

**Learning Outcomes based Curriculum Framework
(LOCF)**

For

**B.Com. - Banking & Insurance
(Four Year Degree Programme)
w.e.f. Session 2021-22**



**University School for Graduate Studies
Chaudhary Devi Lal University
Sirsa-125055, Haryana
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1. About University School for Graduate Studies (USGS)

National Education Policy (NEP) -2020 has provided an impetus to the changing horizons of Higher Education. Chaudhary Devi Lal University Sirsa has recently established University School for Graduate Studies (USGS) in Teaching Block-IV (Dr. APJ Abdul Kalam Bhawan) of the university in order to start new programmes and courses for tuning ourselves to the latest state-of-the-art in Higher Education. The University School for Graduate Studies (USGS) will focus on strengthening graduate studies especially in the wake of NEP-2020 and will focus on designing, developing and execution of market/industry demand-oriented Four-Year Degree Programmes (FYDP). To benefit students, society and faculty, the USGS is destined to start graduate programmes based on Learning Outcomes Curriculum Framework and as per NEP-2020 such as: (i) B.Com. Banking & Insurance, (ii) B.Com. Fintech & Financial Markets, (iii) B.Com. Derivatives & Risk Management (iv) B.Sc. Data Science, (v) B.Sc. Mathematics, (vi) B.Sc. Physics, (vii) B.A. Economics & Finance. In addition, there is a 1-year programme namely (viii) Bachelor of Library & Information Science.

The holistic development of the students to compete the changing scenario of the world in the 21st century is of prime importance. The University School for Graduate Studies is committed to impart quality education comprising academic knowledge and technical skills to the students.

2. Learning Outcomes based Curriculum Framework

The Choice Based Credit Scheme (CBCS) evolved into learning outcome-based curriculum framework and provides an opportunity for the students to choose courses from the prescribed courses comprising core, elective/minor or skill-based courses. The courses can be evaluated following the grading system, which is considered to be better than the conventional marks system. Grading system provides uniformity in the evaluation and computation of the Cumulative Grade Point Average (CGPA) based on student's performance in examinations which enables the student to move across institutions of higher learning. The uniformity in evaluation system also enables the potential employers in assessing the performance of the candidates.

2.1 Objectives of the Programme

The overall aim of B.Com. Banking & Insurance – Four-year graduate programme is to:

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

2.2 Programme Outcomes (POs)

The characteristic attributes that a B.Com. Banking & Insurance graduate will be able to demonstrate through learning various courses are listed below

PO1	Disciplinary Knowledge	Capability of executing comprehensive knowledge and understanding of one or more discipline that form part of commerce.
PO2	Communication skills	Ability to communicate long standing unsolved problems in commerce; Ability to show the importance of commerce as precursor to various market developments since the beginning of the civilization.
PO3	Critical Thinking	Ability to engage in reflective and independent thinking by understanding the concepts in every area of Commerce and Business; Ability to examine the results and apply them to various problems appearing in different branches of Commerce and Business.
PO4	Problem solving	Capability to deduce a business problem and apply the class room learning into practice to offer a solution for the same; Capabilities to analyze and synthesize data and derive inferences for valid conclusion; Able to comprehend solution to sustain problems originating in the diverse management areas such as Finance, Marketing, Human Resource, and Taxation.
PO5	Research Related Skills	Ability to search for, locate, extract, organise, evaluate, and use or present information that is relevant to a particular topic; Ability to identify the developments in various branches of Commerce and Business.
PO6	Information and Communication Technology (ICT) digital literacy	Capability to use various technical ICT tools (like spreadsheet) for exploring, analysis, and using the information for business purposes.
PO7	Self-directed Learning	Capability to work independently in diverse projects and ensure detailed study of various facets of Commerce and Business
PO8	Moral and Ethical Awareness/Reasoning	Ability to ascertain unethical behaviour, falsification, and manipulation of information; Ability to manage self and various social systems.

2.3 Programme Specific Outcomes (PSOs)

The various learning outcomes of the programme are mentioned below:

PSO1	Comprehensive knowledge of Marketing, Business and Corporate Law, Economics, Finance, Accounting, Management, Tax and several other branches of Commerce that includes Insurance, and Banking.
PSO2	Develop managerial knowledge and tactical dexterity, with a broader skill set and encourages them to seek out audacious, innovative solutions for today's business.
PSO3	Formulate business problems and provide innovative solutions thus, molding them into future visionaries, management leaders that are compassionate yet efficient.
PSO4	Extreme and rigorous base for teaching, research, and allied business administrations

3. Programme Structure

B.Com. Banking & Insurance - Four year (Eight semesters) graduate programme is of 192 credits weightage consisting of Core Courses (CC), Discipline Specific Elective Courses (DSC), Skill Enhancement Courses (SEC), Open Elective Courses (OEC) and Ability Enhancement Compulsory Courses (AECC).

Table 1: Courses and Credit Scheme

Semester	Core Courses (CC)		Discipline Specific Elective Courses (DSC)		Skill Enhancement Courses (SEC)		Ability Enhancement Compulsory Courses (AECC)		Generic Elective Courses (GEC)		Grand Total Credits
	1	2	3	4	5	6	7	8	9	10	
	No. of Courses	Total Credits	No. of Courses	Total Credits	No. of Courses	Total Credits	No. of Courses	Total Credits	No. of Courses	Total Credits	(2+4+6+8+10)
I	3	18	-	-	1	2	1	4	1	6	30
II	2	12	-	-	-	-	2	8	1	6	26
III	3	18	1	6	-	-	-	-	1	6	30
IV	2	12	1	6	-	-	-	-	1	6	24
V	2	12	1	6	1	4	-	-	-	-	22
VI	2	12	1	6	1	4	-	-	-	-	22
Total	Core Credits	84	Discipline Specific Elective Credits	24	Skill Enhancement Credits	10	Ability Enhancement Credits	12	Generic Elective Credits	24	154
Percentage (%)	Core Credits	54.54	Discipline Specific Elective Credits	15.58	Skill Enhancement Credits	6.49		7.79		15.58	100
VII	2	12	2	12	-	-	-	-	-	-	24
VIII	1	22	-	-	-	-	-	-	-	-	22
Total	Core Credits	118	Discipline Specific Elective Credits	36	Skill Enhancement Credits	10	Ability Enhancement Credits	12	Generic Elective Credits	24	200
Percentage (%)	Core Credits	59	Discipline Specific Elective Credits	18	Skill Enhancement Credits	5		6		12	100

Table 2: Detailed break-up of Credit Courses

Semester	Core Courses (CC)	Discipline Specific Elective Courses (DSC)	Skill Enhancement Courses (SEC)	Ability Enhancement Compulsory Courses (AECC)	General Elective Courses (GEC)	Total Courses
1	CC1 CC2 CC3		SEC1	AECC1	GEC1	6
2	CC4 CC5			AECC2 AECC3	GEC2	5
3	CC6 CC7 CC8	DSC1			GEC3	5
4	CC9 CC10	DSC2			GEC4	4
5	CC11 CC12	DSC3	SEC2			4
6	CC13 CC14	DSC4	SEC3			4
7	CC15 CC16	DSC5 DSC6				4
8	CC17 Research (Dissertation/ Project/Product development/etc.)					1

Table 3: Course code and Title along with credits details (B.Com.-BI)

Course Code	Course Title	Credits			
		L	T	P	Total
	Semester I				
BCOM/BI/1/CC1	Financial Accounting	5	1		6
BCOM/BI/1/CC2	Business Statistics	5	1		6
BCOM/BI/1/CC3	Business Laws	5	1		6
ENG/1/AECC1	Functional English	4			4
COMP/1/SEC1	Computer Skills			2	2
...../1/GEC1	To be selected from Pool of Generic Elective Courses	5	1		6
	Semester II				
BCOM/BI/2/CC4	Corporate Accounting	5	1		6
BCOM/BI/2/CC5	Business Organisation & Management	5	1		6
EVS/2/AECC2	Environmental Studies	4			4
HIN/2/AECC3	Prayojanmoolak Hindi	4			4
...../2/GEC2	To be selected from Pool of Generic Elective Courses	5	1		6
	Semester III				
BCOM/BI/3/CC6		5	1		6
BCOM/BI/3/CC7		5	1		6
BCOM/BI/3/CC8		5	1		6
BCOM/BI/3/DSC1		5	1		6
...../3/GEC-3		5	1		6
	Semester IV				
BCOM/BI/4/CC9		5	1		6
BCOM/BI/4/CC10		5	1		6
...../4/GEC4		5	1		6
BCOM/BI/4/DSC2		5	1		6
	Semester V				
BCOM/BI/5/CC11		5	1		6
BCOM/BI/5/CC12		5	1		6
BCOM/BI/5/SEC2		4			4
BCOM/BI/5/DSC3		5	1		6
	Semester VI				
BCOM/BI/6/CC13		5	1		6
BCOM/BI/6/CC14		5	1		6
BCOM/BI/6/SEC3		4			4
BCOM/BI/6/DSC4		5	1		6
	Semester VII				
BCOM/BI/7/CC15		5	1		6
BCOM/BI/7/CC16		5	1		6
BCOM/BI/7/DSC5		5	1		6
BCOM/BI/7/DSC6		5	1		6
	Semester VIII				
BCOM/BI/8/CC17					22
					200

Table 4: General Elective Courses (GEC) offered by Department of Commerce for other departments

Course Code	Course Title	Credits			
		L	T	P	Total
	Semester I				
BCOM/BI/1/GEC1	Personal Finance & Planning	5	1		6
BCOM/BI/1/GEC2	Accounting for Everyone	5	1		6
	Semester II				
BCOM/BI/2/GEC6	Financial Literacy	5	1		6
BCOM/BI/2/GEC7	Basics of Management	5	1		6

Semester-I

BCOM/1/B&I/CC1 - FINANCIAL ACCOUNTING

Credits: 6
Lectures: 60
Duration of Exam: 3 Hrs.

Max. Marks: 100
Final Term Exam: 70
Internal Assessment: 30

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

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

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

Note for the Paper Setter: The question paper will consist of NINE questions in all. The first question will be compulsory and will consist of FIVE short questions of 2 marks each covering the whole syllabus. In addition, EIGHT more questions will be set unit-wise comprising of two questions from each of the four units. The candidates are required to attempt four more questions selecting at least one question from each unit.

COURSE CONTENTS:

Unit 1: (a) Theoretical Framework

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

(b) Accounting Process

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

Unit 2: Computerized Accounting Systems

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

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

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

Unit 4: Financial Statements of Sole Proprietorship and Partnership Firms, Accounting for Branch and Not-for Profit Organisations

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

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

Accounting for Not-for-Profit Organisations

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

Note:

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

Practical Exercises:

The learners are required to:

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

Suggested Readings:

- Anthony, R. N., Hawkins, D., & Merchant, K. A. (2010). Accounting: Text and Cases. New York: McGraw-Hill Education India.
- Dam, B. B., & Gautam, H. C. (2019). Financial Accounting. Guwahati: Gayatri Publications.
- Horngren, C. T., & Philbrick, D. (2017). Introduction to Financial Accounting. London: Pearson Education. Lal, J., & Srivastava, S. (2012). Financial Accounting Text & Problems. Mumbai: Himalaya Publishing House. Monga, J. R. (2017). Financial Accounting: Concepts and Applications. New Delhi: Mayur Paperback Publishing.
- Shukla, M. C., Grewal, T. S., & Gupta, S. C. (2016). Advanced Accounts. Vol.-I. New Delhi: Sultan Chand Publishing.
- Maheshwari, S. N., Maheshwari, S. K., & Maheshwari, S. K. (2018). Financial Accounting. New Delhi: Vikas Publishing House Pvt. Ltd.
- Sehgal, D. (2014). Financial Accounting. New Delhi: Vikas Publishing House Pvt. Ltd.
- Goyal, B. K., & Tiwari, H. N. (2019). Financial Accounting. New Delhi: Taxmann Publication. Goldwin, N., Alderman, W., & Sanyal, D. (2016). Financial Accounting. Boston: Cengage Learning. Tulsian, P. C. (2002). Financial Accounting. Chennai: Pearson Education.

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

BCOM/1/B&I/CC2 - BUSINESS STATISTICS

Credits: 6
Lectures: 60
Duration of Exam: 3 Hrs.

Max. Marks: 100
Final Term Exam: 70
Internal Assessment: 30

Objective: The course aims to familiarize the learners with the basic statistical tools used to summarize and analyse quantitative information for business decision making.

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

1. Apply a basic knowledge of statistics to business disciplines;
2. Develop the ability to analyze and interpret data to provide meaningful information to assist in management decision making activities;
3. Apply appropriate graphical and numerical descriptive statistics for different types of data;
4. Apply probability rules and concepts relating to discrete and continuous random variables to answer questions within a business context;
5. Explain and interpret a variety of hypothesis tests to aid decision making in a business context;
6. Use simple/multiple regression models to analyse the underlying relationships between the variables

***Note for the Paper Setter:** The question paper will consist of NINE questions in all. The first question will be compulsory and will consist of FIVE short questions of 2 marks each covering the whole syllabus. In addition, EIGHT more questions will be set unit-wise comprising of two questions from each of the four units. The candidates are required to attempt four more questions selecting at least one question from each unit.*

COURSE CONTENTS:

Unit 1: Statistical Data and Descriptive Statistics

Nature and classification of data – Univariate, bivariate and multivariate data; time-series and cross-sectional data.

Measures of Central Tendency

- a. Concept and properties of mathematical averages including arithmetic mean, geometric mean and harmonic mean Merits and Demerits and applications of mathematical averages
- b. Positional Averages including Mode and Median (and other partition values - quartiles, deciles, and percentiles) with graphic presentation. Merits and demerits of positional averages

Measures of Dispersion: absolute and relative. Range, quartile deviation, mean deviation, standard deviation, and their coefficients; Properties of standard deviation/variance.

Moments: Calculation and significance; Skewness: Meaning and Measurement (Karl Pearson and Bowley's measures); Kurtosis.

Unit 2: Probability and Probability Distributions

Theory and approaches of probability.

Probability Theorems: Addition and Multiplication (Proof not required). Conditional probability and Bayes' Theorem (Proof not required). Expectation and variance of a random variable. Business Applications. Probability distributions:

- a. Binomial distribution: Probability distribution function, Constants, Shape, Fitting of binomial distribution.
- b. Poisson distribution: Probability function (including Poisson approximation to binomial distribution), Constants, Fitting of Poisson distribution.
- c. Normal distribution: Properties of Normal curve and computation of Probabilities and applications

Unit 3: Simple Correlation and Regression Analysis

Correlation Analysis: Meaning and types of Correlation; Correlation Vs Causation; Pearson's coefficient of correlation: computation and properties (proofs not required). Probable and standard errors; Rank correlation. Regression Analysis: Principle of least squares and regression lines; Regression equations and estimation; Properties of regression coefficients; Relationships between Correlation and Regression coefficients; Standard Error of Estimate.

Unit 4: Index Number & Time Series Analysis

Meaning and uses of index numbers; Construction of Index numbers: fixed and chain base, univariate and composite; Methods of constructing Index numbers: Aggregates and average of relatives – simple and weighted. Tests of adequacy of index numbers; Base shifting, splicing and deflating; Problems in the construction of index numbers. Construction and Utility of Consumer Price Indices; BSE SENSEX, and NSE NIFTY. Time Series Data; Components of time series; Additive and Multiplicative models. Trend analysis; Fitting of trend line using principle of least squares – linear, second degree parabola and exponential; Shifting of Origin and Conversion of annual linear trend equation to quarterly/monthly basis and vice-versa; Moving averages. Seasonal variations- Calculation of Seasonal Indices using Simple averages, Ratio- to-trend and Ratio-to-moving averages methods; Uses of Seasonal Indices.

Practical Exercises:

The learners are required to:

- a. Use commonly used statistical packages to apply various statistical tools to a data set available through secondary sources.
- b. Make use of computer aided software packages and prepare the practical graphical presentation of correlation and regression analysis, frequency charts etc.
- c. Prepare Consumer Price Index Numbers and Time series Analysis

Suggested Readings:

- Anderson, D. R. (2014). Statistics for learners of Economics and Business. Boston: Cengage Learning.
- Gupta, S. P., & Gupta, A. (2014). Business Statistics: Statistical Methods. New Delhi: S. Chand Publishing.
- Hazarika, P. (2017). A Textbook of Business Statistics. New Delhi: S. Chand Publishing.
- Levin, R., Rubin, D. S., Rastogi, S., & Siddqui, M. H. (2011). Statistics for Management. London: Pearson Education.
- Siegel, A. F. (2011). Practical Business Statistics. Cambridge: Academic Press. Thukral, J. K. (2016). Business Statistics, New Delhi: Taxmann Publication.
- Vohra, N. D. (2017). Business Statistics, New Delhi: McGraw-Hill Education India.

BCOM/1/B&I/CC3 - BUSINESS LAWS

Credits: 6
Lectures: 60
Duration of Exam: 3 Hrs.

Max. Marks: 100
Final Term Exam: 70
Internal Assessment: 30

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

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

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

Note for the Paper Setter: The question paper will consist of NINE questions in all. The first question will be compulsory and will consist of FIVE short questions of 2 marks each covering the whole syllabus. In addition, EIGHT more questions will be set unit-wise comprising of two questions from each of the four units. The candidates are required to attempt four more questions selecting at least one question from each unit.

COURSE CONTENTS:

Unit 1: Indian Contract Act, 1872

Nature of contract and its essentials, Void, valid and voidable contracts, Consent, consideration and its' impact on contract, Agreements in restraint of trade, Performance, breach, revocation and termination of contract, Agency and bailment contracts, Contract of Indemnity, Contract of Guarantee and Pledge.

Unit 2: Sale of Goods Act, 1930

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

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

General nature of Partnership, Rights and duties of Partners, Reconstitution of Firm and Registration and dissolution. Formation and incorporation of LLP, Partners and their relations, financial disclosures, conversion into LLP, Foreign LLP, Winding up and dissolution.

Unit 4: Competition Act, 2002 and Consumer Protection Act, 2019, Foreign Exchange Management Act, 1999

Competition Act, 2002: Objectives and basic concepts, Consumer, goods, service, Prohibition of anti- competitive agreements, Prohibition of Abuse of Dominant Position; Consumer Protection Act, 2019: Important definitions, Consumer Disputes Redressal Commission, Measures to Prevent

Unfair Trade Practices, Offences and Penalties Important definition, Regulation and management of foreign exchange, RBI Guidelines on KYC.

Practical Exercises:

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

Suggested Readings:

- Bose, D. C. (2008). Business Law. New Delhi: PHI Limited.
- Chopra, R. K. (2015). Business Laws. New Delhi: Himalaya Publishing House.
- Kuchhal, M. C., & Kuchhal, V. (2018). Business Laws. New Delhi: Vikas Publishing.
- Singh, A. (2009). Business Law. Delhi: Eastern Book Company.

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

ENG/1/AECC1- FUNCTIONAL ENGLISH

Credits: 4
Lectures: 60
Duration of Exam: 3 Hrs.

Max. Marks: 100
Final Term Exam: 70
Internal Assessment: 30

Objective: The course aims to introduce students to the theory, fundamentals and tools of communication and to develop in them effective communication skills which should be integral to personal, social and professional interactions. In addition, to develop in them the understanding of the English language.

Learning Outcomes: After completion of the course, learners will:

CO1: have the knowledge of communication.

CO2: have speaking skills in social interactions and communication in professional situations such as interviews, group discussions and office environments.

CO3: have the knowledge and understanding of the language of communication.

CO4: have reading, listening and writing skills.

***Note for the Paper Setter:** The question paper will consist of five questions in all. The first question will be compulsory and will consist of five short questions of 2 marks each covering the whole syllabus. In addition, four more questions will be set unit-wise comprising of two questions from each of the two units. The candidates are required to attempt two more questions selecting at least one question from each unit.*

Unit-I

Introduction: Definition and Theory of Communication, Types and modes of Communication. Language of Communication: Verbal and Non-verbal (Spoken and Written); Personal, Social and Business Barriers and Strategies; Intra-personal, Inter-personal and Group communication. Impact of communication on performance.

Unit-II

Speaking Skills: Monologue, Dialogue, Group Discussion, Effective Oral Communication, Miscommunication, Oral Presentation, Interview, Public Speech.

Unit-III

Remedial English: Parts of Speech, Sentences, Subject- Verb Agreement, Active and Passive Voice, Degrees of comparison, Direct and Indirect Speech, Question Tags.

Reading and Understanding: Close Reading, Comprehension, Summary, Paraphrasing, Analysis and Interpretation, Translation (from Indian language to English and vice-versa), Literary/Knowledge Texts.

Unit-IV

Writing Skills: Elements of writing, Documenting, Report Writing, Making notes, Letter writing, Business communications

Listening Skills: Listening and its types, Barriers of effective Listening, Barriers and Strategies for effective listening, Listening to complaints.

Suggested Readings:

- B.K. Das and A. David, A Remedial Course in English, Book 2, C.I.E.F.L. (O.U.P.) 1980.
- A.S. Hornby, Oxford Advanced Learner's Dictionary of Current English (O.U.P.) 3, A Textbook of English Phonetics for Indian Students by T. Balasubramanian.
- Fluency in English - Part II, Oxford University Press, 2006.
- Business English, Pearson, 2008.
- Language, Literature and Creativity, Orient Blackswan, 2013.

COMP/1/SEC1- COMPUTER SKILLS

Credits: 2 (Practical)

Duration of Exam.: 3 Hrs.

Max. Marks: 50

Final Term Exam.: 50

Objective: The course aims to provide practical computer knowledge and skills to students and to enhance the usefulness of information technology tools in various activities.

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

CO1: Know about Operating System, Overview of various Computer & Mobile Operating systems and Applications.

CO2: Perform various features of Word processing such that Table, Mail merge, Hyperlink, etc.

CO3: Prepare a business presentation on MS PowerPoint.

CO4: Perform various mathematical, logical, and other functions on a large set of data using MS Excel.

Unit-I

Windows: Installation of Windows, Windows Desktop, My computer, My documents, Network neighbourhood, Recycle Bin, Quick launch tool bar, System tray, Start menu, Task bar - System Tray - Quick launch tool bar - Start button - Parts of Windows, Keyboard Accelerators: Key board short keys or hotkeys, Working with Notepad & WordPad, Creating & Editing Images with Microsoft paint, using the Calculator, Personalising Windows.

MS-Word: Working with Documents, Formatting page & setting Margins, Converting files to different formats, Importing & Exporting documents, Formatting Documents - Setting Font styles, Font selection- style, Setting Paragraph style, Alignments, Indents, Line Space, Margins, Bullets& Numbering. Setting Page style - Formatting Page, Page tab, Margins, Layout settings, Border & Shading, Columns, Header & footer, Setting Footnotes & end notes, page break, Setting Document styles, Table of Contents, Index, Page Numbering, date & Time, Creating Tables- Table settings, Borders, Alignments, Insertion, deletion, Merging, Splitting, Sorting, Drawing - Inserting Clip Arts, Pictures/Files, Tools –Spell Checks, Mail merge, Templates, Printing Documents.

Unit-II

MS-Excel: Spread Sheet & its Applications, Opening Spreadsheet, Menus , Working with Spreadsheets- opening, Saving files, setting Margins, Spread sheet addressing - Rows, Columns & Cells, Referring Cells & Selecting Cells – Shortcut Keys. Entering & Deleting Data, Inserting Data, Insert Cells, Column, rows & sheets, Inserting Functions, Formula - finding total in a column or row, Mathematical operations (Addition, Subtraction, Multiplication, Division, Exponentiation), Formatting Spreadsheets- Labelling columns & rows, Formatting- Cell, row, column & Sheet, Category - Alignment, Font, Border & Shading, Hiding/ Locking Cells, Working with sheets – Sorting, Filtering, Creating Charts , Tools – Error checking, Spell Checks.

MS-Power-Point: Introduction to presentation – Opening new presentation, Different presentation templates, setting backgrounds, selecting presentation layouts. Creating a presentation-Setting Presentation style, Adding text to the Presentation. Formatting a Presentation-Adding style, Colour, Arranging objects, Adding Header & Footer, Slide Background, Slide layout. Adding Graphics to the Presentation- Inserting pictures, tables into presentation, Adding Effects to the Presentation-Setting Animation & transition effect. Practical Exercises:

Suggested Readings:

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

Note: Open-Source Software or MS Excel, MS Access, and Tally may be used at appropriate places.

Semester-II

BCOM/1/B&I/CC4 - CORPORATE ACCOUNTING

Credits: 6
Lectures: 60
Duration of Exam: 3 Hrs.

Max. Marks: 100
Final Term Exam: 70
Internal Assessment: 30

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

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

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

Note for the Paper Setter: The question paper will consist of NINE questions in all. The first question will be compulsory and will consist of FIVE short questions of 2 marks each covering the whole syllabus. In addition, EIGHT more questions will be set unit-wise comprising of two questions from each of the four units. The candidates are required to attempt four more questions selecting at least one question from each unit

COURSE CONTENTS:

Unit 1: Accounting for Share Capital & Debentures

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

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

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

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

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

Unit 3: Internal Reconstruction and Profit or Loss Prior to Incorporation & Amalgamation of Companies

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

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

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

Unit 4: Corporate Financial Reporting

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

Suggested Readings:

1. Bergeron, B. (2003). Essentials of XBRL: Financial Reporting in the 21st Century. New Jersey: John Wiley & Sons.
2. Dam, B. B. & Gautam, H. C. (2019). Corporate Accounting. Guwahati: Gayatri Publications. Goyal, B. K. (2019). Corporate Accounting. New Delhi: Taxmann Publication.
3. Goyal, V. K., & Goyal, R. (2012). Corporate Accounting. New Delhi: PHI Learning.
4. Jain, S. P., & Narang, K. L. (2015). Corporate Accounting. New Delhi: Kalyani Publishers. Monga, J. R. (2019). Fundamentals of Corporate Accounting. New Delhi: Mayur Paperbacks.
5. Maheshwari, S. N., Maheshwari, S. K., & Maheshwari, S. K. (2018). Corporate Accounting. New Delhi: Vikas Publishing House.
6. Mukherjee, A., & Hanif, M. (2005). Corporate Accounting. New Delhi: Tata McGraw Hill Education.
7. Shukla, M. C., Grewal, T. S., & Gupta, S. C. (2016). Advanced Accounts. Vol.-II. New Delhi: S. Chand Publishing.
8. Sehgal, A. (2011). Fundamentals of Corporate Accounting. New Delhi: Taxmann Publication. Tulsian, P. C., & Tulsian, B. (2016). Corporate Accounting. S. New Delhi: Chand Publishing.

BCOM/1/B&I/CC5 - BUSINESS ORGANISATION AND MANAGEMENT

Credits: 6
Lectures: 60
Duration of Exam: 3 Hrs.

Max. Marks: 100
Final Term Exam: 70
Internal Assessment: 30

Objectives: To acquaint learners with the basics of Business concepts and functions, forms of Business Organisation and functions of Management.

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

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

Note for the Paper Setter: The question paper will consist of NINE questions in all. The first question will be compulsory and will consist of FIVE short questions of 2 marks each covering the whole syllabus. In addition, EIGHT more questions will be set unit-wise comprising of two questions from each of the four units. The candidates are required to attempt four more questions selecting at least one question from each unit.

COURSE CONTENTS:

Unit 1: Concept and Forms of Business Organisations

Concepts of Business, Trade, Industry and Commerce- Objectives and functions of Business– Social Responsibility of a business, Responsible Business, Ethical Conduct & Human Values. Forms of Business Organisation-Meaning, Characteristics, Advantages and Disadvantages of Sole Proprietorship – Meaning, Characteristics, Advantages and Disadvantages of Partnership - Kinds of Partners - Partnership Deed - Concept of Limited liability partnership – Meaning, Characteristics, Advantages and Disadvantages of Hindu Undivided Family – Meaning, Advantages and Disadvantages of Co-operative Organisation. Joint Stock Company- Meaning, Definition, Characteristics - Advantages and Disadvantages, Code of Business Ethics. Kinds of Companies - Promotion - Stages of Promotion - Promoter - Characteristics - Kinds - Preparation of Important Documents - Memorandum of Association - Clauses - Articles of Association - Contents –Prospectus-Contents – Red herring Prospectus- Statement In lieu of Prospectus (as per Companies Act, 2013).

Unit 2: Principles and Functions of Management

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

Unit 3: Planning and Organizing

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

Unit 4: Authority, Coordination, and Control

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

Suggested Readings:

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

EVS/2/AECC2- ENVIRONMENTAL STUDIES

Credits: 4 (Theory)

Lectures: 60

Duration of Exam.: 3 Hrs.

Max. Marks: 100

Final Term Exam.: 70

Internal Assessment: 30

Course Objective: Students will understand how science and the scientific methods work to address environmental problems. The students will become familiar with the Earth's major systems, how they function and how they are affected by human?

Course Outcomes: After completing the course in Environmental Studies, students will be able to: Demonstrate an integrated approach to environmental issues with a focus on sustainability; Use critical thinking, and methodological approaches of the social sciences, natural sciences, and humanities in environmental problem solving.

Note for the Paper Setter: The question paper will consist of five questions in all. The first question will be compulsory and will consist of five short questions of 2 marks each covering the whole syllabus. In addition, four more questions will be set unit-wise comprising of two questions from each of the two units. The candidates are required to attempt two more questions selecting at least one question from each unit.

UNIT I

The multidisciplinary nature of environmental studies: Definition, Scope and importance need for public awareness. Natural Resources: Renewable and non-renewable resources: Natural resources and associated problems. Forest resources: Use and over-exploitation, deforestation, case studies. Timber extraction, mining, dams and their effects on forests and tribal people. Water resources: Use and over- utilization of surface and ground water, floods, drought, conflicts over water, dams-benefits and problems. Mineral resources: Use and exploitation, environmental effects of extracting and using mineral resources, case studies. Food resources: World food problems, changes caused by agriculture and overgrazing, effects of modern agriculture, fertilizer-pesticide problems, water logging, salinity, case studies. Energy resources; Growing energy needs, renewable and non-renewable energy sources, case studies. Land resources: Land as a resource, land degradation man induced landslides, soil erosion and desertification. Role of an individual in conservation of natural resources. Equitable use of resources for sustainable lifestyles.

UNIT II

Ecosystems: Concept of an ecosystem, Structure and function of an ecosystem. Producers, Consumers and decomposers. Energy flow in the ecosystem, Ecological succession, Food chains, food webs and ecological pyramids. Introduction, types, Characteristic features, structure and function of the following of the ecosystem: Forest ecosystem, Grass land ecosystem, desert ecosystem, Aquatic ecosystems (ponds, streams, lakes, rivers, oceans, estuaries).

Biodiversity and its conservation: Introduction-Definition: genetic, species and ecosystem diversity. Bio-geographical classification of India. Value of diversity: consumptive use, productive use, social, ethical; aesthetic and option calls. Biodiversity at global, National and local levels. India as a mega- diversity nation. Hot-spots of biodiversity. Threats to biodiversity: habitat loss, poaching of wildlife, man-wildlife conflicts. Endangered and endemics. Conservation of biodiversity: In-situ and Ex-situ, Conservation of biodiversity.

UNIT III

Environmental Pollution: Definition-Causes, effects and control measures of Air pollution, Water pollution, Soil pollution, Marine pollution, Noise pollution, Thermal pollution, Nuclear hazards, Solid waste Management: Causes, effects and control measures of urban and industrial wastes. Role of an individual in prevention of pollution. Pollution case studies. Disaster Management: floods, earthquake, cyclone and landslides.

Social Issues and the environment: From Unsustainable to Sustainable development. Urban problems related to energy. Water conservation, rain water harvesting, watershed management. Resettlement and rehabilitation of people; its problems and concerns. Case studies. Environmental ethics: Issues and possible solutions. Climate change, global warming, acid rain, ozone layer depletion, nuclear accidents and holocaust. Case studies. Wasteland reclamation. Consumerism and waste products. Air (prevention and Control of Pollution) Act. Water (prevention and control of pollution) Act. Wildlife Protection Act. Forest Conservation Act. Issues involved in enforcement of environmental legislation. Public awareness.

UNIT IV

Human Population and the Environment: Population growth, variation among nations. Population explosion- family Welfare Programme. Environment and human health. Human Rights. Value Education. HIV/AIDS. Women and child welfare, role of information technology in environment and human health, Case Studies.

Field work: Visit to a local area to document environmental assets: river/forest grass land/hill/mountain, Visit to a local polluted site-Urban/Rural/Industrial/ Agricultural, Study of common plants, insects, birds. Study of simple ecosystems pond, river, hill slopes, etc.

Suggested Readings:

1. Agarwal, K.C. 2001 *Environmental Biology*, Nidhi Publ. Ltd. Bikaner.
2. Bharucha Erach, *The Biodiversity of India*, Mapin Publishing Pvt. Ltd., Ahmedabad-380013, India.
3. Clerk R.S., *Marine Pollution*; Clarendon Press Oxford.
4. *Down to Earth*, Centre for Science and Environment.
5. Hawkins R.E., *Encyclopedia of Indian Natural History*, Bombay Natural History Society, Bombay.
6. Mhaskar A.K., *Matter Hazardous*, Techno-Science Publications.
7. Townsend C., Harper J, and Michael Begon, *Essentials of ecology*, Blackwell Science.
8. Trivedi R.K and P.K Goel, *Introduction to air pollution*, Techno-Science Publications.
9. Trivedi R.K, *Handbook of Environmental Laws, Rules, Guidelines Compliances and Standards, Vol I and II*, Envirol Media.
10. Wagner K.D., 1998. *Environmental Management*. W.B. Saunders Co. Philadelphia, USA.

HIN/2/AECC3 – प्रयोजनमूलक हिन्दी

क्रेडिट: 4

व्याख्यान: 60

परिक्षा अवधि: 3 घंटे

अधिकतम अंक: 100

अंतिम परिक्षा अंक: 70

आंतरिक मूल्यांकन: 30

नोट: प्रश्न पत्र में कुल 9 प्रश्न हैं। प्रथम प्रश्न अनिवार्य है, जिसमें समस्त पाठ्यक्रम से 2 अंक वाले 5 सक्षिप्त प्रश्न हैं। प्रश्न पत्र में 4 ईकाई है, जिसमें प्रत्येक ईकाई में 15 अंको वाले 2 प्रश्न हैं। विद्यार्थी को प्रत्येक ईकाई में से 1 प्रश्न करना अनिवार्य है।

ईकाई-I

पत्र-लेखन-सहकारी पत्र, परिपत्र, कार्यालय आदेश, शिकायत पत्र, आवेदन पत्र, मूलपत्र, पत्रोत्तर, पावती, अनुस्मारक, सरकारी पत्र, ईमेल-लेखन, शासकीय आदेश, अधिसूचना, पृष्ठांकन, प्रेस विज्ञप्ति, संक्षेपण लेखन- अर्थ परिभाषा प्रक्रिया, नियम (लेखन विधि)

ईकाई-II

अभिनव काव्य गरिमा (काव्य पुस्तक) संप्रसंग व्याख्या व प्रश्नोत्तर

ईकाई-III

कम्प्यूटर- परिभाषा स्वरूप, महत्व

पारिभाषिक शब्दावली – बैंकिंग , वाणिज्य, मंत्रालय, उपक्रम, निगमों, औद्योगिक क्षेत्रों व मीडिया क्षेत्र

अनुवाद लेखन – अर्थ परिभाषा, स्वरूप, महत्व, प्रक्रिया, प्रकार

टिप्पण लेखन – अर्थ परिभाषा, नियम, लेखन विधि, उदाहरण

ईकाई-IV

प्रयोजनमूलक हिन्दी – अर्थ, संरचनात्मक स्वरूप महत्व, हिन्दी भाषा की प्रयोजनीयता

प्रयोजनमूलक हिन्दी के विविध रूप

शब्द कोश का अर्थ, परिभाषा, उद्देश्य प्रकार क्षेत्र व उपयोगिता

सन्दर्भ पुस्तकें :

- 1 प्रयोजनमूलक हिन्दी: डॉ नरेशा मिश्रा (2017) राजपाल एण्ड सन्ज, कश्मीरी गेट, दिल्ली
- 2 हिंदी साहित्य का इतिहास: डॉ रामसजन पाण्डेय (2012) संजय प्रकाशन, दिल्ली
- 3 अभिनव काव्य गरिमा: डॉ नरेशा मिश्रा (2012) राजकमल प्रकाशन, दिल्ली
- 4 प्रयोजनमूलक हिन्दी: सिद्धांत और प्रयोग दंगल झाल्टे, वाणी प्रकाशन, दिल्ली
- 5 राजभाषा हिंदी: विवेचना और प्रयुक्ति: डा किशोर वासवानी, वाणी प्रकाशन, दिल्ली
- 6 राजभाषा हिंदी और उसका विकास: हीरालाल बाछोटिया, किताब घर प्रकाशन, दिल्ली
- 7 अनुवाद विज्ञान: सिद्धांत एवं प्रविधि, भोलानाथ तिवारी, किताब घर प्रकाशन, दिल्ली

General Elective Courses

BCOM/1/BI/GEC1 - PERSONAL FINANCE AND PLANNING

Credits: 6
Lectures: 60
Duration of Exam: 3 Hrs.

Max. Marks: 100
Final Term Exam: 70
Internal Assessment: 30

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

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

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

Note for the Paper Setter: The question paper will consist of NINE questions in all. The first question will be compulsory and will consist of FIVE short questions of 2 marks each covering the whole syllabus. In addition, EIGHT more questions will be set unit-wise comprising of two questions from each of the four units. The candidates are required to attempt four more questions selecting at least one question from each unit.

COURSE CONTENTS:

Unit 1: Introduction to Financial Planning

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

Unit 2: Investment Planning

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

Unit 3: Personal Tax Planning

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

Unit 4: Insurance and Retirement Benefits Planning

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

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

Suggested Readings:

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

BCOM/1/BI/GEC2 - ACCOUNTING FOR EVERYONE

Credits: 6

Lectures: 60

Duration of Exam: 3 Hrs.

Max. Marks: 100

Final Term Exam: 70

Internal Assessment: 30

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

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

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

Note for the Paper Setter: The question paper will consist of NINE questions in all. The first question will be compulsory and will consist of FIVE short questions of 2 marks each covering the whole syllabus. In addition, EIGHT more questions will be set unit-wise comprising of two questions from each of the four units. The candidates are required to attempt four more questions selecting at least one question from each unit.

COURSE CONTENTS:

Unit 1: Introduction to Accounting

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

Unit 2: Transactions and recording of transactions

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

Unit 3: Preparation of Financial Statements and Computerized Accounting Systems

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

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

Unit 4: Company Accounts

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

Suggested Readings:

1. Hatfield, L. (2019). Accounting Basics. Amazon Digital Services LLC.
2. Horngren, C. T., Sundem, G. L., Elliott, J. A., & Philbrick, D. (2013). Introduction to Financial Accounting. London: Pearson Education.
3. Siddiqui, S. A. (2008). Book Keeping & Accountancy. New Delhi: Laxmi Publications Pvt. Ltd. Sehgal, D. (2014). Financial Accounting. New Delhi: Vikas Publishing House Pvt. Ltd.
4. Tulsian, P. C. (2007). Financial Accounting. New Delhi: Tata McGraw Hill Publishing Co. Ltd.
5. Mukharji, A., & Hanif, M. (2015). Financial Accounting. New Delhi: Tata McGraw Hill Publishing Co. Ltd.
6. Maheshwari, S. N., Maheshwari, S. K., & Maheshwari, S. K. (2018). Financial Accounting. New Delhi: Vikas Publishing House Pvt. Ltd.
7. Mukherjee, S., & Mukherjee, A. K. (2015). Financial Accounting. Oxford: Oxford University Press. Jain, S. P., & Narang, K. L. (2014). Financial Accounting. New Delhi: Kalyani Publishers.
8. Gupta, R. L., & Radhaswamy, M. (2014). Financial Accounting. New Delhi: S. Chand Publishing.
9. Lal, J., & Srivastava, S. (2012). Financial Accounting Text & Problems. Mumbai: Himalaya Publishing House. Monga, J. R. (2017). Financial Accounting: Concepts and Applications. New Delhi: Mayur Paperback Publishing. Goyal, B. K., & Tiwari, H. N. (2019). Financial Accounting. New Delhi: Taxmann Publication.
10. Note: Learners are advised to use latest edition of text books.

BCOM/2/BI/GEC3 - FINANCIAL LITERACY

Credits: 6

Lectures: 60

Duration of Exam: 3 Hrs.

Max. Marks: 100

Final Term Exam: 70

Internal Assessment: 30

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

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

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

Note for the Paper Setter: The question paper will consist of NINE questions in all. The first question will be compulsory and will consist of FIVE short questions of 2 marks each covering the whole syllabus. In addition, EIGHT more questions will be set unit-wise comprising of two questions from each of the four units. The candidates are required to attempt four more questions selecting at least one question from each unit.

COURSE CONTENTS:

Unit 1: Introduction, Financial Planning and Budgeting

Meaning, importance and scope of financial literacy; Prerequisites of Financial Literacy.

Concept of economic wants and means for satisfying these needs; Balancing between economic wants and resources; Meaning, importance and need for financial planning; Personal Budget, Family Budget, Business Budget and National Budget; Procedure for financial planning and preparing budget; Budget surplus and Budget deficit, avenues for savings from surplus, sources for meeting deficit.

Unit 2: Banking Services

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

Unit 3: Financial Services from Post Office

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

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

Unit 4: Protection and Investment Related Financial Services Insurance Services:

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

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

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

Investment avenues in Equity and Debt Instruments:

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

Suggested Readings:

1. Avadhani, V. A. (2019). *Investment Management*. Mumbai: Himalaya Publishing House Pvt. Ltd. Chandra, P. (2012). *Investment Game: How to Win*. New Delhi: Tata McGraw Hill Education.
2. Kothari, R. (2010). *Financial Services in India-Concept and Application*. New Delhi: Sage Publications India Pvt. Ltd.
3. Milling, B. E. (2003). *The Basics of Finance: Financial Tools for Non-Financial Managers*. Indiana: universe Company.
4. Mitra, S., Rai, S. K., Sahu, A. P., & Starn, H. J. (2015). *Financial Planning*. New Delhi: Sage Publications India Pvt. Ltd.
5. Zokaityte, A. (2017). *Financial Literacy Education*. London: Palgrave Macmillan.

BCOM/2/BI/GEC4 - BASICS OF MANAGEMENT

Credits: 6

Lectures: 60

Duration of Exam: 3 Hrs.

Max. Marks: 100

Final Term Exam: 70

Internal Assessment: 30

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

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

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

***Note for the Paper Setter:** The question paper will consist of NINE questions in all. The first question will be compulsory and will consist of FIVE short questions of 2 marks each covering the whole syllabus. In addition, EIGHT more questions will be set unit-wise comprising of two questions from each of the four units. The candidates are required to attempt four more questions selecting at least one question from each unit.*

COURSE CONTENTS:

Unit 1: Introduction

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

Unit 2: Planning and Organizing

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

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

Unit 3: Staffing and Leading

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

Unit 4: Control

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

Suggested Readings:

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