

Bachelor of Commerce

B.Com

Regulations, Scheme & Syllabus
Semesters 1 to 8

Approved syllabus for

Academic Year 2021-2022(NEP-2020)

INTRODUCTION

The curriculum framework for B.Com. Degree is structured to offer a broad outline that helps in understanding the creative potential of new career growth opportunities based on changing industrial and societal needs. The course is upgraded keeping in mind the aspirations of students, with opportunities to major in specializations such as accounting, financial markets, marketing, human resources and banking to focus the students towards a career in those domains. The core concepts within subject have been updated to incorporate the recent advancements, techniques to upgrade the skills of learners to create a focus on various functional areas of business. Problem Based learning has been integrated into the curriculum for a better understanding of various concepts in business and commerce. The syllabus under NEP-2020 is expected to enhance the level of understanding among students and maintain the high standards of graduate program offered in the country. Effort has been made to integrate the use of recent technology and MOOCs to assist teaching-learning process among students. The major objective of the graduate program is to elevate the subject knowledge among students, and making them as critical thinkers thereby students can address the issues related to industry and other business sectors.

AIMS AND OBJECTIVES OF UG PROGRAMS IN B.COM:

- To provide a well trained professional to the requirements of Industries, Banking sectors, Insurance companies, Financing Companies, Transport Agencies and corporates.
- Students can get through the knowledge of finance and accounting.
- The knowledge of different specialisations in accounting, costing, banking and finance with the practical exposure helps the students to stand in organization.
- To impart industry needed skill, problem solving and decision making competencies.
- To make students industry ready and develop various managerial and accounting skills for better professional opportunities
- To enrich students to adapt to an ever changing and dynamic business environment.

1. TITLE AND COMMENCEMENT:

- a. These regulations shall be called “The Regulations Governing the Choice Based Credit System Semester Scheme with Multiple Entry and Exit Options in the Undergraduate, and Postgraduate Degree Programmes in the Faculty of Commerce.
- b. Regulations shall come into force from the Academic Year 2021-22.

2. SALIENT FEATURES OF THE FOUR YEARS MULTIDISCIPLINARY UNDERGRADUATE PROGRAMME WITH MULTIPLE ENTRY AND EXIT OPTIONS:

- a) **The program shall be structured in a semester mode with multiple exit options with Certification, Diploma and Basic Bachelor Degree at the completion of first, second and third years, respectively.** The candidate who completes the four years Undergraduate Program, either in one stretch or through multiple exits and re-entries would get a Bachelor’s degree with Honors
- b) The **four year undergraduate Honors degree holders with research component** and a suitable grade are eligible to enter the ‘**Doctoral (Ph.D.) Program**’ in a relevant discipline or to enter ‘Two Semester Master’s Degree programme with project work’.
- c) Candidates who wish to enter the Masters/Doctoral programme in a discipline other than the major discipline studied at the undergraduate programmes, have to take additional courses in the new discipline to meet the requirement or to make up the gap between the requirement and the courses already studied.
- d) There may be parallel five year integrated Master’s degree programmes with exit options at the completion of third and fourth years, with the undergraduate basic degree and post-graduate diploma in a discipline, respectively.
- e) There may also be an **integrated doctoral programme with exit option** at the end of the first year with the Master’s degree.
- f) The students who exit with Certification, Diploma and Basic Bachelor Degree shall be eligible to re-enter the programme at the exit level to complete the programme or to complete the next level.
- g) The Multidisciplinary Undergraduate Programme may help in the improvement of all the educational outcomes, with a flexible and imaginative curricular approach. The program provides for both breadth and depth in diverse areas of knowledge. A range of courses are offered with rigorous exposure to multiple disciplines and areas, while specializing in one or two areas. The programme fulfils knowledge, vocational, professional and skill requirements along-side humanities and arts, social, physical and life sciences, mathematics, sports etc.
- h) The curriculum combines conceptual knowledge with practical engagement and understanding that has relevant real world application through practical laboratory work, field work, internships, workshops and

- i) A few courses are common to all students which contribute to the breadth of study and two areas of specialization in disciplinary areas provides for depth of study.
- j) The areas of specialization which the students are required to choose are either two disciplines/ subjects or a discipline called 'major' (e.g. History or Economics or Physics or Mathematics) and an area of additional discipline called 'minor' (e.g. Music or Sports or Geography). Students gain deep disciplinary knowledge through theory and practical experiences in their area of specialization (major). They gain a reasonable understanding of the area of additional study (minor) that they choose. Students can choose subject combinations across 'streams' (e.g. a student can choose a 'major' in physics and combine it with a 'minor' in history or Music or Sports). One of the disciplines can also be a vocational subject or Teacher Education.
- k) The students may study two disciplines at the same level or breadth up to the sixth semester and choose one of them for study in the fourth year to obtain the Honors degree in that discipline. A student who wishes to get dual honors degrees may repeat the fourth year of the program in the second discipline
- l) The students may choose one discipline and vocational subject or Teacher Education for their study in the undergraduate program. This will enable them to get an Honors degree either in the discipline or in the vocational subject/ Teacher Education or both, in the discipline and in the vocational subject/ Teacher Education.
- m) Skills shall be explicitly integrated, highly visible, taught in context, and have explicit assessment. The skills shall include abilities in language and communication, working in diverse teams, critical thinking, problem solving, data analysis and life skills.
- n) Students shall be given options to choose courses from a basket of courses which the institution is offering. There shall be no rigidity of combination of subjects.

The Four-Year Choice Based Credit System Semester Scheme makes the product of a University at par with the global practices in terms of academic standards and evaluation strategies. In the emerging scenario of Internationalization of Indian Higher Education, it is imperative that the Universities in India should follow this system so that the mobility of their products both within and across the geographical jurisdiction becomes possible.

The Salient Features of the Credit Based Semester Scheme:

Each course shall carry certain number of credits. Credits normally represent the weightage of a course and are a function of teaching, learning and evaluation strategies such as the number of contact hours, the course content, teaching methodology, learning expectations, maximum marks etc. In the proposed programs, generally one hour of instructions per week in a semester is assigned one credit. In terms of evaluation, one credit is generally equivalent to 25 marks in a semester. Thus a 3 or 4 credits course will be assessed for 100 marks, 2 credits courses are assessed for 50 marks and one credit course will be assessed for 25 marks. What matters for the calculation of Semester Grade Point Average (SGPA) or the Cumulative Grade Point Average (CGPA) is the percentage of marks secured in a course and the credits assigned to that course.

On this basis, generally, a three-year six-semester undergraduate program will have around 144 credits, and a four-year eight-semester honors degree program will have around 186 credits and a five-year ten-semester master's degree programme will have 228 credits.

The general features of the Credit Based Semester Scheme are

- a. The relative importance of subjects of study are quantified in terms of credits.
- b. The subjects of study include core, elective, ability/skill enhancement courses
- c. The programme permits horizontal mobility in course selections.
- d. The students shall take part in co-curricular and extension activities.
- e. The declaration of result is based on Semester Grade Point Average (SGPA) or Cumulative Grade Point Average (CGPA) earned.

3. PROGRAMME:

- Bachelor of Commerce, Bachelor of Commerce with Honors, B.Com (Hons) and Master of Commerce M.Com.

4. DURATION OF PROGRAMMES, CREDITS REQUIREMENTS AND OPTIONS:

The undergraduate degree should be of either a **three- or four-year duration**, with multiple entry and exit options within this period, The four year multidisciplinary Bachelor's programme is the preferred option as it allows the opportunity to experience the full range of holistic and multidisciplinary education with a focus on major and minor subjects as per the student's preference. The four-year programme may also lead to a degree with Research, if the student completes a rigorous research project in the major area(s) of study.

Thus the undergraduate programmes shall extend over four academic years (Eight Semesters) with multiple entry and exit options. The students can exit after the completion of one academic year (Two semesters) with the Certificate in a discipline or a field; Diploma after the study of two academic years (Four Semesters) and Regular Bachelor Degree after the completion of three academic years (Six Semesters). The successful completion of Four Years undergraduate Programme would lead to Bachelor Degrees with Honors in a discipline/subject.

Each semester shall consist of at least **16 weeks** of study with a minimum of **90 working days** (excluding the time spent for the conduct of final examination of each semester).

5. THE CREDIT REQUIREMENTS ARE AS FOLLOWS.

EXIT WITH	Min. Credits Requirement*	NSQF Level
Certificate at the Successful Completion of First Year (Two Semesters) of Four Years Multidisciplinary UG Degree Programme	48	5
A Diploma at the Successful Completion of the Second Year (Four Semesters) of Four Years Multidisciplinary UG Degree Programme	96	6

Basic Bachelor Degree at the Successful Completion of the Third Year (Six Semesters) of Four Years Multidisciplinary Undergraduate Degree Programme	140	7
Bachelor Degree with Honors in a Discipline at the Successful Completion of the Four Years (Eight Semesters) Multidisciplinary Undergraduate Degree Programme	180	8

Details of credits are described later in this report

The students shall be required to earn at least fifty per cent of the credits from the Higher Education Institution (HEI) awarding the degree or diploma or certificate: Provided further that, the student shall be required to earn the required number of credits in the core subject area necessary for the award of the degree or Diploma or Certificate, as specified by the degree awarding HEI, in which the student is enrolled.

*** National Skills Qualifications Framework**

The progressive curriculum proposed shall position knowledge and skills required on the continuum of novice problem solvers (at entry level of the program) to expert problem solvers (by the time of graduation):

At the end of first year	Ability to solve well defined problems
At the end of second year	Ability to solve broadly defined problems
At the end of third year	Ability to solve complex problems that are ill-structured requiring multi-disciplinary skills to solve them
During fourth year-	Experience of workplace problem solving in the form of Internship or Research Experience preparing for Higher Education or Entrepreneurship Experience

The Integrated Master's Degree Programmes shall extend over five academic years (Ten Semesters) with exit options with Regular Bachelor Degree after successful completion of three academic years (Six Semesters) of study and Bachelor Degree with Honors in a discipline/ subject at the end of four academic years (Eight Semesters). Completion of five years of integrated Master's Degree Programme would lead to Master's degree in a subject.

Credit Requirements: The candidates shall complete courses equivalent to a minimum of

- 140 credits to become eligible for the Regular Bachelor Degree,
- 180 credits to become eligible for the Bachelor Degree with Honors
- 220 credits to become eligible for the Integrated Master's Degree.

- *Master's Degree Programmes will be of One Academic Year (Two Semesters) for the Four Years Honors Degree holders and*
- *Master's Degree Programmes will be of Two Academic Years (Four Semesters) for the three years basic or three years Honors Degree holders.*
- *Two Years Master's Degree Programmes will have exit option at the end of One Academic Year (Two Semesters) with the Post-graduate Diplomas in the respective disciplines/ subjects, provided they earn a minimum of 44 credits as follows:.*
- 44 Credits after the Bachelor Degree to become eligible for the PG Diploma
- 88 Credits after the Bachelor Degree to become eligible for the Master's Degree

It is optional to the candidate to exit or not, after two, four and six semesters of the undergraduate programme with Certificate, Diploma and with Regular Bachelor Degree, respectively. He/she will be eligible to re-join the programme at the exit level to complete either the diploma, degree or the Honors degree. Further, all the candidates will be awarded Bachelor degrees on successful completion of three academic years (Six Semesters) of the undergraduate programmes.

A student will be allowed to enter/re-enter only at the Odd Semester and can only exit after the Even Semester. Re-entry at various levels as lateral entrants in academic programmes should be based on the earned credits and proficiency test records.

6. ACADEMIC BANK OF CREDITS (ABC)

The Academic Bank of Credits (ABC), a national-level facility will promote the flexibility of the curriculum framework and interdisciplinary/multidisciplinary academic mobility of students across the Higher Education

Institutions (HEIs) in the country with appropriate "credit transfer" mechanism. It is a mechanism to facilitate the students to choose their own learning path to attain a Degree/ Diploma/Certificate, working on the principle of multiple entry and exit as well as anytime, anywhere, and any level of learning. ABC will enable the integration of multiple disciplines of higher learning leading to the desired learning outcomes including increased creativity, innovation, higher order thinking skills and critical analysis. ABC will provide significant autonomy to the students by providing an extensive choice of courses for a programme of study, flexibility in curriculum, novel and engaging course options across a number of higher education disciplines/ institutions.

7. ELIGIBILITY FOR ADMISSIONS:

A candidate who has passed two years Pre-University Examination conducted by the Pre-University Education Board in the State of Karnataka or any other examination considered as equivalent thereto shall be eligible for admission to these programmes.

8. ELIGIBILITY FOR ADMISSION TO POST-GRADUATE PROGRAMMES:

- GENERAL:** Candidates who have passed the three year Bachelor's degree examination of the University or any other University considered as equivalent thereto, with the respective subject as optional / major / special / main subject, are eligible for admission to the two years Master's Degree programmes provided they have secured a minimum of CGPA of 4.0 or 40% marks in the aggregate of all the subjects and **CGPA of 5 or 50% marks (CGPA of 4.5 or 45% marks for SC/ST/Category I/Differently abled candidates/ marks in the major/cognate subject.**

- b) Candidates who have passed the four year Bachelor's Honors degree examination of the University or any other University considered as equivalent thereto, with the respective subject as optional / major / special / main subject, are eligible for admission to the one year Master's Degree programmes provided they have secured a minimum CGPA of 5 or 50% marks (CGPA of 4.5 or 45% marks for SC/ST/Category I/Differently-able candidates/) marks in the subject.

The specific requirements and relaxations admissible for specific Master's Degree Programmes shall be as prescribed by the respective Boards of Studies, approved by the Academic Council and notified by the University.

9. MEDIUM OF INSTRUCTION:

The medium of instruction and examination shall be **English or Kannada**.

10. SUBJECTS OF STUDY

The Components of Curriculum for Four Years Multidisciplinary Undergraduate Programme: The Category of Courses and their Descriptions are given in the following Table and in

	CATEGORY OF COURSES	OBJECTIVE/OUTCOME
1	Languages	Languages provide the medium of fresh and free thinking, expression and clarity in thought and speech. It forms as a foundation for learning other courses. Helps fluent communication. In addition to English, a candidate shall opt for any of the languages studied at the Pre-University or equivalent level.
2	Ability Enhancement Courses	Ability enhancement courses are the generic skill courses which are basic and needed for all to pursue any career. These courses ensure progression across careers. They enable students to develop a deeper sense of commitment to oneself and to the society and nation largely.
3.	Skill Enhancement/ Development Courses / Vocational courses	Skill Enhancement courses are to promote skills pertaining to a particular field of study. The purpose of these courses is to provide students life-skills in hands-on mode so as to increase their employability/ Self-employment. The objective is to integrate discipline related skills in a holistic manner with general education. These courses may be chosen from a pool of courses designed to provide value-based and/or skill-based knowledge. The University can suggest its own courses under this category based on its expertise, specialization, requirements, scope and need.

	Foundation/ Discipline based Introductory Courses	Foundation/Introductory courses bridge the gap for a student if he/she has not got a basic groundwork in a specific area of discipline. These courses will supplement in better understanding of how to integrate knowledge to application into a society.
4.	Major Discipline Core Courses	A Major discipline is the field in which a student focuses during the course of his/her degree. A course in a discipline, which a candidate should compulsorily study as a core requirement is termed as a Core course. The core courses aim to cover the basics that a student is expected to imbibe in that particular discipline. They provide fundamental knowledge and expertise to produce competent, creative graduates with a strong scientific, technical and academic acumen. These courses are to be taught uniformly across all universities with minimum deviation. The purpose of fixing core courses is to ensure that all the institutions follow a minimum common curriculum so that each institution adheres to a common minimum standard which makes credit transfer and mobility of students easier.
	Major Discipline Elective Courses	Elective Course is a course which can be chosen from a pool of courses and which may be very specific or specialized or advanced or supportive to the discipline/subject of study or which provides an extended scope or enables an exposure to some other discipline/ subject/domain or which nurtures the candidate's proficiency/skill. Elective courses offered under the main discipline are referred to as Discipline Specific Electives. These courses provide more depth within the discipline itself or within a component of the discipline and provide advanced knowledge and expertise in an area of the discipline. The institutions have freedom to have their own courses based on their expertise, specialization, requirements, scope and need. The elective courses may be of interdisciplinary nature.
	Minor Discipline Courses	A Minor Discipline is a secondary specialization that one may choose to pursue in addition to a Major Discipline. They may be related areas of studies or two distinct areas of studies which are not interrelated at all.
5.	Open or Generic Elective Courses	Open or Generic Elective Courses are courses chosen from an unrelated discipline/ subject, with an intention to seek exposure beyond discipline/s of choice. The

		purpose of these is to offer the students the option to	
		explore disciplines of interest beyond the choices they make in core and discipline specific elective courses. Note: A core course offered in a discipline/subject may be treated as an elective by other discipline/subject and vice versa and such electives may also be referred to as Open or Generic Electives.	
	Project work/ Dissertation/ Internship/ Entrepreneurship	Project work is a special course involving application of knowledge in solving / analysing / exploring a real life situation / difficult problem/ data analysis. Project Work has the intention to provide research competencies at undergraduate level. It enables to acquire special/ advanced knowledge through support study/a project work. Candidates shall carry out project work on his/her own with an advisory support by a faculty member to produce a dissertation/ project report. Internship/ Entrepreneurship shall be an integral part of the Curriculum.	
	Co-curricular and Extension Activities	These activities help in character building, spiritual growth, physical growth, etc. They facilitate development of various domains of mind and personality such as intellectual, emotional, social, moral and aesthetic developments. Creativity, Enthusiasm, and Positive thinking are some of the facets of personality development and the outcomes of these activities	

ABILITY ENHANCEMENT COURSE

Ability Enhancement (AE) Courses can be divided into two categories:

- a) AE Compulsory Courses (AECC): The universities may have common curriculum for these papers. There may be one paper each at least in the first four semesters viz.
 - (1) Environmental Studies and
 - (2) Constitution of India.

In addition to these, two languages shall be studied in the first four semesters of the Undergraduate Programmes.

- b) Skill Enhancement Courses (SEC): The universities may offer from a common pool of papers listed by KSHCE/ National Regulatory Bodies such as UGC or GEC/ NHERC or the universities may frame some papers, in addition to the list suggested.

LANGUAGES:

Two languages are to be studied out of which one shall be Kannada and the other shall be either English or an Indian Language or other Foreign language: English, Sanskrit, Hindi, Tamil, Telugu, Malayalam, Marathi, Konkani, Urdu, Persian, Arabic, German, French, Latin, Russian, Japanese and any other language prescribed/ approved by the university

- a) The Candidates shall study two languages in the first four semesters of the programs. The students who have studied Kannada at the school and/or Pre-University or equivalent level, shall opt Kannada as one of the languages and study it in the first four semesters of the programmes. In addition to Kannada, the students shall opt for another language from the languages offered in the university/college and study it in

the first two semesters of the programmes. They may continue to study the same language in the second year or may choose different language in the second year. A candidate may opt for any language listed above even if the candidate has not studied that language at PUC or equivalent level.

- b) Students who have not studied Kannada at any level from school to Pre-University shall study Kannada as functional language in one of the first two semesters along with another language of their choice. They shall study any two languages of their choice in the remaining three semesters. They may change the languages every year. With the permission of the University, a candidate may opt for any other language listed above even if the candidate has not studied that language at PUC or equivalent level
- c) Speech/hearing/visually impaired/mentally challenged and study disabled students are exempted from studying one of the languages prescribed under para 8.2 above.

A) SKILL ENHANCEMENT COURSES (COMMON FOR ALL PROGRAMMES):

- i. Any four skill enhancement/development courses are to be studied in the first six semesters, one per semester as prescribed by the concerned faculty and approved by the Academic Council. The courses may include the following:

SEM.	B.COM./BBA/BMS/BHM
I/II	Digital Fluency/ Creativity and Innovation
III/IV	Artificial Intelligence/ Critical thinking & problem solving
V	Cyber Security/ Entrepreneurship
VI	Professional Communication / German / French/

- ii. One soft core course or allied subject each in the seventh and eight semesters of the Honors programme and the integrated Master's degree programme or in the first and second semesters of the post-graduate programmes, and one open elective in the ninth semester of the integrated master's programmes are to be studied as prescribed by the respective Board of studies and approved by the Academic council. The soft core courses may include research methodology course, one of the foreign languages such as German, French etc. or any other course prescribed by the university from time to time.

A. CORE SUBJECTS

The core subjects that a candidate can choose under the Faculty of Arts and Science, include the following:

- a) B.B.A. Degree / Honors Degree Programme:
- b) B.Com./BBA Degree/ Honors Degree Programme in Logistics & Supply Chain Management/ Accounting & Finance/ Banking & Finance / Tourism & Travel Management/ Insurance & Actuarial Studies

VOCATIONAL SUBJECTS:

Advertising, Computer Applications, Electronic Equipment Maintenance, Entrepreneurship Development, Instrumentation, Office/Home Management and Secretarial Practice, Sales Promotion and Management, Tax Procedure and Practice, Tourism and Travel Management and any other subjects introduced from time to time.

CO-CURRICULAR AND EXTENSION ACTIVITIES

A student shall opt for two of the following activities offered in the college, in each of the first six semesters of the undergraduate programmes. The activity carries a credit each for each of the activities and will be internally assessed for 50 marks.

- a. Physical Education or Activities related to Yoga/ Sports and Games
- b. N.S.S. / N.C.C / Ranger and Rovers/Red cross
- c. Field studies / Industry Implant Training
- d. Involvement in campus publication or other publications
- e. Publication of articles in newspapers, magazines
- f. Community work such as promotion of values of National Integration, Environment, Human rights and duties, Peace, Civic sense etc.
- g. A Small project work concerning the achievements of India in different fields
- h. Evolution of study groups/seminar circles on Indian thoughts and ideas
- i. Activity exploring different aspects of Indian civilizations
- j. Involvement in popularization programmes such as scientific temper
- k. Innovative compositions and creations in music, performing and visual arts etc.
- l. Any other activities such as Cultural Activities as prescribed by the University.

Evaluation of Co-curricular and Extension Activities shall be as per the procedure evolved by the university from time to time.

9. ATTENDANCE AND CHANGE OF SUBJECTS:

- iii. A candidate shall be considered to have satisfied the requirement of attendance for a semester if he/she attends
- not less than 75% of the number of classes actually held up to the end of the semester in each of the subjects. There shall be no minimum attendance requirement for the Co-curricular and extension activities.
 - An option to change a language/subject may be exercised only once within four weeks from the date of commencement of the/III Semester on payment of fee prescribed.
 - Whenever a change in a subject is permitted, the attendance in the changed subject shall be calculated by taking into consideration the attendance in the previous subject studied

If a candidate represents his/her institution / University/ Karnataka State/ Nation in Sports /NCC / NSS / Cultural or any officially sponsored activities he/she may be permitted to claim attendance for actual number of days participated, based on the recommendation of the Head of the Institution concerned. If a candidate is selected to participate in national level events such as Republic Day Parade etc., he/she may be permitted to claim attendance for actual number of days participated based on the recommendation of the head of the Institution concerned.

A candidate who does not satisfy the requirement of attendance in one or more courses/ subjects shall not be permitted to take the University examination of these courses/ subjects and the candidate shall seek re-admission to those courses/ subjects in a subsequent year.

10. COURSE PATTERNS AND SCHEMES OF EXAMINATIONS

The details of the Course Patterns (hours of instructions per week) and the Schemes of Examinations of the different degree programmes are given in **Appendix A & Appendix B**. The Syllabi of the courses shall be as prescribed by the University.

V. PATTERN OF QUESTION PAPER

Suggestive Template for IAT

Internal Assessment Test Bachelor/ Master of Commerce (B.Com/M.Com.) Course
Code:

Name of the Course:

Duration: 1 Hour

Total Marks: 30

SECTION-A

I. Answer any five of the following questions. Questions are asked on Remembering.

(2 x 5= 10)

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

SECTION- B

II. Answer any two of the following questions. Questions are asked on Understanding and Applying.

(5x2= 10)

- 8.
- 9.
- 10.

SECTION- C

III. Answer any one of the following questions. Questions are asked on analyzing and evaluating.
(10x 1=10)

- 11.
- 12.

Note: Internal Test question papers format is prepared based on Revised Bloom's Taxonomy.

(https://www.apu.edu/live_data/files/333/blooms_taxonomy_action_verbs.pdf)

II. Semester End Examination (SEE):

The Semester End Examination for all the courses for which students who get registered during the semester shall be conducted. SEE of the course shall be conducted after fulfilling the minimum attendance requirement as per the Universities/Institutes' norms. The Members of the Committee also deliberated on the framework of Semester End Examination (SEE) and suggested to give autonomy to Board of Studies (BOS) of Universities/Institutes to have their own Framework. The BOS of the Universities/Institutes shall prepare the SEE Framework by considering the 'Revised Bloom's Taxonomy', since the courses are designed based on Outcome Based Education.

SECTION-A 1. a, b, c, d, e, f, g	(Conceptual questions) Answer any FIVE out of seven sub questions	(05 X 02 = 10 Marks)
SECTION -B: 2,3,4,5.	(Application questions) Answer any THREE out of four questions	(03 X 05 = 15 Marks)
SECTION-C: 6,7,8,9,10	(Analysis and understanding questions) Answer any THREE out of four questions	(03 X 10 = 30 Marks)
SECTION-D 11,12	Question completely based on the skill Development part (lab activities) Answer any ONE out of two questions	(01 X 5 = 5 Marks)
TOTAL		60 Marks

11. PEDAGOGY ACROSS ALL PROGRAMMES

Effective learning requires appropriate curriculum, an apt pedagogy, continuous formative assessment and adequate student support. The intention is to contextualize curriculum through meaningful pedagogical practices, which determine learning experiences directly influencing learning outcomes. Active, cooperative, collaborative and experiential learning pedagogies are some of the examples. Use of technology in creating learning environment that connects learners with content, peers and instructors all through the learning process respecting the pace of learners is need of the hour.

- a. Classroom processes must encourage rigorous thinking, reading and writing, debate, discussion, peer learning and self-learning.
- b. The emphasis is on critical thinking and challenge to current subject orthodoxy and develop innovative solutions. Curricular content must be presented in ways that invite questioning and not as a body of ready knowledge to be assimilated or reproduced. Faculty should be facilitators of questioning and not authorities on knowledge.
- c. Classroom pedagogy should focus on the 'how' of things i.e. the application of theory and ideas. All courses including social sciences and humanities should design projects and practicums to enable students get relevant hands-on experiences.
- d. Learning must be situated in the Indian context to ensure that there is no sense of alienation from their context, country and culture.
- e. Classroom processes must address issues of inclusion and diversity since students are likely to be from diverse cultural, linguistic, socio-economic and intellectual backgrounds.
- f. Cooperative and peer-supported activities must be part of empowering students to take charge of their own learning.
- g. Faculty will have the freedom to identify and use the pedagogical approach that is best suited to a particular course and student.
- h. Pedagogies like PBL (Problem / Project Based Learning), Service Learning be brought into practice as part of curriculum. Experiential learning in the form of internship with a specified number of credits is to be made mandatory.

Blended learning (BL) mode is to be used to help learners develop 21st century skills along with the effective learning and skill development related to the subject-domains. BL should be carefully implemented and should not be replacing classroom time as a privilege. Every institute should strive to be a model institute to demonstrate a successful implementation of BL in the higher education of our country.

CONTINUOUS FORMATIVE EVALUATION/ INTERNAL ASSESSMENT:

Total marks for each course shall be based on continuous assessments and semester end examinations. As per the decision taken at the Karnataka State Higher Education Council, it is necessary to have uniform pattern of 40 : 60 for IA and Semester End theory examinations respectively and 50 : 50 for IA and Semester End practical examinations respectively, in all the Universities, their Affiliated and Autonomous Colleges.

TOTAL MARKS FOR EACH COURSE	:	100%
Continuous assessment (C1)	:	20% marks
Continuous assessment (C2)	:	20% marks
Semester End Examination (C3)	:	60% marks.

EVALUATION PROCESS OF IA MARKS SHALL BE AS FOLLOWS.

- a. The first component (C1) of assessment is for 20% marks. This shall be based on test, assignment, seminar, case study, field work, project work etc. This assessment and score process should be completed after completing 50% of syllabus of the course/s and within 45 working days of semester program.
- b. The second component (C2) of assessment is for 20% marks. This shall be based on test, assignment, seminar, case study, field work, internship / industrial practicum / project work etc. This assessment and score process should be based on completion of remaining 50 percent of syllabus of the courses of the semester.
- c. During the 17th – 19th week of the semester, a semester end examination shall be conducted by the University for each course. This forms the third and final component of assessment (C3) and the maximum marks for the final component will be 60%.
- d. In case of a student who has failed to attend the C1 or C2 on a scheduled date, it shall be deemed that the student has dropped the test. However, in case of a student who could not take the test on scheduled date due to genuine reasons, such a candidate may appeal to the Program Coordinator / Principal. The Program Coordinator / Principal in consultation with the concerned teacher shall decide about the genuineness of the case and decide to conduct special test to such candidate on the date fixed by the concerned teacher but before commencement of the concerned semester end examinations.
- e. For assignments, tests, case study analysis etc., of C1 and C2, the students should bring their own answer scripts (A4 size), graph sheets etc., required for such tests/assignments and these be stamped by the concerned department using their department seal at the time of conducting tests / assignment / work etc.
- f. **Deliberations are carried out to mention minimum marks for I.A. There are no minimum marks assigned as per NEP. However, All H.O.Ds have decided to keep a minimum I.A marks as 14 and 21 as minimum passing marks for end semester exam. The 3rd I.A to be submitted before the examination , for those who have not scored 14 marks with a valid reason.**

- g. The outline for continuous assessment activities for Component-I (C1) and Component-II (C2) of a course shall be as under.

Outline for continuous assessment activities for C1 and C2 Activities

Activities	C1	C2	Total Marks
Session Test	10% marks	10% marks	20
Seminars/Presentations/Activity	10% marks	-	10
Case study /Assignment / Field work / Project work etc.	-	10% marks	10
Total	20% marks	20% marks	40

Activities	Marks	Total Marks
1. Two internal assessments	10+10	20
2. Assignment/Seminars/Presentations/Activity	05	05
3. Library works(inflibnet)	10	10
4. Attendance	05	05
Total	40	40

Note: Departments are required to assign distinct topics for library works to each student. Repots to be submitted by the reference of inflibnet. Every student to be instructed to mention date, time and essence in their report.

- h. For practical course of full credits, Seminar shall not be compulsory. In its place, marks shall be awarded for Practical Record Maintenance.(the ratio is 50% : 50%)
- i. Conduct of Seminar, Case study / Assignment, etc. can be either in C1 or in C2 component at the convenience of the concerned teacher.
- j. The teachers concerned shall conduct test / seminar / case study, etc. The students should be informed about the modalities well in advance. The evaluated courses / assignments during component I (C1) and component II (C2) of assessment are immediately provided to the candidates after obtaining acknowledgement in the register by the concerned teachers(s) and maintained by the Chairman in the case of a University Post-Graduate Department and the Principal / Director in the case of affiliated institutions. Before commencement of the semester end examination, the evaluated test, assignment etc. of C1 and C2 shall be obtained back to maintain them till the announcement of the results of the examination of the concerned semester.
- k. The marks of the internal assessment shall be published on the notice board of the department / college for information of the students.
- l. The Internal assessment marks shall be communicated to the Registrar (Evaluation) at least 10 days before the commencement of the University examinations and the Registrar (E) shall have access to the records of such periodical assessments.
- m. There shall be no minimum in respect of internal assessment marks.
- n. Internal assessment marks may be recorded separately. A candidate who has failed or rejected the result, shall retain the internal assessment marks.

MINIMUM FOR A PASS:

- a. No candidate shall be declared to have passed the Semester Examination as the case may be under each course/paper unless he/she obtains not less than 35% marks in written examination / practical examination and 40% marks in the aggregate of written / practical examination and internal assessment put together in each of the courses and 40% marks (including IA) in Project work and viva wherever prescribed.
- b. A candidate shall be declared to have passed the program if he/she secures at least 40% of marks or a CGPA of 4.0 (Course Alpha-Sign Grade P) in the aggregate of both internal assessment and semester end examination marks put together in each unit such as theory papers / practical / field work / internship / project work / dissertation / viva-voce, provided the candidate has secured at least 40% of marks in the semester end examinations in each unit.
- c. The candidates who pass all the semester examinations in the first attempts are eligible for ranks provided they secure at least CGPA of 6.00 (Alpha-Sign Grade B.).
- d. A candidate who passes the semester examinations in parts is eligible for only Class, CGPA and Alpha-Sign Grade but not for ranking.
- e. The results of the candidates who have passed the last semester examination but not passed the lower semester examinations shall be declared as NCL (Not Completed the Lower Semester Examinations). Such candidates shall be eligible for the degree only after completion of all the lower semester examinations.
- f. If a candidate fails in a subject, either in theory or in practical's, he/she shall appear for that subject only at any subsequent regular examination, as prescribed for completing the programme. He/she must obtain the minimum marks for a pass in that subject (theory and practical's, separately) as stated above

CARRY OVER:

Candidates who fail in lower semester examinations may go to the higher semesters and take the lower semester examinations. (A candidate who fails in a lower semester examination may go to the higher semester. However, No candidate shall be permitted to take the a) fifth semester examination unless he/she passes all courses/papers of the first semester examination and b) no candidate shall be permitted to take the sixth semester examination unless he/she passes all courses/papers of the first and second semester examinations. Similarly, no candidate shall be permitted to take the c) seventh semester examination unless he/she passes all papers of the first three semester examinations, and d) no candidate shall be permitted to take the 8th semester examination unless he/she passes all papers of the first four semesters examinations).

CLASSIFICATION OF SUCCESSFUL CANDIDATES:

An alpha-sign grade, the eight point grading system, as described below may be adopted. The declaration of result is based on the Semester Grade Point Average (SGPA) earned towards the end of each semester or the Cumulative Grade Point Average (CGPA) earned towards the completion of all the eight semesters of the programme and the corresponding overall alpha-sign grades. If some candidates exit at the completion of first, second or third year of the four years Undergraduate Programmes, with Certificate, Diploma or the Basic Degree, respectively, then the results of successful candidates at the end of second, fourth or sixth semesters shall also be classified on the basis of the Cumulative Grade Point Average (CGPA) obtained in the two, four, six or eight semesters, respectively. For award of

- Certificate in Arts/ Science/ Commerce
- Diploma in Arts/ Science/ Commerce
- Bachelor's Degree in Arts/ Science/ Commerce
- Bachelor's Degree with Honors in a Discipline/Subject

In addition to the above, successful candidates at the end of tenth semester of the integrated Master's Degree Programmes, shall also be classified on the basis of CGPA obtained in the ten semesters of the Programmes. Likewise, the successful candidates of one year or two semester's Master's Degree Programmes are also classified on the basis of CGPA of two semesters of the Master's Degree Programmes,

TABLE II: FINAL RESULT / GRADES DESCRIPTION

Semester GPA/ Program CGPA	Alpha-Sign / Letter Grade	Semester/Program % of Marks	Result / Class Description
9.00-10.00	O (Outstanding)	90.0-100	Outstanding
8.00-<9.00	A+ (Excellent)	80.0-<90.0	First Class Exemplary
7.00-<8.00	A (Very Good)	70.0-<80.0	First Class Distinction
6.00-<7.00	B+ (Good)	60.0-<70.0	First Class
5.50-<6.00	B (Above Average)	55.0-<60.0	High Second Class
5.00-<5.50	C (Average)	50.0-<55.0	Second Class
4.00-<5.00	P (Pass)	40.0-<50.0	Pass Class
Below 4.00	F (Fail)	Below 40	Fail/Reappear
Ab (Absent)	-	Absent	-

The Semester Grade Point Average (SGPA) in a Semester and the CGPA at the end of each year may be calculated as described in Appendix C:

REJECTION OF RESULTS:

- a. A candidate may be permitted to reject result of the whole examination of any semester. Rejection of result course/paper wise or subject wise shall not be permitted.
- b. The candidate who has rejected the result shall appear for the immediately following examination.
- c. The rejection shall be exercised only once in each semester and the rejection once exercised shall not be revoked.
- d. Application for rejection of results along with the payment of the prescribed fee shall be submitted to the Registrar (Evaluation) through the College of study together with the original statement of marks within 30 days from the date of publication of the result.
- e. A candidate who rejects the result is eligible for only SGPA/CGPA or Class and not for ranking.

IMPROVEMENT OF RESULTS

- a. A candidate who has passed in all the papers of a semester may be permitted to improve the result by reappearing for the whole examination of that semester.
- b. The reappearance may be permitted during the period N+2 years (where N refers to duration of the program) without restricting it to the subsequent examination only.
- c. The student may be permitted to apply for improvement examination 45 days in advance of the pertinent semester examination whenever held.
- d. If a candidate passes in all the subjects in reappearance, higher of the two aggregate marks secured by the candidate shall be awarded for that semester. In case the candidate fails in the reappearance, candidate shall retain the earlier result.
- e. A candidate who has appeared for improvement examination is eligible for class/CGPA only and not for ranking.
- f. Internal assessment (IA) marks shall be shown separately. A candidate who wants to improve the result or who, having failed, takes the examination again or who has appeared for improvement shall retain the IA marks already obtained.
- g. A candidate who fails in any of the semester examinations may be permitted to take the examinations again at a subsequent appearance as per the syllabus and scheme of examination in vogue at the time the candidate took the examination for the first time. This facility shall be limited to the following two years.

TRANSFER OF ADMISSION:

Transfer of admissions are permissible only for odd semesters for students of other universities and within the University.

CONDITIONS FOR TRANSFER OF ADMISSION OF STUDENTS WITHIN THE UNIVERSITY.

- h. His/her transfer admission shall be within the intake permitted to the college.
- i. Availability of same combination of subjects studied in the previous college.
- j. He/she shall fulfil the attendance requirements as per the University Regulation.
- k. He/she shall complete the programme as per the regulation governing the maximum duration of completing the programme.

CONDITIONS FOR TRANSFER ADMISSION OF STUDENTS OF OTHER UNIVERSITIES.

- a. A Candidate migrating from any other University may be permitted to join odd semester of the degree programme provided he/she has passed all the subjects of previous semesters / years as the case may be. Such candidates must satisfy all other conditions of eligibility stipulated in the regulations of the University.
- b. His/her transfer admission shall be within the intake permitted to the college.
- c. He/she shall fulfill the attendance requirements as per the University Regulation.
- d. The candidate who is migrating from other Universities is eligible for overall SGPA/CGPA or Class and not for ranking.
- e. He/she shall complete the programme as per the regulation governing the maximum duration of completing the programme as per this regulation.

POWER TO REMOVE DIFFICULTIES

If any difficulty arises in giving effect to the provisions of these regulations, the Vice-Chancellor may by order make such provisions not inconsistent with the Act, Statutes, Ordinances or other Regulations, as appears to be necessary or expedient to remove the difficulty. Every order made under this rule shall be subject to ratification by the Appropriate University Authorities.

REPEAL AND SAVINGS:

The existing Regulations governing three years Bachelor degree programmes in the faculties of Arts, Science and Commerce shall stand repealed. However, the above Regulations shall continue to be in force for the students who have been admitted to the course before the enforcement of this regulation.

**NEW EDUCATION POLICY INITIATIVES
CURRICULUM FRAMEWORK FOR FOUR-
YEAR UNDER
GRADUATE PROGRAM IN COMMERCE
B.COM – REGULAR**

B.COM – PROGRAM

Regulations for Bachelor of Commerce, Bachelor of Commerce with Honour,
B.Com (Hons) and Master of Commerce M.Com.

SEMESTER – I

B.COM SEMESTER 1										
Part	Code	Course	Category of courses	Hours/Week			Marks			Credits
				L	T	P	Exam	IA	Total	
Part-1	1BM1.1T	Financial Accounting	DSC	3	0	2	60	40	100	4
	1BM1.2T	Management Principles and Applications	DSC	4	0	0	60	40	100	4
	1BM1.3T	Principles of Marketing	DSC	4	0	0	60	40	100	4
Part-2	OE1.4T	Accounting for everyone/Personal finance	OEC	3	0	0	60	40	100	3
Part-3	1LK1.1T	Kannada-1/ Language 1	AECC	3	1	-	60	40	100	3
	1EHS-1.2T	English-1/Hindi-1/Sanskrit-1/ Language 2	AECC	3	1	-	60	40	100	3
	AEC-1	Environmental Studies	AECC	2	-	-	30	20	50	2
Part-4	-	Skill Enhancement Courses-Skill		-	-	-	-	-	-	-
	SEV1-1	Yoga	SEC-VB	-	-	2	-	25	25	1
	SEV1-2	Sports-1/ NCC-1/NSS-1/R & R-1/ Cultural-1	SEC-VB	-	-	2	-	25	25	1
Per week: Lecture-Tutorial-Practical-Exam-IA-Total-Credits				23	2	4	390	310	700	25

SEMESTER – II**B.COM SEMESTER 2**

Part	Code	Course	Category of courses	Hours/Week			Marks			Credits
				L	T	P	Exam	IA	Total	
Part-1	2BM2.1T	Advance Financial Accounting	DSC	3	0	2	60	40	100	4
	2BM2.2T	Corporate Administration	DSC	3	0	2	60	40	100	4
	2BM2.3T	Law & Practice of Banking	DSC	4	0	0	60	40	100	4
Part-2	2BM2.4T	Open Elective/Financial literacy/Stock operation Investments	OEC	3	0	0	60	40	100	3
Part-3	2LK-2T	Kannada- II	AECC	3	1	-	60	40	100	3
	2EHS-2T	English- II /Hindi- II /Sanskrit- II	AECC	3	1	-	60	40	100	3
	-	Ability Enhancement Compulsory	AECC	-	-	-	-	-	-	-
Part-4	SES-1	Digital Fluency	SEC-VB	1	-	2	25	25	50	2
	SEV2-1	Health & Wellness	SEC-VB	-	-	2	-	25	25	1
	SEV2-2	Sports/NCC-1/NSS-1/R & R-1/ Cultural-1	SEC-VB	-	-	2	-	25	25	1
Per week: Lecture-Tutorial-Practical-Exam-IA-Total-Credits				22	2	6	385	315	700	25

EXIT OPTION WITH CERTIFICATION - WITH ABILITY TO SOLVE WELL DEFINED PROBLEMS

Course Code:1BM-1T		Commerce-C1	
Title: Financial Accounting			
Total No. of Teaching Hours: 52 Hrs		No. of Hours per Week: 4 Hrs	
Internal Marks:40	Exam Marks:60		Credits:4
Pedagogy: Classrooms lecture, Problem solving, Case studies, Group discussion ,Seminar, & field work etc.,			
Course Description: This course presents the underlying framework and concepts of Financial Accounting in the context of how accounting fits into the overall business environment of contemporary society.			
Course Objectives: <ul style="list-style-type: none">To explain the concepts, conventions and terms of Financial Accounting within the framework of Ind ASTo construct financial Statements of Sole Proprietorship and incorporating all the necessary adjustments.To gain accounting knowledge in consignment.To familiarize the concept of Royalty and its accounting treatment.To understand the emerging trends in accounting.			
Course Outcomes: On successful completion of the course, the Students will be able to <ul style="list-style-type: none">a) Understand the theoretical framework of accounting as well accounting standards.b) Demonstrate the preparation of financial statement of manufacturing and non- manufacturing entities of sole proprietors.c) Exercise the accounting treatments for consignment transactions & events in the books of consignor and consignee.d) Understand the accounting treatment for royalty transactions & articulate the Royalty agreements.e) Outline the emerging trends in the field of accounting.			
Syllabus:			Hours
Module No. 1: Theoretical Framework of Accounting			10
Introduction-Meaning and Scope of Accounting- Accounting Terminologies- Uses and Users of Accounting information-Accounting Process-Basis of Accounting: Cash and Accrual basis- Branches of Accounting-Accounting Principles-Concepts and Conventions- Accounting Standards-Indian Accounting Standards (IND AS).			
Module No. 2: Financial Statements of Sole Proprietors			12
Introduction-Meaning of Sole Proprietor-Financial Statements of Non-Manufacturing Entities: Trading Account-Income Statement/Profit & Loss Account-Balance Sheet; Financial Statements of Manufacturing Entities: Manufacturing Account-Trading Account-Profit & Loss account- Balance Sheet.			
Module No. 3: Consignment Accounts			12
Introduction-Meaning of Consignment-Consignment vs Sales-Pro-forma Invoice-Accounts Sales-Types Commission-Accounting for Consignment Transactions & Events in the books of Consignor and Consignee - Treatment of Normal & Abnormal Loss. -Valuation of Closing Stock-Goods sent at Cost Price and Invoice Price.			
Module No. 4: Royalty Accounts			14
Introduction-Meaning-Types of Royalty-Technical Terms: Lessee, Lessor, Minimum Rent – Short Workings –Recoupment of Short Working–Accounting Treatment in the books of Lessee and lessor – Journal Entries and Ledger Accounts including minimum rent account.			
Module No. 5: Emerging Trends in Accounting			08

Digital Transformation of Accounting-Big Data Analytics in Accounting-Cloud Computing in accounting- Accounting with drones- Forensic Accounting- Accounting for Planet-- Creative Accounting-Outsourced Accounting- Predictive Accounting (Theory Only).

Skill Developments Activities:

1. Collect Annual Reports of sole proprietors and identify accounting concepts and conventions followed in the preparation of the annual reports.
2. Collect Annual Reports of sole proprietors and identify the different components.
3. Preparation of Proform invoice and accounts sales with imaginary figures.
4. Collect Royalty Agreements and draft dummy royalty agreements with imaginary figures.
5. Identify latest innovations and developments in the field of accounting.
6. Any other activities, which are relevant to the course.

Text Books:

1. S Anil Kumar,V Rajesh Kumar & B.Mariyappa, Financial Accounting,Himalaya Publishing House,
2. ICAI Study Materials on Principles & Practice of Accounting, Accounting and Advanced Accounting.
3. SP Iyengar (2005), Advanced Accounting, Sultan Chand & Sons, Vol. 1.
4. Robert N Anthony, David Hawkins, Kenneth A. Merchant, (2017) Accounting: Text and Cases, McGraw-Hill Education, 13th Edition.
5. Charles T. Horngren and Donna Philbrick, (2013) Introduction to Financial Accounting, Pearson Education, 11th Edition.
6. J.R. Monga, Financial Accounting: Concepts and Applications. Mayur Paper Backs, New Delhi, 32nd Edition.
7. S.N. Maheshwari, and. S. K. Maheshwari. Financial Accounting. Vikas Publishing House, New Delhi, 6th Edition.
8. B.S. Raman (2008), Financial Accounting Vol. I & II, United Publishers & Distributors
9. Compendium of Statements and Standards of Accounting. The Institute of Chartered Accountants of India, New Delhi.

Note: Latest edition of text books may be used.

Course Code:1BM-2T		Commerce-C1
Title: Management Principles and Applications		
Total No. of Teaching Hours: 52 Hrs		No. of Hours per Week: 4 Hrs
Internal Marks:40	Exam Marks:60	Credits:4
Pedagogy: Classrooms lecture, Problem solving, Case studies, Group discussion ,Seminar, & field work etc.,		
Course Description: This course intends to develop basic knowledge and spirit of business, and enables the students to understand the theoretical and practical aspects of management in the present day complexities in the art of getting things done through people in a corporate business scenario. It provides basic conceptual clarity regarding evolution of management thoughts and the various functions of management such as Planning, Organizing, Staffing, Leadership & Motivation, Controlling and Operations.		
Course Objectives: <ol style="list-style-type: none"> 1. To explain the principles of Management and role and skills of a Manager 2. To integrate the planning, forecasting with decision making process of a given organization. 3. To relate the function of organizing with staffing in consideration of their effort on individual actions. 4. To identify the range of leadership theories, directing and controlling tools available in the management. 5. To illustrate the range of motivation theories and methods of co-ordination available for the management practices. 		
Course Outcomes: On successful completion of the course, the Students will be able to <ol style="list-style-type: none"> a) Understand and identify the different theories of organizations, which are relevant in the present context. b) Design and demonstrate the strategic plan for the attainment of organizational goals. c) Differentiate the different types of authority and chose the best one in the present context. d) Compare and chose the different types of motivation factors and leadership styles. e) Choose the best controlling techniques for better productivity of an organization. 		
Syllabus:		Hours
Module No. 1: Introduction to Management		12
Introduction-Meaning and importance of Management-Managerial Functions- Essence of Manger ship-Evolution of the Management thoughts: Classical organizational theories- Neo- Classical theories-Modern organizational theories.		
Module No. 2: Planning		10

Introduction-Meaning-Nature-Purpose-Types of plans-Planning process; Strategic planning: Concept-Process-Importance and Limitations; Environmental Analysis and diagnosis: Meaning-importance and Techniques (SWOT/TOWS/WOTS-UP-BCG Matrix- Competitor Analysis); Decision-making-Concept-Importance-Committee and Group decision making Process.

Module No. 3: Organizing

12

Introduction-Meaning-Concept and Process of Organizing – An overview-Span of management-Different types of authority (line, staff and functional)-Decentralization- Delegation of authority; Formal and Informal Structure-Principles of Organizing; Network Organization Structure.

Module No. 4: Staffing and Leading

12

Introduction-**Staffing**: Concept of Staffing-Staffing Process; **Motivation**: Concept- Importance-extrinsic and intrinsic motivation-Major Motivation theories: Maslow's Need- Hierarchy Theory-Hertzberg's Two-factor Theory-Vroom's Expectation Theory; **Leadership**: Concept- Importance-Major theories of Leadership (Likert's scale theory, Blake and Mouten's Managerial Grid theory, House's Path Goal theory, Fred Fielder's situational Leadership), Transactional leadership, Transformational Leadership, Transforming Leadership; **Communication**: Concept-purpose-process-Oral and written communication-Formal and informal communication networks-Barriers to communication-Overcoming barriers to communication.

Module No. 5: Controlling and Coordination

12

Control: Concept-Process-Limitations-Principles of Effective Control-Major Techniques of control – Ratio Analysis, ROI, Budgetary Control, EVA, PERT/CPM, Emerging issues in Management; **Coordination**: Meaning-Nature-Importance-Principles of Coordination.

Skill Development Activities:

1. Collect the photographs and bio-data of any three leading contributors of management thoughts.
2. Visit any business organisation and collect the information on types of planning adopted by them.
3. Visit any business organisation and collect different types of authority followed and also the draw the organizational structure.
4. Analyse the leadership styles of any select five companies of different sectors.
5. Visit any manufacturing firm and identify the controlling system followed.
6. Any other activities, which are relevant to the course.

Text Books:

1. Harold Koontz and Heinz Weihrich (2017), Essentials of Management: An International and Leadership Perspective, McGraw Hill Education, 10th Edition.
2. Stephen P Robbins and Madhushree Nanda Agrawal (2009), Fundamentals of Management: Essential Concepts and Applications, Pearson Education, 6th Edition.
3. James H. Donnelly, (1990) Fundamentals of Management, Pearson Education, 7th Edition.
4. B.P. Singh and A.K.Singh (2002), Essentials of Management, Excel Books
5. P C Tripathi & P N Reddy (2005), Principles of Management, TMH Publications, 3rd Edition.
6. Koontz Harold (2004), Essentials of Management, Tata McGraw Hill.

Note: Latest edition of text books may be used.

Course Code: IBM- 3T		Commerce-C1
Title: Principles of Marketing		
Total No. of Teaching Hours: 52 Hrs		No. of Hours per Week: 4 Hrs
Internal Marks:40	Exam Marks:60	Credits:4
Pedagogy: Classrooms lecture, Problem solving, Case studies, Group discussion ,Seminar, & field work etc.,		
Course Description: This course provides overview of the marketing function with an emphasis on creating value through marketing, consumer behavior, pricing strategies, marketing channels and various methods of promotions.		
Course Objectives: <ul style="list-style-type: none"> To understand the role of marketing within society and within an economic system. To learn the vital role of marketing within a firm and the necessary relationships between marketing and other functional areas of business. To consider the various decision areas within marketing and the tools and methods used by marketing managers for making decisions. 		
Course Outcomes: On successful completion of the course, the Students will be able to <ol style="list-style-type: none"> Understand the basic concepts of marketing and asses the marketing environment. Analyse the consumer behavior in the present scenario and marketing segmentation. Discover the new product development & identify the factors affecting the price of a product in the present context. Judge the impact of promotional techniques on the customers & importance of channels of distribution. Outline the recent developments in the field of marketing. 		
Syllabus:		Hours
Module No. 1: Introduction to Marketing		12
Introduction-Nature-Scope-Importance of Marketing; Concepts & Approaches of Marketing: Need-Want-Demand-Customer Value-Customer Creation; Evolution of marketing; Selling vs Marketing; Marketing Environment: Concept-importance-Micro and Macro Environment. Marketing Management-Meaning-importance.		
Module No. 2: Consumer Behavior & Market segmentation		12
Consumer Behavior: Nature and Importance-Consumer buying decision process; Factors influencing consumer buying behavior; Market segmentation: Concept, importance and bases; Target market selection-Positioning concept-Importance and bases; Product differentiation vs. market segmentation. Marketing Mix: Product-Price-Place & Promotion.		
Module No. 3: Product and Pricing		12
Product: Concept and importance-Product classifications-Concept of product mix; Branding-packaging and labeling; Product-Support Services; Product life-cycle; New Product Development Process; Consumer adoption process. Pricing: Significance. Factors affecting price of a product. Pricing policies and strategies.		
Module No. 4: Promotion and Distribution		12

Promotion: Nature and importance of promotion; Communication process; Types of promotion: advertising, personal selling, public relations & sales promotion, and their distinctive characteristics; Promotion mix and factors affecting promotion mix decisions. **Distribution Channels and Physical Distribution:** Channels of distribution - meaning and importance; Types of distribution channels; Functions of middle man; Factors affecting choice of distribution channel; Wholesaling and retailing; Types of Retailers; e-retailing, Physical Distribution.

Module No. 5: Recent Developments in Marketing

08

Social Marketing, online marketing, direct marketing, services marketing, green marketing, Rural marketing; Consumerism, Search Engine Marketing-Mobile Marketing- Marketing Analytics-Social Media Marketing-Email Marketing-Live Video Streaming Marketing-Network Marketing, any other recent developments in Marketing.

Skill Development Activities:

1. Analyse the marketing environment of your locality and identify need, wants & purchasing power of customers.
2. Collect consumer behavior towards home appliances in your locality.
3. Visit any organisation and collect the information towards pricing of the products.
4. Visit any wholesalers/Retailers, collect the role of them in marketing.
5. Identify the recent developments in the field of marketing.
6. Any other activities, which are relevant to the course.

Reference Materials:

1. Philip Kotler (2015), Principles of Marketing. 13th edition. Pearson Education.
2. Saxena Rajan, (2017) Marketing Management, Tata McGraw-Hill Publishing Company Ltd., New Delhi. Fifth Edition.
3. Kumar Arun & MeenakshiN (2016), Marketing Management, Vikas Publishing House Pvt. Ltd., New Delhi. Third Edition
4. Panda Tapan (2008), Marketing Management, Excel books, New Delhi, Second Edition.
5. Michael, J. Etzel, Bruce J. Walker, William J Stanton and Ajay Pandit. Marketing: Concepts and Cases. (Special Indian Edition)., McGraw Hill Education
6. William D. Perreault, and McCarthy, E. Jerome., Basic Marketing. Pearson Education.
7. Majaro, Simon. The Essence of Marketing. Pearson Education, New Delhi.
8. Iacobucci and Kapoor, Marketing Management: A South Asian Perspective. Cengage Learning.
9. Chhabra, T.N., and S. K. Grover. Marketing Management. Fourth Edition.

Note: Latest edition of text books may be used.

Course Code: GE1-BM2		Commerce-C1
Title: Accounting for Everyone (Open Elective Course)		
Total No. of Teaching Hours: 40 Hrs		No. of Hours per Week: 3 Hrs
Internal Marks:40	Exam Marks:60	Credits:3
Pedagogy: Classrooms lecture, Problem solving, Case studies, Group discussion ,Seminar, & field work etc.,		
Course Description: The course covers various aspects of accounting like Objectives, Accounting information, Basic terms of accounting, Double entry system, Financial statements, Company accounts with simple problems and Review and governance of Management reports.		
Course Objectives: <ul style="list-style-type: none"> • To understand the accounting concepts. • To prepare journal entries, ledger accounts and cash book. • To prepare balance sheet and statement of profit and loss account. • To understand the different types of management reports. 		
Course Outcomes: On successful completion of the course, the Students will be able to <ol style="list-style-type: none"> Analyze various terms used in accounting; Make accounting entries and prepare cash book and other accounts necessary while running a business; Prepare accounting equation of various business transactions; Analyze information from company's annual report; Comprehend the management reports of the company. 		
Syllabus:		Hour s
Module No. 1: Introduction to Accounting		08
Meaning, Importance and Need, Its objectives and relevance to business establishments and other organizations, and individuals. Accounting information: meaning, users and utilities, sources of accounting information. Some Basic Terms –Transaction, Account, Asset, Liability, Capital, Expenditure & Expense, Income, Revenue, Gain, Profit, Surplus, Loss, Deficit. Debit, Credit, Accounting Year, Financial Year.		
Module No. 2: Transactions and Recording of Transactions		08
Features of recordable transactions and events, Basis of recording – vouchers and another basis. Recording of transactions: Personal account, Real Account and Nominal Account; Rules for Debit and Credit; Double Entry System, journalizing transactions; Preparation of Ledger, Cash Book including bank transactions. (Simple Problems)		
Module No. 3: Preparation of Financial Statements		10
Fundamental Accounting Equation; Concept of revenue and Capital; Preparation of financial statements. (Simple problems)		
Module No. 4: Company Accounts		08
Explanation of certain terms – Public Limited Company, Private Limited Company, Share, Share Capital, Shareholder, Board of Directors, Stock Exchange, Listed Company, Share Price, Sensex - BSE, NSE; Annual report, etc. Contents and disclosures in Annual Report, Company Balance Sheet and Statement of Profit and Loss. Content Analysis based on annual report including textual analysis.		
Module 5: Management Reports		08
Reports on Management Review and Governance; Report of Board of Directors - Management discussion analysis- Annual Report on CSR – Business responsibility report – Corporate governance report – Secretarial audit report.		

Skill Development Activities:

1. Download annual reports of business Organisations from the websites and go through the contents of the annual report and present the salient features of the annual report using some ratios and content analysis including textual analysis.
2. Prepare accounting equation by collecting necessary data from medium sized firm.
3. Prepare financial statements collecting necessary data from small business firms.
4. Collect the management reports of any large scale organisation and analyse the same.
5. Any other activities, which are relevant to the course.

Course Code: 2BM-4T		Commerce- C2	
Title: Advanced Financial Accounting			
Total No. of Teaching Hours: 52 Hrs		No. of Hours per Week: 4 Hrs	
Internal Marks:40	Exam Marks:60		Credits:4
Pedagogy: Classrooms lecture, Problem solving, Case studies, Group discussion ,Seminar, & field work etc.,			
Course Description: This course provides the knowledge base for understanding the procedure for presenting fire insurance claim, the average clause applicability, accounting treatment of abnormal items during insurance claim, preparation of departmental accounts, accounting for dependent and independent branches, preparation of accounts of hire purchasing, accounting treatment for conversion of single entry system into double entry system. The primary objective is to enhance self-learning and preparations of course work.			
Course Objectives: <ul style="list-style-type: none">To equip the students with the knowledge of different aspects of accounting including valuation of stock in case of fire.To acquaint the students with accounting for Hire purchase and Installment systems.To develop accounting knowledge relating to Departmental accountsPrepare accounts for dependent and independent branches as well as Foreign branchesTo provide knowledge to convert single entry system of book keeping to double entry system of book keeping.			
Course Outcomes: On successful completion of the course, the Students will be able to <ul style="list-style-type: none">a) Understand & compute the amount of claims for loss of stock & loss of Profit.b) Learn various methods of accounting for hire purchase transactions.c) Deal with the inter-departmental transfers and their accounting treatment.d) Demonstrate various accounting treatments for dependent & independent branches.e) Prepare financial statements from incomplete records.			
Syllabus:			Hours
Module No. 1: Insurance Claims for Loss of Stock & Loss of Profit			10
Introduction-Meaning of fire-computation of Claim for loss of stock- Computations of Claim for loss of Profit-Average Clause.			
Module No. 2: Hire Purchase Accounting			10
Introduction-Meaning of hire purchase-difference between hire purchase and instalment- Nature-features-terms used-Ascertainment of Interest-Accounting for hire purchase transactions-Repossession.			
Module No. 3: Departmental Accounts			12
Introduction-meaning-advantages and disadvantages-methods of departmental accounting-basis of allocation of common expenditure among different departments-types of departments-inter department transfer and its treatment			
Module No. 4: Accounting for Branches			12
Introduction-difference between branch accounts and departmental accounts-types of branches-Accounting for dependent & independent branches; Foreign branches: Accounts for foreign branches-Techniques for foreign currency translation. (Theory only).			
Module No. 5: Conversion of Single Entry into Double Entry			12

Introduction - Meaning-Limitations of Single Entry System-Difference between Single entry and Double entry system - Problems on Conversion of Single Entry into Double Entry.

Skill Developments Activities:

1. Identify the procedure & documentations involved in the insurance claims.
2. Collect hire purchase agreements and draft dummy hire purchase agreements with imaginary figures.
3. Identify the common expenditures of an organisation among various departments.
4. Collect the procedure and documentations involved in the establishment of various branches.
5. Visit any sole proprietor firm and identify the steps involved in the conversion of single entry into double entry system.
6. Any other activities, which are relevant to the course.

Text Books:

1. S Anil Kumar, V Rajesh Kumar & B. Mariyappa, Financial Accounting, Himalaya Publishing House,
2. ICAI Study Materials on Principles & Practice of Accounting, Accounting and Advanced Accounting.
2. SP Iyengar (2005), Advanced Accounting, Sultan Chand & Sons, Vol. 1.
3. Robert N Anthony, David Hawkins, Kenneth A. Merchant, (2017) Accounting: Text and Cases, McGraw-Hill Education, 13th Edition.
4. Charles T. Horngren and Donna Philbrick, (2013) Introduction to Financial Accounting, Pearson Education, 11th Edition.
5. J.R. Monga, Financial Accounting: Concepts and Applications. Mayur Paper Backs, New Delhi, 32nd Edition.
6. S.N. Maheshwari, and. S. K. Maheshwari. Financial Accounting. Vikas Publishing House, New Delhi, 6th Edition.
7. B.S. Raman (2008), Financial Accounting Vol. I & II, United Publishers & Distributors
8. Compendium of Statements and Standards of Accounting. The Institute of Chartered Accountants of India, New Delhi.

Note: Latest edition of text books may be used.

Course Code:BM-C1		Commerce- C2	
Title: Business Mathematics (Open Elective Course)			
Total No. of Teaching Hours: 52 Hrs		No. of Hours per Week: 4 Hrs	
Internal Marks:40	Exam Marks:60		Credits:4
Pedagogy: Classrooms lecture, Problem solving, Case studies, Group discussion ,Seminar, & field work etc.,			
Course Credits	No. of Hours per Week	Total No. of Teaching Hours	
4 Credits	4 Hrs	56 Hrs	
Pedagogy: Classrooms lecture, Case studies, Tutorial classes, Group discussion, Seminar & field work etc.,			
Course Outcomes: On successful completion of the course, the Students will be able to			
a) Understand the number system and indices applications in solving basic business problems.			
b) Apply concept of commercial arithmetic concepts to solve business problems.			
c) Make use of theory of equation in solving the business problems in the present context.			
d) Understand and apply the concepts of Set Theory, Permutations & Combinations and Matrices solving business problems.			
e) Apply measurement of solids in solving simple business problems.			
Syllabus:			Hours
Module No. 1: Number System and Indices			12
Introduction - Meaning - Natural Numbers - Even & Odd Numbers - Prime, Rational Number and its features & Irrational Numbers - simple problems on finding sum of natural, Odd and Even numbers- HCF and LCM, problems thereon; Indices-Introduction, Laws of indices, application of laws for simplification, simple problems.			
Module No. 2: Commercial Mathematics			10
Introduction - Meaning of Simple and Compound interest and problems thereon,- Annuities, types & problems on present and future value of annuity; Ratios and Proportions-meaning and problems thereon-problems on speed, time and work.			
Module No. 3: Theory of Equation			12
Introduction - Meaning-Problems on Linear equations and solving pure and affected quadratic equations (factor and Sridharacharya methods only), problems on Simultaneous equations (Elimination method only).			
Module No. 4: Set Theory, Permutations & Combinations and Matrices			12
Introduction - Meaning & types of sets-Laws of Sets-Venn diagram-problems thereon; Meaning and problems on permutations and combinations; Matrices-Meaning & types of Matrices, simple problems on addition, subtraction and multiplication.			
Module No. 5: Measurement of Solids			10
Introduction - Meaning and problems on Area and perimeter/circumference of Triangle, Square, Rectangle, Circle, Cone and Cylinder.			

Skill Developments Activities:

1. Show the number of ways in which your telephone number can be arranged to get odd numbers.
2. Visit any Commercial Bank in your area and collect the information about types of loans and the rates of interest on loans.
3. Use Matrix principles to implement food requirement and protein for two families.
4. Measure your classroom with the help of a tape and find the cost of the carpet for the floor area of the classroom.
5. Any other activities, which are relevant to the course.

Text Books:

1. Saha and Rama Rao, Business Mathematics, HPH.
2. S.N.Dorairaj, Business Mathematics, United Publication.
3. R. Gupta, Mathematics for Cost Accountants.
4. S. P. Gupta, Business Mathematics.
5. Madappa and Sridhara Rao, Business Mathematics.
6. Padmalochana Hazarika, Business Mathematics.
7. Dr.B.H.Suresh, Quantitative Techniques, Chetana Book House.
8. Dr. Padmalochan Hazarika, A Textbook of Business Mathematics, S. Chand, New Delhi, No. 4, 2016.
9. A. P. Verma, Business Mathematics, Asian Books Private Limited, New Delhi, No. 3, January 2007.
10. D. C. Sancheti & V. K. Kapoor, Business Mathematics, S. Chand, New Delhi, 2014
11. A Lenin Jothi, Financial Mathematics, Himalaya Publications, Mumbai, No. 1, 2009.
12. B. M. Aggarwal, Business Mathematics, Ane Books Pvt. Ltd., No. 5, 2015

Note: Latest edition of text books may be used.

Course Code: 2BM-5T		Commerce-C2
Title: Corporate Administration		
Total No. of Teaching Hours: 52 Hrs		No. of Hours per Week: 4 Hrs
Internal Marks:40	Exam Marks:60	Credits:4
Pedagogy: Classrooms lecture, Problem solving, Case studies, Group discussion ,Seminar, & field work etc.,		
Course Description: The course covers various aspects of The Companies Act 2013, relating to formation of companies, documentation of companies, issue of shares, management of company, statutory meetings and provision relating to meetings, winding up of a company and other latest amendments of the Act.		
Course Objectives: <ul style="list-style-type: none"> To impart students the basic knowledge of the regulatory framework of companies with reference to various provisions of Companies Act 2013. To familiarize the students with the various documents related to companies. To teach about company's meetings, and audit committee. To acquaint the students with the process of winding up a company. 		
Pedagogy: Classrooms lecture, Case studies, Group discussion, Seminar & field work etc.,		
Course Outcomes: On successful completion of the course, the Students will be able to <ol style="list-style-type: none"> Understand the framework of Companies Act of 2013 and different kind of companies. Identify the stages and documents involved in the formation of companies in India. Analyze the role, responsibilities and functions of Key management Personnel in Corporate Administration. Examine the procedure involved in the corporate meeting and the role of company secretary in the meeting. Evaluate the role of liquidator in the process of winding up of the company. 		
Syllabus:		Hours
Module No. 1: Introduction to Company		12
Introduction - Meaning and Definition – Features – Highlights of Companies Act 2013 - - Kinds of Companies – One Person Company-Private Company-Public Company- Company limited by Guarantee-Company limited by Shares- Holding Company- Subsidiary Company-Government Company-Associate Company- Small Company- Foreign Company-Global Company-Body Corporate-Listed Company.		
Module No. 2: Formation of Companies		12
Introduction - Promotion Stage: Meaning of Promoter, Position of Promoter & Functions of Promoter, Incorporation Stage: Meaning & contents of Memorandum of Association & Articles of Association, Distinction between Memorandum of Association and Articles of Association, Certificate of Incorporation, Subscription Stage – Meaning & contents of Prospectus, Statement in lieu of Prospects and Book Building, Commencement Stage – Document to be filed, e-filing, Register of Companies, Certificate of Commencement of Business; Formation of Global Companies: Meaning – Types –Features – Legal Formalities– Administration.		
Module No. 3: Company Administration		12

Introduction - Key Managerial Personnel – Managing Director, Whole time Directors, the Companies Secretary, Chief Financial Officer, Resident Director, Independent Director, Auditors – Appointment – Powers - Duties & Responsibilities. Managing Director – Appointment – Powers – Duties & Responsibilities. Audit Committee, CSR Committee. Company Secretary - Meaning, Types, Qualification, Appointment, Position, Rights, Duties, Liabilities & Removal or dismissal.

Module No. 4: Corporate Meetings

10

Introduction - Corporate meetings: types – Importance - Distinction; Resolutions: Types – Distinction; Requisites of a valid meeting – Notice – Quorum –Proxies - Voting - Registration of resolutions; Role of a company secretary in convening the meetings.

Module No. 5: Winding Up

10

Introduction – Meaning- Modes of Winding up –Consequence of Winding up – Official Liquidator – Role & Responsibilities of Liquidator – Defunct Company – Insolvency Code.

Skill Development Activities:

1. Collect the Companies Act 2013 from the Ministry of Corporate Affairs website and prepare the highlights of the same.
2. Visit any Registrar of the Companies, find out the procedure involved in the formation of the companies.
3. Visit any Company and discuss with Directors of the same on role and responsibilities and prepare report on the same.
4. Collect the copy of notice of the Meeting and Resolutions, Prepare the dummy copy of Notice and resolutions.
5. Contact any official liquidator of an organisation and discuss the procedure involved on the same and prepare report.
6. Any other activities, which are relevant to the course.

Text Books:

1. S.N Maheshwari, Elements of Corporate Law, HPH.
2. Balchandran, Business Law for Management, HPH
3. Dr. P.N. Reddy and H.R. Appanaiah, Essentials of Company Law and Secretarial Practice, HPH.
4. K. Venkataramana, Corporate Administration, SHBP.
5. N.D. Kapoor: Company Law and Secretarial Practice, Sultan Chand.
6. M.C. Bhandari, Guide to Company Law Procedures, Wadhwa Publication.
7. S.C. Kuchal, Company Law and Secretarial Practice.
8. S.C. Sharm, Business Law, I.K. International Publishers

Note: Latest edition of text books may be used.

Course Code: 2BM -6T		Commerce-C2
Title: Law and Practice of Banking		
Total No. of Teaching Hours: 52 Hrs		No. of Hours per Week: 4 Hrs
Internal Marks:40	Exam Marks:60	Credits:4
Pedagogy: Classrooms lecture, Problem solving, Case studies, Group discussion ,Seminar, & field work etc.,		
Course Description: This course covers various aspects of banking procedures, relationship between customer and banker, functions of banks and recent developments in banks.		
Course Objectives: <ol style="list-style-type: none"> To acquire knowledge about banking laws in India To have conceptual clarity about the process of banking products. A deep study about the remittance process, virtual banking, digital banking with various laws applicable in India. 		
Course Outcomes: On successful completion of the course, the Students will be able to <ol style="list-style-type: none"> Summarize the relationship between Banker & customer and different types of functions of banker. Analyze the role, functions and duties of paying and collecting banker. Make use of the procedure involved in opening and operating different accounts. Examine the different types of negotiable instrument & their relevance in the present context. Estimate possible developments in the banking sector in the upcoming days. 		
Syllabus:		Hours
Module No. 1: Introduction to Banking		12
Introduction- Meaning – Need – Importance – Primary, Secondary & Modern functions of banks - Origin of banking- Banker and Customer Relationship (General and special relationship) - Origin and growth of commercial banks in India – Types of Banks in India– Banks’ Lending - changing role of commercial banks. RBI: History-Role & Functions.		
Module No. 2: Paying and Collecting Banker		12
Paying banker: Introduction - Meaning – Role – Functions - Duties - Precautions and Statutory Protection and rights - Dishonor of Cheques – Grounds of Dishonor – Consequences of wrongful dishonor of Cheques; Collecting Banker: Introduction - Meaning – Legal status of collecting banker - Holder for value -Holder in due course – Duties & Responsibilities - Precautions and Statutory Protection to Collecting Banker.		
Module No. 3: Customers and Account Holders		10
Introduction - Types of Customers and Account Holders - Procedure and Practice in opening and operating accounts of different customers: Minors - Joint Account Holders- Partnership Firms - Joint Stock companies - Executors and Trustees - Clubs and Associations and Joint Hindu Undivided Family.		
Module No. 4: Negotiable Instruments		12
Introduction – Meaning & Definition – Features – Kinds of Negotiable Instruments: Promissory Notes - Bills of Exchange - Cheque - Crossing of Cheques – Types of Crossing; Endorsements: Introduction - Meaning - Essentials & Kinds of Endorsement – Rules of Endorsement.		
Module No. 5: Recent Developments in Banking		10

Introduction - New technology in Banking – E-services – Debit and Credit cards - Internet Banking- Electronic Fund Transfer- MICR – RTGS - NEFT –ECS- Small banks-Payment banks- Digital Wallet-Crypto currency- KYC norms – Basel Norms - Mobile banking-E- Payments - E-money. Any other recent development in the banking sector.

Skill Development Activities:

1. Refer RBI website and identify the different types of banks operating in India.
2. Visit any Public sector bank & discuss with the branch manager about the role and functions as a paying and collecting banker.
3. Collect and fill dummy account opening forms as different types of customer.
4. Draft specimen of Negotiable instruments: bill of exchange, Promissory Notes and Cheques
5. Identify and prepare report on pros and cons of recent development in the field of banking sector.
6. Any other activities, which are relevant to the course.

Text Books:

1. Gordon & Natarajan, Banking Theory Law and Practice, HPH, 24th Edition
2. S. P Srivastava (2016), Banking Theory & Practice, Anmol Publications
3. Maheshwari. S.N. (2014), Banking Law and Practice, Kalyani Publishers, 11 edition
4. Shekar. K.C (2013), Banking Theory Law and Practice, Vikas Publication, 21st Edition.
5. Dr. Alice Mani (2015), Banking Law and Operation, SBH.

Note: Latest edition of text books may be used.

Course Code:BM-C2		Commerce-C2	
Title: Financial Environment			
Total No. of Teaching Hours: 40 Hrs		No. of Hours per Week: 4 Hrs	
Internal Marks:40	Exam Marks:60		Credits:4
Pedagogy: Classrooms lecture, Problem solving, Case studies, Group discussion ,Seminar, & field work etc.,			
Course Outcomes: On successful completion of the course, the Students will be able to			
a) Understand the fundamentals of Indian Economy and its significance.			
b) Evaluate the impact of monetary policy on the stakeholders of the Economy.			
c)Assess the impact of fiscal policy on the stakeholders of the Economy.			
d)Examine the status of inflation, unemployment and labour market in India			
e) Inference the financial sector reforms in India.			
Syllabus:			Hours
Module No. 1: Fundamentals of India Economy			10
Introduction - Production & Cost-Demand & Supply-Perfect & Imperfect Competition- Monopoly- National Income Accounting-Business Cycle-Open Economy-Utility theory- GDP-GNP-impact- other Marco financial indicators.			
Module No. 2: Monetary Policy			08
Introduction - Meaning-objectives-qualitative & quantitative measures for credit control. Influence of policy rates of RBI: Repo-Reverse repo- Marginal standing facility and Bank rate. Influence of reserve ratios of RBI: CRR-SLR-Exchange rates-lending/deposit rates- design & issues of monetary policy-LAF - RBI Role, functions and its Governance			
Module No. 3: Fiscal Policy			08
Introduction - Meanings-objectives- public expenditure-public debt-fiscal & budget deficit- Keynesian approach-fiscal policy tools-fiscal policy effects on employment-supply side approach- design & issues of fiscal policy-fiscal budget- Role of Ministry of Finance in Fiscal Policy.			
Module No. 4: Inflation, Unemployment and Labour market			08
Introduction - Inflation: Causes of rising & falling inflation-inflation and interest rates- social costs of inflation; Unemployment – natural rate of unemployment-frictional & wait unemployment. Labour market and its interaction with production system; Phillips curve- the trade-off between inflation and unemployment-sacrifice ratio-role of expectations adaptive and rational			
Module 5: Financial Sector Reforms:			08
Introduction - Financial sector reforms - Recommendation & action taken -SARFESI Act- Narasimham Committee I & II- Kelkar Committee- FRBM Act - Basel-BIS-history-need- mission-objectives-Basel norms I, II & III- criticism of Basel norms-Implementations of Basel norms in India- impact of Basel norms on Indian banks.			
Skill Development Activities:			
1. Collect last ten year GDP rate and examine the same.			
2. Collect last two years monetary policy rates of RBI and analyse the impact of the same.			

3. Collect last five years fiscal policy of Indian Government and analyse the impact of the same on rural poor.
4. Collect last five year data on inflation, unemployment rate and labour market conditions and critically prepare the report.
5. Identify the recent financial sector reforms in India.
6. Any other activities, which are relevant to the course

Text Books:

1. V K Puri and S K Mishra, Indian Economy, HPH.
2. Datt and Sundharam's, Indian Economy, S Chand
3. Ramesh Singh, Indian Economy, McGraw Hill education.
4. Khan and Jain, Financial Services, Mcgraw Hill Education, 8th edition
5. RBI working papers
6. Mistry of Finance, GOI of working papers
7. SEBI Guidelines Issued from time to time.

Note: Latest edition of text books may be used.

Course Code: GE2-BM2 Commerce- C2		
Title: Financial Literacy(Open Elective Course)		
Total No. of Teaching Hours: 40 Hrs		No. of Hours per Week: 4 Hrs
Internal Marks:40	Exam Marks:60	Credits:4
Pedagogy: Classrooms lecture, Problem solving, Case studies, Group discussion ,Seminar, & field work etc.,		
Course Outcomes: On successful completion of the course, the Students will be able to 1. Describe the importance of financial literacy and list out the institutions providing financial services; 2. Prepare financial plan and budget and manage personal finances; 3. Open, avail, and manage/operate services offered by banks; 4. Open, avail, and manage/operate services offered by post offices; 5. Plan for life insurance and property insurance & select instrument for investment in shares		
Syllabus:		
Module No. 1: Introduction		7
Meaning, importance and scope of financial literacy; Prerequisites of Financial Literacy – level of education, numerical and communication ability; Various financial institutions – Banks, Insurance companies, Post Offices; Mobile App based services. Need of availing of financial services from banks, insurance companies and postal services.		
Module No. 2: Financial Planning and Budgeting		7
Concept of economic wants and means for satisfying these needs; Balancing between economic wants and resources; Meaning, importance and need for financial planning; Personal Budget, Family Budget, Business Budget and National Budget; Procedure for financial planning and preparing budget; Budget surplus and Budget deficit, avenues for savings from surplus, sources for meeting deficit.		
Module No. 3: Banking Services		10
Types of banks; Banking products and services – Various services offered by banks; Types of bank deposit accounts – Savings Bank Account, Term Deposit, Current Account, Recurring Deposit, PPF, NSC etc.; Formalities to open various types of bank accounts, PAN Card, Address proof, KYC norm; Various types of loans – short term, medium term, long term, micro finance, agricultural etc. and related interest rates offered by various nationalized banks and post office; Cashless banking, e-banking, Check Counterfeit Currency; CIBIL, ATM, Debit and Credit Card, and APP based Payment system; Banking complaints and Ombudsman.		
Module No. 4: Financial Services from Post Office		8
Post office Savings Schemes: Savings Bank, Recurring Deposit, Term Deposit, Monthly Income Scheme, Kishan Vikas Patra, NSC, PPF, Senior Citizen Savings Scheme (SCSS), Sukanya Samriddhi Yojana/ Account (SSY/SSA); India Post Payments Bank (IPPB). Money Transfer: Money Order, E-Money order. Instant Money Order, collaboration with the Western Union Financial Services; MO Videsh, International Money Transfer Service, Electronic Clearance Services (ECS), Money gram International Money Transfer, Indian Postal Order (IPO).		
Module 5: Protection and Investment Related Financial Services		9
Insurance Services: Life Insurance Policies: Life Insurance, Term Life Insurance, Endowment Policies, Pension Policies, ULIP, Health Insurance and its Plans, Comparison of policies offered by various life insurance companies. Property Insurance: Policies offered by various general insurance companies. Post office life Insurance Schemes: Postal Life Insurance and Rural Postal Life Insurance (PLI/RPLI). Housing Loans: Institutions providing housing loans, Loans under		

Pradhanmantri Awas Yojana – Rural and Urban.

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

Skill Development Activities:

1. Visit banks, post offices, and insurance companies to collect information and required documents related to the services offered by these institutions and to know the procedure of availing of these services.
2. Fill up the forms to open accounts and to avail loans and shall attach photocopies of necessary documents.
3. Prepare personal and family budget for one/six/ twelve month on imaginary figures.
4. Try to open Demat account and trade for small amount and submit the report on procedure on opening of Demat account and factors considered for trading.
5. Any other activities, which are relevant to the course.

Text Books:

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

Note: Latest edition of text books may be used.

Course Code:BM-C1		Commerce-C1	
Title: Investing in Stock Markets 2.6 (Open Elective Course)			
Total No. of Teaching Hours: 40 Hrs		No. of Hours per Week: 3 Hrs	
Internal Marks:40	Exam Marks:60	Credits:3	
Pedagogy: Classrooms lecture, Problem solving, Case studies, Group discussion ,Seminar, & field work etc.,			
Course Credits	No. of Hours per Week	Total No. of Teaching Hours	
Pedagogy: Classrooms lecture, Case studies, Group discussion, Seminar & field work etc.,			
Course Outcomes: On successful completion of the course, the Students will be able to a) Explain the basics of investing in the stock market, the investment environment as well as risk & return; b)Analyse Indian securities market; c) Examine EIC framework and conduct fundamental analysis; mm) Perform technical analysis; d)Invest in mutual funds market.			
Syllabus:			Hours
Module No. 1: Basics of Investing			10
Basics of Investment & Investment Environment. Risk and Return, Avenues of Investment - Equity shares, Preference shares, Bonds & Debentures, Insurance Schemes, Mutual Funds, Index Funds. Indian Security Markets - Primary Market, Secondary Market and Derivative Market. Responsible Investment.			
Module No. 2: Fundamental Analysis			08
Top down and bottom up approaches, Analysis of international & domestic economic scenario, Industry analysis, Company analysis (Quality of management, financial analysis: Both Annual and Quarterly, Income statement analysis, position statement analysis including key financial ratios, Cash flow statement analysis, Industry market ratios: PE, PEG, Price over sales, Price over book value, EVA), Understanding Shareholding pattern of the company.			
Module No. 3: Technical Analysis			08
Trading rules (credit balance theory, confidence index, filter rules, market breath, advances vs declines and charting (use of historic prices, simple moving average and MACD) basic and advanced interactive charts. Do's & Don'ts of investing in markets.			
Module No. 4: Indian Stock Market			08
Market Participants: Stock Broker, Investor, Depositories, Clearing House, Stock Exchanges. Role of stock exchange, Stock exchanges in India- BSE, NSE and MCX. Security Market Indices: Nifty, Sensex and Sectoral indices, Sources of financial information. Trading in securities: Demat trading, types of orders, using brokerage and analyst recommendations			
Module 5: Investing in Mutual Funds			08
Concept and background on Mutual Funds: Advantages, Disadvantages of investing in Mutual Funds, Types of Mutual funds- Open ended, close ended, equity, debt, hybrid, index funds and money market funds. Factors affecting choice of mutual funds. CRISIL mutual fund ranking and its usage, calculation and use of Net Asset Value.			

Skill Development Activities:

1. Work on the spreadsheet for doing basic calculations in finance.
2. Learners will also practice technical analysis with the help of relevant software.
3. Practice use of Technical charts in predicting price movements through line chart, bar chart, candle and stick chart, etc., moving averages, exponential moving average.
4. Calculate of risk and return of stocks using price history available on NSE website.
5. Prepare equity research report-use of spreadsheets in valuation of securities, fundamental analysis of securities with the help of qualitative and quantitative data available in respect of companies on various financial websites, etc.
6. Any other activities, which are relevant to the course.