

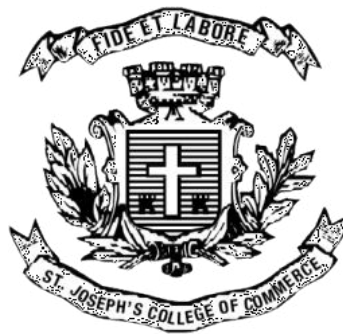
# **St. Joseph's College of Commerce**

*(Autonomous)*

*163, Brigade Road, Bengaluru – 560 025*

*Accredited with 'A++' Grade (4<sup>th</sup> Cycle) by the  
National Assessment and Accreditation Council (NAAC)*

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



## **Bachelor of Commerce (Professional – Strategic Finance)**

**Semester III & IV**

*Syllabus as per National Education Policy 2020*

*Curriculum Framework w.e.f., 2021-2022*

**Academic Year 2024 – 2025  
Batch 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 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 65<sup>th</sup> in the National Institutional Ranking Framework (NIRF) ratings of Ministry of Education, Government of India, in 2023 and it has been the only institution from Karnataka to make it consistently to the top 100 in the country.*

*The college offers diverse 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:

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

<b>Bachelor Degree with Honours</b>	<i>On the completion of <b>Fourth year</b> (eight semesters)</i>
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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 3<sup>rd</sup> and the 4<sup>th</sup> 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
<b>Languages</b>	<i>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.</i>
<b>Ability Enhancement Courses</b>	<i>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.</i>
<b>Skill Enhancement Courses</b>	<i>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.</i>

<b>Vocational Enhancement courses</b>	<i>Vocational Enhancement courses enhance skills pertaining to a particular field of study to increase their employability/ self-employment.</i>
<b>Foundation/ Discipline based Introductory Courses</b>	<i>These courses will supplement in a better understanding of how to apply the knowledge gained in classrooms to societal issues.</i>
<b>Major Discipline Core Courses</b>	<i>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.</i>
<b>Major Discipline Elective Courses</b>	<i>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.</i>
<b>Open or Generic Elective Courses</b>	<i>Open or Generic Elective Courses are courses chosen from an unrelated discipline/ subject, with an intention to seek exposure beyond discipline/s of choice.</i>
<b>Project work/ Dissertation/ Internship/ Entrepreneurship</b>	<i>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.</i>
<b>Extension Activities</b>	<i>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.</i>
<b>Extra/Co-curricular Activities</b>	<i>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.</i>

**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.*

<b>Exit Option</b>	<b>Minimum Credit Requirement*</b>
<i>Certificate in Commerce</i>	<i>51</i>
<i>Diploma in Commerce</i>	<i>101</i>
<i>Basic Bachelor Degree</i>	<i>149</i>
<i>Bachelor Degree with Honours</i>	<i>193</i>

*\*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.*

<b>TOTAL MARKS FOR EACH COURSE</b>	<b>100%</b>
<i>Continuous Internal assessment – CIA 1</i>	<i>20% marks</i>
<i>Continuous Internal assessment – CIA 2</i>	<i>20% marks</i>
<i>End Semester Examination (ESE)</i>	<i>60% marks</i>

**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 and 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 (Professional – Strategic Finance) Program**

#### **Educational Objectives (PEO)**

*Our B. Com (Professional – Strategic Finance) 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 (Professional – Strategic Finance) 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.*

**P04: 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.*

**P05: 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.*

**P06: 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.*

**P07: Leadership and Team work**

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

**P08: Ethical Conduct & Sustainability Practices**

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

**P09: Collaboration & Networking Skill**

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

**P010: 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)**

**P011: Formulation of Strategic Financial Goals**

*Apply the principles of developing a strategic financial goals and objectives, establishing key performance indicators and evaluate the financial performance by using appropriate financial tools.*

**P012: Exploring Alternate Solutions**

*Develop alternate solutions for financial issues and develop systems and processes that meet the specified needs of business with appropriate consideration for social, cultural, economic and financial issues.*

B.COM - Honours (Professional - Strategic Finance)									
PROGRAMME MATRIX AS PER NATIONAL EDUCATION POLICY									
Course Category	I	II	III	IV	V	VI	VII	VIII	TOTAL
<b>Part A : Ability Enhancement Compulsory Courses</b>									
<b>Language</b> 3 Hrs/3 Crs	Lan 1	Lan 1	Lan 1	Lan 1	-	-	-	-	
	Lan 2	Lan 2	Lan 2	Lan 2	-	-	-	-	
<b>Compulsory Course</b> 3 Hrs/3 Crs	-	Environmental Studies	-	India & Indian Constitution	-	-	-	-	
<b>I</b>	<b>6 Crs</b>	<b>9 Crs</b>	<b>6 Crs</b>	<b>9 Crs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30</b>
<b>Part B: Core Courses</b>									
<b>Discipline Specific Core Courses</b> 4 Hrs/4 Crs	Financial Accounting	Corporate Accounting	Strategic Financial Management I	Strategic Financial Management II	Income Tax I	Income Tax II	Corporate Tax	Sustainable Finance	
	Principles of Management	Financial Analytics & Control	Marketing Management	Human resource Management	Business Law	Company Law and Secretarial Practice	Mergers, Acquisition & Corporate Restructuring	Emotional Intelligence for Managerial Effectiveness*	
	Financial Planning & Performances	Business Economics	International Financial Reporting	Theory & Practice of Banking	Principles and Practice of Auditing	Goods And Services Tax	Entrepreneurial Development Programme	Portfolio Management and Analysis*	
	-	-	-	-	Operation Research	Fundamentals of Research	-	-	
<b>Open Electives Course (OEC)</b> 3 Hrs/ 3 Crs	Choice of Course	Choice of Course	Choice of Course	-	-	-	-	-	
<b>Discipline Specific Elective</b> 3 Hrs/3 Crs	-	-	-	-	Elective 1	Elective 2	Elective 3	Elective 4	
<b>SEC - SB</b> 2 Crs	Digital Fluency	-	Artificial Intelligence	Financial Education Investment Awareness	-	-	-	-	
<b>VEC</b> 3 Hrs/3 Crs	-	-	-	-	Choice of Course	Choice of Course	Choice of Course	Choice of Course	
<b>Research Methodology</b> 4 Hrs/4 Crs	-	-	-	-	-	-	Research Methodology	-	
<b>Research Proposal Formulation &amp; Project</b> 12 Crs	-	-	-	-	-	-	-	Research Proposal Formulation & Project **	
<b>Internship</b> 2 Crs/4 Crs	-	-	-	-	Social Internship 2 Crs	Corporate Internship 2 Crs	-	Internship * 4 Crs	
<b>II</b>	<b>17 Crs</b>	<b>15 Crs</b>	<b>17 Crs</b>	<b>14 Crs</b>	<b>24 Crs</b>	<b>24 Crs</b>	<b>22 Crs</b>	<b>22 Crs</b>	<b>155</b>
<b>Part C: Skill Enhancement Course - Value Based</b>									
<b>Foundation Course Extension and Extracurricular Activities</b> 2 Crs	Psychological Well being	Extension Activities 1 Cr	Yoga	Extension Activities 1 Cr	-	-	-	-	
		Extracurricular Activities/Association/Sports 1 Cr		Extracurricular Activities/Association/Sports 1 Cr	-	-	-	-	
<b>III</b>	<b>2 Crs</b>	<b>2 Crs</b>	<b>2 Crs</b>	<b>2 Crs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8</b>
<b>Total</b>	<b>25 Crs</b>	<b>26 Crs</b>	<b>25 Crs</b>	<b>25 Crs</b>	<b>24 Crs</b>	<b>24 Crs</b>	<b>22 Crs</b>	<b>22 Crs</b>	<b>193</b>

Note: Only those students who secure 75% marks or CGPA of 7.5 and above in the 1st six semesters may choose to undertake research in the 4th year.

\*Those who do not opt for research will continue with the regular Core Courses and Internship.

\*\*Those who opt for research will have one DSC with Research Proposal Formulation & Project

**Bachelor of Commerce  
(Professional – Strategic  
Finance)  
Semester Structure as per National Education Policy  
SEMESTER III**

SL. No.	Course Code	Title of the Course	Category of Course	Teaching Hours per Week (L+T+P)	ESE	CIA	Total Marks	Credits
1.	<b>Language 1</b>		<i>AECC</i>	<i>3+1+0</i>	<i>60</i>	<i>40</i>	<i>100</i>	<i>3</i>
	<i>C6 21 GE 301</i>	<i>General English</i>						
2.	<b>Language 2</b>		<i>AECC</i>	<i>3+1+0</i>	<i>60</i>	<i>40</i>	<i>100</i>	<i>3</i>
	<i>C6 21 KN 301</i>	<i>Kannada</i>						
	<i>C6 21 HN 301</i>	<i>Hindi</i>						
	<i>C6 21 AE 301</i>	<i>Additional English</i>						
3.	<i>C6 21 DC 301</i>	<i>Strategic Financial Management I</i>	<i>DSC-1</i>	<i>3+1+2</i>	<i>60</i>	<i>40</i>	<i>100</i>	<i>4</i>
4.	<i>C6 21 DC 302</i>	<i>Marketing Management</i>	<i>DSC-2</i>	<i>4+0+0</i>	<i>60</i>	<i>40</i>	<i>100</i>	<i>4</i>
5.	<i>C6 21 DC 303</i>	<i>International Financial Reporting</i>	<i>DSC-3</i>	<i>4+0+0</i>	<i>60</i>	<i>40</i>	<i>100</i>	<i>4</i>
6.		<i>Open Electives*</i>	<i>OEC-1</i>	<i>3+1+0</i>	<i>60</i>	<i>40</i>	<i>100</i>	<i>3</i>
7.	<i>C6 21 SB 301</i>	<i>Artificial Intelligence</i>	<i>SEC-SB</i>	<i>1+0+2</i>	<i>30</i>	<i>20</i>	<i>50</i>	<i>2</i>
8.	<i>UG21 FC 301</i>	<i>Yoga</i>	<i>SEC-VB</i>	<i>1+0+2</i>	<i>-</i>	<i>50</i>	<i>50</i>	<i>2</i>
<b>SUB TOTAL (A)</b>					<b>390</b>	<b>310</b>	<b>700</b>	<b>25</b>

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

**Bachelor of Commerce  
(Professional – Strategic  
Finance)  
Semester Structure as per National Education Policy  
SEMESTER IV**

SL. No.	Course Code	Title of the Course	Category of Course	Teaching Hours per Week (L+T+P)	ESE	CIA	Total Marks	Credits
1.	<b>Language 1</b>		AECC	3+1+0	60	40	100	3
	C6 21 GE 401	General English						
2.	<b>Language 2</b>		AECC	3+1+0	60	40	100	3
	C6 21 KN 401	Kannada						
	C6 21 HN 401	Hindi						
	C6 21 AE 401	Additional English						
3.	UG 21 CC 401	India & Indian Constitution	AECC	3+0+0	25	25	50	3
4.	C6 21 DC 401	Strategic Financial Management II	DSC-4	3+1+2	60	40	100	4
5.	C6 21 DC 402	Human Resources Management	DSC-5	4+0+0	60	40	100	4
6.	C6 21 DC 403	Theory and Practice of Banking	DSC-6	4+0+0	60	40	100	4
7.	C6 21 SB 401	Financial Education & Investment Awareness	SEC-SB	1+0+2	25	25	50	2
8.	UG 21 EA 401	Extension Activities	SEC-VB	0+0+2	-	25	25	1
	UG 21 EC 401	Extra-Curricular Activities	SEC-VB	0+0+2	-	25	25	1
<b>SUB TOTAL (A)</b>					<b>390</b>	<b>310</b>	<b>700</b>	<b>25</b>

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

**SEMESTER III****C6 21 DC 301: STRATEGIC FINANCIAL MANAGEMENT – I****COURSE OBJECTIVES**

*This course aims to equip the students with the knowledge of analysing various financial statements for business decision making. It enables the students to understand various short and long term financing options available for an entity.*

**Module 1: Financial Statement Analysis and Profitability Analysis 10 Hrs.**

*Common size financial statements - Common base year financial statements – ROA and ROE – Return on Total Assets – Factors in measuring income – Source, stability and trends of sales and revenue – Relationship between revenue and receivables and revenue and inventory – Effect on revenue due to changes in revenue recognition and measurement methods – Cost of sales analysis – Variation analysis – Calculation and Interpretation of sustainable equity growth*

**Module 2: Financial Ratios and Special Issues 14 Hrs.**

*Liquidity (current, quick, cash, cash flow, net working capital) – Leverage (solvency, operating, finance, debt to equity, debt to total assets, fixed charge coverage, interest coverage, cash flow to fixed charge), Activity (receivable turnover, inventory turnover, A/P turnover, days sales outstanding, days inventory outstanding, days purchases, asset turnover. Cash cycle) – Profitability (gross profit, net profit, EBITDA, ROA, ROE), Market ( market/book, P/E, book value per share, basic and diluted earnings per share, earnings yield, dividend yield, dividend payout ratio) – Special Issues (Impact of foreign operations, Effects of changing prices and inflation, Impact of changes in accounting treatment, Accounting and economic concept of value and income, Earning Quality)*

**Module 3: Risk & Return and Long-term Financial Management 10 Hrs.**

**Risk and Return:** *Calculating return - Types of risk - Relationship between risk and return*  
**Long term Financial Management:** *Term structure of interest rates - Types of financial instruments - Cost of capital - Valuation of financial instruments*

**Module 4: Raising Capital 8 Hrs.**

*Raising Capital: Financial markets and regulation - Market efficiency - Financial institutions - Initial and secondary public offerings - Dividend policy and share repurchases - Lease financing*

### **Module 5: Working Capital Management**

**10 Hrs.**

*Working capital management: Working capital terminology - Cash management - Marketable securities management - Accounts receivable management - Inventory management - Types of short-term credit - Short-term credit management*

### **Module 6: Corporate Restructuring and International Finance**

**8 Hrs.**

*Mergers and acquisitions - Bankruptcy - Other forms of restructuring - Fixed, flexible, and floating exchange rates - Managing transaction exposure - Financing international trade*

### **Skill Development**

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

- 1. Analyse the factors affecting the decisions of a finance manager relating to financing, investment, dividends and working capital management.*
- 2. Prepare a presentation on various short term and long terms sources of raising capital and present the risks, advantages and disadvantages of those sources.*
- 3. Prepare an aging schedule of debtors of an organization.*
- 4. Analyse the working capital of an organisation using various ratios and prepare a summary.*
- 5. Download a public company's financial statements prepared per US GAAP, conduct ratio analysis and draw your conclusions.*
- 6. Develop common size income statement and balance sheet of two popular product companies.*
- 7. Conduct an in depth financial statement analysis of the top 5 publicly traded technology companies to gain an insight into the industry.*
- 8. Analyse 5 of the top M&A deals over the last 12 months and list down the synergies driven in the deal.*
- 9. Choose and value any one private Ltd organization by performing a DCF Analysis using Spreadsheet*
- 10. Compare PE Ratio and EBITDA ratios of five companies in a particular industry and present it to the class*

### **COURSE OUTCOMES**

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

- 1. Develop an in-depth understanding of financial statement analysis and knowledge of corporate finance.*
- 2. Be able to complete financial statement analysis through financial ratio calculations, profitability analyses while taking note of special issues like the impact of foreign operations, effects of changing prices and inflation, off balance sheet financing, etc.*



3. *Learn about long-term financial management using calculations of risk and return, term structure of interest rates, types of financial instruments, cost of capital and valuation of financial instruments.*
4. *Identify and evaluate different methods of raising capital by gaining an understanding of financial markets and regulation and market efficiency.*
5. *Understand working capital management and learn the concepts related to marketable securities management, accounts receivable management, inventory management and short-term credit management.*
6. *Develop an understanding of corporate restructuring, like mergers and acquisitions, bankruptcy as well as international finance.*

**Books for Reference:**

- ✓ *Wiley CMA excel Learning System, Part 2: Strategic Financial Management*
- ✓ *Charles Gibson;Financial Reporting & Analysis; South-Western Cengage Learning*
- ✓ *K. R. Subramanyam, and John Wild ,Financial Statement Analysis; McGraw Hill*
- ✓ *Richard Brealey, Stewart Myers, and Franklin Allen; Principles of Corporate Finance; McGraw Hill*
- ✓ *James Van Horn, and John Wachowicz; Fundamentals of Financial Management; Pearson*

**SEMESTER – III**  
**C6 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. Use of Artificial Intelligence and Augmented reality in marketing and achieving sustainability*

**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. E-Business – Tele-Marketing – M- Business – Relationship marketing – Retailing – concept marketing and virtual marketing (concepts only). Ethics and sustainable consumption*

## **Skill Development**

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

- 1. Identify the producer/product of your choice and describe in which stage of the product life cycle it is positioned.*
- 2. Strategize policy for development of a product / existing product in a new market.*
- 3. Select a producer and describe an advertising endeavour for it, since its introduction.*
- 4. Conduct a survey to study 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 the Course the students will be able to:*

- 1. Describe the concept of marketing in theory and practice.*
- 2. Examine segmentation and learn different ways of selecting the appropriate target and positioning the product in the market.*
- 3. Analyze the factors that determines the consumer behavior in buying decision.*
- 4. Prepare business plans by understanding the process and principle of new product development, product-mix, branding, pricing strategies and packaging.*
- 5. Interpret the factors affecting channel distribution decisions and decision affecting the promotion.*
- 6. Apply ethical practices in marketing and explain the recent trends in marketing.*

## **Books for Reference**

- ✓ Armstrong & Kotler: Marketing - An Introduction.*
- ✓ C. S. V. Murthy: Business Ethics.*
- ✓ J. C. Gandhi: Marketing Management. v Philip Kotler: Principles of Marketing. v R..S.Davar: Marketing Management.*
- ✓ Sherlaker S. A.: Marketing Management.*
- ✓ Sontakatti: Marketing Management.*
- ✓ William Stanton: Marketing Management.*
- ✓ William Stanton, Michael Etzel, Bruce Walker: Fundamentals of Management.*

**SEMESTER – III**  
**C6 21 DC 303: INTERNATIONAL FINANCIAL REPORTING**

**COURSE OBJECTIVES**

*This course aims to develop an understanding of the basic financial statements and its presentation as per US GAAP and IFRS including the latest trends and developments.*

**Module 1: Basic Financial Statements (As per US GAAP & IFRS) 14 Hrs.**

*Balance sheet - Income statement – Statement of Comprehensive Income - Statement of changes in equity - Statement of cash flows - Integrated Reporting (IR) – Purpose of IR – Six Capitals under IR – Value Creation Process – Reporting Format – Benefits and Challenges of Adopting IR - Differences between US GAAP and IFRS*

**Module 2: Revenue Recognition (As per US GAAP & IFRS) 8 Hrs.**

*5-Step approach to Revenue Recognition - Certain Customer's Rights & Obligations - Specific Arrangements - Matching principle, Accruals & Deferrals, Adjusting Journal Entries*

**Module 3: Current Assets and Current Liabilities (As per US GAAP & IFRS) 12 Hrs.**

*Cash & Cash Equivalents - Accounts Receivable - Notes Receivable - Transfers & Servicing of Financial Assets - Accounts Payable - Employee-related Expenses Payable - Determining Inventory & Cost of Goods Sold - Inventory Valuation - Inventory Estimation Methods*

**Module 4: Asset Valuation (As per US GAAP & IFRS) 8 Hrs.**

*Acquisition of Fixed Assets - Capitalization of Interest - Costs Incurred After Acquisition - Depreciation - Impairment - Asset Retirement Obligation - Disposal & Involuntary Conversions - Knowledge-based intangibles (R&D, software) - Legal rights based intangibles (patent, copyright, trademark, franchise, license, leasehold improvements) – Goodwill*

**Module 5: Valuation of Liabilities (As per US GAAP & IFRS) 8 Hrs.**

*Inter-period tax allocation/deferred income taxes – deferred tax assets and deferred tax liabilities - temporary and permanent differences – Operating and Finance Leases – Financial statement presentation of operating and finance leases*

## **Module 6: Equity transactions (As per US GAAP & IFRS)**

**10 Hrs.**

*Paid-in capital - Retained earnings - Accumulated other comprehensive income - Stock dividends and stock splits - Stock options – Business Combinations & Consolidations*

### **Skill Development**

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

- 1. Analyse the differences in the preparation of financial statements of a company under US GAAP and IFRS and its impact on the profitability*
- 2. Analyse the published financial statements of a first time adopting company and identify the changes in recognition of various line items in the financial statements*
- 3. Analyse the integrated report published by a company and identify the areas where it is different from traditional financial reporting.*
- 4. Conduct a profitability analysis, return on capital employed, return on equity, gross profit margin, operating profit margin and net profit margin based on financial statements of an organisation.*
- 5. Study and present the five steps of revenue recognition standard through various exercises and scenarios. (using a published financial statements)*
- 6. Analyze the balance sheet impact of finance leases. ( of a company)*
- 7. Interview a Finance Manager to understand his/her decisions relating to financing and investments in an organization.*

### **COURSE OUTCOMES**

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

- 1. Understand the concepts of the four basic financial statements and apply the learning to Integrated reporting (IR), Integrated Thinking and the Integrated Report. Identify and describe the major differences between US GAAP and IFRS*
- 2. Understand the 5-Steps approach to revenue recognition, per USGAAP.*
- 3. Understand the valuation and accounting for Cash & Cash Equivalents, Accounts Receivable, Notes Receivable, Transfers & Servicing of Financial Assets, Accounts Payable, Employee-related Expenses Payable, Cost of Goods Sold and Inventory.*
- 4. Learn the different depreciation methods, amortization and impairment of intangible assets.*
- 5. Distinguish between finance and operating leases and learn about the presentation of these items on the financial statements.*
- 6. Learn about transactions affecting the equity including paid-in-capital, retained earnings and the effect on shareholder's equity upon issuance of stock dividends and stock splits.*

### **Books for Reference**

- ✓ *Wiley CMA excel Learning System, Part 1: Financial Planning, Performance & Analytics*
- ✓ *Donald E. Kieso, Jerry J. Weygandt, Terry D. Warfield ,Intermediate Accounting; Wiley*
- ✓ *Joe Ben Hoyle, Thomas Schaefer, Timothy Douppnik ,Advanced Accounting; McGraw Hill*
- ✓ *Loren Nikolai, John Bazley, Jefferson Jones Intermediate Accounting; South-Western Cengage Learning*
- ✓ *IIRC Framework on Integrated Reporting, Luminous White Paper – Integrated Reporting: The New Reality, KPMG Survey of Integrated Reports in Japan, 2018*

## SEMESTER – III

### C6 21 SB 301: ARTIFICIAL INTELLIGENCE

#### 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 Hrs.**

*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 Hrs.**

*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 Hrs.**

*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 Hrs.**

*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*



## IV SEMESTER

### UG 21 CC 401 - INDIA AND INDIAN CONSTITUTION

#### COURSE OBJECTIVE

*The purpose of the course is to help students to learn and explain the journey of India as a republic. They will, through this paper learn to contextualise the depth of India as a nation with its diverse socio-political culture, its philosophical traditions, values and Ideals. It will give them knowledge to expound the breadth of freedom struggle in various parts of India, its significance in nation building and the sacrifices made both by its leaders and followers. It will help them to demonstrate their knowledge regarding the efforts made at working towards a constitution as India's conscience cherishing the values of Justice, Liberty, Equality and Fraternity. Consequently it will enable students to contextualise the powers and functions of various offices under the Constitution. It will help them determine the role and responsibilities of citizens as enshrined in the Constitution, offering insights in to the contributions of personalities like Gandhiji, Dr B.R. Ambedkar and Jawahar Lal Nehru, Bal Gangadhar Tilak, the values tolerance, equality of treatment, scientific secularism and swarajya and the processes of policymaking keeping national wellbeing in the forefront. This paper will enable students to illustrate how vibrant our Constitution is, how farsighted were its makers and how efficient are the various institutions that are functioning under*

#### **Module 1: Background to the study of Indian Constitution**

**15 Hrs.**

**Philosophical and Political foundations of India** - Dharma and Danda, Buddhist, liberal (Raja Rammohun Roy) and Subaltern (Ranajit Guha)\* Colonial impact on Indian society,\*\* Nationalist perspective (Swamy Vivekananda and Sri Aurobindo).

**Political values and Ideals during freedom struggle** - Non Violence, Tolerance, Satyagraha and Swadeshi (Gandhi), Swarajya (Tilak), Integral Humanism (Deen Dayal Upadhyay) and Voluntarism (Vinoba Bhave).

**Political Contribution of Regional freedom struggle** - Kittur Rani Chennamma, Hardekar Manjappa, Madikeri Peasants, Halagali Bedas.

#### **Module 2: Constitutional Development and its Philosophy**

**15 Hrs.**

**Historical background of Constitutional development in India** - Developments between 1857 to 1952 (only Acts during this period must be taught), Composition and debates of Constituent Assembly (in brief), working of committees.

**Philosophy and features of Indian Constitution** - Preamble, Salient features, Constitutionalism, Dr B.R. Ambedkar and Nehru's contribution in the making of the Constitution.

**Working of the Constitution** – *Fundamental Rights, Union-State and Inter-State Relations (Art. 263, Inter-State disputes and trade and commerce), important Amendments to the Constitution\*\*, Parliamentary Committees\* (Standing, Ad hoc and Departmental).*

**Module 3: Constitutional Institutions and Citizen's role**

**15 Hrs.**

**Parliamentary and Constitutional Institutions** - *Legislature (Upper and Lower house), Executive (composition and powers), Judiciary (High Court and Supreme Court, its composition and jurisdiction), Comptroller and Auditor General, Inter-State Council, Election Commission.*

**Role and Responsibilities of Citizens under Indian Constitution** - *Concept of Citizenship, Citizenship Amendment Act, Fundamental Duties, Right to Information Act, Civil Society.\**

**Goals and Policies of National Development enshrined in the Constitution** - *Concept of National Development, Unity and Integrity of the nation, Goals of Educational Policies, Role of teachers and students in Nation Building.*

**COURSE OUTCOME**

*Upon completion of this course students will be able to—*

- *Explain the philosophy and the structure of the Constitution.*
- *Measure the powers, functions and limitations of various offices under the Constitution.*
- *Demonstrate the values, ideals and the role of Constitution in a democratic India.*

**Books for Reference:**

- ❖ *Aiyangar K.R. 1941. "Ancient Indian Polity". Oriental Bokks Agency. Poona.*
- ❖ *Altekar A.S. 1949. "State and Government in Ancient India". Motilal Banarsidass Chowk, Banaras*
- ❖ *Andre Beteille, 1965. Caste,class, and Power. Berkley: University of California Press.*
- ❖ *Arora & Mukherji, Federalism in India, Origin and Developments, Vikas Publishing House, New Delhi, 1992.*
- ❖ *Bhandarkar D.D. 1940. "Some Aspects of Ancient Indian culture". University of Madras.*
- ❖ *Chandra Bipan. 1979. "Nationalism and Colonialism in India". Orient, Lang.*
- ❖ *Constitution of India (Full Text), India.gov.in., National Portal of India, [https://www.India.gov.in/sites/upload\\_files/npi/files/coi\\_part\\_full.pdf](https://www.India.gov.in/sites/upload_files/npi/files/coi_part_full.pdf)*
- ❖ *D. C. Gupta, Indian Government and Politics, Vikas publishing House, New Delhi, 1975.*
- ❖ *Desai, A R. 2016. Social Background of Indian Nationalism. Los Angeles: Papular Prakashan.*

- ❖ *Durga Das Basu, Introduction to the Constitution of India, Gurgaon; LexisNexis, 2018 (23rd edn.)*
- ❖ *Gandhi, M.K. "Hind Swaraj", [http://www.mkgandhi.org/ebks/hind\\_swaraj.pdf](http://www.mkgandhi.org/ebks/hind_swaraj.pdf)*
- ❖ *Goshal U.N. 1923. "History of Hindu Political Theory". Oxford University Press, Calcutta.*
- ❖ *Granville Austin, 2000. The Indian Constitution: Cornerstone of a Nation. Melbourne: Oxford University Press.*
- ❖ *Hanson and Douglas, 1972. India's Democracy. New York City: W W Norton & Co Inc.*
- ❖ *Harish Ramaswamy and S. S. Patagundi(Ed.) 2007. Karnataka- Government and Politics. Delhi: Concept Publishing Company.*
- ❖ *J.N. Pandey, The Constitutional Law of India, Allahabad; Central Law Agency, 2018 (55<sup>th</sup> edn.)*
- ❖ *Jayaswal K.P. 1943. "Hindu Polity". Bangalore Printing and Publishing Co. LTD, Bangalore.*
- ❖ *Johari J C 1974. Indian Government and Politics. New Delhi: Vishal Publications.*
- ❖ *K B Merunandan, Bharatada Samvidhana Ondu Parichaya, Bangalore, Meragu Publications, 2015.*
- ❖ *K. Sharma, Introduction to the Constitution of India, Prentice Hall of India, New Delhi, 2002.*
- ❖ *Kapoor, Kapil(Ed), 2005, Indian Knowledge System-Vol-1, New Delhi: D>K Printworld LTD.Political Science Syllabus wef 2021-22*
- ❖ *Kapoor, Kapil, 1994, Texts of the Oral Tradition, Language, Linguistics and Literature: The Indian Perspective. Delhi: Academic Foundation*
- ❖ *Kosambi D.D. 1965. "The Culture and Civilization of Ancient India and Historical Outline". Vikas Publishing House pvt. Ltd, Noida.*
- ❖ *Krishana Rao, M. & G.S. Halappa. 1962. History of Freedom Movement in Karnataka. Mysore: Government of Mysore.*
- ❖ *M.V. Pylee, India's Constitution, New Delhi; S. Chand Pub., 2017 (16th edn.)*
- ❖ *Nagel, Stuart, 2017, India's Development and Public Policy. UK: Routledge.*
- ❖ *P.M Bakshi, Constitution of India, Universal Law Publishing House, New Delhi, 1999.*
- ❖ *Patham and Thomas Patham. 1986. "Political Thought in Modern India." Sage Publications, United State.*
- ❖ *Rajni Kothari, 1995. Caste in Indian Politics. Telangana: Orient Blackswan.*
- ❖ *Rghavendra Rao, K. 2000. Imagining Unimaginable Communities. Hampi: Prasaranga, Kannada University.*
- ❖ *Bhargava, Rajeev. ed. 1998. Secularism and Its Critics, New Delhi: Oxford University Press.*
- ❖ *S. N. Jha, Indian Political System,: Historical Developments, Ganga Kaveri Publishing House, Varanasi, 2005.*
- ❖ *Said Edarard .1978. "Orientalism". Pantheon Books, USA.*
- ❖ *Sharma, R.S. 1991. "Early Indian Social and Political Thought and Institutions (Aspects of the Political Ideas and Institutions in Ancient India". Motilal Banarsidass, Delhi.*

**SEMESTER IV**  
**C6 21 DC 401: STRATEGIC FINANCIAL MANAGEMENT – II**

**COURSE OBJECTIVES**

*This course aims to develop decision making skills applying marginal costing. And to comprehend the concepts in the enterprise risk management framework provided by the COSO (Committee of Sponsoring Organizations of the Treadway Commission) and ethical values in management.*

**Module 1: Cost Volume Profit Analysis** **8 Hrs.**

*Cost/volume/profit analysis - Breakeven analysis - Profit performance and alternative operating levels - Analysis of multiple products*

**Module 2: Marginal Analysis** **8 Hrs.**

*Sunk costs, opportunity costs and other related concepts - Marginal costs and marginal revenue- Special orders and pricing - Make versus buy - Sell or process further- Add or drop a segment - Capacity considerations*

**Module 3: Pricing** **8 Hrs.**

*Pricing methodologies - Target costing - Elasticity of demand - Product life cycle considerations - Market structure considerations*

**Module 4: Enterprise risk management** **12 Hrs.**

*Types of risk - Risk identification and assessment - Risk mitigation strategies - Managing risk*

**Module 5: Investment Decisions** **12 Hrs.**

*Capital budgeting process: Stages of capital budgeting - Incremental cash flows - Income tax considerations - Net present value, internal rate of return, comparison of NPV and IRR - Modified IRR, Adjusted NPV - Payback and discounted payback - Risk analysis in capital investment - Profitability Index*

## **Module 6: Professional Ethics**

**12 Hrs.**

*Business Ethics - Ethical considerations for management accounting and financial management professionals - Ethical considerations for the organization - Sustainability and social responsibility.*

### **Skill Development**

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

- 1. Understand the objective of the pricing policy of the organization, identify and analyse the pricing policies adopted. ( Identify a product of your choice and analyse the pricing policy adopted by the manufacturer/ distributor , objectives of choosing that policy, merits and demerits of the chosen policy)*
- 2. Calculate the NPV and IRR of an investment made in a capital project using a spreadsheet and present it to the class.*
- 3. Prepare a Capital Investment Budget for a new Business.*
- 4. Engage in role plays where from given choices you are to enact situations leading to ethical dilemma and then present solutions through group discussions.*
- 5. Devise a pricing strategy for an organization to enable deeper penetration into the market and find a competitive edge.*
- 6. Look into the financial statements and any other publicly available data of 5 companies in the financial services sector and list the KRIs (Key Risk Indicators).*

### **COURSE OUTCOMES**

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

- 1. Develop an understanding of the calculations related to decision making like cost/volume/profit analysis and marginal analyses.*
- 2. Comprehend concepts of sunk costs, opportunity costs, marginal costs and marginal revenue.*
- 3. Understand various pricing methodologies, target costing, elasticity of demand and market structure considerations.*
- 4. Identify and evaluate the types of risk, risk mitigation strategies and managing risk.*
- 5. Develop an understanding of investment decisions through the use of capital budgeting process, discounted cash flow analysis, payback and discounted payback and risk analysis in capital investment.*
- 6. Gain an in-depth understanding of the ethical considerations for management accounting and financial management professionals as well as ethical considerations for the organization.*

### **Books for Reference**

- Wiley CMA excel Learning System, Part 2: Strategic Financial Management*
- Edward Blocher, David Stout, Paul Juras, and Gary Cokins; Cost Management: A Strategic Emphasis; McGraw Hill*

- *Charles Horngren, Srikant Datar, and Madhav Rajan; Cost Accounting: A Managerial Emphasis; Pearson*
- *COSO, The Committee of Sponsoring Organizations of the Treadway Commission, 2017, Enterprise Risk Management - Integrated Framework*
- *Richard Brealey, Stewart Myers, and Franklin Allen; Principles of Corporate Finance; McGraw Hill*
- *James Van Horn, and John Wachowicz; Fundamentals of Financial Management; Pearson.*

## SEMESTER - IV

### C6 21 DC 402: HUMAN RESOURCES MANAGEMENT

#### COURSE OBJECTIVES

The students will be able to examine the role HR process involving planning, Recruitment, selection and Induction, Training methods and techniques, compare the Traditional and modern method of Performance appraisal system, illustrate the Design of Compensation and rewards demonstrate the process of HR audit.

#### **Module - 1: Brief Introduction to Human Resources Management (HRM) 8 Hrs.**

*HRM – Meaning, Importance, Objectives, Functions and Process, Structure of the HR department. SDG 8- Decent work and Economic Growth, Moon lighting Remote working & Gig Economy: Benefits & Challenges. Digitalization in Human Resource Management: Gamification, Artificial Intelligence and Augmented Reality, Virtual reality (concepts only)*

#### **Module - 2: HR Planning, Recruitment, Selection & Induction, Training & Development 16 Hrs.**

**HRP:** Objectives, and Benefits, Process of HRP, Challenges in HRP. Recruitment: Definition, Objectives, factors affecting recruitment, sources of Recruitment and techniques of recruitment.

**Selection:** Meaning and definition, significance, selection procedures, Placement: Meaning and definition

**Induction:** Meaning, definition, process and importance.

Recent Trends in Human Resource Management: Recruitment & Selection (Predictive analysis, social media recruiting, and Candidate experience).

**Training :**Meaning, Importance, Benefits, Need, Training Methods & Techniques, Evaluation of Training Programmes, Training Management Systems & Processes. Difference between training & development.

Training & Development (Virtual mentorship, Experiential Learning, Learner centred E –Learning

#### **Module - 3: Performance Appraisals and Career Management 12 Hrs.**

**Performance Appraisal:** Meaning, objectives, Importance. Process, methods (Traditional and Modern methods), essentials of a sound appraisal system -, problems of performance appraisal.

**Career Planning & Development:** Definition, importance, career stages, process of career planning and development. Establishing a career development system – actions and pre- requisites.

**Succession planning:** Meaning and importance, Differences in HRP and Succession Planning.

#### **Module 4 - Employee Engagement, Attrition and Retention 8 Hrs.**

Meaning, Importance and strategies to improve employee engagement. Difference between employee engagement and employee satisfaction.

**Separation - Concepts, Attrition:** Meaning and reasons for Attrition, Merits and De-merits of Attrition.

**Retention :** Meaning, Merits, Strategies for retention.

#### **Module - 5: Compensation and Reward Management 8 Hrs.**

**Job Evaluation:** Meaning, Importance and Techniques. Compensation: Meaning, definition, concepts and objectives, Importance of an ideal compensation plan, Principles and methods of compensation fixation.

Compensation & Rewards Management (Pay Equity, Quality of Work-Life Rewards & Digital rewards)

**Rewards:** Meaning and Importance, Types of Rewards– monetary and non-monetary rewards.

#### **Module - 6: Human Resource Accounting & Auditing 8 Hrs.**

**Human Resource Accounting:** Meaning, Objectives, Methods – Cost Based Approach- Value Based Approach (Concepts Only) – Limitations.

Human Resource Auditing: Meaning, benefits, process, approaches to HR Audit, phases involved in HR Audit, Audit Reports.

**Human Resource Analytics:** Meaning, benefits, application of HR Analytics, tools for HR Analytics (Concepts only) Ethics in Human Resource Management: Code of employee conduct, Behavioral ethics in Leadership, Conflicts of interest, Fairness and Justice and Uses of information. Impact of artificial intelligence and augmented reality on business and society

### **Skill Development:**

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

1. Chart out the methods of appraising employees of any organization of your choice.
2. Select any two companies of your choice and understand and analyse their HR policies.
3. Observe and analyse any five welfare techniques for employees.
4. Draft the executive development plan of any company of your choice.
5. Complete a study of different recruitment models in companies.
6. Evaluate case studies on Ethical work practices, Whistle Blowing, Ethical policy framework, Ethical rules and regulations, Legal and ethical aspects.
7. Observe and analyse the Human Resource Capital measurement from the point of view of IIRC framework (International Integrated Reporting Council)
8. Analyse the salary structures offered by different companies on websites like Glassdoor and evaluate the trends in rewards and compensation.

### **COURSE OUTCOMES:**

After completion of the course the students will be able to

1. Explain the role of Human Resource Manager with special reference to attrition.
2. Illustrate the process of Human Resource planning, Recruitment, selection and Induction of a hypothetical organization.
3. Compare and contrast the Training methods and techniques adopted by any two organizations and evaluation of training programme and Distinguish between Traditional and modern method of Performance appraisal system in the context of Career Planning and Development and succession planning
4. Evaluate the strategies to improve employee engagement, separation and retention.
5. Justify the Design of Compensation and rewards in alignment with Job Evaluation.
6. Develop a process of Human Resource Audit and generate Audit Report of a hypothetical organization.

### **Books for Reference:**

- Ahuja K. K, *Personnel Management, Revised Edition, New Delhi, Kalyani Publisher.*
- Amandeep Kaur, Punam Agarwal, *Industrial Relations, Revised Edition, New Delhi, Kalyani Publishing.*
- Aswathappa K., *Human Resource & Personnel Management; Revised Edition; New York; McGraw-Hill Education.*
- Chhabra T. N. & Ahuja K. K., *Managing People at Work, latest Edition, New Delhi, Vanity Books.*
- David R Hampton, *Modern Management issues and Ideas, Revised Edition, California, Dickenson Publishing Company.*
- Deepak Kumar Bhattacharya, *Human Research Management, Lates Edition, Kerala, Excel Books.*
- Memoria C. B., *Personnel Management, latest Edition, Mumbai, Himalaya Publishing House.*
- Subbha Rao P; *Human Resource Management; Revised Edition; Mumbai; Himalaya Publishing.*
- Shashi K. Gupta & Rosy Joshi, *Human Resource Management, Revised Edition, Delhi, Kalyani Publishing.*



## SEMESTER – IV

### C6 21 DC 403: THEORY AND PRACTICE OF BANKING

#### COURSE OBJECTIVES

*This course aims to familiarize students with the banking system and to inculcate functional knowledge about interacting with bankers and create awareness about emerging trends and advancements in the field of banking.*

#### **Module – 1: Nature of Banking and functions of a banker** **12 Hrs.**

*Functions of Commercial banks, Sources and employment of commercial bank funds, earning assets of a bank, Creation of credit by banks, Theories of Liquidity and profitability. Obligations and rights of a banker, Disclosure of information about customers account as required by law (KYC), Law of limitation. Corporate governance in banking sector*

#### **Module – 2: Commercial banks and central bank** **8 Hrs.**

*Types of Banks: Scheduled and Non- Scheduled Banks, Regional Rural Banks, and Development Banks: IDBI, and NABARD.*

*Types of Banking systems- Branch, Unit, Investment (Development), Universal (Mixed) Banking. Understand the basic purpose and functions of: Retail banking – Investment banking (securities/trading) – Corporate Banking – Private banking – Co-operative banks.*

*Micro Credit- Meaning and Importance, Islamic financing-Meaning and Five Basic Principles.*

*Regulatory Authority-RBI Quantitative and qualitative credit control measures (in detail).*

#### **Module – 3: Negotiable Instruments** **10 Hrs.**

*Essential Characteristics of Negotiable Instruments, Promissory note, Bills of Exchange, Cheque - (meaning and features), Bearer cheques, Crossed cheques, Types of Crossing and Opening of Crossing, Demand draft, Parties to a Negotiable Instrument.*

#### **Module – 4: Paying and Collecting Banker** **10 Hrs.**

*Precautions to be taken by a Paying banker, Protection to Paying banker in case of Order cheques, Suitable replies to dishonored cheques. Conversion by Collecting banker, Duties of Collecting banker*

#### **Module -5: Principles of Bank Lending and Managing Risk** **12 Hrs.**

*Principles of sound lending, Credit worthiness of borrowers, Non-Performing Assets, Modes of creating charge (Lien, Pledge, Hypothecation, Mortgage and its types, Assignment) Different types of risks – Basel norms and its global impact with special emphasis on its implementation in India.*

**Module – 6: Latest trends in banking****8 Hrs.**

*Phone banking- call centers- Internet banking-mobile banking- payment gateways - MICR electronic clearing- Total branch computerization-centralized banking- electronic fund transfer-CORE Banking, RTGS-NEFT-IMPS, UPL, Electronic money- E- cheques. Green and sustainable banking. Impact of AI and Robotics in Banking*

**Skill Development**

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

- 1. Analyse the various retail banking products offered by visiting the websites of Five different Commercial banks (three public and two private sector banks).*
- 2. Create a record of sample forms collected from any retail bank for one asset product and one liability product offered by that bank.*
- 3. Prepare a project report for obtaining bank loans*
- 4. Prepare a detailed report on the loan moratorium announced by RBI during the pandemic*
- 5. Present the role of 'bad bank' in India that was announced in the Union budget of current financial year*

**COURSE OUTCOMES**

*After completion of the Course the students will be able to:*

- 1. Explain the nature and functions of commercial banks and disclosure of information about customers.*
- 2. Illustrate the structure and system of banking in India.*
- 3. Use negotiable instruments and cheques in accordance with the merit of the case.*
- 4. Examine the role of a paying and collecting banker on different situations.*
- 5. Apply risk management techniques in accordance with the type of the lending.*
- 6. Examine the implications of recent trends in banking.*

**Books for Reference**

- ✓ Sundaram&Varshney: Theory & Practice of Banking.*
- ✓ De Kock: Central Banking.*
- ✓ Dr. K. N. Prasad & T. Chandradass: Banking and Financial System.*
- ✓ Maheswari& Paul. R. R: Banking Theory and Law and Practice.*
- ✓ Rudder Datt& K. P. M. Sundara: Indian Economy.*
- ✓ S. M. Jha: Services Marketing.*
- ✓ Shekar&Shekar: Theory and Practice of Banking*

## SEMESTER – IV

### C6 21 SB 401: FINANCIAL EDUCATION AND INVESTMENT AWARENESS

#### COURSE OBJECTIVES

*The course is designed to enable the students with basic knowledge on trading and investment thus enhancing their financial literacy.*

#### Module 1: Foundations for Finance

11 Hrs.

**Introduction to Basic Concepts:** *Understand the need for financial planning – basic concepts – life goals and financial goals – format of a sample financial plan for a young adult.*

**Economics:** *Meaning – scope – key concepts influencing decision making both micro & macro.*

**Banking in India:** *Types of Bank Deposits, Deposit Insurance (PMJDY). Traditional and New Banking Models. Debit and Credit Cards. Digital Payment System – Internet Banking (NEFT, RTGS and IMPS), Mobile Banking, Mobile Wallet, AEPS, UPI.*

**Orientation to Financial Statements:** *financial terms and concepts, model for reading financial statements, basic ratios for evaluating companies while investing – Time Value of Money – Concept of Compounding and Discounting.*

#### Practical:

- **Spreadsheet Modelling:** *IF Function, SUM Function, AVERAGE Function, INDEX, MATCH and VLOOKUP Function, RANK Function, SUMPRODUCT Function, MAX & MIN Function, ERRORS in Modeling (#VALUE!, #NAME?, #DIV/0!, #REF!, #NUM!, #NA), PRESENT VALUE Functions, FUTURE VALUE Functions, ANNUITY Functions, PERPETUITY Functions.*

- **Statistical Functions in Excel**

- **Financial Statements in Excel**

#### Module 2: Investment Management

25 Hrs.

**Investment Goals:** *Basic investment objectives – Investment goals – time frame – assessing risk profile – concept of diversification – risk measurement tools.*

**Investment and Saving Alternatives for a Common Investor:** *Insurance – Health, Life and Other General Insurance (Vehicle Insurance, Property Insurance, etc), Retirement and Pension Plans – National Pension System, Atal Pension Yojana, PM-SYM Yojana, PMLV MY PMKMDY etc., Stocks, Bonds, Mutual Funds.*

*Investor Protection and Grievance Redressal.*

**Stock Markets:** *Primary Market and Secondary Market, Stock Exchanges, Stock Exchange Operations – Trading and Settlement, Demat Account, Depository and Depository Participants.*

**Stock Selection:** *Fundamental Analysis – Economy Analysis, Industry Analysis and Company Analysis. Technical Analysis – Graphical Patterns, Candle-stick Patterns, Indicators and Oscillators.*

**Stock Return and Risk:** *Analysing risk and returns trade off- relationship-investment risk.*

**Practical:**

- *Administering Risk Tolerance Tool*
- *Group Presentations on Investment Alternatives (Advantages, Suitability and Limitations)*
- *Demonstration of Stock Trading*
- *Economy Analysis ([www.tradingeconomics.com](http://www.tradingeconomics.com))*
- *Industry Analysis ([www.ibef.org](http://www.ibef.org))*
- *Company Analysis ([www.valueresearchonline.com](http://www.valueresearchonline.com))*
- *Spreadsheet Modelling for Stock Valuation (Dividend Discount Model, Free Cash Flow and Relative Valuation)*
- *Demonstration of Technical Analysis and Exercises (NSE – TAME)*
- *Spreadsheet Modelling for calculating Stock Return, Risk and Beta*

**Module 3: Mutual Funds and Financial Planning Essentials**

**9 Hrs.**

**Mutual Funds:** *Features of Mutual Funds, Mutual Fund History in India, Major Fund Houses in India and Mutual Fund Schemes.*

*Types of Mutual Fund Plans. Net Asset Value.*

**Criteria for selection of Mutual Funds:** *Returns, Performance Measures – Sharpe, Treynor, Alpha, Beta and  $r^2$*

**Financial Planning:** *Sample formats – Integrating all the concepts learnt with a personal financial plan.*

**Giving and supporting:** *Family support – charitable giving –Crowd sourcing for needs.*

**Practical:**

- *Identification of Fund Houses in India, Schemes and Plans of each Mutual Fund House (www.amfiindia.in, www.valueresearchonline.com)*
- *Exercises on Calculation of Net Asset Value*
- *Demonstration of Mutual Fund Fact Sheet*
- *Exercises on reading performance measures and selection of Mutual Funds*
- *Preparation of Financial Plan*

**COURSE OUTCOMES**

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

- 1. Explain the basic of financial decision making.*
- 2. List out various saving and investment alternatives available for a common man and understand stock markets and stock selection*
- 3. Explore the various mutual funds and the criteria for selection*

**References**

- 1. RBI Financial Education Handbook*
- 2. NSE Knowledge Hub, AI-powered Learning Experience Platform for BFSI*
- 3. NSE Academy Certification in Financial Markets (NCFM) Modules:*
  - a. Macroeconomics for Financial Markets*
  - b. Financial Markets (Beginners Module)*
  - c. Mutual Funds (Beginners Module)*
  - d. Technical Analysis*

**Books for Reference:**

- ❖ *Prasanna Chandra, Financial Management, McGraw Hill Publication*
- ❖ *Aswath Damodaran, Corporate Finance, John Wiley & Sons Inc.*
- ❖ *Pitabas Mohanty, Spreadsheet Skills for Finance Professionals, Taxman Publication.*
- ❖ *Fischer & Jordan, Security Analysis & Portfolio Management, Printice Hall*

**Websites:**

1. [www.sebi.gov.in](http://www.sebi.gov.in)
2. [www.nseindia.com](http://www.nseindia.com)
3. [www.amfiindia.com](http://www.amfiindia.com)