

Semester I

Semester	Major-I	Major -II	Multi-disciplinary	AEC	SEC	VAC
Semester - I	1. Basic Business and Applied Law 2. Business Mathematics and Statistics 3. Business Economics 4. Accounts Assistant	1. Financial Accounting		English: Business Communication		Environmental Studies and Disaster management

MAJOR I

Semester I Paper I Basic Business and Applied Law

Credit– 4

Course Objectives

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

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

Course Outcomes

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

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

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

Introduction to Indian Business Law:

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

Indian Contract Act

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

UNIT – II – Commercial and Corporate Law with Partnership Act

Contract of Sale

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

Corporate Law and Partnership Act

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

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

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

UNIT- III – Business Regulatory Framework in India

Intellectual Property Rights (IPR) in India:

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

Regulatory Compliance and Business Ethics:

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

UNIT- IV – New Dimensions of Indian Business Law

Emerging Areas in Indian Business Law:

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

Suggested Readings:

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

MAJOR I

Semester I

Paper II

Business Mathematics and Statistics

Credit 4

Course Objectives

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

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

Course Outcomes

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

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

UNIT-1 – Basic Mathematics

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

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

UNIT-II – Business Mathematics

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

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

UNIT-III – Business Statistics & Data Interpretations

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

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

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

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

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

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

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

Business Applications and Case Studies:

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

Suggested Readings:

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

MAJOR I

Semester I Paper III Business Economics

Credit 4

Course Objectives

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

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

Course Outcomes

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

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

UNIT-1 - Introduction to Business Economics & Microeconomic Analysis

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

Economic Systems and Market Structures:

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

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

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

UNIT-II - Macroeconomic Analysis

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

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

UNIT-III – Applied Business Economics

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

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

UNIT-IV- Business Economics and Strategy

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

Suggested Readings:

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

MAJOR I

Semester I

Paper IV

Accounts Assistant

Credit 4

Course Objectives

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

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

Course Outcomes

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

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

UNIT-1 – Financial Statement

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

UNIT-II – Government Accounts and Taxation System

Government Accounting; The Employee State Insurance Act, 1948; The Employee Provident Fund Organization; Basics of Income Tax; Residential Status and Taxability. Practical Problems and Activities with Real-Life Examples: Creation of monthly payroll sheet

including Basic Pay, DA, HRA, Gross Salary and Net Salary. Calculation of Provident Fund of both Employee and Employer, Calculation of ESI. Prepare employee salary slips Using MS Excel.

UNIT-III – Income from Salaries and House Property

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

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

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

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

Suggested Readings:

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

MAJOR II

Semester I Paper I Financial Accounting

Credit 4

Course Objectives:

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

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

Course Outcomes:

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

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

UNIT-1 – Introduction to Accounting

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

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

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

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

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

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

Accounting for Hire purchase and Installment Purchase.

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

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

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

Unit IV – Computerized Accounting System

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

Suggested Readings:

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

Semester I
AEC
Paper I
English: Business Communication

Credits: 4

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

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

Semester I
VAC
Paper I
Environmental Studies & Disaster Management

(Credit-3)

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

Definition, scope and importance

Need for public awareness

Environmental Pollution

Definition

Cause, effects and control measures of :-

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

Unit 2: Natural Resources: (8 Period)

Renewable and non-renewable resources:

Natural resources and associated problems.

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

Biodiversity: - Introduction-Definition; Biogeographically classification of India

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

Unit-3: Disaster Management (8 Period)

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

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

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

B. Human Population and the Environment

Population Ecology: Individuals, species, population, community

Human population growth, population control method

Urbanisation and its effect on society

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

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

Semester–II

Semester	Core-I	Core-II	Core-III	Multi-disciplinary	AEC	SEC	VAC
Semester II	1. Financial Analysis 2. Investments – Risk and Returns 3. Financial Management 4. GST Assistant		Income Tax Law & Practice		English: Word and Presentation Skills		Good Citizenship

CORE I**Semester II
PAPER V
FINANCIAL ANALYSIS****Credit 4**

Basic Finance Concepts
Introduction to Finance
Overview of financial markets
Key participants (individuals, institutions)
Objectives of financial analysis
Time Value of Money (TVM)
Future value, present value, and compounding
Understanding interest rates and discounting
Risk and Return
Types of risk (systematic, unsystematic)
Calculating risk measures (standard deviation, beta)
Relationship between risk and return
Financial Statement Analysis
Understanding Financial Statements
Balance Sheet, Income Statement, Cash Flow Statement
Reading and interpreting financial statements
Financial Ratios
Liquidity ratios
Solvency ratios
Profitability ratios
Efficiency ratios
DuPont Analysis
Decomposition of return on equity (ROE)
Identifying drivers of performance
Valuation Techniques
Discounted Cash Flow (DCF) Analysis
Forecasting cash flows
Estimating terminal value
Calculating present value
Comparable Company Analysis (CCA)
Identifying comparable companies
Analyzing multiples (P/E, EV/EBITDA, etc.)

Valuation using market comparables
Asset-Based Valuation
Valuing assets and liabilities
Adjusted book value method
Liquidation value method
Financial Modeling
Excel Skills for Financial Modeling
Building income statement, balance sheet, cash flow statement
Creating dynamic financial models
Building Integrated Financial Models
Forecasting revenue, expenses, and cash flows
Sensitivity analysis and scenario modeling
Company Valuation Modeling
Integrating DCF, CCA, and other valuation methods
Developing valuation models for different industries
Advanced Topics
Financial Risk Management
Hedging techniques
Derivatives and their use in risk management
Corporate Finance
Capital structure decisions
Cost of capital estimation
Mergers and Acquisitions (M&A) Analysis
M&A process overview
Valuation techniques in M&A
Case Studies and Practical Applications
Analyzing real-world financial statements
Valuing companies based on case studies
Hands-on financial modeling exercises
Additional Resources and Tools
Financial analysis software (e.g., Bloomberg Terminal, FactSet)
Online resources, books, and academic journals
Guest lectures from industry professionals

Evaluation and Assessment
Assignments on financial statement analysis
Valuation projects and presentations
Quizzes and exams to test understanding
This curriculum covers a comprehensive range of topics in financial analysis, starting from basic concepts to advanced techniques, and integrates practical applications to provide a well-rounded learning experience.

CORE I**Semester II
PAPER VI
INVESTMENTS – RISKS AND RETURN****Credit 4**

Foundations of Investments
Introduction to Investments
Definition and objectives of investment
Importance of risk-return trade-off in investment decisions
Overview of investment vehicles (stocks, bonds, mutual funds, ETFs)
Financial Markets and Instruments
Overview of financial markets (stock market, bond market, money market)
Types of financial instruments (stocks, bonds, derivatives)
Understanding market efficiency and pricing mechanisms
Risk and Return Concepts
Risk and Return Fundamentals
Definition of risk and return
Relationship between risk and return (risk-return trade-off)
Measures of risk (standard deviation, beta) and return (expected return, yield)
Capital Asset Pricing Model (CAPM)
Theory of CAPM and its assumptions
Calculation of expected return using CAPM
Role of beta in measuring systematic risk
Modern Portfolio Theory (MPT)
Portfolio diversification and risk reduction
Efficient frontier and optimal asset allocation
Capital Market Line (CML) and Risk-Free Rate
Risk Assessment and Management
Types of Risk in Investments
Systematic vs. unsystematic risk
Market risk, credit risk, liquidity risk, and operational risk
Political and regulatory risk
Risk Measurement Techniques
Value at Risk (VaR)
Conditional Value at Risk (CVaR)
Stress testing and scenario analysis

Risk Management Strategies
Asset allocation strategies (strategic vs. tactical asset allocation)
Hedging techniques (options, futures, swaps)
Portfolio insurance strategies
Investment Analysis and Valuation
Fundamental Analysis
Analysis of financial statements (income statement, balance sheet, cash flow statement)
Valuation methods (discounted cash flow, relative valuation)
Qualitative analysis (industry analysis, competitive advantage assessment)
Technical Analysis
Price and volume analysis
Chart patterns and trends
Technical indicators (moving averages, MACD, RSI)
Portfolio Management
Portfolio Construction
Asset allocation strategies based on risk tolerance and investment objectives
Portfolio optimization techniques
Rebalancing and monitoring portfolio performance
Diversification Strategies
Benefits of diversification
Correlation analysis and portfolio diversification
Risk-parity and risk-budgeting approaches
Performance Evaluation
Measures of portfolio performance (Sharpe ratio, Treynor ratio, Jensen's alpha)
Benchmarking and performance attribution analysis
Evaluation of active vs. passive investment strategies
Behavioral Finance
Behavioral Biases and Heuristics
Overconfidence, loss aversion, herd behavior, and other biases
Impact of behavioral biases on investment decisions
Strategies to mitigate behavioral biases
Market Anomalies and Investor Irrationality
Market bubbles and crashes
Momentum effect, value effect, and other market anomalies
Contrarian investment strategies

Case Studies and Practical Applications
Analyzing real-world investment scenarios and case studies
Conducting risk assessments and constructing investment portfolios
Simulated trading exercises and portfolio management simulations
Additional Resources and Tools
Investment textbooks, journals, and academic literature
Financial modeling software (e.g., Excel, Bloomberg)
Investment analysis platforms and databases
Evaluation and Assessment
Assignments, quizzes, and exams assessing understanding of investment concepts and principles
Case study analyses and presentations evaluating application of investment theories in real-world scenarios
Portfolio construction projects and performance evaluations
This curriculum provides a comprehensive understanding of investments focusing on risk and returns, covering theoretical concepts, practical applications, and behavioral aspects to prepare students for careers in investment management, financial analysis, and portfolio management.

CORE I

**Semester II
PAPER VII
Financial Management**

Credit 4

Foundations of Financial Management
Introduction to Financial Management
Definition and objectives of financial management
Role and responsibilities of financial managers
Overview of financial markets and institutions
Financial Statements Analysis
Understanding financial statements (income statement, balance sheet, cash flow statement)
Financial ratio analysis and interpretation
DuPont analysis for assessing profitability
Time Value of Money
Principles of time value of money (present value, future value, discounting)
Applications of time value of money in investment decision-making
Calculating present and future values of cash flows
Capital Budgeting and Investment Decisions
Capital Budgeting Techniques
Net present value (NPV) analysis
Internal rate of return (IRR) method
Payback period and discounted payback period
Risk and Return Analysis
Understanding risk and return relationship
Capital asset pricing model (CAPM) for calculating cost of equity
Risk-adjusted discount rate and sensitivity analysis
Project Evaluation and Selection
Evaluating strategic alignment and project viability
Capital rationing and project prioritization
Real options analysis for investment flexibility
Financing Decisions and Capital Structure
Capital Structure Theory
Modigliani-Miller theorem and capital structure irrelevance
Trade-off theory and pecking order theory
Factors influencing optimal capital structure
Debt and Equity Financing
Sources of long-term financing (debt, equity, hybrid securities)
Cost of debt and cost of equity calculation
Dividend policy and distribution decisions
Financial Leverage and Risk Management
Impact of financial leverage on returns and risk

Managing financial risk through hedging and derivatives
Working capital management and liquidity risk
Financial Planning and Forecasting
Budgeting and Forecasting
Types of budgets (operating budget, capital budget, cash budget)
Zero-based budgeting and flexible budgeting techniques
Rolling forecasts and variance analysis
Financial Modeling
Building financial models for forecasting and scenario analysis
Sensitivity analysis and scenario planning
Forecasting financial statements and cash flows
Working Capital Management
Managing cash, receivables, and inventory
Cash conversion cycle optimization
Short-term financing and liquidity management
Financial Performance Measurement and Analysis
Financial Performance Metrics
Key performance indicators (KPIs) for financial analysis
Economic value added (EVA) and shareholder value analysis
Balanced scorecard approach to performance measurement
Financial Reporting and Disclosure
International Financial Reporting Standards (IFRS) and Generally Accepted Accounting Principles (GAAP)
Corporate governance and financial transparency
Regulatory compliance and financial reporting requirements
Financial Risk Management
Identification and assessment of financial risks (market risk, credit risk, liquidity risk)
Risk mitigation strategies (diversification, hedging, insurance)
Stress testing and risk scenario analysis
Corporate Finance and Strategic Financial Management
Mergers and Acquisitions
M&A process and valuation methods
Financial and strategic considerations in mergers and acquisitions
Post-merger integration and performance evaluation
Corporate Restructuring
Types of corporate restructuring (divestitures, spin-offs, joint ventures)
Financial implications of restructuring activities
Shareholder value creation through restructuring
International Financial Management
Foreign exchange risk management
Multinational capital budgeting and financing decisions

Global financial markets and international investment opportunities
Case Studies and Practical Applications
Analyzing real-world financial management scenarios and case studies
Financial modeling and decision-making projects
Simulations and business games for strategic financial management
Additional Resources and Tools
Financial management textbooks, journals, and research papers
Financial analysis software and tools (e.g., Excel, financial modeling software)
Workshops and seminars on financial management topics
Evaluation and Assessment
Assignments, quizzes, and exams assessing understanding of financial management concepts and theories
Case analysis and presentation evaluations
Financial modeling and forecasting projects assessment
This curriculum provides a comprehensive understanding of financial management, covering theoretical concepts, practical applications, and tools and techniques to equip individuals with the skills needed to make informed financial decisions and effectively manage financial resources within organizations.

CORE I

Semester II PAPER VIII GST Assistant

Credit 4

Introduction to GST:

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

GST Registration and Compliance:

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

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

GST Accounting and Record Keeping:

GST Accounting Principles
Double-entry accounting system for GST
Treatment of GST in financial statements
Record Keeping and Documentation
Maintaining invoices, vouchers, and records for GST compliance
Documentation requirements for claiming ITC

GST in Specific Industries:

GST in Manufacturing Sector

Impact of GST on manufacturing operations

Input tax credit on capital goods and raw materials

GST in Service Sector

Taxability of various services under GST

Place of supply rules for services

GST in E-commerce

GST implications for e-commerce operators and sellers

Tax collection at source (TCS) provisions

GST Compliance Software and Tools:

Introduction to GST Software

Overview of popular GST compliance software

Features and functionalities of GST software tools

Practical Training on GST Software

Hands-on experience with GST software for filing returns

Generating GST reports and reconciling data

Case Studies and Practical Applications:

Analyzing real-life scenarios related to GST registration, compliance, and accounting

Preparation of GST returns and reconciliations using case studies

Simulation exercises on handling GST-related queries and issues

Additional Resources and Tools:

GST portals and online resources provided by government authorities

Training materials and guides on GST compliance and procedures

Webinars, workshops, and seminars conducted by GST experts

Evaluation and Assessment:

Practical assignments on GST registration, filing returns, and record-keeping

Quizzes and tests assessing understanding of GST concepts and compliance requirements

Project work involving application of GST knowledge in real-world scenarios

CORE III

Semester II PAPER I Income Tax Law & Practice

Credit 4

Course Objectives

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

Course Outcomes

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

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

Unit I: Introduction

- **Basic concepts:** Income, agricultural income, person, assessee, assessment year, previous year, gross total income, total income, maximum marginal rate of tax; Permanent Account Number (PAN)
- **Residential status**–Meaning, Determination of Residential Status, Scope of total income on the basis of residential status, Exempted income.

Unit II: Computation of Income under different Heads

Income from Salaries, Income from house property, Profits and gains of business or profession, Capital gains & Income from other sources.

Unit III: Computation of Total Income and Tax Liability

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

Unit IV: Preparation of Return of Income

Filing of returns: Manually, Assessment Procedures, Filing of Returns, Return Forms, Provision & Procedures of Compulsory On-Line filing of returns for specified assessee.

Suggested Readings

- *Singhania, V. K., &Singhania, M. Student's Guide to Income Tax including GST-Problems & Solutions. New Delhi: Taxmann Publications Pvt. Ltd.*
- *Gaur, V. P., Narang, D. B., & Gaur, P. (2018). Income Tax Law and Practice. New Delhi: Kalyani Publishers.*
- *Singhania, V. K., &Singhania, K. (2020). Direct Taxes: Law & Practice. New Delhi: Taxmann Publication.*
- *Ahuja, G., & Gupta, R. Simplified Approach to Income Tax. New Delhi: Flair Publications Pvt.Ltd.*
- *Study material of ICAI Intermediate Paper 4A: Income-tax Law.*

Semester–III

Semester	Major-I	Major-II	Multi-disciplinary	AEC	SEC	VAC
Semester III	9. Personal Financial Planning 10. Introduction to Indian Capital Markets 11. Sales and Distribution Management 12. Insurance Advisor/ Agent	3. GST & Indirect Tax 4. Management Accounting	Financial Market & Institutions		Business Statistics & Data Interpretation	

MAJOR I

Semester III

Paper IX

Personal Financial Planning

Credit 4

Course Objectives

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

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

Course Outcomes

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

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

UNIT-I - Foundations of Personal Financial Planning

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

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

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

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

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

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

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

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

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

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

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

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

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

UNIT-IV - Behavioral Finance and Psychology of Money

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

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

Suggested Readings:

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

MAJOR I

Semester III

Paper X

Introduction to Indian Capital Markets

Credit 4

Course Objectives

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

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

Course Outcomes

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

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

UNIT-I - Foundations of Indian Capital Market

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

UNIT-II – Equity and Debt Market Products

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

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

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

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

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

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

UNIT-IV - Alternative Investment Products

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

Suggested Readings:

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

MAJOR I

Semester III

Paper XI

Sales and Distribution Management

Credit 4

Course Objectives

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

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

Course Outcomes

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

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

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

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

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

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

Sales Planning and Forecasting;

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

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

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

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

UNIT-III - Channel Management, Logistics & Retail Management

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

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

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

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

Suggested Readings:

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

MAJOR I

Semester III

Paper XII

Insurance Agent / Advisor

Credit 4

Course Objectives

The course aims to enable learners to:

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

Course Outcomes

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

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

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

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

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

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

Unit II - Source Insurance Customers

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

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

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

Unit III- Provide Pre-Issuance Services to Customers

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

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

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

Unit IV - Assist Customers with Post-Sale Services

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

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

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

Employability Skills

Suggested Readings:

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

MAJOR II

Semester III

Paper III

GST and other Indirect Taxes (Customs)

Credit 4

Course Objectives

The course aims to enable learners to:

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

Course Outcomes

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

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

Unit I: Basic Concepts

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

Unit II: Concept of supply and Levy of GST

Concept of supply including composite and mixed supply, Place, Time and Value of taxable supply, Significance of consideration. Basis of Charge of GST, Inter-State Supply, Intra-state supply, GST rates notified for supply of various goods and services, Reverse charge mechanism, Composition levy, Exemptions from GST, Power to grant exemptions, Exempted goods under exemption notifications, Exempted services under exemption notifications, Input tax credit.

Unit III: Procedures under GST

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

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

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

Suggested Readings

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

Latest revisions and notifications relating to GST & Customs

MAJOR II

Semester III

Paper IV

Management Accounting

Credit 4

Course Objectives

The course aims to enable learners to:

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

Course Outcomes

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

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

Unit I: Introduction to Management Accounting

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

Unit II: Budgetary Control and Standard Costing Systems

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

Unit III: Marginal Costing

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

Unit IV: Decision Making

Concept and Steps in Decision making process. Solving various short -term decision making problems using marginal costing and differential costing techniques, Profitable product mix, Acceptance or rejection of special/ export offers, Make or buy, Addition or elimination of a product line, sell or process further, operate or shut down and Pricing decisions.

Suggested Readings

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

Semester III
MDC
Paper I
Financial Markets and Institutions

Credit 3

Course Objectives

The course aims to enable learners to:

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

Course Outcomes

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

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

Unit I: An Introduction to Financial System and its Components

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

Unit II: Financial Market

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

Unit III: Financial Institution

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

Suggested Readings

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

Semester III
SEC
Paper I
Business Statistics and Data Interpretation

Credit 3

Course Objectives

The course aims to enable learners to:

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

Course Outcomes

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

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

Unit I: Descriptive Statistics

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

Use Microsoft Excel for data analysis and interpretation

Unit II: Probability and Probability Distributions

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

Use Microsoft Excel for data analysis and interpretation

Unit III: Time Series Analysis and Index Numbers

Time Series Data; Components of time series; Additive and Multiplicative models. Trend

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

Use Microsoft Excel for data analysis and interpretation

Suggested Readings

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

Semester–IV

Semester	MAJOR-I	MAJOR-II	Multi-disciplinary	AEC	SEC	VAC
Semester IV	13. Retail Banking Assets Sales and Underwriting 14. Retail Banking Liabilities 15. Mutual Fund Distributor	5. Corporate Legal Framework 6. Financial Management & Risk Management	Business Organization & Management		Business Regulatory Framework	

MAJOR I

Semester IV

Paper XIII

Retail Banking Asset Sales and Underwriting

Credit 4

Course Objectives

The course aims to enable learners to:

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

Course Outcomes

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

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

UNIT-I - Foundations of Retail Banking Asset Sales

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

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

UNIT-II - Relationship Management and Customer Service

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

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

UNIT – III - Foundations of Retail Banking Assets Underwriting

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

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

UNIT – IV - Retail Banking Products Underwriting

Retail Banking Products Underwriting:

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

Suggested Readings:

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

MAJOR I

Semester IV

Paper XIV

Retail Banking Liabilities

Credit 4

Course Objectives

The course aims to enable learners to:

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

Course Outcomes

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

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

UNIT-I - Foundations of Retail Banking Liabilities Sales

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

UNIT-II - Retail Deposit Products and Features

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

opportunities and relationship-building strategies; Concept, Features and Benefits of Certificates of Deposit (CDs).

UNIT-III - Sales Techniques, Strategies and CRM

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

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

UNIT-IV - Customer Experience Management

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

Suggested Readings:

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

MAJOR I

Semester IV

Paper XV

Mutual Fund Distributor

Credit 4

Course Objectives

The course aims to enable learners to:

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

Course Outcomes

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

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

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

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

Unit 2: Market Research and Selling the Products

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

Unit 3: Perform After-Sales Activities

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

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

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

Unit 4: Employability Skills

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

Suggested Readings:

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

MAJOR II

Semester IV Paper V Corporate Legal Framework

Credit 4

Course Objectives

The course aims to enable learners to:

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

Course Outcomes

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

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

Unit I: Introduction to Companies Act, 2013

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

Unit II: Management and Administration

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

Unit III: Directors and their Powers

Board of directors, classification of directors, women directors, independent director; appointment and qualifications of directors; Director Identification Number (DIN);

Disqualifications, Removal of directors; Legal positions, Powers, Duties and responsibilities; Additional Director, Alternate Director, Nominee Director, Director appointed by casual Vacancy, Key Managerial Personnel, Managing Director, Manager and Whole Time Director.

Unit IV: Oppression, Mismanagement, Corporate Restructuring and Winding-Up

Oppression, Mismanagement, Rights to apply, Powers of Tribunal, Provisions related to Compromises, Arrangement and Amalgamations, Concept and Modes of Winding Up; Provisions of winding up under Insolvency and Bankruptcy Code, 2016. National Company Law Tribunal and Appellate Tribunal-Definitions; Constitution of National Company Law Tribunal; Constitution of Appellate Tribunal; Appeal from orders of Tribunal; Power to punish for contempt.

Suggested Readings:

- ❖ Garg /Gupta/Dhingra *Corporate Law*, Kalyani publisher.
- ❖ Vandana B. Arora A & Jyoti Prakash Rath, *CORPORATE LAWS*, Vikas Publishing.
- ❖ Tulsian P.C.S., *Business and Corporate Laws* Chand Publishing.
- ❖ Kumar, A. *Corporate Laws*. New Delhi: Taxmann Publication.
- ❖ Sharma, J. P. *An Easy Approach to Corporate Laws*. New Delhi: Ane Books Pvt. Ltd.
- ❖ Chadha R., & Chadha, S. (2018). *Company Laws*. Delhi: Scholar Tech Press.
- ❖ Hicks, A., & Goo, S. H. (2017). *Cases and Material on Company Law*. Oxford: Oxford University Press.
- ❖ Kuchhal, M. C., &Kuchhal, A. (2020). *Corporate Laws*. New Delhi: Shree Mahavir Book Depot.
- ❖ Kumar, A. (2019). *Corporate Laws*. New Delhi: Taxmann Publication.
- ❖ Sharma, J. P. (2018). *An Easy Approach to Corporate Laws*. New Delhi: Ane Books Pvt. Ltd.

MAJOR II

Semester IV Paper VI

Financial Management & Risk Management

Credit 4

Course Objectives

The course aims to enable learners to:

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

Course Outcomes

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

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

Unit I: Introduction

Nature, scope, and objectives of financial management- profit maximization Vs wealth maximization; Value maximization-concept and implications, Economic Value Added (EVA), Market Value Added (MVA). Functions and Responsibilities of a Finance Manager. Time value of money, Risk and Return Analysis; emerging dimensions in finance area- Crypto currencies, block chain, behavioral finance, sustainable finance.

Unit II: Financing Decision

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

Unit III: Investment Decision and Dividend Decision

- **Long-term investment decision:** Capital Budgeting Process, Capital Budgeting Techniques; Payback Period Method, Discounted Payback Period Method, Accounting Rate of Return, Net Present Value (NPV), Net Terminal Value, Internal Rate of Return (IRR), Profitability Index.
- **Short-term investment decision:** Concept of Working Capital, working capital cycle, Risk-return Trade off, working capital estimation, cash management, receivables management, inventory management, payables management.
- **Dividend Decision:** Theories for relevance and irrelevance of dividend decision for corporate valuation-Walter's Model, Gordon's Model, MM Approach, Forms of dividend payment, types of dividend policies and Determinants of Dividend policy.

Unit IV: Risk Management

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

Suggested Readings:

- ❖ Sharma R. K. & Gupta S. K. *Financial Management*, Kalyani Publishing House.
- ❖ Amit Singhal, *Fundamentals of Financial Management*, Vikas Publishing
- ❖ Khan, M.Y., & Jain, P.K. *Financial Management: Text and Problem*. New Delhi: Tata McGraw Hill Education India.
- ❖ Kothari, R *Financial Management: A Contemporary Approach*. New Delhi: Sage Publications India Pvt. Ltd.
- ❖ Pandey, I.M. *Financial Management*. New Delhi: Vikas Publications.
- ❖ Rustagi, R.P. *Fundamentals of Financial Management*. New Delhi: Taxmann Publication.
- ❖ Chandra, P. (2007). *Financial Management-Theory and Practice*. New Delhi: Tata McGraw Hill Education.
- ❖ Horne. J. C., & Wachowicz, J. M. (2008). *Fundamentals of Financial Management*. New Jersey: Prentice Hall.
- ❖ Khan, M. Y., & Jain, P. K. (2018). *Financial Management: Text and Problem*. New Delhi: Tata McGraw Hill Education India.
- ❖ Sharma, S. K., & Zareen, R. (2018). *Fundamentals of Financial Management*. New Delhi: S. Chand Publishing.
- ❖ Singh, P. (2010). *Financial Management*. New Delhi: Ane Books Pvt. Ltd.
- ❖ Singh, J. K. (2016). *Financial Management-Theory and Practice*. Delhi: Galgotia Publishing House.

Semester IV
MDC
PAPER II
Business Organization & Management

Credit 3

Course Objectives

The course aims to enable learners to:

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

Course Outcomes

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

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

Unit 1: Concept and Forms of Business Organisations

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

Unit 2: Principles and Functions of Management

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

Unit 3: Leadership and Management

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

Suggested Readings

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

Semester IV
SEC
PAPER II
Business Regulatory Framework (Semester IV)

Credit 3

Course Objectives

The course aims to enable learners to:

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

Course Outcomes

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

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

UNIT I: Indian Contract ACT,1872

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

UNIT II: Sale of Goods Act,1930

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

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

Suggested Readings

- ❖ Garg K.C. / *Business Law (Hons.)*, Kalyani publisher.
- ❖ Bose, D. C. (2008). *Business Law*. New Delhi: PHI Limited.
- ❖ Kuchhal M.C. & Kuchhal Vivek, *Business Laws: Semester I: (NEP 2020 for the University of Delhi)*, Vikas Publishing
- ❖ Tulsian P.C. & Tulsian Bharat, *Business Laws for B.Com. (Hons.)*, S. Chand Publishing
- ❖ Chopra, R. K. (2015). *Business Laws*. New Delhi: Himalaya Publishing House.
- ❖ Kuchhal, M. C., & Kuchhal, V. (2018), *Business Laws*, New Delhi: Vikas Publishing.
- ❖ Singh, A. (2009). *Business Law. Delhi*: Eastern Book Company