

B. Com (NEP) (2024-25)

Yr.	Sem.	Major A (Subject 1)		Major B (Subject 2)		Minor (Subject 3)		CC/VC		Total Credits	Degree
		Courses	Credits	Courses	Credits	Courses	Credits	Courses	Credits		
2	Sem 3	P-5: Corporate Accounting	4	P-5: Income Tax Laws & Accounts	4	Q3: Information Systems & E-Business	2	CC-2: Work Stress Management / Interview Preparation and Planning/ Behavioural Economics	2	20	Diploma
		P-6: Statistical Methods	4	P-6: Managing Human Resources	4						
	Sem 4	P-7: Contemporary Audit	4	P-7: Institutional Framework for Business	4	Q-4: Goods and Services Tax	2	VC-2: Digital Literacy/ Entrepreneurship/ Data Analysis using Spread Sheet	2	20	
		P-8: Macro Economics	4	P-8: Banking Operations	4						

Note:

1. Students will have to pass the Rashtra Gaurav for obtaining certificate, diploma, undergraduate degree or graduation honours with research, only once.
2. CC- Co-curricular course, select any one out of three.
3. VC- Vocational Course, select any one out of three.

B.Com. – Semester III

Major A – P-5: Corporate Accounting

Credit:04

T:4 Lectures per week

Course Outcome: The student will be able to: -

- Understand the features and accounting treatment of Shares and Debentures.
- Knowledge about Accounting entries related to Redemption of Shares and Debentures.
- Prepare of Company's Final Accounts.
- Acquire knowledge of accounting procedure adopted during Amalgamation and Absorption of companies.
- Acquire conceptual knowledge of Internal and External reconstruction of companies and their accounting treatment.
- Knowledge regarding accounting treatment and procedure adopted at the time of winding up of companies.

Unit I:

Meaning and kinds of shares, issue, forfeiture and re-issue of forfeited shares, Redemption of Preference shares, Bonus shares. Meaning and kinds of Debentures – their issue and redemption.

Unit II:

Concept of amalgamation and absorption; AS14 and Types of Amalgamation; Purchase Consideration; Accounting in the Books of Transferor of Company; Accounting in the Books of Transferee Company.

Unit III:

Concept of Reconstruction; Need of Reconstruction; Types of Reconstruction-Internal Reconstruction and External reconstruction; Alteration in Share capital; Reduction in share capital; Scheme of Accounting for Internal Reconstruction.

Unit IV:

Concept of Winding up of Companies; Preparation of Statement of Affairs and Deficiency Account; Preparation of Liquidator's Final Statement of Account.

References:

Text Books

- Maheshwari, S. N.: Corporate Accounting, Vikas Publishing House, New Delhi
- Jaiswal B, Shimpi L & Srivastava SK: Corporate Accounting
- Jha, B. K. and Shah, M. S.: Corporate Accounting.

Suggested Readings

- Roth, Martin: Analysing Company Accounts

- Shukla, M. C., Grewal, T. S. and Gupta, S. C.: Advanced Accounts: S. Chand & Co., New Delhi
- Moore, C. L. and Jaedicke, R. K. Managerial Accounting

Web References:

- Bloomfield, Stephen: Understanding and Interpreting Company Accounts: A Practical guide
- Groves, R. E.V., Pendlebury, M.– Company Accounts: Analysis, Interpretation and Understanding

Major A – P 6- Statistical Methods

Credit:04

T:4 Lectures per week

Course Outcome:

- The course content of this paper has been designed with the assumption that students have no knowledge or rudimentary knowledge of Business Statistics.
- The purpose is to enhance student's understanding of the fundamentals of statistics.
- In this paper the students will be imparted the knowledge about the measures of descriptive as well analytical statistics and their application in different fields. These fields may include business, trade, industry, macro-economic indicators, social phenomenon, day today activities etc.
- Through the study of this paper, students will become acquainted with specific skills of data collection, processing, presentation and application of statistical tools on these data. This is how they will know the characteristics of data and learn analysis, interpretation and prediction of unknown data.

Notes: Use of Simple/ Scientific calculator is allowed.

Unit-I

Introduction: Nature and scope of statistics, Definition of statistics. Law of Statistical Regularity: Law of Inertia of Large Numbers. Census and Sampling, Methods of Sampling, Types and Characteristics of Statistical Unit. Methods and instruments of data collection.

Unit-II

Classification and Tabulation – Objects, general rules for the construction of tables. Measures of Central Tendency: Mean–Simple and Weighted, Mode, Harmonic and Geometric Mean; Positional Averages- Median, Quartile and Percentiles.

Unit-III

Measures of Dispersion, Skewness and Kurtosis – Range, Quartile Deviation, Mean Deviation, Standard Deviation and their coefficients; Measures of Skewness and Kurtosis. Correlation Analysis–Scatter diagram, Karl Pearson's coefficient of correlation, Spearman's ranking method.

Unit-IV

Regression Analysis – Linear regression, regression lines, regression equations.

Interpolation–Assumptions, Binomial, Newton’s advancing differences, Larganges’ methods

References:

Text Books:

- J. K. Sharma, *Business Statistics*
- S. C. Gupta, *Fundamentals of Statistics*
- S. P. Gupta and Archana Gupta, *Elementary Statistics*
- Anoop Kumar Singh, *Statistical Methods (English)*
- Anoop Kumar Singh, *Statistical Methods (Hindi)*

Suggested Readings :

- Richard Levin and David S. Rubin, *Statistics for Management*
- M. R. Spiegel, *Theory and Problems of Statistics*, Schaum’s Outlines Series

Web References :

- <https://nptel.ac.in/courses/110/107/110107114/>
- <https://nptel.ac.in/courses/111/105/111105077/>
- https://onlinecourses.nptel.ac.in/noc21_ma74/preview
- <https://ocw.mit.edu/courses/mathematics/18-650-statistics-for-applications-fall-2016/>
- <https://ocw.mit.edu/courses/sloan-school-of-management/15-075j-statistical-thinking-and-data-analysis-fall-2011/>

Major B – P-5: Income Tax Law and Accounts

Credit:04 **T:4**Lectures per week

Course Outcomes: The students will be able to: -

- Know about the basic concept of Income Tax.
- Understand the provisions of Income tax in order to minimize the ultimate tax liability by setting off loss due to agricultural Income.
- Understand the provisions relating to residential status and incidence/charge of Tax.
- Compute total income under five Heads of Income i.e. Salaries, House Property, Profits & Gains from Business & Profession, Capital Gains and Other Sources.
- Acquire knowledge of the provisions and procedure for clubbing & aggregation of incomes and set off&carry forward of losses.
- Understandprovisionsaboutappeal &revision,taxpenalties, Offence and prosecutions.

Unit-I: Basic Concepts: Income, agricultural income, casual income, assessment year, previous year, gross total income, total income, person. Tax evasion, avoidance and

tax planning, Basics of Charge; Scope of total income, residence and tax liability, income which does not form part of total income, deduction from Gross total income.

Unit-II: Heads of the Income: Salaries; Income from house property; Profit and gains of business and profession. Capital gains; Income from other sources.

Unit-III: Deemed income: Aggregation of Income, Set-off and carry forward of losses; Tax Authorities; Assessment procedures

Unit-IV: Computations of total income of an individual, H. UF

References:

Text Books

- Shukla S. K.– Income Tax: Laws and Accounts (Hindi & English)
- Mehrotra, H. C.– Income Tax Law & Accounts

Suggested Readings

- Dinker Pagare: Income Tax Law and Practice; Sultan Chand & Sons, New Delhi
- Grish Ahuja & Ravi Gupta, Systematic approach to income tax, Sahitya Bhawan publication, New Delhi.

Web References

- Singhania V.K.– Students, Guide of Income Tax, Taxman, Delhi
- Prasad, Bhagwati: Income Tax Law & Practice; Wiley Publication, New Delhi

Major B – P6- Managing Human Resources

Credit:04

T:4 Lectures per week

Course Objectives

The course aims to equip students with the conceptual knowledge of various functions and roles of Human Resource Management focusing on the ideas needed to successfully manage the workforce in an organization

Course Outcomes

- Upon successful completion of this course the students will be able to:
- Develop the basic understanding out the importance of HR function
- Learn the various concepts of Human Resource Management processes required to Induct and recruit the employees
- Develop the basic knowledge of Training and Performance Appraisal of employees
- Learn important issues related to Compensation and Wage Administration

Unit I: Nature and Concept of HRM: Human Resource Management: Importance of HRM and present - day challenges, Human Resource Planning: The process of Human Resource Planning, Limitations

Unit II: Job Analysis: Process of Job-analysis and Design: Job Description, Job

Specification and Job Design. Recruitment, Selection and Placement: Factors affecting Recruitment, Process of Recruitment, Sources of Recruitment. Process of Selection-Stages; Socialization and Induction; Promotions, Demotions, Transfers and Separations.

Unit III: Training & Development: Training objective, Process and methods, Management Development, Performance Appraisal: Methods of Performance Appraisal, Possible Errors in Appraisal Process, Planning for Performance Improvement.

Unit IV: Compensation Planning: Objective of Compensation Planning, Theories underlying Motivation and Remuneration, Developing Pay Structures, Principles of Wage and Salary Administration, Current Trends in Salary Administration. Industrial Relations & Workers Participation in Management: Theories of Industrial Relations, Collective Bargaining, Workers' Participation in Management.

Textbooks

- Bimal Jaiswal & Deepak Verma- Managing Human Resources, NRBC
- C.B. Gupta, Human Resource Management- Text and Cases. Sultan Chand and Sons,
- J.P. Mahajan, Ravindra Singh, Human Resource Management. Vikas Publishing.
- L. M. Prasad, Human Resource Management. Sultan Chand and Sons
- V. S. P Rao, Human Resource Management (CBCS). Taxmann

Reference Books

- Gary Dessler, Biju Varrkey, Human Resource Management. Person Publications.
- K A Swathappa, Sadhna Dash, International Human Resource Management. McGraw Hill
- P.L. Malik, Sumeet Malik, Industrial Law (Covering Labour Law in India) Vol. 1 & amp; Eastern Book Company.
- R.C. Sharma and Nipun Sharma, Human Resource Management: Theory and Practice, Sage Publications Private Limited.
- Raman Preet, Future of Human Resource Management: Case Studies with Strategic Approach. Wiley.
- Sharon Pandey, Swapnalekha Basak, Human Resource Management: Text and Cases., Pearson Education.

Web Resources

- <https://www.digitalhrtech.com/human-resource-basics/>
- <https://www.hrdconnect.com/2019/05/22/what-is-hr-management-in-an-organisation/>
- <https://open.lib.umn.edu/humanresourcemanagement/chapter/1-1-what-is-human-resources/>
- <https://www.inc.com/encyclopedia/human-resource-management.html>

Minor – Q3: Information Systems and E-Business

Credit:02

T: 4 Lectures per week

Course Objectives

The course aims to develop basic understanding of Information Systems and E-commerce, and the role in Business Organizations with a focus on the development and application of various Information Systems using Information Technology.

Course Outcome

- Upon successful completion of this course the students will be able to:
- Develop the functional knowledge of Computer Systems
- Develop the thorough understanding of various Information Systems with particular focus on DSS, MIS, TP, EIS and, CRM Systems
- Understand the basic knowledge of the applications of Data base Management Systems and their development
- Understand the concepts of E-Commerce with an application orientation

Unit I: Introduction to Computer systems, elements of a Computer System, types of computers and their features, input, output and storage devices, types of software, networking and Internet, types of networks and networking devices, methods of Internet access, services available through Internet, business applications and benefits of computerization and Internet

Unit II: Introduction to Information Systems, business applications and its benefits, functional and cross functional Information Systems, Transaction Processing Systems, Electronic Data Interchange, Online Analytical Processing, Management Information Systems, Decision Support Systems, Executive Information Systems, Executive Support Systems, Enterprise applications, Supply Chain Management Systems, Customer Relationship Management Systems.

Unit III: Concept of Database and Database Management System, centralized and distributed Database Systems, Planning and designing of Information Systems, System Flow Charts, traditional System Development Life Cycle, modern System Development Methods, Implementing Information Systems as planned organizational change.

Unit IV: Concept of E-commerce, Digital Markets and Digital Goods, advantages and disadvantages of transacting online, types of E-commerce and M-commerce, E-commerce business models, e-payment systems, digital signatures.

Text Books:

- Peter Norton– Introduction to Computers: McGraw Hill
- Leon- Introduction to Computers: Vikas Publications
- Satish Jain – Computers in Business Management: BPB Publications

Reference Books:

- Kenneth C. Laudon – Management Information Systems: Pearson
- James A. O’ Brien- Management Information Systems: Hill
- Girdhar Joshi- Management Information Systems: Oxford
- Waman S. Jawadekar -Management Information Systems: McGraw Hill

Web References

- <https://www.techopedia.com/definition/24142/information-system-is>
- <https://opentextbook.site/informationssystem2019/chapter/chapter-1-what-is-an-information-system-information-systems-introduction/>
- <https://altametrics.com/en/information-systems/information-system-types.html>

Co-Curricular**CC-2: Work stress management****Credit:02****T:** 4 Lectures per week**Course Outcomes:** The students will be able to: -

- Understand the dynamic work culture of the organisation.
- Understand the causes of work stress & take appropriate measures
- Understand the usefulness of employee counselling and mentoring.
- Understand how to balance work & personal life.

Unit-I: Fundamentals of Organisational Behaviour

Concept of Organisational Behaviour, Models of Organisation Behaviour, Employee Attitude and its Effects, Issues between Organisations and Individuals, Resistance to Change.

Unit-II: Work Stress in Organisational Context

Meaning, Causes, Symptoms of Work Stress, Frustration, Burn Out, Consequences of Work Stress, Stress and Job Performance, Individual and Organisational Stress Coping Strategies.

Unit-III: Employee Counselling

Meaning, need, objectives, types and techniques of Employee Counselling;

Employee Coaching: meaning, objectives, types and process of employee coaching;

Mentoring: Meaning, types, characteristics of successful mentoring, Process of mentoring.

Unit-IV: Work Life Balance

Meaning, Advantages, Solution and Strategies to Strike a Work Life Balance, Meditation and Yoga.

References:**Text Books**

1. John, W. Newstrom – Organisational Behaviour: Human Behaviour at Work.
2. Tapomoy, Deb – HRD: Theory and Practice
3. Saran, U. – Stress Management

Suggested Readings

1. Rao, VSP – Human Resource Management
2. Charlesworth, E.A. & Nathan, R.G. – Stress Management
3. Sumanthi, P. Kumar & Rohini, A.R. – Stress Management

Web References

1. Michie, S. – Causes & Management of Stress at Work

CC-2: Interview Preparation and Planning

Credit:02

T: 4 Lectures per week

Course Objectives:

1. To assess personal strengths and weaknesses
2. To develop communication skills.
3. To develop resume writing skill and practice mock interviews.
4. To learn manage stress and time effectively.

Course Outcomes: After attending this course, the student shall be able to:

1. Identify personal strength and weaknesses.
2. Communicate effectively.
3. Craft effective resumes.
4. Understand the techniques for managing time and stress.

Unit I: Self-assessment: Personal strengths, weaknesses, skills, and interests; Communication Skills; Verbal and non-verbal communication, Body Language; Diction and accent

Unit II: Business writing skills: composing professional emails, letters, memos, notices and reports; Resume and Cover Letter Writing skill; Negotiation skills: techniques and strategies.

Unit III: Mock Interviews: Practical Application through Simulated Interviews; Group Discussions; General knowledge and General awareness, Dressing up and grooming; Multitasking ability.

Unit IV: Corporate etiquettes, netiquettes, Cross cultural communication, Time management and its techniques; Stress Management and its techniques; Work ethics: importance of ethical conduct, integrity, and professionalism in the workplace.

References:

1. Innes James. (2021). The Interview Book: How to Prepare and Perform at Your Best in Any Interview. 2nd Edition, Pearson:
2. Ferguson Cheryl. (2021). Interview Like Yourself... No, Really, 15th Edition, Wiley.
3. Baur Jean. (2021). The Essential Job Interview Handbook: A Quick and Handy Resource for Every Job Seeker, 1st Edition, Adams Media.
4. Rogers Jenn. (2020). Job Interview Success: Be Your Own Coach, 1st Edition, Kogan Page.
5. Mathur D (2018). Mastering Interviews and Group Discussions, 4th Edition, CBS
6. Adler, R. B., & Elmhurst, J. M. (2018). Communicating at Work: Principles and Practices for Business and the Professions. McGraw-Hill Education.

Course Objectives:

1. To assess personal strengths and weaknesses
2. To develop communication skills.
3. To develop resume writing skill and practice mock interviews.
4. To learn manage stress and time effectively.

Course Outcomes: After attending this course, the student shall be able to:

1. Identify personal strength and weaknesses.
2. Communicate effectively.
3. Craft effective resumes.
4. Understand the techniques for managing time and stress.

Unit I: Self-assessment: Personal strengths, weaknesses, skills, and interests; Communication Skills; Verbal and non-verbal communication, Body Language; Diction and accent

Unit II: Business writing skills: composing professional emails, letters, memos, notices and reports; Resume and Cover Letter Writing skill; Negotiation skills: techniques and strategies.

Unit III: Mock Interviews: Practical Application through Simulated Interviews; Group Discussions; General knowledge and General awareness, Dressing up and grooming; Multitasking ability.

Unit IV: Corporate etiquettes, netiquettes, Cross cultural communication, Time management and its techniques; Stress Management and its techniques; Work ethics: importance of ethical conduct, integrity, and professionalism in the workplace.

References:

1. Innes James. (2021). The Interview Book: How to Prepare and Perform at Your Best in Any Interview. 2^d Edition, Pearson:
2. Ferguson Cheryl. (2021). Interview Like Yourself... No, really! 15th Edition, Wiley.
3. Baur Jean. (2021). The Essential Job Interview Handbook: A Quick and Handy Resource for Every Job Seeker, 1st Edition, Adams Media.
4. Rogers Jenn. (2020). Job Interview Success: Be Your Own Coach, 1st Edition, Kogan Page.
5. Mathur D (2018). Mastering Interviews and Group Discussions, 4th Edition, CBS
6. Adler, R. B., & Elmhorst, J. M. (2018). Communicating at Work: Principles and Practices for Business and the Professions. McGraw-Hill Education.

CC-2: Behavioural Economics

Credit:02

T: 4 Lectures per week

Course Objectives

- To understand the behaviour and action of customers and employees by incorporating psychological dimensions of human thought and behaviour as against the notion of purely rational consumer, held in traditional economics.
- To develop a user oriented, outcome driven mind set.

Course outcomes-

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

- get combined insights from psychology, judgement and decision making and economics and hence generate a more accurate understanding of human behaviour.
- Understand the subtle factors that govern customer choices.
- Understand consumer and organisational/ business decision making.

Unit I- Introduction and basics

Shared interest of economics and psychology; relevance of psychology for economics; Katona's behavioural economics perspective; human needs, wants and demand; buying motives- rational and emotional; motivational conflicts (approach- approach, approach-avoidance, avoidance-avoidance) and strategies to handle motivational conflicts; concept of value and consumer satisfaction, involvement level and information processing- elaboration likelihood model, bounded rationality

Unit II- Behavioural finance

Meaning, characteristics, and significance of behavioural finance; Psychology of investor behaviour; Prospect theory- what and how it works, risk aversion under prospect theory; Concept of mental accounting, Household life cycle stages and spending patterns.

Unit III- Cognitive economics-

Motivation- Maslow and Herzberg' theories; Perception; learning- theories of learning (classical conditioning, operant conditioning, behavioural and cognitive learning; Attitude formation models and change of attitude, Cognitive Dissonance

Unit IV- Behavioural Models of Decision making

Decision making process; Nominal. Limited and Extended decision making; Organisational versus Retail decision making, models of buying behaviour- Nicosia model, Howard Sheth model, Input Process Output model, Engel- Blackwell- Miniard model.

References: -**Text Books:**

- Wilkinson, Nick and Matthias Klaes, An introduction to Behavioural Economics, 2nd Edition, Macmillan, 2012
- Dhami, Sanjit, The Foundations of Behavioural Economics, Oxford University Press, 2016
- Cartwright, Edward, Behavioural Economics, 3rd Edition, Routledge, 2018
- Angner, Eric, A Course in Behavioural Economics, Macmillan, 2016

B.Com. – Semester IV

Major A - P-7: Contemporary Audit

Credit:04

T: 4 Lectures per week

Course Outcomes: The students will be able to:

- Understand the concept, types & techniques of audit.
- Gain knowledge of audit documentation, vouching and verification of assets and liabilities.
- Understand provisions regarding appointment of a company auditor and learn about his powers and duties.
- Have knowledge of special provisions for Government audit.
- Gain insight into audit of special entities and emerging concepts in auditing as well as standards on auditing.

Unit–I: Nature & Objectives of Auditing; Types of Audits, Auditing Techniques; Internal Control & Internal Check Audit Programme, Audit Procedure, Routine checking, Test checking

Unit–II: Vouching, Verification of Assets & Liabilities, Divisible Profit and Dividend, Internal Audit, Investigation

Unit III: Government Audit, Audit of Limited Companies, Company Auditor: Appointment, Remuneration, Powers, Duties and Liabilities, Audit report.

Unit–IV: Standards on Auditing, Audit of Special entities: Non-Profit Organisations, Educational Institutions & Clubs, Cost Audit, Tax Audit and Management Audit

References:

Textbooks

- Maheshwari, K.L. and Maheshwari, R.K.– Contemporary Audit
- Sharma, T.R. - Contemporary Audit (Hindi & English)
- Gupta, Kamal-Contemporary Auditing

Suggested Readings

- Batliboi, J.R.– Principles and Practice of Auditing
- Garg, CA Pankaj – Auditing and Assurance
- Basu, S.K. — Auditing, Principles and Techniques
- Prakash, Jagdish- Auditing, Principles, Practice & Problems

Web References

- Spicer and Pegler's–Practical Auditing

Major A – P-8: Macro Economics

Credit:04

T: 4 Lectures per week

Course Outcome:

- Students who complete this course will be able to understand:
- The meaning and components of the National Income Accounts, especially GDP; the concept and working of multipliers
- The meaning of the business cycle and its phases and to manipulate the basic Aggregate Supply, Aggregate Demand model of the macro economy.
- The meaning of unemployment and inflation data and how that data is collected and computed.
- How fiscal policy operates, its tools, and its advantages and drawbacks.
- How monetary policy operates, its tools, and its advantages and drawbacks

Unit-I

Concept and scope of Macro-Economics; Macro-Economic Paradoxes: wage-employment paradox and paradox of thrift, The Circular flow of Income and expenditure.

The Analysis and Measurement of Economic Activity- National Income Accounting: Concept and Definitions of National Income. Various components of National Income, Methods of Measurement of National Income and Welfare.

Unit-II

Classical Macroeconomic Models – Say's Law, Quantity Theory of Money, Wage-Price Flexibility and Full employment. Aggregate Expenditure – Consumption Function: Concepts of propensities of consumption and saving. Absolute Income Hypothesis, Relative Income Hypothesis; Consumption Puzzle, and Permanent Consumption Hypothesis. Investment Function: Types, Marginal Efficiency of Capital (MEC) and Marginal Efficiency of Investment (MEI).

Unit-III

The Concept of Multiplier; National Income Determination in an Open Economy IS-LM Analysis-Derivation of IS and LM Functions; Joint determination of National Income and rate of Interest and Shift and IS and LM Curves

Unit-IV

Theory of Inflation – Meaning, types and measurement, Demand Pull and Cost Push Inflation. The Philips Curve, Effects of Inflation, Anti-Inflation Policies– Monetary and Fiscal Policies. Business Cycles – concept, types and phases; Keynes, Hawtrey, Hicks Models.

References:

Text Books:

- JV Vaishampayan, Macroeconomic Theory and Policy (Hindi&English)

- K.L. Maheshwari & R.K. Maheshwari–Macro Economics
- HL Ahuja, Macroeconomic Theory, S Chand Publication
- DN Dwivedi, Macroeconomic Theory

Suggested Readings :

- Dornbusch, Fischer and Startz, Macroeconomics
- N. Gregory Mankiw. Macroeconomics
- Richard T. Froyen, Macroeconomics
- Errol D'Souza, Macroeconomics

Web References :

- <https://nptel.ac.in/courses/109/104/109104073/>
- <https://nptel.ac.in/noc/courses/noc15/SEM1/noc15-hs08/>
- https://onlinecourses.swayam2.ac.in/cec20_hs26/preview
- https://onlinecourses.swayam2.ac.in/cec20_hs43/preview
- <https://ocw.mit.edu/courses/economics/14-02-principles-of-macroeconomics-spring-2014/>
- <https://ocw.mit.edu/courses/economics/14-05-intermediate-macroeconomics-spring-2013/>
- <http://hdl.handle.net/1721.1/86309>
- <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=home>

Major B – P-7: Institutional Framework for Business

Credit:04 T:4Lectures per week

Course Objectives

The course objective is to introduce the students with the institutional framework which exists for monetary policies, credit availability for small as well as large and rural as well as urban development, other developmental avenues for agricultural and small industries, etc. Further, it is intended to apprise students with the Capital and Investment related scenario and the institutions and people involved with stocks and related domains. Finally, students will also discuss the latest trends and developments like the insolvency and bankruptcy code, competitive commission, to name a few.

Course Outcomes

Upon successful completion of this course the students will be able understand how the institutional framework for business will empower them to better locate and employ the opportunities available during the course of fulfilling their duties in various managerial roles. They would be able to take better decisions and design and provide better value to both their respective organizations and the various stakeholders involved. The knowledge of the institutional mechanisms will stand in good stead for the budding entrepreneurs of tomorrow.

UNIT I: Introduction to Indian regulatory environment for business, Role and Functions of RBI Structure of commercial banking in India, mandatory provisions regarding SLR and CRR NABARD: Role and functions, EXIM Bank and its

facilitative role, Export Credit Guarantee Corporation of India (ECGC), SIDBI and its various schemes for promotion of small business, Microfinance Institutions and Regional Rural Banks, Scope and functions of IRDA and PFDA

UNIT II: Regulatory bodies for financial and Investment markets in India: SEBI-roles and functions, Important guidelines for Issue of capital Intermediaries /market infrastructure institutions. Role and functions of Bankers to issue, Credit rating agencies, Merchant banks, Mutual funds, Portfolio managers, Underwriters

UNIT III: Role and functions of Stock exchanges, Stock exchanges in India, Prominent stock exchanges in India - BSE and NSE, Different types of instruments and brokers: equity and equity derivatives, corporate debt market segment, commodities derivatives market segment

UNIT IV: Functions of Competitive Commission of India, National Company Law Tribunal towards Insolvency and Bankruptcy Code, Department of Industrial Policy and Promotion for FDI in India.

Textbooks

- Institutional Framework for Business, Bimal Jaiswal; Sahitya Bhawan
- Financial Institutions and Markets, LM Bhole and Jitendra Mahakud, Tata McGraw Hill.
- Financial Markets & Institutions, Vinod Kumar, Atul Gupta, Manmeet Kaur Bawa; Taxmann
- Business Environment, Francis Cherunilam
- Business Environment- B.N. Ghosh, Oxford University Press

Reference Books

- Indian Economy: Performance & Policies, 8thEd.- Uma Kapila, Academic Foundation, New Delhi
- Global Business Environments & Strategies - A. Aregbeshola, J. Luiz, K.Ojah, T.Oosthuizen, P. Palmer. P. Venter,
- International Business Environment and Operations-John D.Daniels, Pearson education

Web References: websites of RBI, SEBI, IRDA, BSE, NSE, IBEF etc.

Major B – P-8 Banking Operations

Credit:04 T:4Lectures per week

Course Outcome At the end of the course, a student will be able to:

- Understand the core concepts of banking.
- Acquainted with the knowledge of the functioning of the banking industry, especially that of India.
- Understand the structure of banking system in India
- Understand the operational aspect of commercial banks in India.
- Learn and gain insights about negotiable instruments
- Help understand various concepts like ATM, e-banking, Basel Norms, etc.

Unit-I

Banking System in India, Monetary Policy: Concepts & Objectives, Basic concepts of Regulatory Environment for commercial bank in India and their provisions: RBI Act-Chapter

I, II, III; Banking Regulation Act- General Provisions, Management Control, Loan & Advances; Deposit and Insurance Act- Objectives, SARFAESI Act- Methods of recovery of NPA's and Money Laundering-Procedure, Laws and Guidelines for anti-money laundering.

Unit-II

Operational Aspect of commercial banks in India, relationship, Types of customer account, Cheque & its types, Endorsement, Dishonour, Rights and liabilities of Paying and collecting Banker, Time Value of money –calculation of interest on loan & deposits, EMIs.

Unit-III

Negotiable Instruments, Bills of Exchange and Promissory notes, Rights and liabilities of parties, Bills discounting and purchasing, Ancillary Services of the Bankers. E-Banking

Unit-IV

Employment of funds by Commercial Banks, Types of securities, mode of creating charge, Bank guarantees, Basel norms, financial sector reforms in India.

References:

Text Books:

- Jaiswal Bimal: Banking Operations
- Bhole L.M: Financial Institution & Markets
- Desai Vasant: Financial Market & Institutions

Suggested Readings :

- Current Annual RBI Bulletin
- Current Economy Survey

Web References :

- https://onlinecourses.swayam2.ac.in/imb21_mg18/preview
- https://onlinecourses.swayam2.ac.in/imb20_mg39/preview
- https://onlinecourses.nptel.ac.in/noc21_mg15/preview
- https://onlinecourses.swayam2.ac.in/cec21_ge04/preview
- https://onlinecourses.swayam2.ac.in/cec20_mg08/preview
- http://www.universityofcalicut.info/SDE/Banking_on19May2016.pdf
- <http://egyankosh.ac.in/handle/123456789/21519>
- <http://egyankosh.ac.in/handle/123456789/13620>

Minor – Q4: Goods and Services Tax

Credit:02

T: 4 Lectures per week

Course Outcomes: The students will be able to:-

- Learn the concept of Indirect tax from Pre-GST period to post-GST period.

- Understand the difference between forward charge, reverse charge mechanism and the difference between composite and mixed supply.
- Know the contents and format for various documents like tax invoice, bill of supply, debit note, credit note etc.
- Record and analyze the transactions for compliance under GST.
- Understand the procedure for registration, payment and refund of GST as well as mechanism to determine it.

Unit-I: Concept of Indirect Tax

Concept and types of Indirect Tax; Introduction of GST in India; Definition, Supply, Aggregate Turnover, Person, Business, Appropriate Government, Mixed Supply, Composite Supply, GSTN, GSTIN, E-Commerce Operator, Time and Value of Supply, Dual GST Model; Types of GST; Levy and Collection of GST.

Unit –II: Registration under GST

Persons liable to get registered, Compulsory Registration, Registration Procedure, Reverse Charge Mechanism, Composition and alternative composition scheme; Zero rated supply; Exemption from GST, GST tax rate.

Unit-III: Documents under GST

Input Tax Credit (ITC); Various Documents under GST- Tax Invoice, Bill for Supply, Debit Note, Credit Note, Payment Voucher, Receipt Voucher, E-way bill, Payment of Tax.

Unit-IV: Assessment of GST

Types of GST Returns, Types of Assessment & Assessment Procedures, Role and Functions of GST Council, Tax Authorities and their powers; TDS & TCS.

References:

Text Books

1. Shukla, S.K. - GST in India (Hindi & English)
2. Singhania, V.K. - Students Guide to GST and Customs Law
3. Bansal, K.M. – Indirect Tax Laws

Suggested Readings

1. Bare Act of GST

Web References

1. Taxmann: Goods and Services Tax (Hindi & English)

VC-2 Vocational

VC-2 Digital Literacy

Credit:02

T:4Lectures per week

Course Outcome: The students will be able to:

- Understand the basics of information and data.
- Gain knowledge about applications of computers.
- Acquiring knowledge about computer hardware and software
- Acquire information about network topologies and the internet.

Unit I: Information Concept and Processing

Definition of information, Data v/s information, introduction to information system, information representation, digital media, image, graphics, animation, audio, video, etc.

Unit II: Introduction to Computers

Definition, history, generation, characteristics and applications of computer, classification of computer, Computer hardware, CPU, I/O devices, Computer Memory: Register Memory, Cache memory, Primary memory, Secondary memory, Memory units.

Unit III: Introduction to Computer Software

Types of Software, System Software, Application Software, Software Acquisition, Application Software: Microsoft Excel, Microsoft Word, Microsoft Access, Microsoft PowerPoint.

Unit IV: Computer Networks

Overview and Types (LAN, WAN, and MAN) and Network Topologies; Internet Basics: Basic Ways of Connecting to the Internet, Web Browsers, Search Engines, Internet Protocols and IP Address.

References:

Text Books

1. Saxena, S. - A First Course in Computers
2. Sinha, P.K. and Sinha, P. - Foundation of Computing
3. Bharihoka, D. - Fundamentals of Information Technology

Suggested Readings

1. Rajaraman, V. Introduction to Information Technology
2. Hunt, R., Shelley, J. - Computers and Commonsense

Web References

1. Bergson, A. - The New Landscape of Digital Literacy.

VC-2 Entrepreneurship

Credit:02

T:4 Lectures per week

Course Objectives: This course aims to equip the students with practical knowledge and skills essential for identifying, evaluating, and pursuing entrepreneurial opportunities. The course emphasises the development of an entrepreneurial mindset, critical thinking, and decision-making abilities necessary for initiating and managing a successful business venture.

Course Outcome:

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

1. Foster an entrepreneurial mindset, creativity, and resilience while promoting ethics, social responsibility, and awareness of government support programs.
2. Identify and evaluate entrepreneurial opportunities effectively through market research and financial analysis.
3. Develop comprehensive business plans integrating market, operational, organisational, and financial aspects with sustainability principles.
4. Understand various financing options including bank funding, venture capital, and crowdfunding, alongside self-funding strategies.

Unit 1: Foundations of Entrepreneurship Introduction to Entrepreneurship, Concepts and Definitions, Entrepreneurial Traits and role of mindset, resilience, and determination in entrepreneurial success. Role of Entrepreneurship in Economic Development, Ethics and Social responsibility of Entrepreneurs. Opportunities for Entrepreneurs in India and abroad. Woman as Entrepreneur.

Unit 2: Opportunity Recognition and Idea Generation Opportunity recognition, various sources of entrepreneurial opportunities. Techniques for fostering creativity and innovation among entrepreneurs. Techniques for generating and evaluating business ideas. Assessing and managing risks associated with innovation in entrepreneurial ventures. Assessing the viability of potential business opportunities. Introduction to intellectual property (IP) rights: patents, trademarks, copyrights, and trade secrets.

Unit 3: Business Plan Overview of the business plan, components of a business plan, Techniques for conducting comprehensive market research. Marketing Plan: Industry analysis, identifying target markets, customer segments, positioning and competitor analysis: Operational plan: product design and specifications and technology choices, Organisational Plan: Planning of HR requirements organisational structure and systems. Financial plan: budgeting, preparation of projected profit and loss accounts/income statement and balance sheet, integrating sustainability principles and social responsibility into the business plan. Environmental, social, and governance (ESG) considerations.

Unit 4: New ventures and financing of new venture Types of new ventures, Tax implications of various forms of ventures, different phases of funding, Overview of financing options for ventures: Bank funding, venture capital funding, lease financing, and crowdfunding Understanding angel investors, venture capitalists, and other funding sources. Bootstrapping and self-funding strategies for start-ups. Overview of government schemes and incentives for start-ups.

Reference:

1. Kumari, P., & Kumari, S. (2024). A Textbook on Principles and Practices of Entrepreneurship Development (February 14, 2024). Walnut Publication. ISBN-13: 979-8891710542
2. Kumar, D. (2024). Ecommerce Entrepreneurship: A Step-by-Step Guide for Beginners (Zero to Winner's Business Series Book 3). Kindle Edition.
3. Mathur, A. (2021). Entrepreneurship Development (July 2021 Edition). Taxmann. ISBN-10: 9391596088, ISBN-13: 978-9391596088
4. Gupta, C. B. (2019). Entrepreneurship Development (Fourth Revised Edition). Sultan Chand & Sons.
5. Bharathi, V., & Sivakumar, P. (2019). Entrepreneurship (Second Edition). Himalaya Publishing House
6. Desai, V. (2017). Entrepreneurship Development and Small Business Enterprises (Second Revised Edition). Himalaya Publishing House
7. Drucker, P. F. (2006). Innovation and entrepreneurship: Practice and principles. USA: Elsevier.

VC-2 Data Analysis Using Spread Sheet

Credit:02

T:4 Lectures per week

Course Objectives:

This course is designed to enable students to develop data analytical skills which are a pre-requisite for a quality research and efficient business decision making. The use of spreadsheets like Excel or Google sheet is widespread in the industry. It is a very powerful data analysis tool and almost all big and small businesses use spreadsheets in their day-to-day functioning. With greater human-computer interaction in each aspect of academia – teaching and research, and work, this course will enable students with basic knowledge of data analysis using spreadsheets.

Course Outcomes:

After studying this course, the students shall be:

1. Learn basic operations such as reading data into spreadsheet using various data formats, organizing and manipulating data, to some of the more advanced functionality of spreadsheet.
2. Make meaningful representation of data in the form of charts and pivot tables.
3. Draw analysis on data using spreadsheets and use interpretation to make economic and business decisions.
4. Manage data for generating queries, analysis and reports in the database.
5. Develop basic understanding of functions of spreadsheet.

Unit I

Introduction to Spreadsheets: Meaning of Spreadsheet, Uses of Excel software; Basic introduction of various Tabs; Reading data into Excel using various formats; Basic functions in Excel, arithmetic as well as various logical functions; Formatting rows and columns; Using formulas in Excel and their copy and paste using absolute and relative referencing.

Unit II

Spreadsheet Functions to Organize Data: Arranging data using Columns & Rows, Changing Column Width & Row Height, Autofitting Columns & Rows, Hiding/Unhiding Columns & Rows, Components of a cell – Address, format, value, formula, Use of paste and paste

special. Using Formulas, Formula Functions – Sum, Average, if, Count, max, min, Proper, Upper, Lower, Using AutoSum.

Unit III

Formula Functions: The IF, nested IF, VLOOKUP and the HLOOKUP functions of Excel.

Creating Charts- Line, Bar and Pie charts, Scatter plots, Histograms. Formatting Chart Objects, Changing the Chart Type, Showing and Hiding the Legend, Showing and Hiding the Data Table.

Unit IV

Pivot Tables -Creating Pivot Tables, manipulating a Pivot Table, Using the Pivot Table Toolbar, Changing Data Field, Properties, displaying a Pivot Chart, Setting Pivot Table Options, Adding Subtotals to PivotTables.

Text Books:

1. Microsoft Excel 2016 Data Analysis and Business Modelling, Wayne L. Winston, PHI>
2. Microsoft Excel 2016 Bible, John Walkenbach, Wiley.
3. Excel 2013 Charts and Graphs, Jelen, Pearson.
4. Excel 2013 Pivot Table Data Crunching, Jelen, Pearson.

Web Resources

1. <https://support.microsoft.com/en-us/office/basic-tasks-in-excel-dc775dd1-fa52-430f-9c3c-d998d1735fca>
2. <https://link.springer.com/book/10.1007/978-1-4842-6209-2>
3. <https://open.umn.edu/opentextbooks/textbooks/70>