.
- ❖ **LO5.3:** Formulate guidelines for ethical and legal use of digital content in business.

Cognitive Map of Course Outcomes with Bloom’s Taxonomy

Knowledge decision	remember	understand	apply	analyse	evaluate	create
Factual knowledge	CO2	CO5				
Conceptual knowledge		CO1, CO3	CO1, CO2	CO2, CO4, CO5	CO1, CO2, CO3, CO4	CO3, CO5
Procedural knowledge						
Metacognitive knowledge						

Mapping of Course Outcomes to Programme Outcomes

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	M	M	M	M	M	M	M	M	M
CO2	S	M	S	S	M	M	M	M	M	M
CO3	S	S	M	S	S	M	S	M	M	M
CO4	S	S	M	S	M	S	S	S	S	M
CO5	S	S	S	S	M	M	M	S	M	M

(S = Strong, M = Moderate)

DETAILED SYLLABUS

UNITS	COURSE CONTENTS	L	T	P
I (15 Marks)	General Introduction to IPR & Legal Framework <ul style="list-style-type: none"> Intellectual Property: Meaning, Need for IPR, Types-patent, trademark, copyright, design, GI, trade secret; IP as a business asset. Overview of Global frameworks: WIPO, TRIPS, WTO. Role of Indian IP Office (Controller General of Patents, Designs & Trademarks). Consequences of violation of IPRs 	1 0	0 2	0 2
II (15 Marks)	Patents and Related Protection <ul style="list-style-type: none"> Patent: concept, business relevance, scope (What can/cannot be patented.) Patents Act, Designs Act. Basic conditions of patentability: novelty, inventive step, industrial applicability Overview of patent process in India: filing → examination → publish → grant. Case studies. 	1 0	0 2	0 2
III (15 Marks)	Trademarks, Branding and Geographical Indications (GI) <ul style="list-style-type: none"> Trademarks: meaning and functions, Trademarks Act Types of marks (word, logo, label) and idea of distinctiveness vs generic terms. Simple outline of registration and protection; infringement / passing off. Trademarks and branding: role in brand equity, brand extension; issues of counterfeiting. Geographical Indications: concept, GI Act, GI tagged products of North East India, case studies related to GI tagged products; link to regional branding and marketing. Case studies 	1 4	0 2	0 2
IV (15 Marks)	Copyright and Digital IPR <ul style="list-style-type: none"> Copyright: meaning, works protected, Copyright Act 1957 (amendments). Basic rights of owners and simple idea of fair dealing (education, research, private use). Digital IPR: online piracy (software, movies, music), copying of images/text in websites and social media; risks for marketers and content creators. Do's and don'ts for using third-party content (images, logos, music, videos) in business and digital marketing. Case studies 	1 4	0 2	0 2
Total		4 8	0 8	0 8

L – Lectures, T – Tutorials, P – Practicals

L=48 T=08/2 P= 08/2

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- ❖ Two Sessional Examinations

10 x 2= 20 Marks

❖ Other (any two)

10 x 2= 20 Marks

- Group Discussions
- Assignment
- Seminar Presentation on any of the relevant topics

SUGGESTED READINGS

Core Texts

- Ganguli, P. (2001). **Intellectual Property Rights: Unleashing the Knowledge Economy**. Tata McGraw-Hill.
- N.S. Gopalakrishnan & T.G. Agitha. **Principles of Intellectual Property**. Eastern Book Company.
- Cornish, W., Llewelyn, D., & Aplin, T. (latest ed.). **Intellectual Property: Patents, Copyright, Trade Marks and Allied Rights**. Sweet & Maxwell.

Supplementary / Indian Context

- B.L. Wadehra. **Law Relating to Intellectual Property**. Universal Law Publishing.
- V.K. Ahuja. **Law Relating to Intellectual Property Rights**. LexisNexis.
- World Intellectual Property Organization (WIPO) – **WIPO Intellectual Property Handbook** (free PDF).
- Government of India, **National IPR Policy** (DPIIT)

SEMESTER IX

Course Title: Accounting Theory

Course Code: Minor- 9D

Nature of the Course: Minor

Course Credit: 04 Credits

Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objective:

To enable learners to develop a comprehensive understanding of accounting theory, its evolution, formulation approaches, financial and social perspectives, and application of theoretical frameworks in empirical research with special reference to banking and insurance sectors.

CO1: Students will be able to explain the meaning, nature and foundations of accounting theory.

- LO1.1: Describe the changing role of accounting and users of accounting information.)
LO1.2: Explain the need, classification, and research methodology of accounting theory.)

CO2: Students will be able to analyse various approaches to the formulation of accounting theory.

- LO2.1: Distinguish between traditional approaches such as pragmatic, deductive, inductive and ethical approaches.
LO2.2: Examine new approaches such as events, behavioral, predictive and information-economics approaches.

CO3: Students will be able to evaluate classical and modern financial theories in accounting research.

- LO3.1: Explain major financial theories such as Efficient Market Hypothesis and Agency Theory.
LO3.2: Apply Positive Accounting Theory, Signalling Theory and Clean Surplus Theory in empirical studies.

CO4: Students will be able to interpret social and critical accounting theories.

- LO4.1: Explain theories such as Legitimacy Theory and Stakeholder Theory.
LO4.2: Analyse applications of Institutional, Political Economy and Resource Dependence theories in accounting research.

CO5: Students will be able to apply accounting theories in empirical research related to

banking and insurance.

LO5.1: Use theoretical frameworks in dissertation and thesis writing.

LO5.2: Critically evaluate research studies based on theoretical applications.

Bloom's Taxonomy Table

Knowledge Dimension	Remember	Understand	Apply	Analyze	Evaluate	Create
Factual Knowledge	CO1	CO1	–	–	–	–
Conceptual Knowledge	–	CO2	CO2	CO3	–	–
Procedural Knowledge	–	–	CO3	CO4	CO4	CO5
Metacognitive Knowledge	–	–	–	CO4	CO5	CO5

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	M	S	M	S	–	M	M	–	–	–	S
CO2	S	S	S	S	M	M	M	M	–	–	S
CO3	S	S	S	S	S	M	S	S	M	S	S
CO4	M	S	S	S	M	M	M	S	–	S	S
CO5	S	S	S	S	S	S	S	S	M	S	S

(Where S = Strong, M = Moderate, – = No direct mapping)

Contents

	Unit	L	T	P
INTRODUCTION TO ACCOUNTING THEORY	Accounting and its changing role. Users of accounting information. Meaning, nature and need for accounting theory. Research methodology for formulation of accounting theory. Classification and foundations of accounting theory. Accounting environment.	12	2	2
APPROACHES TO THE FORMULATION OF ACCOUNTING THEORY	Traditional Approaches: Pragmatic, Authoritarian, Deductive, Inductive, Ethical, Sociological, Economic and Eclectic approaches. New Approaches: Events approach, Decision-model approach, Behavioural approach, Predictive approach, Information-economics approach.	13	2	4
CLASSICAL & MODERN FINANCIAL THEORIES IN ACCOUNTING	Agency Theory. Positive Accounting Theory. Signalling Theory. Political Cost Theory. Stewardship Theory. Asymmetric Information Theory. Clean Surplus Theory & Ohlson Model. Application of theories in empirical research.	12	2	2
SOCIAL & CRITICAL THEORIES IN ACCOUNT	Legitimacy Theory. Stakeholder Theory. Institutional Theory. Political Economy Theory. Resource Dependence Theory. Social Contract Theory. Upper Echelons Theory. Application of theories in empirical research.	10	2	2
		47	8	10

L – Lectures, T – Tutorials, P – Practicals

L=47 T=08/2 P= 10/2

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- Sessional Examination (Two) – 10 × 2 = 20 Marks
 - Other (Any Two) – 10 × 2 = 20 Marks
- Assignment / Theory-based Research Paper Review
 Case Study Analysis (Banking & Insurance)
 Seminar Presentation on Accounting Theories
 Group Discussion on Application of Theories in Research

References

1. Hendriksen, E. S., & Van Breda, M. F. (Accounting Theory).
2. Godfrey, J., Hodgson, A., Tarca, A., Hamilton, J., & Holmes, S. (Accounting Theory).
3. Scott, W. R. (Financial Accounting Theory).

4. Watts, R. L., & Zimmerman, J. L. (Positive Accounting Theory).
5. Wolk, H. I., Dodd, J. L., & Rozycki, J. J. (Accounting Theory: Conceptual Issues in a Political and Economic Environment).
6. Deegan, C. (Financial Accounting Theory).
7. Gaffikin, M. (Accounting Theory: Research, Regulation and Accounting Practice).

SEMESTER-IX

Title of the Course: Mutual Fund Management

Course Code:

Nature of the Course: DSE

Course Credit: 04 credits

Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objective:

To develop a sound understanding of mutual fund concepts and structure, major fund products and investment process, performance evaluation (return, risk, NAV and costs), and the legal–regulatory framework in India.

Course Outcome & Learning Outcomes:

CO1: Understand the meaning, objectives, types, and structure of mutual funds in India.

- LO1.1: Explain the concept, objectives, advantages/limitations, types, and importance of mutual funds, including fund units vs shares.
- LO1.2: Describe the mutual fund structure and key participants (Sponsor, Trustee, AMC, Custodian, RTA, Distributors) and discuss the growth of the mutual fund industry in India.

CO2: Understand mutual fund products and the investment process.

- LO2.1: Explain the process of investing in mutual funds, including KYC, folio creation, purchase/redemption, and cut-off basics.
- LO2.2: Identify major mutual fund products (equity, debt, hybrid) and explain systematic plans (SIP, STP, SWP).

CO3: Analyze the performance of mutual funds using NAV, costs, risk, and return concepts.

- LO3.1: Measure and interpret mutual fund performance through return measurement, NAV concept, and NAV calculation (basic).
- LO3.2: Explain risk in mutual fund investment, risk-adjusted return, loads/transaction price, fees/expenses, taxation, and rating of mutual funds.

CO4: Understand the legal and regulatory environment of mutual funds in India.

- LO4.1: Explain the role of SEBI and the registration framework for mutual funds in India.
- LO4.2: Describe investor rights and obligations, grievance redressal, the role of AMFI, and mandatory documents and disclosures.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	Remember	Understand	Apply	Analyze	Evaluate	Create
Factual knowledge	CO1, CO2, CO4	CO1, CO2, CO4				
Conceptual knowledge		CO1, CO2, CO3, CO4		CO3		
Procedural knowledge			CO2, CO3	CO3		
Meta-cognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	M	S	M	M	M	M	M	M	M	M
CO2	M	M	M	M	M	M	M	M	M	M
CO3	S	M	S	M	S	M	M	S	M	M
CO4	M	M	M	M	M	M	S	M	S	M

UNITS	COURSE CONTENTS	L	T	P
I: Introduction (15 Marks)	Meaning and concept of mutual funds; Objectives; Advantages & limitations; Types of mutual funds; Importance of mutual funds; Fund Units vs Shares. Structure & participants: Sponsor, Trustee, AMC, Custodian, RTA, Distributors. Growth of mutual fund industry in India	10	02	02
II: Mutual Fund Products and Investment Process (15 Marks)	Process of investing in mutual funds. Systematic plans: SIP, STP, SWP. Equity funds: Index fund, Large-cap, Mid-cap, Multi-cap/Flexi-cap fund, Sectoral/Thematic fund, Equity Linked Savings Scheme, ETFs. Debt funds: Liquid/Money market, Short/Medium/Long duration fund, Gilt fund, Credit risk fund. Hybrid funds: Balanced hybrid fund, Aggressive hybrid fund, Conservative hybrid.	14	02	02
III: Performance of Mutual Funds (15 Marks)	Fund Performance and return measurement; XIRR and CHGR; Risk in mutual fund investment; Risk-adjusted return; Concept of Loads and transaction price; Net Asset Value; Calculation of NAV; Fees and Expenses; Taxation of mutual funds; Rating of Mutual Funds.	14	02	02
IV: Legal and Regulatory Environment of Mutual Funds in India (15 Marks)	Role of Securities and Exchange Board of India; Registration of mutual funds; Investor rights and obligations; Grievance Redressal; Role and Function of AMFI, Analysis of AMFI Reports; Mandatory documents and disclosures.	10	02	02
TOTAL		48	08	08

L= Lectures, T= Tutorials, P=Practical

L= 48, T= 08/2 P= 08/2

MODES OF FIN-SEMESTER ASSESSMENT:

(40 Marks)

- Sessional Examination (Two)-
- Other (any two) **10 x 2= 20 marks**

10 x 2= 20 marks

- Group Discussion
- Assignment/ Project Work
- Seminar Presentation on any of the relevant topics

Suggested Readings:

1. **Fischer, Donald E.; Jordan, Ronald J.; Pradhan, Ashwini K. (2018), *Security Analysis and Portfolio Management*, 7th ed., Pearson Education.**
2. **Chandra, Prasanna (2025), *Investment Analysis and Portfolio Management*, 7th ed., McGraw Hill.**
3. **Jones, Charles P.; Jensen, Gerald R.; Jensen, Tyler K. (2025), *Investments: Analysis and Management*, 15th ed., Wiley.**

4. **Gordon, E.; Natarajan, K. (2024), *Financial Markets and Services*, 12th ed., Himalaya Publishing House.**
5. **Fredman, Albert J.; Wiles, Russ (1998), *How Mutual Funds Work*, 2nd ed., New York Institute of Finance.**
6. Reilly, Frank K.; Brown, Keith C.; Leeds, Sanford J. (2025), *Investment Analysis and Portfolio Management*, 12th ed. (Intl. ed.), Cengage.
7. **SEBI Regulations.**

Note: Latest edition of textbooks may be used.

**FIVE YEAR INTEGRATED POST GRADUATE PROGRAMME (FYIPGP)
IN COMMERCE (BANKING)
DETAILED SYLLABUS OF X SEMESTER**

SEMESTER- X

Course Title: Research and Publication Ethics

Course Code: C 24

Nature of the course: CORE

Course Credit: 04 credits

Distribution of Marks: 60 (End Sem) + 40 (In- Sem)

Course Objective : To enable learners to practice ethical research and publication in commerce and management by applying principles of integrity, responsible conduct, and scholarly communication using appropriate tools, databases, and research metrics.

CO1: Students will be able to explain the basic concepts of philosophy, ethics, and values in academic and business research.

- ✓ LO1.1: Define the nature, scope, and branches of philosophy and ethics.
- ✓ LO1.2: Explain moral judgments and ethical values in academic and professional life.

CO2: Students will be able to apply ethical standards and integrity in commerce and management research.

- ✓ LO2.1: Identify ethical responsibilities of researchers in business and management studies.
- ✓ LO2.2: Apply principles of research integrity in academic research work.

CO3: Students will be able to distinguish between different forms of research and publication misconduct.

- ✓ LO3.1: Differentiate falsification, fabrication, and plagiarism (FFP).
- ✓ LO3.2: Identify issues related to redundant publication, salami slicing, and data misrepresentation.

CO4: Students will be able to follow ethical practices and standards in scholarly publication.

- ✓ LO4.1: Describe publication ethics guidelines such as COPE, WAME, and ICMJE.
- ✓ LO4.2: Apply authorship criteria and manage conflicts of interest responsibly.

CO5: Students will be able to identify credible journals and avoid predatory publishers.

- ✓ LO5.1: Recognize features of predatory journals and unethical publishers.
- ✓ LO5.2: Use journal finder and evaluation tools to select appropriate journals for publication.

CO6: Students will be able to use plagiarism detection and open-access tools for ethical research practices.

- ✓ LO6.1: Use plagiarism detection software such as Turnitin, Urkund, and open-source tools.
- ✓ LO6.2: Apply SHERPA/RoMEO and open-access resources to ensure copyright compliance.

CO7: Students will be able to access research databases and evaluate research impact using metrics.

- ✓ LO7.1: Use indexing and citation databases such as Scopus and Web of Science for literature review.
- ✓ LO7.2: Evaluate journals and authors using research metrics like Impact Factor, h-index, CiteScore, and altmetrics.

Blooms taxonomy

Knowledge Dimension	Remember	Understand	Apply	Analyze	Evaluate	Create
Factual Knowledge	CO1	CO1	–	–	–	–
Conceptual Knowledge	–	CO1	CO2	CO2	–	–
Procedural Knowledge	–	–	CO3	CO3	CO4	CO5

Metacognitive Knowledge	–	–	–	CO4	CO5	CO7
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Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	M	S	M	M	–	S	M	–	M	–
CO2	M	S	S	M	M	S	M	M	M	–
CO3	–	S	S	M	M	S	–	M	–	–
CO4	–	S	M	S	M	S	M	M	–	S
CO5	–	M	M	M	S	M	M	S	M	S
CO6	–	M	M	M	S	S	–	S	–	S
CO7	–	S	S	S	M	M	–	S	M	S

Contents

Unit	Content	L	T	P
1	SCIENTIFIC CONDUCT IN COMMERCE & MANAGEMENT RESEARCH Ethics with respect to business and management research. Intellectual honesty and research integrity. Scientific misconducts: falsification, fabrication, and plagiarism (FFP). Redundant publications: duplicate and overlapping publications, salami slicing. Selective reporting and misrepresentation of data	10	2	2
2	PUBLICATION ETHICS Publication ethics: definition, introduction and importance. Best practices/standards setting initiatives and guidelines: COPE, WAME, ICMJE. Conflicts of interest. Publication misconduct: concept, problems that lead to unethical behavior and vice versa, types. Violation of publication ethics, authorship and contributorship. Identification of publication misconduct, complaints and appeals. Predatory publishers and journals, Techniques to identify Predatory Journals, Ethics reports.	14	2	2
3	OPEN ACCESS PUBLISHING & PUBLICATION MISCONDUCT Open access publications and initiatives. SHERPA/RoMEO online resource to check publisher copyright & self-archiving policies. Journal finder/journal suggestion tools. Ethical issues in Commerce & Management, authorship. Conflicts of interest. Complaints and appeals: case studies from India and abroad. Consequences of ethics violation.	14	2	2
4	DATABASES AND RESEARCH METRICS Indexing databases. Citation databases: Web of Science, Scopus, etc. Impact Factor of journal as per Journal Citation Report, SNIP, SJR, IPP, and Cite Score. Metrics: h-index, g-index, i10 index, altmetrics	10	2	2
Total		48	8	8

L – Lectures, T – Tutorials, P – Practicals

L=48 T=08/2 P= 08/2

. MODES OF IN-SEMESTER ASSESSMENT:

(40Marks)

- Sessional Examination (Two)- 10 x 2= 20 marks
- Other (any two) 10 x 2= 20 marks
- Group Discussion
- Assignment/ Project Work
- Case Studies Presentation
- Seminar Presentation on any of the relevant topics

References:

- 1) Bird, A. (2006). Philosophy of Science, Routledge
- 2) MacIntyre & Alasdair (1967). A Short History of Rthics. London.
- 3) Chaddah, P. (2108). Ethics in Competitive Research: Do not Get Scoped; Do not get Plagiarized.
- 4) National Academy of Sciences, National Academy of Engineering and Institute of Medicine. (2009). On Being a Acientist: A Guide to Responsible Conduct in Research: Third Edition. National Academies Press.
- 5) Resnik, D. B. (2011). What is Ethics in Research & Why is it Important. National Institute of Environmental Health Sciences, 1-10, Retrieved from <https://www.niehs.nih.gov/research/resources/bioethics/whatis/index.cfm>
- 6) Beall, J. (2012). Predatory Publishers are Corrupting Open Access. Nature, 489(7415), 179 <https://doi.org/10.1038/489179a>
- 7) Indian National Science Academy (INSA), Ethics in Science Education, Research and Governance (2019). [http://www. Insaindia.res.in/pdf/Ethics_Book.pdf](http://www.Insaindia.res.in/pdf/Ethics_Book.pdf)

SEMESTER – X

Title of the Course: Emotional Intelligence and Creative Thinking

Course Code: C25

Nature of the Course: Core

Course Credit: 04 Credits

Distribution of Marks: 60 (End–Sem) + 40 (In–Sem)

COURSE OBJECTIVE

The objective of this course is to:

- Introduce the basic ideas of emotional intelligence (EI) and creative thinking.
- Help students understand and manage their own emotions and behaviour.
- Improve interpersonal skills for teamwork, leadership and customer interaction.
- Develop simple creative-thinking skills for solving business problems in marketing, finance and other commerce areas.

COURSE OUTCOME

CO1: Understand the basic concepts and components of emotional intelligence and creative thinking.

- **LO1.1:** Describe the meaning and importance of EI and creativity in personal and professional life.

CO2: Develop intrapersonal EI skills related to self-awareness and self-management.

- **LO2.1:** Identify personal emotional patterns, strengths and areas for improvement.

CO3: Apply interpersonal EI skills for communication, teamwork and handling conflict.

- **LO3.1:** Use empathy, active listening and constructive feedback in simple workplace situations.

CO4: Use basic creative-thinking tools to generate and evaluate ideas for business problems.

- **LO4.1:** Apply at least two structured techniques (e.g., brainstorming, SCAMPER, mind mapping) to propose practical solutions.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge dimension	Remember	Understand	Apply	Analyze	Evaluate	Create
Factual knowledge	CO1	CO1				
Conceptual knowledge	CO1	CO1	CO2, CO3, CO4	CO3, CO4	CO4	CO4
Procedural knowledge		CO2, CO3	CO2, CO3, CO4	CO3, CO4	CO4	CO4
Meta-cognitive knowledge		CO2	CO2	CO2	CO2, CO4	CO4

Mapping of Course Outcomes to Programme Outcomes

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	S	M	M	M	M	M	M	M
CO2	M	S	S	S	M	M	M	M	S	M
CO3	M	S	S	S	M	M	S	S	S	M
CO4	S	S	S	S	S	S	S	S	S	S

(S = Strong, M = Moderate)

UNITS & COURSE CONTENTS

UNITS	COURSE CONTENTS	L	T	P
I (15 Marks)	Foundations of Emotional Intelligence and Creative Thinking <ul style="list-style-type: none"> • Emotional intelligence: Meaning; EQ vs IQ; relevance for commerce, marketing and finance careers. • Simple EI model: Self-awareness, self-management, social awareness, relationship management. • Creative thinking: meaning, Difference between creativity and innovation. 	1 2	0 2	–
II (15 Marks)	Intrapersonal EI: Self-awareness and Self Management <ul style="list-style-type: none"> • Self-awareness: recognising feelings, strengths, weaknesses and personal values; self-assessment and reflection. • Emotional self-management: basic techniques for managing anger, stress and anxiety; impulse control. • Motivation and mindset: growth mindset, optimism and resilience; setting small personal and academic goals. 	1 2	0 2	–
III (15 Marks)	Interpersonal EI, Communication and Teamwork <ul style="list-style-type: none"> • Empathy and perspective taking in everyday interactions. • Communication skills: active listening, clear expression, non-verbal signals, feedback. • Conflict management: common causes, simple win-win approach. • EI in teamwork and leadership: building trust and cooperation in small groups; application to customer service and sales situations. 	1 2	0 2	0 4
IV (15 Marks)	Creative Thinking Tools and Business Applications <ul style="list-style-type: none"> • Steps in simple problem solving: define the problem → generate ideas → choose ideas → plan basic action. • Divergent and convergent thinking; common blocks to creativity and ways to reduce them. • Selected tools (introductory level): brainstorming rules, SCAMPER checklist, mind mapping; Six Thinking Hats. 	1 0	0 2	0 8
Total		4 6	0 8	1 2

L= Lectures, T= Tutorials, P=Practical

L=46 T=08/2 P=12/2

MODES OF IN-SEMESTER ASSESSMENT (40 Marks)

- **Sessional Examinations (Two)** – $10 \times 2 = 20$ Marks
- **Other (Any Two)** – $10 \times 2 = 20$ Marks
 - Group Discussion / Role Play on EI or creative-thinking situations.
 - Assignment / Short Project (personal EI plan or simple creativity project for a business issue).
 - Seminar Presentation on a selected EI or creativity topic.
 - Hands-on learning (workshop, reflection journal, or team activity).

SUGGESTED READINGS

(Any recent editions; low-cost/Indian editions may be used)

- Goleman, D. *Emotional Intelligence*.
- Goleman, D. *Working with Emotional Intelligence*.
- Bradberry, T., & Greaves, J. *Emotional Intelligence 2.0*.
- Singh, D. *Emotional Intelligence at Work: A Professional Guide*.
- De Bono, E. *Six Thinking Hats* and/or *Lateral Thinking*.

SEMESTER- X
Course Title: Financial Inclusion in India
Course Code: Minor- 10D
Nature of the course: Minor
Course Credit: 04 credits
Distribution of Marks: 60 (End Sem) + 40 (In- Sem)

Course Objectives

- To understand the concept and importance of financial inclusion
- To examine the role of financial institutions in inclusive growth
- To study government initiatives and digital financial inclusion
- To analyse challenges and outcomes of financial inclusion in India

Course Outcome:

CO1: Students will be able to explain the concept, scope, status, and policy initiatives of financial inclusion in India.

- ✓ LO1: Describe the breadth, depth, causes, and barriers of financial exclusion in India.
- ✓ LO2: Evaluate major financial inclusion initiatives such as PMJDY, DBT, FIPs, and the role of RBI and Government in poverty alleviation.

CO2: Students will be able to analyse the role of digital technologies and FinTech innovations in advancing financial inclusion.

- ✓ LO3: Differentiate between traditional and digital financial inclusion models and explain digital financial services.
- ✓ LO4: Assess the impact of digital lending platforms, neo-banks, regulatory support, and financial literacy initiatives on expanding financial access.

CO3: Students will be able to examine scaling mechanisms of financial inclusion and interpret financial inclusion indices to evaluate progress and economic development linkages.

- ✓ LO5: Explain the importance of scaling through technology-led inclusion, institutional mechanisms, and product innovation.
- ✓ LO6: Interpret and compare financial inclusion indices.

CO4: Students will be able to apply financial inclusion concepts and index parameters to conduct field-based analysis and prepare a structured project report using empirical data.

- ✓ LO7: Collect and analyse primary field data using financial inclusion indicators.
- ✓ LO8: Prepare and present a structured project report demonstrating analytical and interpretative skills in financial inclusion assessment.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	understand	apply	analyse	evaluate	create
Factual knowledge	CO1	CO1				
Conceptual knowledge		CO1, CO2, CO3		CO1, CO2, CO3	CO1, CO2, CO3	
Procedural knowledge			CO2, CO3, CO4	CO3, CO4	CO2, CO3	CO4
Metacognitive knowledge				CO4		CO4

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	M	M	M	M	M	M	M	M
CO2	S	M	S	M	S	M	M	M	S	M
CO3	S	M	S	S	S	M	M	S	S	M
CO4	M	M	S	M	S	S	M	S	S	S

Unit/Block	Contents	Marks	L	T	P
Unit I: Financial Inclusion Initiatives in India	Meaning and scope of financial inclusion, breadth and depth of financial inclusion in India, Economic and social causes of financial exclusion. Financial Inclusion Initiatives in India-Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY), Financial Inclusion Plans and Policies (FIPs), Role of RBI and Government in financial inclusion. Barriers to financial inclusion, financial inclusion and poverty alleviation, Future prospects of inclusive finance in India, Institutional changes required for financial inclusion. Status of financial inclusion in India	15	8	4	-
Unit II: Digital Financial Inclusion	Digital banking and financial inclusion, Difference between traditional and digital financial inclusion, Role of digitalization in expanding financial access, Role of FinTech in Financial Inclusion, Digital lending platforms, Neo-banks and payment banks. Digital Financial Inclusion Products and services: Mobile banking and UPI, Aadhaar-enabled payment systems (AePS), QR code transactions, Direct Benefit Transfer (DBT). Customer Service Point (CSP), Recent trends and Government Initiatives for Digital Inclusion, Government, Regulatory Support, Financial Literacy, Financial Awareness for financial inclusion, Privacy and Security concerns.	15	8	2	2
Unit III: Scaling of Financial Inclusion	Need and Importance of Scaling of Financial Inclusion- Technology-Led Inclusion, Institutional Mechanisms, Product Innovation for Inclusion, Measuring Progress in Scaling, Role of banking and non banking financial institutions in scaling financial inclusion. Barriers towards scaling of financial inclusion.	15	8	2	2
Unit IV: Financial Inclusion Index	Financial Inclusion Index- Meaning, Objectives of Financial Inclusion Index, Importance of Financial Inclusion Index, Financial Inclusion Index and Economic Development, Dimensions of Financial Inclusion Index, Indicators and Comparison: RBI Financial Inclusion Index, CRISIL Inclusix (India), World Bank Global Findex Database Project report using field data related to financial inclusion. (Preferably using RBI Financial Inclusion Index or World Bank Global Findex parameters)	15	4	22	22
	Total		28	30	26

L=Lectures, T=Tutorials, P=Practical

L=28 T=30/2 P=26/2

MODES OF IN-SEMESTER ASSESSMENT (40 Marks)

• **Sessional Examination (Two) – 10 × 2 = 20 Marks**

- Short and analytical questions from Units I–III
- Application-based questions on financial inclusion initiatives, digital inclusion models, financial inclusion indices, and policy interpretation
- Interpretation of basic index parameters or secondary data tables

• **Other (Any Two) – 10 × 2 = 20 Marks**

(Department may select any two depending on feasibility and field exposure)

▪ **Field-Based Mini Project / Assignment**

Collection of primary data related to access to banking, digital payments, or financial literacy. Analysis using Financial Inclusion indicators and preparation of a brief structured report.

▪ **Case Study Presentation**

Case analysis of PMJDY implementation, digital lending platforms, UPI adoption, or Neo-bank expansion and their contribution to inclusive growth.

▪ **Seminar Presentation**

Presentation on topics such as Financial Inclusion Index, Digital Financial Inclusion, FinTech and Inclusive Growth, Regulatory Support, or Financial Literacy initiatives.

▪ **Group Discussion**

Discussion on contemporary issues such as digital divide, privacy and security concerns in digital finance, financial exclusion in rural India, or scaling financial inclusion through technology.

References

1. Government of India. *Economic Survey* (Latest Edition). Ministry of Finance.
2. Reserve Bank of India (RBI). *Financial Inclusion Index – Annual Reports*.
3. World Bank. *Global Findex Database* (Latest Edition).
4. CRISIL. *Inclusix – An Index to Measure India's Progress on Financial Inclusion*.
5. Rangarajan Committee Report (2008). *Report of the Committee on Financial Inclusion*.

SEMESTER X
Title of the Course: Corporate Taxation
Course Code:
Nature of the Course: DSE
Course Credit: 04 credits
Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objective:

To build a clear understanding of corporate taxation and help learners calculate company tax liability and use legal tax planning while taking business decisions and during restructuring.

Course Outcomes:

CO1: Explain the concept, scope and importance of corporate taxation, and distinguish tax planning, tax management, tax avoidance and tax evasion.

LO1.1: Define corporate tax and explain its background and importance.

LO1.2: Differentiate tax planning vs tax management and tax avoidance vs tax evasion.

CO2: Compute corporate taxable income and corporate tax liability by applying relevant provisions.

LO2.1: Compute taxable income of a company and corporate tax liability.

LO2.2: Apply provisions relating to set-off/carry forward of losses and key deductions (including MAT basics).

CO3: Apply corporate tax planning provisions and incentives to develop compliant tax strategies.

LO3.1: Apply tax planning provisions for FTZ/SEZ/EOUs and incentive-linked deductions.

LO3.2: Plan advance tax obligations and timelines for companies.

LO3.3: Apply double taxation relief (unilateral and DTAA-based) in basic corporate cases.

CO4: Evaluate tax implications of managerial decisions and corporate restructuring and recommend tax-efficient options.

LO4.1: Analyze tax implications of corporate financial decisions (capital structure, dividend policy, bonus shares).

LO4.2: Evaluate tax impact in key managerial decisions (buy vs lease, make vs buy, export vs local sales, employee remuneration).

LO4.3: Assess tax consequences of restructuring (amalgamation/demerger) and recommend tax-efficient alternatives.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	Remember	Understand	Apply	Analyze	Evaluate	Create
Factual knowledge	CO1, CO3	CO1, CO3				
Conceptual knowledge		CO1, CO2		CO2, CO4		
Procedural knowledge			CO3	CO4		
Meta-cognitive knowledge					CO4	

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	M	S	M	M	M	M	M	M	M	M
CO2	M	M	M	S	S	S	M	M	M	M
CO3	M	M	S	S	M	M	S	M	M	M
CO4	S	M	S	S	S	S	S	S	S	S

UNITS	COURSE CONTENTS	L	T	P
I: Basics of Corporate Taxation (15 Marks)	Concept of corporate tax; background/importance of corporate tax; Tax planning vs tax management; tax avoidance vs tax evasion; rationale, nature and scope of corporate tax planning; residential status and incidence of tax.	12	02	00
II: Computation of Corporate Tax Liability (15 Marks)	Computation of taxable income; set-off and carry forward of losses; key deductions for companies; corporate tax liability; Minimum Alternate Tax; tax on distributed profits/dividends; tax on income distributed to unit holders.	12	02	04
III: Corporate Tax Planning and Incentives (15 Marks)	Corporate tax planning: meaning; tax evasion vs avoidance; tax planning vs tax management; Tax planning for- Free Trade Zone, Special Economic Zone, Export Oriented Units; Advance tax Tax incentives and planning for: new business, location and nature of business; double taxation relief (unilateral & bilateral/DTAA)	12	02	06
IV: Corporate Taxation in Managerial Decisions, Restructuring (15 Marks)	Tax aspects of corporate financial decisions: capital structure; dividend policy; bonus shares Tax considerations in decisions: buy vs lease, make vs buy, export vs local sales; employee remuneration planning Business restructuring: amalgamation/demerger (conditions, transfer of assets/capital gains, carry forward/set-off, consequences)	10	02	02
	TOTAL	46	08	12

L=Lectures, T=Tutorials, P=Practical
L=46 T=08/2 P=12/6

MODES OF IN-SEMESTER ASSESSMENT:

(40Marks)

- Sessional Examination (Two)- 10 x 2= 20 marks
- Other (any two) 10 x 2= 20 marks
 - Group Discussion
 - Assignment/ Project Work
 - Case Studies Presentation
 - Seminar Presentation on any of the relevant topics

Suggested Readings:

1. Ahuja, Girish & Ravi, Gupta. Bharat's Professional Approach to Direct Taxes, Law & Practice. BharatLaw House Pvt. Ltd.
2. Singhanian, Vinod K. Taxmann's Direct Taxes. Law & Practice.
3. Srinivas, E. A. Corporate Tax Planning, Tata McGraw Hill
4. Lakhotia, R. N., *Income Tax Planning Handbook*, Vision Books.
5. Aggarwal, K., *Direct Tax Planning and Management*, Atlantic Publications.

Note: Latest edition of text books may be used. Moreover, published articles on corporate social responsibility can also be accessed from reputed journals to better understand CSR and its theoretical background.

SEMESTER X
Course Title: Management of Lending
Course Code:
Nature of the Course: DSE
Course Credit: 04 Credits
Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objective:

To enable learners to understand the principles, processes, risk assessment techniques and regulatory framework of lending operations in banks and financial institutions, and to develop skills in credit appraisal, monitoring and recovery management in the banking sector.

Course Outcomes (COs) & Learning Outcomes (LOs)

CO1: Students will be able to explain the fundamentals and principles of lending.

LO1.1: Describe the meaning, objectives and importance of lending in banking operations.)

LO1.2: Explain principles of sound lending and types of loans and advances.)

CO2: Students will be able to analyse the credit appraisal and loan processing system.

LO2.1: Examine the process of credit appraisal and financial statement analysis.)

LO2.2: Evaluate working capital assessment and term loan appraisal techniques.)

CO3: Students will be able to assess various types of lending risks and credit risk management practices.

LO3.1: Identify types of risks in lending such as credit risk, operational risk and market risk.)

LO3.2: Apply credit rating models and risk mitigation techniques in lending decisions.)

CO4: Students will be able to understand documentation, monitoring and recovery management in lending.

LO4.1: Explain loan documentation procedures and creation of charges.)

LO4.2: Analyse loan monitoring, NPA management and recovery mechanisms.)

CO5: Students will be able to apply regulatory guidelines and modern lending practices in banking.

LO5.1: Interpret prudential norms and regulatory guidelines issued by Reserve Bank of India.)

LO5.2: Evaluate priority sector lending, digital lending and recent developments in credit management.)

Bloom's Taxonomy Table

Knowledge Dimension	Remember	Understand	Apply	Analyze	Evaluate	Create
Factual Knowledge	CO1	CO1	–	–	–	–
Conceptual Knowledge	–	CO2	CO2	CO3	–	–
Procedural Knowledge	–	–	CO3	CO4	CO4	CO5
Metacognitive Knowledge	–	–	–	CO4	CO5	CO5

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PO 9	PO 10	PO 11
CO1	M	S	M	S	–	M	M	–	M	–	S
CO2	S	S	S	S	S	M	S	M	M	–	S
CO3	S	S	S	S	S	M	S	S	M	S	S
CO4	M	S	S	S	M	M	M	S	–	S	S
CO5	S	S	S	S	S	S	S	S	S	S	S

(Where S = Strong, M = Moderate, – = No direct mapping)

UNIT	CONTENT	L	T	P
FUNDAMENTALS OF LENDING	Meaning, objectives and importance of lending. Principles of sound lending. Types of loans and advances – secured and unsecured loans. Fund-based	10	2	2

	and non-fund-based credit facilities. Priority sector lending; agriculture and MSMEs. Role of lending in economic development			
CREDIT APPRAISAL AND LOAN PROCESSING	Credit appraisal process. 5 C's of credit. Financial statement analysis for lending decisions. Working capital assessment methods. Term loan appraisal. Project appraisal techniques. Credit rating and scoring models.	14	2	2
CREDIT RISK MANAGEMENT	Types of risks in lending – credit risk, market risk, operational risk. Risk identification and measurement. Collateral security and guarantees. Risk mitigation strategies. Asset classification and provisioning norms. Non-Performing Assets (NPA): causes and impact	10	2	2
LOAN DOCUMENTATION, MONITORING AND RECOVERY MANAGEMENT	Loan documentation and charge creation. Monitoring and supervision of advances. Early warning signals. Recovery management and legal framework. SARFAESI Act. Insolvency and Bankruptcy Code (IBC). Digital lending practices and recent trends in banking credit management.	14	2	2
Total		48	8	8

L = Lectures, T = Tutorials, P = Practical

L = 48 T = 8/2 P = 8/2

MODES OF IN-SEMESTER ASSESSMENT (40 Marks)

- Sessional Examination (Two) – 10 × 2 = 20 Marks
- Other (Any Two) – ss 10 × 2 = 20 Marks
- Case Study on Credit Appraisal
- Assignment on NPA Management
- Seminar Presentation on Digital Lending
- Group Discussion on Risk Management in Banking

References:

1. Principles of Banking – Indian Institute of Banking & Finance (IIBF).
2. Banking Theory Law and Practice – K.P.M. Sundaram & P.N. Varshney.
3. Credit Risk Management – Joël Bessis.
4. Risk Management in Banking – Joël Bessis.
5. Reserve Bank of India – Master Circulars on Lending and Prudential Norms.
6. Indian Institute of Banking & Finance (IIBF) – Lending Operations and Risk Management Study Material.