

## B.COM REVISED SYLLABUS

### SEMESTER II

#### Discipline Specific Core Courses (DSC)

Discipline	COMMERCE				
Course Code	UK2DSCCOM100				
Course Title	<b>Financial Accounting</b>				
Type of Course	DSC				
Semester	II				
Academic Level	100 – 199				
Course Details	Credit	Lecture per week	Tutorial per week	Practical per week	Total Hours/Week
	4	4 hours	-	0	4 Hours
Pre-requisites	Basic knowledge in preparing journals, ledgers, final accounts, including partnership accounts viz capital account, current account, and profit and loss adjustment account.				
Course Summary	This course will help to acquire the knowledge in the preparation and maintenance of accounts of Partnership, Consignment, Branch and Departmental Accounting systems.				

#### Detailed Syllabus:

Module	Unit	Content	Hrs
I	<b>Partnership Accounts</b>		8
	1	Partnership Accounts- Meaning- Features- Accounts of partnership firms – Concept of LLP.	
	2	Accounting standards for Partnership- IAS 1: preparation of financial statements, IFRS 13: Fair Value measurement (Relevance in partnership valuations). Profit and Loss Appropriation account (relating to the adjustment of interest on capital, interest on drawings, partners salary and commission, and distribution of profits). Capital Account preparation (Fixed and Fluctuating capital method), Balance sheet, treatment of assets and liabilities in partnership balance sheet.	
II	<b>Partnership Accounts – Dissolution</b>		14
	3	Dissolution of partnership firms-Preparation of Realisation Accounts and Capital accounts	
	4	Insolvency of Partner- Application of Decision in Garner Vs Murray Rule, including Piecemeal Distribution of Assets-proportionate capital method- Death of Partner-Interpreting the Final Accounts of Partnership	
III	<b>Consignment Accounts</b>		12
	5	Meaning- Concepts used in Consignment Accounting- Difference Between Consignment and Sales	
	6	Accounting Treatment in the books of Consignor and Consignee- Cost Price Method and Invoice price Method	
	7	Valuation and treatment of Unsold Stock- Normal and Abnormal Loss- Loss in Transit	

<b>IV</b>	<b>Branch Accounts</b>		14
	8	Meaning, features and types of branch accounting-	
	9	Accounting for the branches not keeping full system of accounts- Debtors System-Stock and Debtors system	
	10	Branches keeping full system of accounts- Independent branches, Consolidation of branch and head office accounts	
<b>V</b>	<b>Departmental Accounting</b>		12
	11	Departmental Accounting- Meaning - Features- Advantages- Objectives	
	12	Methods of departmental accounts- Allocation and Apportionment of departmental expenses	
	13	Inter departmental transfers- Preparation of Departmental Trading and Profit and Loss account.	

### Skill Enhancement Activities

Visit some firms where branch accounting system are in operation to gain familiarity with how the accounting methods and practices are followed.

Collect accounting data from one or two partnership firms to know the accounting procedures adopted for preparing accounts.

Interpret the final accounts of partnership firm using sample cases.

### Recommended Books

Gupta R.L. and Radhaswamy. M. Advanced Accountancy, Sultan Chand & Sons, New Delhi.  
Shukla M.C., Grewal T.S and Gupta S.C. Advanced Accounts, S. Chand & Co. Ltd., New Delhi.

Jain S.P. and Narang. K.L. Advanced Accountancy, Kalyani Publishers, New Delhi.

Naseem Ahmed, Nawab Ali Khan and Gupta M.L. Fundamentals of Financial Accounting Theory and Practice, Ane Books Pvt. Ltd., New Delhi.

Maheswari S.N. and Maheswari S.K. Advanced Accountancy, Vikas Publishing House, New Delhi.

Deepak Sehgal. Financial Accounting. Vikas Publishing H House, New Delhi.

Bhushan Kumar Goyal and HN Tiwari, Financial Accounting, International Book House  
Goldwin, Alderman and Sanyal, Financial Accounting, Cengage Learning.

Tulsian, P.C. Financial Accounting, Pearson Education.

Compendium of Statements and Standards of Accounting. The Institute of Chartered Accountants of India, New Delhi

### Course Outcomes

No.	Upon completion of the course the graduate will be able to	Cognitive Level	PSO addressed
CO-1	Prepare the accounts for Partnership firms at the time of dissolution.	Ap	PO 1,2 PSO 11
CO-2	Evaluate the financial implications of various methods	E	PO 1,2,3

	of maintaining capital accounts and their impact on partnership dissolution.		PSO 11
CO-3	Evaluate consignment transactions by analyzing the relationship between consignor and consignee, and determining the profitability of consignment deals.	E	PO 1,2 PSO 11
CO-4	Evaluate the financial performance of branches by analysing the different method of keeping branch accounting and assessing their impact on the overall business operations and profitability	E	PO 1,2 PSO 11
CO-5	Evaluate the financial performance of departments by analysing the profit generated by each department and assessing their impact on the overall business operations and profitability	E	PO 1,2 PSO 11

**R-Remember, U-Understand, Ap-Apply, An-Analyse, E-Evaluate, C-Create**

**Name of the Course: Credits: 4:0:0 (Lecture: Tutorial: Practical)**

CO No.	CO	PO/PSO	Cognitive Level	Knowledge Category	Lecture (L)/ Tutorial (T)	Practical (P)
CO-1	Prepare the accounts for Partnership firms at the time of dissolution.	PO 1,2 PSO 11	Ap	P	L	
CO-2	Evaluate the financial implications of various methods of maintaining capital accounts and their impact on partnership dissolution.	PO 1,2,3 PSO 11	E	P	L	
CO-3	Evaluate consignment transactions by analyzing the relationship between consignor and consignee, and determining the profitability of consignment deals.	PO 1,2 PSO 11	E	P	L	
CO-4	Evaluate the financial performance of branches by analysing the different method of keeping branch accounting and assessing their impact on the overall business operations and profitability	PO 1,2 PSO 11	E	P	L	
CO-5	Evaluate the financial performance of departments by analysing the profit generated by each department and assessing their impact on the overall business operations and profitability	PO 1,2 PSO 11	E	P	L	

**F-Factual, C- Conceptual, P-Procedural, M-Metacognitive**

**Mapping of COs with PSOs and POs:**

	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6	PSO7	PSO8	PSO9	PSO10	PSO11	PSO12	PSO13	PSO14	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8
CO 1											3				1	2						
CO 2											3				2	2	1					
CO 3											3				2	2						
CO 4											3				2	2						
CO 5											3				2	2						

**Correlation Levels:**

Level	Correlation
-	Nil
1	Slightly / Low
2	Moderate / Medium
3	Substantial / High

**Assessment Rubrics:**

- Quiz / Assignment/Discussion / Seminar/Word Journal/Viva-voce
- Midterm Exam
- Programming Assignments
- Final Exam

**Mapping of COs to Assessment Rubrics:**

	Internal Exam	Assignment	Seminar	Quiz	Viva-voce	Project Evaluation	End Semester Examinations
CO 1		✓	✓	✓	✓		✓
CO 2	✓	✓	✓	✓	✓	✓	✓
CO 3	✓	✓	✓	✓	✓	✓	✓
CO 4	✓	✓	✓	✓	✓	✓	✓
CO 5	✓	✓		✓	✓	✓	

Discipline	COMMERCE				
Course Code	UK2DSCCOM101				
Course Title	<b>Functional Management</b>				
Type of Course	DSC				
Semester	II				
Academic Level	100 - 199				
Course Details	Credit	Lecture per week	Tutorial per week	Practical per week	Total Hours/Week
	4	4 hours	-	0	4
Pre-requisites	Basic knowledge regarding the principles and functions of management				
Course Summary	This course is to develop an understanding of the application of the principles and concepts of management in the different areas of business organisations.				

### Detailed Syllabus:

Module	Unit	Content	Hrs
<b>I</b>	<b>Introduction to Management</b>		12
	1	Management- Features-Concepts	
	2	Significance-Management and Administration.	
	3	Management - Functions	
	4	Different Functional Applications of management.	
<b>II</b>	<b>Financial Management</b>		12
	5	Concept of finance- Meaning, Nature -Functions	
	6	Objectives of Financial Management-	
	7	Role of finance manager- Characteristics of a sound Financial Plan	
	8	Sources of finance- short term and long term	
<b>III</b>	<b>Marketing Management</b>		12
	10	Marketing-Meaning- Importance-Difference between Marketing and selling- Concept of Modern Marketing	
	11	Marketing management - Importance – Role of Marketing manager	
	12	Marketing mix –Elements – Importance- The traditional 4 P’s: the Modern components of the Mix	
	13	Digital marketing – Social media marketing- Features	
	14	Customer Relationship marketing and Direct Marketing- Concept - Features	
	15	Service marketing-Concept and Importance	
<b>IV</b>	<b>Human Resource Management</b>		12
	16	Meaning- Human Resource Management-Functions and importance	
	17	Duties and qualities of HR Manager -HR Planning-Job Analysis-Job description -Job specification	
	18	Recruitment-Sources of recruitment-Selection process- Interview-Tests- Placement- Induction	

	19	Performance Appraisal and Job Evaluation – Wage and Salary Administration – Incentives – Bonus – Fringe Benefits – Social Security Measures.	
	<b>Operations Management</b>		12
<b>V</b>	20	Meaning- Scope- Production function in an organisation	
	21	Routing-scheduling and dispatching	
	22	Facility Location – Factors influencing –location analysis – Plant Layout – Objectives, Factors for good Layout	
	23	Material Management- Material Requirement Planning (MRP) and Control- Quality Control-TQM	
	24	Safety consideration and environmental aspects	

**Recommended Books:**

Gupta, A. (2019). *Essentials of Management: Functional Management Approach*. New Delhi, India: Mc Graw Hill Education

Khandwalla, P. N. (Latest Edition). *Management Thought and Action: Functional Management*. New Delhi, India: Tata McGraw-Hill Education.

Daft, R. L., & Marcic, D. (2018). *Understanding Management* (10th ed.). Boston, MA: Cengage Learning.

Deshmukh, S. G. (2019). *Functional Management*. New Delhi, India: PHI Learning.

Stoner, J. A. F., Freeman, R. E., & Gilbert Jr, D. R. *Management (6th ed.)*. New Delhi, India: Pearson.

Rajesh Kaushik, *Functional Management*, Pointer Publishers

L.M Prasad, *Principles and Practices of Management*, Sultan Chand Publications

**Course Outcomes**

No.	Upon completion of the course the graduate will be able to	Cognitive Level	PO/PSO addressed
CO-1	Describe the application of management principles, techniques, and practices in different functional areas	U	PO1, PO2 PSO3
CO-2	Evaluate the effectiveness of financial management practices of business	E	PO2, PO3 PSO3, PSO10
CO-3	Evaluate marketing techniques and strategies in the light of their effectiveness in achieving business goals	E	PO2, PO3 PSO3, PSO9
CO-4	Evaluate how human resource management practices contribute to building an effective organizational workforce	E	PO1, PO3 PSO3
CO-5	Analyse operations management processes in an organisation	An	PO1, PO3 PSO3

**R-Remember, U-Understand, Ap-Apply, An-Analyse, E-Evaluate,**

**Name of the Course: Credits: 4:0:0 (Lecture: Tutorial: Practical)**

CO No.	CO	PO/PSO	Cognitive Level	Knowledge Category	Lecture (L)/ Tutorial (T)	Practical (P)
CO-1	Describe the application of management principles, techniques, and practices in different functional areas	PO1 PO2 PSO3	U	C	L	
CO-2	Evaluate the effectiveness of financial management practices of business	PO2 PO3 PSO3 PSO10	E	C	L	
CO-3	Evaluate marketing techniques and strategies in the light of their effectiveness in achieving business goals	PO2 PO3 PSO3 PSO9	E	C	L	
CO-4	Evaluate how human resource management practices contribute to building an effective organizational workforce	PO1 PO3 PSO3	E	C	L	
CO-5	Analyse operations management processes in an organisation	PO1 PO3 PSO3	An	C	L	

**F-Factual, C- Conceptual, P-Procedural, M-Metacognitive**

**Mapping of COs with PSOs and POs**

	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6	PSO7	PSO8	PSO9	PSO10	PSO11	PSO12	PSO13	PSO14	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8
CO 1			2												2	1						
CO 2			3							1						2	2					
CO 3			3						1							2	2					
CO4			3												2		2					
CO5			3												2		2					

**Correlation Levels:**

Level	Correlation
-	Nil
1	Slightly / Low
2	Moderate / Medium
3	Substantial / High

**Assessment Rubrics:**

- Quiz / Assignment/ Discussion / Seminar/Viva-voce
- Midterm Exam
- Programming Assignments
- Final Exam

**Mapping of COs to Assessment Rubrics:**

	Internal Exam	Assignment	Quiz	Viva-voce	End Semester Examinations
CO 1	✓	✓	✓	✓	✓
CO 2	✓	✓	✓	✓	✓
CO 3	✓	✓	✓	✓	✓
CO 4	✓	✓	✓	✓	✓
CO 5	✓	✓	✓	✓	

Discipline	<b>COMMERCE</b>				
Course Code	UK2DSCCOM102				
Course Title	<b>E-Business and Governance</b>				
Type of Course	DSC				
Semester	II				
Academic Level	100 - 199				
Course Details	Credit	Lecture per week	Tutorial per week	Practical per week	Total Hours/Week
	4	4 hours	-	0	4
Pre-requisites	Basic awareness about various forms of business and the application of Internet.				
Course Summary	This course will enable the students to become familiar with the mechanism for conducting business transactions through digital means and digitalisation of governance in business.				

### Detailed Syllabus:

Module	Unit	Content	Hrs
<b>I</b>	<b>Introduction to E-Business</b>		12
	1	Digitalisation of Business/E-Business- Imperatives -Traditional Business and E-Business- Types - Models – Principles-Benefits and Limitations	
	2	e-Commerce – Models –B2B-B2C-P2P- e-Business vs. E-Commerce	
	3	Internet Marketing and E-Tailing, E-Marketplace– Types and Features- E- Auction – Types.	
	4	Latest technology of e-Business- e-Business Revenue model	
<b>II</b>	<b>E-Business System</b>		8
	5	E-business Systems (basic concept only)	
	6	Integration of e-business units – e- ERP, e-SCM, e-CRM, e-procurement, e-payment- e-marketing, e-Selling	
<b>III</b>	<b>Applications of e- Business</b>		16
	7	Areas of Digitalisation in Business	
	8	Digitalisation of Job Market-Digitalisation of real estate – e-publishing	
	9	e- banking and personal finance	
	10	e- marketing- e-grocers- e-shopping- online delivery of digital products, -entertainment and media.-e-outsourcing	
	11	E-learning related to business	
<b>IV</b>	<b>E-Governance</b>		12
	12	E-Governance -Meaning,- Models – G2G, G2B, G2C. ICT & E- Governance, Benefits and risks of E-Governance. Successful e-governance initiatives in Kerala and other Indian states. e-citizen, e-service , e-filing, e-society e-tender e-auction	

V	<b>E-Business Strategy and Implementation</b>		12
	13	e-Business Strategies - Implementation and assessment Infrastructural Requirements and Process of initiating digitalisation of business Inclusive measures in e-business. Legal, Ethical and Social Dimensions of e-Business	

### Recommended Books:

Electronic Commerce: A Managerial Perspective, Turban, E. et al., Prentice Hall  
 Electronic Business and Electronic Commerce Management, Dave Chaffey, Prentice Hall  
 E-learning Tools and Technologies: Horton and Horton, Wiley Publishing  
 Electronic Commerce, Bharat Bhaskar. Tata McGraw-Hill Publishing Co. Ltd., New Delhi.  
 E-Governance, Pankaj Sharma. APH Publishing Corporation, New Delhi  
 E-Business Fundamentals, Bansal S.K. APH Publishing Corporation, New Delhi.  
 Alexis Leon and Mathews Leon, Fundamentals of Information Technology, Vikas Publishing House Pvt.Ltd.  
 E-Banking- R Kumar, M. Deshpande  
 Changing Dimensions of Banking in India- K. SrinivasaRao  
 S.P.Rajagopalan, Computer Application in Business, Vikas publishing House Pvt. Ltd.

### Course Outcomes

No.	Upon completion of the course the graduate will be able to	Cognitive Level	PSO addressed
CO-1	Explain the basic concepts and technologies used in e-business	U	PSO 3, PSO 9
CO-2	Compare the different types and models of e-business	E	PSO6, PSO 9
CO-3	Evaluate the potential for applications of e-business models	E	PSO3 PSO6
CO-4	Appraise the application of digitalisation in Governance	An	PSO6, PSO14
CO-5	Evaluate e-business strategies and the legal, ethical, and social dimensions of e-business practices.	E	PSO3, PSO12

**R-Remember, U-Understand, Ap-Apply, An-Analyse, E-Evaluate, C-Create**

**Name of the Course: Credits: 4:0:0 (Lecture: Tutorial: Practical)**

CO No.	CO	PO/PSO	Cognitive Level	Knowledge Category	Lecture (L)/ Tutorial	Practical (P)
CO-1	Explain the basic concepts and technologies used in e-business	PO 7 PSO 3 PSO 9	U	C	L	
CO-2	Compare the different types and models of e-business	PO7 PSO 6 PSO 9	E	C	L	
CO3	Evaluate the potential for applications of e-business models	PO 2, PO 7 PSO 3 PSO 6	E	C	L	
CO4	Appraise the application of digitalisation in Governance	PO 7 PSO 6 PSO 14	An	P	L	
CO 5	Evaluate e-business strategies and the legal, ethical, and social dimensions of e-business practices.	PO 8 PSO 3 PSO 12	E	C	L	

**F-Factual, C- Conceptual, P-Procedural, M-Metacognitive**

**Mapping of COs with PSOs and POs:**

	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6	PSO7	PSO8	PSO9	PSO10	PSO11	PSO12	PSO13	PSO14	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8
CO 1			2						2												2	
CO 2						1			2												2	
CO 3			2			1									1						2	
CO 4						2								1							2	
CO 5			1									2										2

**Correlation Levels:**

Level	Correlation
-	Nil
1	Slightly / Low
2	Moderate / Medium
3	Substantial / High

**Assessment Rubrics:**

- Quiz / Assignment/ Quiz/ Discussion / Seminar/ Project/ Viva-voce
- Midterm Exam
- Programming Assignments
- Final Exam

**Mapping of COs to Assessment Rubrics:**

	Internal Exam	Assignment	Project Evaluation	Quiz	Viva-voce	End Semester Examinations
CO 1	✓	✓		✓	✓	✓
CO 2	✓	✓	✓	✓	✓	✓
CO 3	✓	✓	✓	✓	✓	✓
CO 4	✓	✓		✓	✓	✓
CO 5	✓	✓	✓	✓	✓	

Discipline	<b>COMMERCE</b>				
Course Code	UK2DSCCOM103				
Course Title	<b>Motivation and Leadership in Business</b>				
Type of Course	DSC				
Semester	II				
Academic Level	100 - 199				
Course Details	Credit	Lecture per week	Tutorial per week	Practical per week	Total Hours/Week
	4	4 hours	-	0	4
Pre-requisites	Basic understanding about the functions of management.				
Course Summary	This course will enable the students to become familiar with the theories and applications of motivation and leadership and gives an overview on the successful business leaders, and motivate the students to start their own start-ups.				

### Detailed Syllabus:

Module	Unit	Content	Hours
1	<b>Introduction to Motivation and Leadership</b>		12
	1	Definitions and Importance of Motivation and Leadership	
	2	Theories of Motivation: Maslow's Hierarchy of Needs– including additional level of needs viz. cognitive needs, aesthetic needs, and transcendence needs-Herzberg's Two-Factor Theory McClelland's Theory of Needs	
	3	The Role of Leadership in Business Organizations	
	4	Leadership Styles: Autocratic, Democratic, Transformational, and Servant Leadership	
2	<b>Motivation Strategies in Business</b>		12
	5	Goal-Setting Theory and SMART Goals	
	6	Employee Engagement and Retention Strategies	
	7	Intrinsic vs. Extrinsic Motivation	
	8	Case Studies: Successful Motivation Practices in Organizations	
3	<b>Leadership Skills and Competencies</b>		12
	9	Emotional Intelligence and Leadership	
	10	Decision-Making and Problem-Solving Skills	
	11	Communication and Conflict Resolution	
	12	Leadership Development Programs and Their Impact	
4	<b>Building Effective Teams</b>		12
	13	Team Formation and Stages: Tuckman's Model	
	14	The Role of Leaders in Team Building	
	15	Managing Diversity and Inclusion in Teams	
	16	Measuring Team Performance and Effectiveness	

<b>5</b>	<b>Trends in Motivation and Leadership</b>		12
	17	Digital Leadership and Remote Teams	
	18	Sustainability and Ethical Leadership	
	19	Cross-Cultural Leadership in a Globalized Economy	
	20	Trends in Employee Motivation: Gamification, AI, and Wellness Programs	

## Recommended Resources

### Books

1. Robbins, S.P., & Judge, T.A. (2020). *Organizational Behavior*. Pearson.
2. Northouse, P.G. (2021). *Leadership: Theory and Practice*. Sage.
3. Singh, B.P., & Chhabra, T.N. (2020). *Organizational Behavior*. Dhanpat Rai & Co.
4. Pareek, U. (2010). *Understanding Organizational Behaviour*. Oxford University Press.
5. Goleman, D. (1995). *Emotional Intelligence*. Bantam Books.
6. Maxwell, J.C. (2007). *The 21 Irrefutable Laws of Leadership*. HarperCollins.
7. Luthans, F. (2011). *Organizational Behavior: An Evidence-Based Approach*. McGraw-Hill.
8. Ahuja, K.K. (2010). *Organizational Behavior*. Kalyani Publishers.
9. Bhattacharyya, D.K. (2012). *Organizational Behavior: Concepts and Applications*. Oxford University Press.
10. Singh, B.D. (2015). *Leadership in Organizations: A Study in Indian Perspective*. Sage.

### Journals and Articles

1. Articles from *Harvard Business Review* on motivation, leadership, and team dynamics.
2. Research papers from *IIM Management Review* focusing on leadership and motivation in Indian businesses.
3. Articles from *The Economic Times* and *Business Today* on Indian leadership case studies.
4. Reports by NASSCOM and CII (Confederation of Indian Industry) on leadership in Indian startups and IT industries.

### Case Studies

1. Case studies from *ICMR Center for Management Research* on Indian businesses and leaders.
2. Leadership practices of Indian companies like Tata Group, Infosys, and Reliance Industries.
3. Studies on cross-cultural leadership from Indian MNCs operating globally.

### Other Resources

1. Videos and talks by Indian business leaders on YouTube (e.g., Ratan Tata, Narayana Murthy, Indra Nooyi).
2. Leadership and motivation MOOCs from platforms like SWAYAM, Coursera, and edX (including Indian perspectives).
3. Reports from global agencies like Gallup and McKinsey, with a focus on India-specific insights.

### Course Outcomes

CO No.	Course Outcome	Cognitive Level	PSO Addressed
CO1	Explain the fundamental concepts of motivation and leadership in a business context.	U	PSO3
CO2	Apply various motivational theories in real-world business scenarios.	Ap	PSO 3
CO3	Evaluate the effectiveness of different leadership styles in various organizational contexts.	E	PSO 3
CO4	Evaluate the role of emotional intelligence, communication, and decision-making in effective leadership practices.	E	PSO 3 PSO 14
CO5	Develop strategies for building effective teams and managing diversity and inclusion in organizations.	C	PSO 3
CO6	Propose innovative solutions by examining emerging trends in motivation and leadership.	C	PSO 3 PSO 12

### R-Remember, U-Understand, Ap-Apply, An-Analyse, E-Evaluate, C-Create

CO No.	CO	PO/PSO	Cognitive Level	Knowledge Category	Lecture (L)/Tutorial (T)	Practical (P)
CO-1	Explain the fundamental concepts of motivation and leadership in a business context.	PO 3 PO 5 PSO 3	U	C	L	
CO-2	Apply various motivational theories in real-world business scenarios.	PO 2 PO 3 PSO 3	Ap	C	L	
CO3	Evaluate the effectiveness of different leadership styles in various organizational contexts.	PO 5 PSO 3	E	C	L	
CO4	Evaluate the role of emotional intelligence, communication, and decision-making in effective leadership practices.	PO 3 PO 5 PSO 14	E	C	L	
CO 5	Develop strategies for building effective teams and managing diversity and inclusion in organizations.	PO 3 PO 5 PSO 3	C	C	L	
CO 6	Propose innovative solutions by examining emerging trends in motivation and leadership.	PO 3 PO 5 PSO 3 PSO 12	C	C	L	

### F-Factual, C- Conceptual, P-Procedural, M-Metacognitive

### Mapping of COs with PSOs and POs:

	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6	PSO7	PSO8	PSO9	PSO10	PSO11	PSO12	PSO13	PSO14	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8
CO 1			2														1		2			
CO 2			3													2	1					
CO 3			3																3			
CO 4														1			1		3			
CO 5			2																			
CO 6			2									1										

### Correlation Levels:

Level	Correlation
-	Nil
1	Slightly / Low
2	Moderate / Medium
3	Substantial / High

### Assessment Rubrics:

- Quiz / Assignment/ Quiz/ Discussion /Viva-voce/Project
- Midterm Exam
- Programming Assignments
- Final Exam

### Mapping of COs to Assessment Rubrics:

	Internal Exam	Assignment	Project Evaluation	Quiz	Viva-voce	End Semester Examinations
CO 1	✓	✓		✓	✓	✓
CO 2	✓	✓		✓	✓	✓
CO 3	✓	✓		✓	✓	✓
CO 4	✓	✓		✓	✓	✓
CO 5	✓	✓	✓	✓	✓	✓
CO 6	✓	✓	✓	✓	✓	

Discipline	<b>COMMERCE</b>				
Course Code	UK2DSCCOM104				
Course Title	<b>Practices of Banking and Insurance</b>				
Type of Course	DSC				
Semester	II				
Academic Level	100-199				
Course Details	Credit	Lecture per week	Tutorial per week	Practical per week	Total Hours/Week
	4	4 hours	-	-	4
Pre-requisites	Basic awareness about the concept of banking and insurance.				
Course Summary	This course provides students with understanding of banking theory and practices, introduces them to the fundamentals of the insurance business, and updates the changes within Indian Banking and Insurance Sector.				

### Detailed Syllabus:

Module	Unit	Contents	Hrs
<b>I</b>	<b>Banking Functions</b>		12
	1	Banking- functions -Liquidity management- credit creation- Classification of Banks-Foreign Banks-Banking and non- banking functions	
	2	CORE bank solutions- Retail bank product and services--Mergers in banking	
	3	Central bank system-Central banks in different countries	
	4	Role of RBI- General policies of RBI.	
<b>II</b>	<b>Banking Practice</b>		12
	5	Banker – customer – Definition as per Banking Regulation Relationship between banker and customer – General and special relationship	
	6	Asset liability management -Types of Advances-Advances against various securities-Negotiable instruments -Crossing of cheques– examples	
	7	Types of deposits-Opening and operation of accounts	
<b>III</b>	<b>Innovations and Reforms in Banking</b>		12
	8	E-banking – Electronic Clearing Service- EFT – RTGS-NEFT- SWIFT	
	9	Unified payment interface -Mobile Banking – Shift from plastic money - Apps based banking -Internet banking- Digital banking-, virtual banking	
		Small banking- Post office banking- green banking	
	10	Recovery of Debts due to Banks and Financial Institutions Act, 1993 (DRT Act), SARFAESI, Payment & Settlements Act, 2007- Insolvency Bankruptcy Code, 2016-Banking Ombudsman.	
<b>IV</b>	<b>Introduction to Insurance</b>		12
	11	Meaning of risk-Classification of risk-features of insurable risk	
	12	Meaning and functions of Insurance-Importance of Insurance - classification of insurance business in India-Life – General - fire, accident, asset, medical, home, commercial travel, rural, and marine	

	13	Underwriting-meaning Procedure of life Insurance and Non-Life Insurance-Insurance Premium-Insurance documents.	
<b>V</b>	<b>Insurance Claims and Regulations</b>		12
	14	Meaning-Importance-types of Insurance claims	
	15	Privatization of insurance industry-FDI in insurance	
	16	Regulatory framework of Insurance-IRDA-Functions	

### **Suggested Practical:**

Collecting application forms for opening accounts in banks and making a presentation in class

Collecting cheques with different types of crossing and examining the differences

Collecting model Insurance Policy documents and identifying different conditions and implications.

Conduct mock interviews for roles in Banking and Insurance to help students prepare for real-world job interviews in the field of Banking and Insurance

### **Recommended Books**

Sundaram K.P.M and Varshney P.N. Banking Theory Law and Practice, Sultan Chand & Sons, New Delhi.

Maheswari S. N. Banking Theory Law and Practice, Kalyani Publishers New Delhi.

Sekhar K.C. Banking Theory Law and Practice, Vikas Publishing House, New Delhi.

Gordon E. and Natarajan K. Banking Theory Law and Practice, Himalaya Publishing House, Mumbai.

Lall Nigam B.M. Banking Law and Practice, Konark Publishers Pvt. Ltd., New Delhi.

Radhaswami M. Practical Banking, Sultan Chand & Sons, New Delhi.

Dekock. Central Banking, Crosby Lockwood Staples, London.

Agarwal, Principles and practice of insurance.

M N Mishra, and S B Mishra: Insurance Principles and Practice, S. Chand Publishers.

### **Course Outcomes**

<b>No.</b>	<b>Upon completion of the course the graduate will be able to</b>	<b>Cognitive Level</b>	<b>PSO addressed</b>
CO-1	Explain the functions and practices of banking and insurance	U	PSO1
CO-2	Evaluate the role of banks in liquidity management and credit creation	E	PSO1,3
CO-3	Analyse the role RBI in credit controlling	An	PSO1,3

CO-4	Evaluate how innovations and reforms contribute to improving the performance of banking sector in India	E	PSO 5
CO-5	Analyze the impact of privatization and FDI on the insurance sector in India, including the effectiveness of the regulatory framework.	An	PSO1,5

**R-Remember, U-Understand, Ap-Apply, An-Analyse, E-Evaluate, C-Create**

*Note: 1 or 2 COs/module*

**Name of the Course: Credits: 4:0:0 (Lecture: Tutorial: Practical)**

CO No.	CO	PO/PSO	Cognitive Level	Knowledge Category	Lecture (L)/ Tutorial (T)	Practical (P)
CO-1	Explain the functions and practices of banking and insurance	PO 1 PSO1	U	C	L	
CO-2	Evaluate the role of banks in liquidity management and credit creation	PO 1 PSO1,3	E	C	L	
CO-3	Analyse the role RBI in credit controlling	PO 2 PSO1,3	An	C	L	
CO-4	Evaluate how innovations and reforms contribute to improving the performance of banking sector in India	PO 1 PO 3 PSO 5	E	C	L	
CO-5	Analyze the impact of privatization and FDI on the insurance sector in India, including the effectiveness of the regulatory framework.	PO 1,2 PSO1,5	An	C	L	

**F-Factual, C- Conceptual, P-Procedural, M-Metacognitive**

**Mapping of COs with PSOs and POs:**

	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6	PSO7	PSO8	PSO9	PSO10	PSO11	PSO12	PSO13	PSO14	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8
CO 1	2														2							
CO 2	2		1												2							
CO 3	2		1													2						
CO 4					1										2		1					
CO 5	2				1										2	2						

**Correlation Levels:**

Level	Correlation
-	Nil
1	Slightly / Low
2	Moderate / Medium
3	Substantial / High

**Assessment Rubrics:**

- Quiz / Assignment/ Discussion / Seminar/Project/ Viva-voce
- Midterm Exam
- Programming Assignments
- Final Exam

**Mapping of COs to Assessment Rubrics:**

	Internal Exam	Assignment	Project Evaluation	Quiz	Viva-voce	End Semester Examinations
CO 1	✓	✓		✓	✓	✓
CO 2	✓	✓		✓	✓	✓
CO 3	✓	✓		✓	✓	✓
CO 4	✓	✓		✓	✓	✓
CO 5	✓	✓		✓	✓	

## Multi-Disciplinary Courses (MDC)

Discipline	COMMRECE				
Course Code	UK2MDCCOM100				
Course Title	<b>Personal Financial Planning</b>				
Type of Course	MDC				
Semester	II				
Academic Level	100 - 199				
Course Details	Credit	Lecture per week	Tutorial per week	Practical per week	Total Hours/Week
	3	3 hours	-	-	3
Pre-requisites	Basic Knowledge of finance in day-to-day life of an individual.				
Course Summary	This course is a foundational program designed for non-commerce students. It introduces key concepts and practical tools to help individuals manage their personal finances effectively. The course focuses on equipping students with the knowledge and skills required to make informed financial decisions, achieve personal goals, and ensure financial security.				

### Detailed Syllabus

Module	Unit	Content	Hours
<b>I</b>	<b>Fundamentals of Financial Planning</b>		7
	1	<i>Introduction to Financial Planning:</i> Definition and importance of financial planning-Components of financial planning (income, expenses, savings, investments, risks)	
	2	<i>Setting Financial Goals:</i> Types of financial goals (short, medium, long-term)-Creating SMART financial goals	
	3	<i>Introduction to Financial Plans:</i> Steps in the financial planning process-Designing a simple financial plan.	
<b>II</b>	<b>Personal Budgeting and Savings</b>		10
	4	<i>Basics aspects in Budgeting:</i> Income, expenses, borrowings, and assets	
	5	<i>Savings Essentials:</i> Importance of saving and building an emergency fund	
		<i>Borrowings:</i> Need- factors to consider before borrowing: interest rates, tenure, EMI, repayment capacity-Maintaining credit score for healthy borrowing	
	6	<i>Designing a Budget and Savings Plan:</i> Creating a monthly budget using a template-Designing a savings plan to meet short-term goals.	
<b>III</b>	<b>Investment Planning</b>		10
	7	<i>Introduction to Investing:</i> Savings vs. investments: an overview. Concepts of risk, return, and diversification.	
	8	<i>Investment Options:</i> Overview of common investment instruments: Bank deposits, Chit funds, Real estate, gold, digital assets-Stocks and mutual funds-Bonds, fixed-income instruments-Compounding and wealth accumulation	

	9	<i>Designing an Investment Portfolio:</i> Matching investments to financial goals and risk tolerance-Creating a simple diversified portfolio	
	<b>Risk Management and Insurance</b>		9
<b>IV</b>	10	<i>Understanding Risk in Financial Planning:</i> Types of risks-income risk, expense risk, and asset risk-Role of risk management in financial planning	
	11	<i>Basics of Insurance:</i> Principles and types of insurance-Life insurance (term, whole life, ULIP) -Health and critical illness insurance -General insurance (motor, home, travel)	
	12	<i>Designing a Risk Management Plan:</i> Analysing personal insurance needs-Designing a comprehensive insurance plan.	
	<b>Retirement and Estate Planning</b>		9
<b>V</b>	13	<i>Retirement Planning Basics:</i> Importance of starting early-Estimating retirement needs and expenses.	
	14	<i>Retirement Savings Options:</i> EPF, NPS, PPF, retirement mutual funds-Annuities and pension plans.	
	15	<i>Introduction to Estate Planning:</i> Concepts of wills, nominees, and power of attorney-Importance of estate planning in financial security.	
	16	<i>Designing a Retirement and Estate Plan:</i> Creating a retirement corpus plan. Drafting a basic will and estate transfer strategy.	

### Recommended Books

P. K. Gupta and M. Radha Mohan. *Personal Finance: Indian Context*. PHI Learning Pvt. Ltd., 2019.

Meeta Nagarajan. *Personal Finance Simplified: Your Guide to Money Management*. Tata McGraw-Hill Education, 2017.

S. Gurusamy. *Financial Management*. McGraw Hill Education, 2019.

Sunil Singhanian. *Tax-Free Income in India*. Wiley India, 2020.

Thomas J. Stanley. *The Millionaire Next Door*. HarperBusiness, 2015.

David M. Darst. *The New Finance*. McGraw Hill Education, 2019.

Suze Orman. *The Money Book for the Young, Fabulous & Broke*. Riverhead Books, 2007.

### Other Resources

Webinars and Seminars

Various financial institutions, universities, and professional bodies host webinars and seminars on personal financial planning.

Example:

NISM (National Institute of Securities Markets) regularly conducts sessions and courses on financial planning and investment strategies.

### Course Outcomes

No.	Upon completion of the course the graduate will be able to	Cognitive Level	PSO addressed
CO-1	Explain the fundamental concepts of Financial Planning	Understand	PSO 10
CO-2	Prepare Personalized Budgets and Savings Plans	Apply	PSO 10,12
CO-3	Create Individual Investment Portfolios based on financial goal	Create	PSO 10,12
CO-4	Design Insurance Plans for Risk Management	Create	PSO 10
CO-5	Formulate Retirement and Estate Plans	Create	PSO 10

**R-Remember, U-Understand, Ap-Apply, An-Analyse, E-Evaluate, C-Create**

**Name of the Course: Credits: 4:0:0 (Lecture: Tutorial: Practical)**

CO No.	CO	PO/PSO	Cognitive Level	Knowledge Category	Lecture (L)/ Tutorial (T)	Practical (P)
CO-1	Explain the fundamental concepts of Financial Planning	PO 1 PSO 10	Ap	P	L	
CO-2	Prepare Personalized Budgets and Savings Plans	PO 2,3,6 PSO 10,12	E	P	L	
CO-3	Create Individual Investment Portfolios based on financial goal	PO 2,3,6 PSO 10,12	E	P	L	
CO-4	Design Insurance Plans for Risk Management	PO 2,3,6 PSO 10	E	P	L	
CO-5	Formulate Retirement and Estate Plans	PO 2,3,6 PSO 10	E	P	L	

**F-Factual, C- Conceptual, P-Procedural, M-Metacognitive**

**Mapping of COs with PSOs and POs:**

	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6	PSO7	PSO8	PSO9	PSO10	PSO11	PSO12	PSO13	PSO14	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8
CO 1										1					2							
CO 2										2		1				2	2			1		
CO 3										2		1				2	2			1		
CO 4										2						2	2			1		
CO 5										2						2	2			1		

**Correlation Levels:**

Level	Correlation
-	Nil
1	Slightly / Low
2	Moderate / Medium
3	Substantial / High

**Assessment Rubrics:**

- Quiz / Assignment/Discussion / Seminar/Word Journal/Viva-voce
- Midterm Exam
- Programming Assignments
- Final Exam

**Mapping of COs to Assessment Rubrics:**

	Internal Exam	Assignment	Seminar	Quiz	Viva-voce	Project Evaluation	End Semester Examinations
CO 1		✓	✓	✓	✓		✓
CO 2	✓	✓	✓	✓	✓	✓	✓
CO 3	✓	✓	✓	✓	✓	✓	✓
CO 4	✓	✓	✓	✓	✓	✓	✓
CO 5	✓	✓		✓	✓	✓	

Discipline	<b>COMMERCE</b>				
Course Code	UK2MDCCOM101				
Course Title	<b>Investing in Stock Market</b>				
Type of Course	MDC				
Semester	II				
Academic Level	100-199				
Course Details	Credit	Lecture per week	Tutorial per week	Practical per week	Total Hours/Week
	3	3 hours	-		3
Pre-requisites	Understanding of financial terms (e.g., income, saving, profit, loss, interest etc.), and familiarity with using computers and the internet				
Course Summary	This course provides the basics of investment principles and the functioning of the stock market for non-commerce students. It covers fundamental concepts of investment avenues, risk-return relationships, stock market analysis, and practical insights into trading securities.				

#### Detailed Syllabus:

Module	Unit	Content	Hours
<b>I</b>	<b>Basics of Investment</b>		8
	1	Understanding Investment- Investment vs Speculation, Investment Avenues: Equity Shares, Preference Shares, Bonds, Debentures, Mutual Funds, Index Funds- Investment Portfolio - (Concepts only)	
	2	Risk and Return Relationship	
	3	Introduction to Indian Security Markets: Primary markets (IPO and FPO) and Secondary markets-Indian Stock Exchanges (Basic functions only)	
<b>II</b>	<b>Fundamental Analysis</b>		9
	4	Economic Scenario Analysis: International and Domestic	
	5	Industry Analysis (Basic Factors-Theory only)	
	6	Company Analysis: Management Quality, Financial results (Sales and profit), Uses of Key Financial Ratios like PE Ratio, PB Ratio, ROE, Debt-equity ratio, Dividend yield for company analysis. (Basic concepts only-Calculation of ratios are not required. Collect ratios from websites and compare the ratios of different companies for analysis and ranking purpose)	
7	Shareholding Pattern Analysis		
<b>III</b>	<b>Technical Analysis &amp; Trading Rules</b>		9
	8	Introduction to Technical Analysis	
	9	Charts: Uses of Price Charts-Line Charts -Bar Charts: Candlestick Charts for analysis	
	10	Market Breadth: Advances vs. Declines	

	11	Indicators: Uses of Moving Averages (Simple & Exponential) as support and resistance level	
<b>IV</b>	<b>Market Participants &amp; Trading</b>		10
	12	Market Participants: Stock Broker, Investor, Depositories, DP and Clearing House	
	13	Security Market Indices: Nifty, Sensex, Sectoral Indices	
	14	Trading in Securities: Opening demat account, Types of Trading, Types of Orders, Brokerage and taxes.	
<b>V</b>	<b>Online Trading Practices and Applications</b>		9
	15	Understanding Online Trading Platforms	
	16	Practical Aspects of Trading: Placing Orders, Market Research	
	17	Prerequisites for Online Trading	
	18	Risks and Considerations in Online Trading	
	19	Simulated Trading Exercises	

### **Skill Enhancement Activity:**

Make hypothetical trading with a given amount money in equity stocks, and track and record your return periodically say for example weekly or fortnightly in terms of price fluctuations.

### **Recommended Books:**

Chandra, P. Investments: Analysis and Management. McGraw Hill Education.

Pandian, P. Security Analysis and Portfolio Management. Vikas Publishing House.

Bodie, Z., Kane, A., & Marcus, A. J. Investments. Tata McGraw-Hill Education.

Fischer, D. E., & Jordan, R. J. Security Analysis and Portfolio Management. Prentice Hall India.

Siegel, J. J. Stocks for the Long Run: The Definitive Guide to Financial Market Returns & Long-Term Investment Strategies. Tata McGraw-Hill Education.

Murphy, J. J. Technical Analysis of the Financial Markets: A Comprehensive Guide to Trading Methods and Applications. Vision Books.

Malkiel, B. G. A Random Walk Down Wall Street: The Time-Tested Strategy for Successful Investing. W. W. Norton & Company.

O'Neil, W. J. How to Make Money in Stocks: A Winning System in Good Times and Bad. McGraw-Hill Education

### **Course Outcomes**

<b>No.</b>	<b>Upon completion of the course the graduate will be able to</b>	<b>Cognitive Level</b>	<b>PSO addressed</b>
CO-1	Summarise the investment avenues in stock market and their associated risks.	U	PSO 10
CO-2	Evaluate company performance for investment purpose	E	PSO 10,11
CO-3	Apply technical analysis tools for market trend assessment.	Ap	PSO 6, 11
CO-4	Evaluate the roles of market participants and the procedures for trading in securities,	E	PSO 10
CO-5	Perform online trading in equity shares	Ap	PSO 6,10,11

**R-Remember, U-Understand, Ap-Apply, An-Analyse, E-Evaluate, C-Create**

**Name of the Course: Credits: 3:0:0 (Lecture: Tutorial: Practical)**

CO No.	CO	PO/PSO	Cognitive Level	Knowledge Category	Lecture (L)/Tutorial (T)	Practical (P)
CO-1	Summarise the investment avenues in stock market and their associated risks.	PO1 PSO 10	U	C	L	
CO-2	Evaluate company performance for investment purpose	PO1,2,3 PSO 10,11	E	C	L	
CO-3	Apply technical analysis tools for market trend assessment.	PO1,2,6 PSO 6, 11	Ap	C	L	
CO-4	Evaluate the roles of market participants and the procedures for trading in securities,	PO1,3 PSO 10	E	P	L	
CO-5	Perform online trading in equity shares	PO1,2,3,6 PSO6,10,11	Ap	P	L	

**F-Factual, C- Conceptual, P-Procedural, M-Metacognitive**

**Mapping of COs with PSOs and POs :**

	PS O 1	PSO 2	PS O 3	PSO 4	P S O 5	PSO 6	PS O 7	PSO 8	PSO 9	PS O 10	PS O 11	PS O 12	PS O 13	PS O 14
CO 1										2				
CO 2										2	3			
CO 3						2					2			
CO 4										2				
CO 5						2				3	2			

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8
CO 1	2							
CO 2	2	2	2					
CO 3	2	2				1		
CO 4	2		2					
CO 5	2	2	2			2		

**Correlation Levels:**

Level	Correlation
-	Nil
1	Slightly / Low
2	Moderate / Medium
3	Substantial / High

**Assessment Rubrics:**

- Quiz / Assignment/ Viva-voce/ Discussion / Seminar
- Midterm Exam
- Programming Assignments
- Final Exam

**Mapping of COs to Assessment Rubrics:**

	Internal Exam	Assignment	Project Evaluation	Quiz	Viva-voce	End Semester Examinations
CO 1	✓			✓	✓	✓
CO 2	✓	✓	✓	✓	✓	✓
CO 3	✓	✓	✓	✓	✓	✓
CO 4	✓	✓	✓	✓	✓	✓
CO 5	✓	✓		✓	✓	