

St. Joseph's College of Commerce

(Autonomous)

163, Brigade Road, Bengaluru - 560 025

Accredited with 'A++' Grade (4th Cycle) by the
National Assessment and Accreditation Council (NAAC)

Recognized by the UGC as
"COLLEGE WITH POTENTIAL FOR EXCELLENCE"



Bachelor of Commerce - Honours (BPM - Industry Integrated)

Semester III & IV

*Syllabus as per National Education Policy 2020
Curriculum Framework w.e.f., 2021-2022*

Academic Year 2022 - 2023

St. Joseph's College of Commerce

(An Autonomous Institution affiliated to Bengaluru City University)

St. Joseph's College of Commerce (SJCC) was formerly a part of St. Joseph's College, established in the year 1882. The college management was later transferred to the Jesuits. The Commerce Department was established in the year 1949 and it became an independent college with its own building in Brigade Road in the year 1972.

The college has in its Vision a model for higher education which encourages individuals to dream of a socially just world and in its Mission a strategy to empower individuals in realizing that dream.

With an objective of imparting quality education in the field of Commerce and Management, the college has been innovating in all aspects of higher education over a long period of time. These innovations were further bolstered with the granting of autonomous status to the college by UGC in September 2005. From then on, the college has taken a lead in reforming curriculum and syllabus, examination and evaluation pattern and teaching and learning methods through the Board of Studies, the Academic Council and the Governing Council comprising of eminent academicians, industry representatives and notable alumni.

The college has undergone four cycles of NAAC accreditation starting from the year 2000 in which it secured 'five stars', next in the year 2007 an 'A' grade, in the year 2012 again an 'A' grade and recently in February 2021 an 'A++'. It is one of the very few institutions in the country to have secured A++ grade in the fourth cycle under the Revised Accreditation Framework (RAF) and the first college in Karnataka to do so. The college was declared as a 'College with Potential for Excellence' in the year 2010. In 2011, SJCC was recognized as a Research Centre by Bangalore University. The college has been ranked 74th in the National Institutional Ranking Framework (NIRF) ratings of Ministry of Education, Government of India, in 2021 and it has been the only institution from Karnataka to make it consistently to the top 100 in the country.

The college offers diverse Honours programmes in Commerce and Business Administration. Under Commerce Studies it offers B.Com, B.Com (Professional-International Accounting and Finance), B.Com (BPM- Industry Integrated), B.Com (Travel and Tourism), B.Com (Analytics), B.Com (Professional - Strategic Finance), M.Com (Finance & Taxation/ Marketing & Analytics), M.Com (International Business) & M.Com (Financial Analysis). Under Business Administration it offers BBA, BBA (Entrepreneurship) and BBA (Professional- Finance and Accountancy). The college also offers six one-year Post Graduate Diploma programmes.

ABOUT THE DEPARTMENT

The B.Com Department of St. Joseph's College of Commerce has efficiently streamlined all its courses to reflect an interdisciplinary approach to understanding the contemporary business environment. Its aim is to construct a strong foundation in core subjects such as Accounting, Taxation, Economics, Statistics, Auditing along with a choice of Cost Accounting, Finance, Business Analytics, Marketing and Human Resources, studied in the fifth and sixth semester. The courses are challenging, yet, rewarding for students with high aspirations. Our students have been sought after by employers for their excellent knowledge, skills and attitude, giving them an edge over their peers from other institutions. The B.Com Programme of the college is rated amongst the top 10 in the country. (India Today, AC Nielson Survey 2016).

OBJECTIVES OF THE B.COM PROGRAMME

1. To provide conceptual knowledge and application skills in the domain of Commerce studies.
2. To provide knowledge in all the areas of business to be able to meet expectations of Commerce, Trade and Industry.
3. To sharpen the students' analytical and decision-making skills.
4. To provide a good foundation to students who plan to pursue professional programmes like CA, ICWAI, ACS, CFA and MBA.
5. To facilitate students to acquire skills and abilities to become competent and competitive in order to be assured of good careers and job placements.
6. To develop entrepreneurship abilities and managerial skills in students so as to enable them to establish and manage their own business establishments effectively.
7. To develop ethical business professionals with a broad understanding of business from an interdisciplinary perspective.

Salient Features of four-year Bachelor of Commerce Programme with Multiple Entry and Exit Options:

1. The regulations governing the four-year Bachelor of Commerce Programme with Multiple Entry and Exit Options shall be applicable with effect from the Academic year 2021-2022.
2. The Bachelor of Commerce Programme shall be structured in a semester mode with multiple exit options;

Certificate in Commerce	On the completion of First Year (<i>two semesters</i>)
Diploma in Commerce	On the completion of Second Year (<i>four semesters</i>)
Basic Bachelor Degree	On the completion of Third Year (<i>six semesters</i>)
Bachelor Degree with Honours	On the completion of Fourth Year (<i>eight semesters</i>)

3. The four-year undergraduate honours degree holders with research component and a suitable grade are eligible to enter the *Doctoral Programme* in a relevant discipline

4. The students who exit with Certification, Diploma or 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.
5. The four-year Bachelor of Commerce Programme offers a wide range of multidisciplinary courses with exposure to other disciplines, specializations and areas. The programme aptly caters to knowledge, ability, vocational, professional and skill enhancement along with focus on humanities, arts, social, physical and life sciences, mathematics, sports etc.
6. The four-year Bachelor of Commerce Programme combines conceptual understanding with practical engagement through lab courses, national and international field visits, internship, conferences, workshops, seminars, case study analysis, group discussions and research projects.
7. A wide range of *Skill Enhancement Courses* are offered in the first four semesters to enhance language and communication, logical reasoning, critical thinking, problem solving, data analytics and life skills.
8. In each of the first four semester students will have an option of studying a course from other disciplines. Students will be given an option to choose from a pool of *Open Elective Courses* that provide exposure to multiple disciplines and thereby making the programme truly multi-disciplinary.
9. Students can make a choice of a *specialization/elective* in the 3rd and the 4th year of the programme.

I. ELIGIBILITY FOR ADMISSION

Candidates who have completed the two-year Pre-University course of Karnataka State or its equivalent are eligible for admission into this Programme.

II. DURATION OF THE PROGRAMME

The duration of the undergraduate degree programme is *four years* (eight semesters) with multiple entry and exit options, within this period. The students can exit after the completion of *one* academic year (two-semesters) with a *Certificate* in the discipline; *Diploma* after the study of *two* academic years (four Semesters) and *Basic Bachelor Degree* after the completion of *three* academic years (six Semesters). The successful completion of *Four-Year* undergraduate Programme would lead to *Bachelor Degree with Honours in the discipline*.

III. MEDIUM OF INSTRUCTION

The medium of instruction shall be English.

IV. ATTENDANCE

- a. A student shall be considered to have satisfied the requirement of attendance for the semester, if he/she has attended not less than 75% in aggregate of the number of working periods in each of the courses, compulsorily.
- b. A student who fails to complete the course in the manner stated above shall not be permitted to take the End Semester Examination.

V. SUBJECTS OF STUDY: THE COMPONENTS OF CURRICULUM FOR FOUR-YEAR MULTIDISCIPLINARY UNDERGRADUATE B.COM PROGRAMME

The category of courses and their descriptions are given in the following table.

Category of Courses	Objectives/ Outcomes
Languages	Language courses equip students with communication skills, critical and creative thinking, familiarity with issues pertaining to society and culture and skills of expression and articulation. They also provide students with a foundation for learning other courses.
Ability Enhancement Courses	Ability enhancement courses are the generic skill courses that enable students to develop a deeper sense of commitment to oneself and to the society and nation largely.
Skill Enhancement Courses	Skill Enhancement Courses enhance skills pertaining to a particular field of study to increase their employability/ self-employment. These courses may be chosen from a pool of courses designed to provide value-based and/or skill-based knowledge.
Vocational Enhancement courses	Vocational Enhancement courses enhance skills pertaining to a particular field of study to increase their employability/ self-employment.
Foundation/ Discipline based Introductory Courses	These courses will supplement in a better understanding of how to apply the knowledge gained in classrooms to societal issues.
Major Discipline Core Courses	Major Discipline Core Courses aim to cover the basics that a student is expected to learn in that particular discipline. They provide fundamental knowledge and expertise to produce competent and creative graduates with a strong scientific, technical and academic acumen.
Major Discipline Elective Courses	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.

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.
Project work/ Dissertation/ Internship/ Entrepreneurship	Students 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.
Extension Activities	As part of the objective of Social Concern, the College has designed a well-structured Community Outreach programme of sixty hours called 'Bembala' (Support). The programme includes rural camps, workshops, lectures and seminars, teaching programme in Govt Schools or Colleges, community service in slums and villages, awareness programme in streets, localities, slums or villages and public rallies on social issues. The College expects the students to be part of the activities organized by the College towards securing the goal of Social Concern. This programme is mandatory for the award of degree from the college.
Extra/Co-curricular Activities	The College has a wide range of student associations and clubs that provide space for students to develop their creative talents. The activities conducted help in developing not just the artistic and entrepreneurial talents but also helps 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.

VI. CREDIT REQUIREMENT

Credits 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.

Exit Option	Minimum Credit Requirement*
Certificate in Commerce	50
Diploma in Commerce	100
Basic Bachelor Degree	148
Bachelor Degree with Honours	190

*Credits are subject to change as per the NEP guidelines

VII. TEACHING & EVALUATION

M.Com/MBA/MFA/MBS/MTA graduates with B.Com, B.B.A & B.B.S as basic degree from a recognized university are only eligible to teach and to evaluate the courses including part - B courses of I and II semesters (except languages, compulsory additional courses and core Information Technology related courses) mentioned in this regulation. Languages and additional courses shall be taught by the graduates as recognized by the respective board of studies.

VIII. EXAMINATION & EVALUATION

CONTINUOUS FORMATIVE EVALUATION/ INTERNAL ASSESSMENT:

Total marks for each course shall be based on continuous assessment and semester end examinations. As per the decision taken at the Karnataka State Higher Education Council, the total marks for CIA and ESE as per NEP will be 40:60.

TOTAL MARKS FOR EACH COURSE	100%
Continuous assessment - CIA 1	20% marks
Continuous assessment - CIA 2	20% marks
End Semester Examination (ESE)	60% marks

EVALUATION PROCESS OF INTERNAL ASSESSMENT MARKS SHALL BE AS FOLLOWS:

- a) The first component (CIA 1) of assessment is for 20% marks. The second component (CIA 2) of assessment is for 20% marks.
- b) During the end of the semester, end semester examination shall be conducted by the college for each course. This forms the third and final component of assessment (C3) and the maximum marks for the final component will be 60%.
- c) The students shall be informed about the modalities well in advance. The evaluated assignments during component I (CIA 1) and component II (CIA 2) are immediately provided to the students.
- d) The marks of the total internal assessment shall be published on the ERP for students at the end of semester.
- e) The internal assessment marks shall be submitted to the COE as per the date mentioned.
- f) There shall be no minimum in respect of the internal assessment marks.
- g) Internal assessment marks may be recorded separately. A student who has failed, shall retain the internal assessment marks as there will be no change in the CIA results scored.

MINIMUM FOR A PASS

- a. A student needs to get 40% in the end semester examination and in addition the student also should get an aggregate of overall 40% inclusive of his internal assessment to be declared as passed.
- b. The student who is passed in all the end semester examinations in the first attempt is eligible for rank
- c. A student who passes the semester examinations in parts or attempted supplementary exams is eligible for only Class, CGPA but not for ranking.
- d. The results of students who have passed the last semester examinations but not passed the lower semester examinations shall be eligible for the degree only after completion of all the lower semester examinations.
- e. If a student fails in a subject, either in theory or 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

Students who fail in lower semester examinations may go to the higher semesters and take the lower semester examinations as per odd or even semester in the next consecutive chance.

CLASSIFICATION OF SUCCESSFUL CANDIDATES:

The ten-point grading system is 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 programmes and the corresponding overall grades. If some students exit at the completion of the first, second or third year of the four-year 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 Business Commerce
- Diploma in Business Commerce
- Basic Bachelor's Degree in Business Commerce
- Bachelor's Degree with Honours in a Discipline

TRANSFER FOR ADMISSION

Transfer for admission is permissible only for odd semesters for students of other universities and within the university.

CONDITIONS FOR TRANSFER OF ADMISSION OF STUDENTS WITHIN THE UNIVERSITY

- a. His/ her transfer admission shall be within the intake permitted to the college.

- b. Availability of same combination of subjects studied in the previous college.
- c. He/she shall fulfill the attendance requirements as per the University Regulation.
- d. 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 Student 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 student 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.

Outcome Based Education (OBE)

B.Com – Honours (BPM-Industry Integrated)

Program Educational Objectives (PEO)

Our B.Com (Honours) program will produce graduates who will:

PEO1: Be competent, creative and highly valued professionals in industry, academia, or government.

PEO2: Adapt to a rapidly changing environment with newly learnt and applied skills and competencies, become socially responsible and value driven citizens, committed to sustainable development.

PEO3: Act with conscience of global, ethical, societal, ecological and commercial awareness with sustainable values as is expected of professionals contributing to the country.

PEO4: Able to continue their professional development by obtaining advanced degrees in accounting and other professional fields.

Programme Outcomes (PO)

After the completion of the **B.Com (Honours)** Programme, the student will be able to:

PO1: Disciplinary and Inter - disciplinary Knowledge

Demonstrate the **understanding** of relevant business, management and organization knowledge, both academic and professional, in line with industry standards.

PO2: Decision Making Skill

Apply underlying concepts, principles, and techniques of analysis, both within and outside the discipline to generate all the possible solutions and picks one that shows their understanding of the problem and the outcomes.

PO3: Integrated Problem-solving and Research

Analyze how parts of a whole interact with each other to produce overall outcomes in complex systems by analyzing key managerial issues in a particular industry or company and propose appropriate managerial solutions to the situation.

PO4: Critical Thinking Skill

Evaluate evidence, arguments, claims and beliefs by using right type of reasoning as appropriate to the situation and Analyze how parts of a whole interact with each other to produce overall outcomes in complex systems.

PO5: Creative Thinking Skill

Develop, implements and communicates new and worthwhile ideas using both incremental and radical concepts to make a real and useful contribution to their work.

PO6: Usage of Modern Technology and Tools

Use tools and technologies of digital nature, communication/networking tools and social networks appropriately to access, manage, integrate, evaluate and create information to successfully function in a knowledge economy.

PO7: Leadership and Team Work

Develop a vision, translate that vision into shared goals, and effectively work with others to achieve these goals.

PO8: Ethical Conduct and Sustainability Practices

Act responsibly and sustainably at local, national, and global levels.

PO9: Collaboration and Networking Skill

Work collaboratively and respectfully as members and leaders of diverse teams.

PO10: Self-directed and Life - long Learning

Create goals and monitor progress toward them by developing an awareness of the personal, environmental and task-specific factors that affect attainment of the goals.

Programme Specific Outcomes (PSOs)

PO11: Redesigning the Business Process Management:

Develop, report, display and alert mechanism drawn from process data from the Business Process Management Service/Software and use these data methods to adapt the process.

PO12: Business Process Management as a Career option:

Apply the competencies and creativity required to undertake Business Process Management as a desirable and feasible career option.

B.COM - Honours (BPM - Industry Integrated)									
PROGRAMME MATRIX AS PER NATIONAL EDUCATION POLICY									
Course Category	I	II	III	IV	V	VI	VII	VIII	TOTAL
Part A : Ability Enhancement Compulsory Courses									
Language 3 Hrs/3 Cr	Lan 1	Lan 1	Lan 1	Lan 1	-	-	-	-	
	Lan 2	Lan 2	Lan 2	Lan 2	-	-	-	-	
Compulsory Course 2 Hrs/2 Cr	-	Environmental Studies	-	Indian Constitution	-	-	-	-	
I	6 Cr	8 Cr	6 Cr	8 Cr	-	-	-	-	28
Part B: Core Courses									
Discipline Specific Core 4 Hrs/4 Cr	Financial Accounting	Cost Accounting	Financial Management	Management Accounting	Income Tax I	Income Tax II	Corporate Tax	Design Thinking for innovation	
	Principles of Management	Business and Company Law	Marketing Management	Retail and Market Research	Managing Business Process	Supply Chain Management	International Logistic Management	Emotional Intelligence for Managerial Effectiveness	
	Business Economics	Finance and Accounting for BPS	Insurance for BPS	Banking for BPS	Capital Markets for BPS	EDP	Strategic Cost Management	Operation and Service Management	
Open Electives Course (OEC) 3 Hrs/3 Cr	Choice of Course	Choice of Course	Choice of Course	Choice of Course	-	-	-	-	
Discipline Specific Elective 3 Hrs/3 Cr	-	-	-	-	Elective Paper	Elective Paper	Elective Paper	Elective Paper (Optional)	
	-	-	-	-	-	-	-	Elective Paper (Optional)	
SEC - SB 2 Cr	Digital Fluency	-	Artificial Intelligence	-	Choice of Course	Choice of Course	-	-	
VEC 3 Cr	-	-	-	-	Choice of course	Choice of course	Choice of course	Choice of course	
Research Methodology 3 Cr	-	-	-	-	-	-	Research Methodology	-	
Internship 2 Cr	-	-	-	-	Internship 1	Internship 2	-	-	
Research Project/Internship 6 Cr	-	-	-	-	-	-	-	Research Project/Internship (Optional)	
II	17 Cr	15 Cr	17 Cr	15 Cr	22 Cr	22 Cr	21 Cr	21 Cr	150
Part C: Skill Enhancement Course - Value Based									
Foundation Course Extension and Extracurricular Activities 2 Cr	Psychological Well being	Extension Activities 1 Cr	Yoga	Extension Activities 1 Cr	Extension Activities 1 Cr	Extension Activities 1 Cr	-	-	
		Extracurricular Activities 1 Cr		Extracurricular Activities 1 Cr	Extracurricular Activities 1 Cr	Extracurricular Activities 1 Cr	-		
III	2 Cr	2 Cr	2 Cr	2 Cr	2 Cr	2 Cr	-	-	12
Total	25 Cr	25 Cr	25 Cr	25 Cr	24 Cr	24 Cr	21 Cr	21 Cr	190
Exit Option	Certification in Commerce		Diploma in Commerce		Basic Bachelor Degree		Bachelor Degree with Honour		

Bachelor of Commerce (BPM-Industry Integrated)
Semester Structure as per National Education Policy

SEMESTER III

SL. No.	Course Code	Title of the Course	Category of Course	Teaching Hour per Week (L+T+P)	ESE	CIA	Total Marks	Credits
1	Language 1		AECC	3+1+0	60	40	100	3
	C3 21 KN 301	Kannada						
	C3 21 HN 301	Hindi						
	C3 21 AE 301	Additional English						
2	Language 2		AECC	3+1+0	60	40	100	3
	C3 21 GE 301	General English						
3	C3 21 DC 301	Financial Management	DSC-4	3+1+2	60	40	100	4
4	C3 21 DC 302	Marketing Management	DSC-5	4+0+0	60	40	100	4
5	C3 21 DC 303	Insurance for BPS	DSC-6	4+0+0	60	40	100	4
6		Open Electives*	OEC-2	3+1+0	60	40	100	3
7	C3 21 SB 301	Artificial Intelligence in Accounting and Auditing	SEC-SB	1+0+2	25	25	50	2
8	UG 21 FC 301	Yoga	SEC-VB	1+0+2	-	50	50	2
SUB TOTAL (A)					390	310	700	25

* Open Elective Courses are courses from an unrelated discipline/ subject, with an intention to seek exposure beyond discipline/s of choice.

Bachelor of Commerce (BPM-Industry Integrated)
Semester Structure as per National Education Policy

SEMESTER IV

SL. No.	Course Code	Title of the Course	Category of Course	Teaching Hour per Week (L+T+P)	ESE	CIA	Total Marks	Credits
1	Language 1		AECC	3+1+0	60	40	100	3
	C3 21 KN 401	Kannada						
	C3 21 HN 401	Hindi						
	C3 21 AE 401	Additional English						
2	Language 2		AECC	3+1+0	60	40	100	3
	C3 21 GE 401	General English						
3	UG 21 CC 401	Indian Constitution	AECC	1+1+0	25	25	50	2
4	C3 21 DC 401	Management Accounting	DSC-4	3+1+2	60	40	100	4
5	C3 21 DC 402	Retail and Market Research	DSC-5	4+0+0	60	40	100	4
6	C3 21 DC 403	Banking for BPS	DSC-6	4+0+0	60	40	100	4
7		Open Electives*	OEC-2	3+1+0	60	40	100	3
8	UG 21 EA 401	Extension Activities	SEC-VB	0+0+2	-	25	25	1
9	UG 21 EC 401	Extra-Curricular Activities	SEC-VB	0+0+2	-	25	25	1
SUB TOTAL (A)					390	310	700	25

* Open Elective Courses are courses from an unrelated discipline/ subject, with an intention to seek exposure beyond discipline/s of choice.

SEMESTER - III

C3 21 DC 301: FINANCIAL MANAGEMENT

Course Objectives: This course is devised with the aim to familiarize the students with the basic theories and practices of funding, allocating and managing the financial resources of a firm.

Module - 1: Financial Management **4 Hrs**

Finance Function–Aims of Finance Function–Financial Management– Goals of Financial Management – Financial Decisions. Importance of Sustainable finance– **Environmental, Social, Governance (ESG)**, Business ethics- integrity- security and information for finance managers. Use of technology in Finance.

Module - 2: Financing Decisions: Cost of Capital **12 Hrs**

Meaning – Computation of Cost of Capital – Cost of Equity– Preference–Debt –Cost of Retained Earnings–Weighted Average Cost of Capital and Marginal Cost of Capital

Module - 3: Financing Decisions: Capital Structure **10 Hrs**

Meaning of Capital Structure–Optimum Capital Structure–Factors determining Capital structure – Leverages - Operating leverage – Financial leverage and combined leverage – Problems - Point of Indifference.

Module - 4: Investment Decisions **20 Hrs**

Capital Budgeting – Meaning – Significance – Capital Budgeting process–Payback period–ARR–Net present values–IRR Method– Profitability Index and Capital Rationing (Concept only).

Module-5: Dividend Decisions **4 Hrs**

Meaning–Types of dividend policies–Factors influencing dividend policy–Forms of dividends. Dividend relevance theories–Walter’s Model and Gordon’s Model. Dividend irrelevance theories – Modigliani Miller Model.

Module-6: Working capital management **10 Hrs**

Working capital: Meaning – Concepts of working capital –Factors influencing Working Capital requirement–Components of working capital – Profitability/Liquidity trade off. Working capital- Investment policy-Financing policy. Cash Management: Meaning–Importance–Factors affecting cash Balances– Motives of holding cash–Objectives of cash management - Difficulties and means of cash management. Receivables Management: Meaning – Purpose – Determinants – Tools for receivables management – Ageing schedule. Inventory Management: Meaning and Importance – Cost of holding inventory –Tools – EOQ – Fixing different inventory levels–ABC analysis–FSN–VED–JIT–Periodic inventory valuation– Perpetual inventory valuation (concepts only).

Skill Development

(These activities are only indicative, the Faculty member can innovate)

1. Role Play as a Finance Manager in a given decision making situation.
2. Prepare a Capital Budget for your new Business
3. Evaluate the NPV of an investment made in any one of the capital projects with imaginary figures for 5years
4. Prepare an aging schedule of debtors with imaginary figures
5. Analyze the Capital structure of companies in different industries
6. Compare & Contrast various dividend policy practices of certain companies in India.

COURSE OUTCOME

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

1. Describe the role of financial manager in the present state of affairs.
2. Compute the cost of capital of specific sources of capital and the overall cost of capital.
3. Design an optimum capital structure for a hypothetical firm.
4. Evaluate capital expenditure decision by using capital budgeting technique.
5. Illustrate the implications of dividend policies on dividend decisions.
6. Evaluate the role of estimation of working capital and its implications in value creation of a firm.

Books for Reference:

- M. Pandey, Financial Management, Vikas Publisher
- J. C. Vanhorne, Financial Management
- Khan & Jain, Financial Management, Tata Mcgraw Hill
- P. N. Reddy & Appanaiah, Financial Management, Himalaya Publishers
- P. Chandra, Financial Management, Tata McGraw Hill
- S.N.Dorai Raj, Financial Management, Kalyani Publishers
- S. N. Maheswari, Financial Management, Sultan chand
- Sharma & S. Gupta: Financial Management, Kalyani Publication

SEMESTER - III

C3 21 DC 302: MARKETING MANAGEMENT

Course Objectives: The course aims to enable students to understand the elements and strategies of marketing and to expose them to the latest trends in marketing.

Module - 1: Introduction to Marketing

8 Hrs

Definition-Nature-Scope-Importance-Concepts-Functions- Micro and Macro environment-Meaning and difference-Marketing Management - Meaning & functions.

Module - 2: Market Segmentation, Targeting & Positioning

8 Hrs

Marketing Mix (elements) Basis-Perquisites for sound segmentation-Target marketing strategies-Product positioning, meaning and steps involved.

Module-3: Consumer Behaviour

8 Hrs

Meaning of consumer Behaviour - Factors influencing Consumer behaviour - Buying decision process and its stages.

Module-4: Product & Pricing

18 Hrs

Product mix - Product Life Cycle - New product development- Branding & Packing - Meaning - Types - Advantages and disadvantages - Objective of pricing - Factors influencing pricing decisions - Methods of pricing and pricing strategies.

Module - 5: Channel of Distribution Promotion

8 Hrs

Factors affecting choice of channel - Channel design decision - Channel Management. Promotion - Meaning - Promotion mix - Selection of media-Advertisement copy-Evaluation of advertising - Personal selling - Sales Promotion.

Module - 6: Ethical Aspects and Recent Trends in Marketing

10 Hrs

Marketing Ethics and Consumer Rights - Socially responsible Advertising-Ethics and regulation in Product-Pricing-Packaging and Labelling. Ethics and sustainable consumption, E-Business - Tele-Marketing - M-Business - Relationship marketing - Retailing - concept marketing and virtual marketing (concepts only).

Skill Development

(These activities are only indicative; the Faculty member can innovate)

1. Examine the stage of the product life cycle by choosing a producer of your choice.
2. Suggest strategies for development of a product
3. Examine the advertising endeavor of a product since its introduction
4. Study the Consumer Behaviour for a product of your choice
5. Develop an Advertisement copy for a product
6. Prepare charts for distribution network for different products.

Course Outcomes

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

1. Explain the role of marketing manager in the present state of affairs.
2. Examine segmentation with target marketing and positioning strategy of the firm.
3. Analyze the factors that determines the consumer behavior in buying decision.
4. Develop the product mix and pricing strategies for hypothetical business plan.
5. Design a channel of distribution and promotion mix for hypothetical business plan.
6. Apply ethical practices in marketing in the context of recent trends in marketing.

Books for Reference:

- Armstrong & Kotler: Marketing - An Introduction
- C. S. V. Murthy, Business Ethics
- J. C. Gandhi, Marketing Management, Tata McGraw Hill
- Philip Kotler, Principles of Marketing
- R.S. Davar, Marketing Management
- S. A. Sherlaker, Marketing Management.
- Sontakatti: Marketing Management, Kalyani Publishers
- W. Stanton: Marketing Management.
- W. Stanton, M. Etzel, B. Walker, Fundamentals of Management, McGraw Hill Education

SEMESTER - III

C3 21 DC 303: INSURANCE FOR BPS

Course Objectives: The course is designed to impart knowledge on the insurance industry, products, offerings and process with emphasis on current practices.

Module - 1: Insurance - Generic Overview

10 Hrs

Concept of Risk – Risk of Management – Basic concept (Hazards, Perils, Assets, etc.) - Life Stages, Income and Expenses - Fundamentals of Insurance - Characteristics of a valid contract – Insurance contract-Principles & Practices of insurance contract – Important terminologies & parties in insurance contract – Types of Insurance (Personal, Commercial, Health, Life, etc.) – History of Insurance – Types of Insurance companies – Business units in an Insurance company – Overview of Insurance Life Cycle (Underwriting, Policy Servicing, Claims, etc.) - Reinsurance concept, Latest trends in insurance - Green and Sustainable Insurance-Principles of sustainable Insurance-Role of Insurance towards sustainable development-Insurance and sustainable business

Module - 2: Life Insurance

11 Hrs

Important terminologies in a Life Insurance policy – Parties in a Life Insurance policy – Individual Life Insurance plans – Supplementary Benefits – Policy Provisions – Ownership rights – Life insurance policy life cycle (New Business & Underwriting, Policy servicing, Claims, etc.) – Concept of Annuity – Types of Annuity – Annuity contract provisions – Annuity: USA – Fixed Annuity, Fixed Index Annuity, Variable Annuity – Qualified & Non-Qualified Annuity – Principles of Group Insurance – Group Retirement Plans.

Module - 3: Property & Casualty Insurance

11 Hrs

Non-Life Insurance concepts: Hazards, Perils, Catastrophe, Property Damage & Business Interruption, Policy exclusions, Indemnity, Deductibles, Retention, Premiums, Limits, Salvage, Subrogation, etc. – Insurance Providers – Co-Insurance, Reinsurance, Captive Insurance – Underwriting process – Policy Servicing process – Claims process – Reinsurance.

Module - 4: Healthcare Insurance

10 Hrs

Concept of Healthcare Insurance – How Healthcare Insurance works – Key Challenges of Healthcare Industry – Healthcare Eco System – Healthcare regulations & Standards; HIPAA – Medicare – Medicaid - Mediclaim – Individual Health Insurance policies – Group Health Insurance Policies – Managed Care – Eye Care – Micro Insurance Schemes.

Module - 5: Retirement Services

10 Hrs

Concepts of Retirement Services – Retirement Planning – Asset Allocation & Asset Classes – Life stages of an Investor – Defined Benefits & Defined Contribution – Individual Retirement Arrangement in USA – Third Party

Module-6: Digitization of the Insurance Industry

8 Hrs

Key drivers for digital transformation-traditional channels vs digital channels- Advantages and Disadvantages-Digital trends and operational efficiency - digital claims management - automated settlement- Front office and back office automation- AI in insurance industry.

Skill Development

(These activities are indicative; the faculty member can innovate)

1. Application forms of types of insurance policies can be collected, KYC documents requirement, process of availing a policy can be physically completed by the student through an insurance agent.
2. The digital innovations in the insurance sector can be examined through visiting various Insurance companies' websites like experiencing the chatbots, quick payments, e-service portals etc. to understand the transformation in the industry.
3. Research study through a group activity in various areas of insurance like underwriting, actuaries, claims, fraud management, operations.

Course Outcomes

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

1. Illustrate the process of making valid contract under general insurance and life assurance and its applicability governing principles of insurance.
2. Compare and contrast the implications of each type of life insurance policy.
3. Compare and contrast the implications of each type of nonlife insurance policy.
4. Examine the role of health care insurance in promoting the interest of individual and health care industry.
5. Justify the defined benefits and defined contributions of retirement planning of an individual investor in USA and third party.
6. Justify the implications and applicability of digital technologies in sphere of BPS in Insurance.

Books for Reference

- TCS Reference material for Insurance for BPS

SEMESTER - III
C3 21 SB 301: ARTIFICIAL INTELLIGENCE IN ACCOUNTING AND
AUDITING

COURSE OBJECTIVES

The course enables the students to illustrate the need and importance of applications of Artificial Intelligence in accounting and auditing and also evaluate the robotic automation process and its implication on assessment of risk and its reporting.

Module 1: Introduction to Artificial Intelligence

5 Hours

Meaning of Artificial Intelligence - Need and importance of AI in Accounting and Auditing, Origin of Artificial Intelligence - Applications of AI, Future of AI in Business/Accounting/Auditing - Challenges and Ethical considerations of AI

Module 2: Chatbots and Speech Recognition

7 Hours

Chatbots applications in Accounting and Auditing - Overview of IBM Watson in Auditing - Overview of Speech recognition software - Applications in Accounting and Auditing

Module 3: Robot Process Automation

8 Hours

Introduction - Automated Inherent Risk Assessment - Automating Internal Controls Assessment - Automated procedures - Reporting and Post-audit management - Intelligent Automation of Fraud Detection and Forensic Accounting

Module 4: Machine Learning in Accounting and Auditing

10 Hours

Machine Learning: Introduction to ML, Applications of ML, Cloud Accounting - Meaning, Types, Tools used in ML (RapidMiner), IoT: Introduction to IoT and its applications in Accounting/Auditing, Smart Analytics: Introduction, Need of Smart Analytics tool for Accounting/Auditing. Audit Software Overview and Features of audit software

COURSE OUTCOMES

After completion of the course the students should be able to:

1. Illustrate the need and importance of applications of Artificial Intelligence in accounting and auditing
2. Choose the applicability of IBM Watson, chatbot and speech recognition software on the basis of merit of the case.
3. Evaluate the robotic automation process in accounting and auditing in an organisation and its implications on assessment of risk and its reporting.
4. Examine the applicability of machine learning, Internet of Things and audit software and its suitability in the range of accounting and auditing processes.

BOOKS FOR REFERENCES

- Cory Ng and John Alarcon, Artificial Intelligence in Accounting, Publisher: Taylor & Francis Ltd, First Edition, December 2020, ISBN: 9780367431778.
- Al Naqvi, Artificial Intelligence for Audit, Forensic Accounting, and Valuation: A Strategic Perspective, Publisher : Wiley, USA, 1st edition, September 2020, ISBN-10 : 1119601886, ISBN-13 : 978-1119601883

SEMESTER - IV

C3 21 DC 401: MANAGEMENT ACCOUNTING

Course Objectives: This course aims to enable students to familiarize with various tools to analyze financial statements for managerial decision making.

Module1: Introduction **5 Hrs**

Meaning-Objectives-Nature and Scope of Management Accounting - Role of Management Accountant-Relationship between Financial Accounting - Cost Accounting and Management Accounting, Triple Bottom Line and importance of TBL, CSR and Management decisions

Module 2: Financial Statement Analysis **10 Hrs**

Meaning-Types-Meaning and Concept of Financial Analysis, Types of Financial Analysis - Methods of Financial Analysis, Problems on Comparative Statements - Common Size Statements, Trend Analysis.

Module 3: Ratio Analysis **15 Hrs**

Meaning-Importance-Utility of Ratios-Classification of Ratios - Calculation and Interpretation of Ratios - Preparation of Income Statement and Balance Sheet with Ratios.

Module - 4: Fund Flow Analysis **13 Hrs**

Meaning - Concept of Fund and Funds Flow Statement - Uses and Significance of Funds Flow Statement-Procedure for Preparing FFS - Schedule of Changes in Working Capital - Statement of Sources and Application of Funds

Module 5: Cash Flow Analysis **12 Hrs**

Cash Flow Analysis-Meaning and Concept-Comparison between Funds Flow and Cash Flow Statements - Uses and Significance of CFS - Preparation of Cash Flow Statement as Per Accounting Standards.

Module 6: Management Reporting **5 Hrs**

Methods of Reporting - Requirement of a Good Report- Kinds of Reports-Principles of Good Reporting system-Drafting of Reports under different situation.

Skill Development

(These activities are only indicative; the faculty member can innovate)

1. Analyze the financial statements of any one organization for two years.
2. Calculation of ratios based on the above financial statement: Profitability ratios-Gross Profit Ratio-Net Profit Ratio-ROCE - Current Ratio - Liquid Ratio.
3. Prepare Fund flow/Cash flow statements with imaginary figure as per Accounting Standards.

4. Prepare a Master Budget with imaginary figures

Course Outcomes

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

1. Illustrate the role of a Management Accountant in the present scenario.
2. Evaluate the financial statement analysis by using comparative, common size statements and trend analysis.
3. Examine the solvency, turnover/performance and Liquidity of a business by using live data.
4. Evaluate the magnitude and pattern of sources and Application of fund under different head of account
5. Evaluate the magnitude and pattern of inflow and outflow of cash within the IFRS framework.
6. Develop a management reporting in response to the demand of situation.

Books for Reference

- Dr. S.N. Goyal, M. (n.d.). Management Accounting.
- Maheswari, D. S. (n.d.). Management Accounting.
- Foster. (n.d.). Financial Statement Analysis. Pearson.
- Batty, J. (n.d.). Management Accounting.
- Gowda, M. (n.d.). Management Accounting.
- P.N. Reddy, A. (n.d.). Essentials of Management Accounting.
- R. S .N. Pillai, B. (n.d.). Management Accounting.
- Saxena. (n.d.). Management Accounting.
- Sharma, G. (n.d.). Management Accounting.

SEMESTER - IV

C3 21 DC 402: RETAIL AND MARKET RESEARCH

Course Objectives: This course aims to endow students with knowledge and exposure of retail industry and market research practices with specific relevance to business process services.

Module - 1: Introduction to Market Research

15 Hrs

Market - Research - Market Research - Need for Market Research - Types of Market Research - Primary Research - Secondary Research - Custom Study - Syndicated Study - Quantitative Research Methodology - Qualitative Research Methodology - Research Types - introduction to 4 Ps of Marketing with reference to Market Research - Type of goods - CPG - Why CPG industry is different? - Global CPG Manufacturers - Consumer Behaviour - Influencers.

Module - 2: Retailing and Retail Research

15 Hrs

Characteristics of Retailing - Retail formats - Overview to Retail functions - Global Retailers - Segmentation - Need for segmentation criteria - Types of Segmentation - Need for Retail Research - Retail data - Importance of Retail Data Validation - Retail Research reports. - Product Coding -Product Characteristics& Features - Product Customization - Reports and Database for Manufactures - Consumer Panel - Importance of Consumer Panel - Customer Panel Services - Consumer Data - Panel Research reports, Retail Research and Ethics-Sustainability Market Research

Module - 3: Consumer Research

15 Hrs

Consumer Research and Consumer Marketing Research - Need for Consumer Research - Key Consumer Research Methodologies - Types of Survey and Survey Questions - Product Research - New Product Development and Product Research - Product Promotion and Product Survey.

Module - 4: Media Research

8 Hrs

Media and Media Research - Importance of Media research - Media Data - Importance of Media Data Validation - Media Research reports - Audience Measurement Services - Advertisement Intelligence - Digital Advertisements.

Module-5: Metrics

7 Hrs

Metrics - Need for Metrics - Service Level Agreement - Quality Monitoring and Management - SLA's Used in Market Research - Impact of Adherence to SLA's.

Skill Development:

1. Examine CPG Industry in the present scenario
2. Analyse the computer packages for research and analysis consumer behaviour
3. Conduct a micro project on consumer marketing research
4. Examine SLA's used in the field of market research

Course Outcome

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

1. Select an appropriate type of marketing research in accordance with the demand of a specific product of CPG industry in the context of 4Ps of Marketing.
2. Integrate retailing research in every aspect of retailing.
3. Devise a plan for consumer research and consumer marketing research for designing a product mix and new product development.
4. Generate media research report in the context of Advertisement Intelligence and Digital Advertisements.
5. Use metrics to evaluate Service Level Agreement of Marketing research

Books for Reference

- TCS reference Material for Retail and market research

SEMESTER - IV

C3 21 DC 403: BANKING FOR BUSINESS PROCESS SERVICES

Course Objectives: This course aims to impart knowledge and learning in the banking industry concepts, products and offering in current practices.

Module - 1: Overview of Banking

12 Hrs

Bank and Banking - Functions of Bank - Principles and Banking - Legal Aspects of Banking - Banks Obligations and Rights, Banks Dealing with Special Customers, Specific Customer Instruction - Risks and Controls - Types of Risk - Credit Risk, Market Risk, Reputational Risk and Operational Risk - Risk Management Regulations. Banking operations for business sustainability.

Customer Service - Customer Service Methods and Channels - Basic Principles - Customer Handling and Dispute Management - Customer Complaints, Customer Service Voice, Specific Customer Service Directives - Pricing Methodologies - Objectives of Pricing Deciding or Controlling Factors of Pricing - Pricing Methods - Pricing Strategies - Anti-money Laundering (AML) - Money Laundering, Stages of Money Laundering- AML Regulations - Know Your Customer (KYC) - Information Security - Principles of Information Security - Components of Information Security and Risk, Banking operations for business sustainability.

Module - 2: Retail Banking

12 Hrs

Account Originations - Customer Types, Accounts Types - Account Servicing - Record Maintenance, Account Closures, Signature Maintenance, Cheque Issuance and Payment, Statement of Accounts/Passbook, Debit Card/Pin Issuance, Internet Banking, Mobile Banking, Customer Correspondence - ATM Management - Services Available, The Business of Managing ATMs, Challenges of ATM Management, RBI Mandate on Customer Service Enhancements, Roles and Responsibilities of various stakeholders in the WLA model as advised by RBI3, WLA - INDICASH - Payments - Payment Instruments or Products, Special Purpose Payment Instruments, Payment Communication Networks, Messaging & Settlement - Wealth Management - Investment Objectives, Investment Avenues, Mutual Funds, Equity/Share/Stock, Index Markets, Bonds, Structured Notes, Corporate Actions.

Module - 3: Credit, Debit and ATM Cards

10 Hrs

Basics of cards - Types of cards - Credit Card - Types of Cards, Parties Involved in card Transaction, Card Features and Associated Equipment's- Card Transactions - Settlement - Payment Processing - Card Operations Module - Charge Back/Dispute Resolution - Customer Service - Fraud Management - Card Collection. Digital Money - Consumption, Advantage and Precautions, Sustainable credit cards and biodegradable debit cards

Module - 4: Consumer loans and Mortgages

9 Hrs

Mortgages - Loan Types - Unsecured and Secured - Purpose of Mortgage Loan - Green and sustainable loans-US Mortgage - Brief History - Federal Regulations on

Borrower's Rights - Mortgage Products - Mortgage Schemes or Programmes - Major Parties in the Mortgage Industry - Domain Learning and Development - Mortgage Loan Cycle - Mortgage Insurance - Mortgage Frauds - Recent Developments in the Mortgage Industry - Case Study.

Module - 5: Cash Management

7 Hrs

Cash Management Services - Account Services - Know Your Customer (KYC) - Account Maintenance - Electronic Banking - Types of Facilities Offered - Financial Messaging - Clearing Systems - Fund Transfer - Control and Compliance - Anti-Money Laundering - Call Backs - Investigation - Risks and Liquidity Issues.

Module -6: Trade Finance

10 Hrs

Introduction to Trade - Parties in International Trade - Risks in International Trade and mitigants - Methods of Trade Payments - Reimbursement - Authorization, Claim / Payment, Clean Payment, Irrevocable Undertaking Reimbursements - Guarantees & SBLC - Loans & Finances - Syndicated Loans, Corporate Advances, Receivable Finance, Supplier Finance, Commodity Finance, Channel Finance & Bill Finance / Discounting - Value Added Services - Customer Service (Voice / Non-voice), Trade Compliance, Trade Advisory, Customer Owner - Importance of Trade Finance Professionals in Banking Services - Synopsis on specialized training course for CDCS certification - Case Study.

Skill Development

(These activities are indicative; the faculty member can innovate)

1. Various products offered by the banks must be practically examined to understand the documentation process like in loan, Deposits, etc.
2. Creating a customized financial product in relation to banking service for various groups of customers.
3. Research study as a group activity in the areas of front, middle and back-office operations in context to digital innovations.

Course Outcomes

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

1. Illustrate the function and the type of product and services offered by banks in the context of business process services.
2. Evaluate the functions and services offered by commercial banks in the context of retail banking.
3. Relate the role of credit, debit and ATM cards with retail banking business in the context of business process services.
4. Compare and contrast the process of lending mode of consumer loans and mortgages in the context of business process services.
5. Examine the implications of the cash management services and KYC in the context of business process services.
6. Evaluate implications of each mode of trade financing option and its process in the context of BPS

Books for Reference

- TCS reference material for Banking for BPS
- Sundaram & Varshney: Theory & Practice of Banking
- Shekar & Shekar, Theory and Practice of Banking
- Dr. K. N. Prasad & T. Chandradass, Banking and Financial System