CH. CHARAN SINGH UNIVERSITY, MEERUT
UNDERGRADUATE CURRICULUM FRAMEWORK- 2022
BASED ON NEP- 2020

B. Com in Banking Financial Services & Insurance

(Three Year Degree Apprenticeship Program)

w.e.f. 2025-26 session

PROGRAM OUTCOMES

Upon completion of the Bachelor of Commerce (Banking, Finance, and Insurance) program, students will be able to:

- Demonstrate comprehensive knowledge of core principles in banking, finance, and insurance, including management, accounting, economics, and business communication.
- Apply financial, banking, and insurance strategies across traditional and digital platforms to enhance customer service, profitability, and market reach.
- Use financial tools and technologies such as core banking systems, accounting software, financial analytics platforms, CRM systems, and risk management tools to manage operations effectively.
- Analyse financial statements, creditworthiness, market trends, and risk factors to make informed decisions and continuously improve performance using financial metrics.
- Develop effective communication and presentation skills tailored for financial and insurance environments, using both traditional and digital modes, including reports, client meetings, video conferencing, and presentations.
- Prepare financial and insurance-related documents such as loan proposals, investment plans, policy documents, and compliance reports aligned with regulatory and business goals.
- Display professionalism and workplace readiness, demonstrating skills in problem-solving, teamwork, time management, diversity awareness, and ethical conduct in the banking, finance, and insurance sectors.
- Plan for careers through the development of a professional CV/resume, job interview skills, and strategies for employment in banking, financial services, and insurance industries.
- Demonstrate ethical, legal, and responsible behaviour in financial transactions, insurance claims, and data management, ensuring compliance with regulatory frameworks and ethical practices.
- Engage in entrepreneurship and innovation, leveraging financial planning, risk management, and business strategy skills to launch and manage startups or contribute innovatively within corporate environments.
- Adapt to industry trends and evolving technologies, including the integration of FinTech solutions, AI, blockchain, and automation tools into banking, finance, and insurance operations.
- Integrate theoretical learning with practical experience during apprenticeship or internship training, showcasing the ability to conduct market analysis, prepare financial reports, manage client portfolios, and present project outcomes effectively.

Eligibility Criteria

1. Eligibility for entry to the program: Senior Secondary School Leaving Certificate or Higher Secondary (12th Grade) Certificate obtained after the successful completion of Grade 12 or equivalent stage of education corresponding to Level-4.

2. Duration: Three Years (Six semesters), max period to complete degree – *6` years.*

3. Programme Content:

- 15 Domain Courses in Semesters I, II, III, IV and V
- 1 Spells of Apprenticeship Training for six months in Semester VI

4. Three-year (Six semesters) Degree Apprenticeship Programme Course Credits: 130 credits including 20 credits through one apprenticeships.

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5. Multiple Entry and Exit Options

(i) UG Certificate with Single Major

On exit after the completion of the first year (two semesters) with 44 credits and 4 credits of a vocational course (work-based learning/ internship). Re-entry in the degree program with one major (After one-year Certificate): It is allowed within three years, if in addition to the 44 credits, one vocational course (work-based learning/internship) of 4 credits during the summer vacation after the second semester has been completed. However, it is necessary to complete the degree programme within the stipulated maximum period of six years.

(ii) UG Diploma with Single Major

On exit after the completion of the second year (four semesters) with 86 credits including 4 credits of vocational course (work-based learning/ internship till second year). Re-entry in the degree program with one major (after two-year Diploma): It is allowed within three years, if in addition to the 86 credits, one vocational course (work-based learning/ internships) of 4 credits during the summer vacation after the second or fourth semester has been completed. However, it is necessary to complete the degree program within the stipulated maximum period of six years.

(iii) Three-year UG Degree with Single Major

On exit after the competition of the third year (six semesters) with 130 credits including 4 credits of Vocational Course (work-based learning/ internship within three years). It is necessary to complete the degree program within the stipulated maximum period of six years.

6. Components of a Course

Each course may have only lecture component or a lecture and tutorial component or lecture and practicum component or lecture, tutorial, and practicum component, or only a practicum component.

7. Credits

(i) 1 credit of lecture/ tutorial means one hour of engagement per week and is equivalent to 15 hours of teaching in one semester.

(ii) 1 credit of workshop/ internship/ project/ studio activity/ practical/ lab work/community engagement/services/ fieldwork means two hours of engagement per week and is equivalent on 30 hours of engagement in one semester.

8. Category of Discipline

The Three-year Undergraduate Program (Apprentice based program) will comprise (i) Major discipline: A discipline or subject of main focus and the degree will be awarded in that discipline on securing the prescribed number of credits.

9. Category of Courses

The Three-year Undergraduate Program will comprise various categories of courses

I. Major Discipline Specific Core Course (MJDSCC)

DSC/ MJDSCC are the core credit courses of the specific discipline spreading across the semesters giving adequate knowledge of the Major Discipline.

II. Major Discipline Specific Elective Course (MJDSEC)

DSEC/ MJDSEC are the discipline-specific open elective courses offered from a pool of courses by the Department itself. MJDSEC once allotted (as per rule) to a student will not be changed.

III. Ability Enhancement Course (AEC)

AEC courses will aim to create competency in a Modern Indian Language (MIL) and in the English language with special emphasis on language and communication skills. These courses should enable students to acquaint themselves with the cultural and intellectual heritage of the chosen MIL and English language. These will be mandatory for all disciplines.

IV. Skill Enhancement Course (SEC)

The Departments shall offer these courses across Faculties in groups. These courses are aimed at imparting practical skills, hands-on training, soft skills, etc., to enhance the employability of students. A student can pick any course of choice from the pool of courses. (Example: Programming Languages, Web Designing, Graphic design, Languages, Project Management, Data Analysis and Visualization, Photography, Financial Literacy, Customer Service and Sales Techniques, Cyber security, etc.)

V. Value Addition Course (VAC) Common to all UG Students

These courses will be based on ethics, culture, Indian Knowledge systems, constitutional values, etc. to understand India, sports education, Yoga education, Health and Fitness education, environmental education, digital and technological solutions, and similar courses.

VI. VIAPCW: Summer Vocational Course/ Internship/ Project/ Community Outreach / Workshop (four weeks/ 120 hours) in the relevant field from any government/government funded organization, PSU, and reputed private organizations.

10. Standard of Passing & Award Division

Standard of passing & award of divisions shall be as per the university policies for other under-graduation programme in the commerce.

11. Continuous Internal Assessment

The continuous internal assessment system, including the assessment components, periodicity, and proportionate weight in the total score for a particular course, is as per the policies and practices of the university.

12. Attendance

The mandatory minimum attendance in teaching semesters is as per the existing policies and practices of the university.

Attendance requirement during Apprenticeship Training is as per the conditions/norms of the Apprenticeship Contract, Apprentices Act 1961, and National Apprenticeship Promotion Scheme.

13. Examination

The end semester examination for courses scheduled in the teaching semesters will be conducted and results declared by the university. The question paper pattern for these examinations will be as per the format decided by the university

B. Com. (Hons.). Banking Financial Services & Insurance
Structure with Credit hours

Course Code	Course Title	Course Type	Credit	Internal	External	Marks
SEMESTER 1						
DSC- 1.1	Introduction to Direct Taxes	DSC	4	25(T)	75(T)	100
DSC- 1.2	Management Principles and Practice	DSC	4	25(T)	75(T)	100
DSC- 1.3	Business Economics	DSC	4	25(T)	75(T)	100
DSE- 1.1	Theoretical framework for Accounts assistant	DSE	4	25(T)	75(T)	100
	OR					
DSE- 1.2	Banking Law and Practice	DSE	4	25(T)	75(T)	100
SEC 1.1	Practical aspects for Accounts Assistant	SEC	2	40(T)	60(P)	100
VAC 1.1	Developing Soft Skills and Personality	VAC	2	25(T)	75(T)	100
AEC 1.1	English Language-I (Listening and Speaking Skills)	AEC	2	25(T)	75(T)	100
			22			
SEMESTER 2						
DSC- 2.1	Introduction to Indirect Taxes	DSC	4	25(T)	75(T)	100
DSC- 2.2	Business Mathematics & Statistics	DSC	4	25(T)	75(T)	100
DSC- 2.3	Marketing Concepts and Principle	DSC	4	25(T)	75(T)	100
DSE- 2.1	Financial Accounting	DSE	4	25(T)	75(T)	100
	OR					
DSE-2.2	Environment and Management of Financial Services	DSE	4	25(T)	75(T)	100
SEC- 2.1	GST Assistant	SEC	2	40(T)	60(P)	100
VAC-2.1	Any course from SWAYAM PORTAL	VAC	2	-	100(T)	100
AEC -2.1	English Language-II (Reading and Writing Skills)	AEC	2	25(T)	75(T)	100
			22			
	Total		**44**			
	*VIAPCW – in the summer break after semester II		4			
	Grand Total credits after one year		44+4			

***Note: Undergraduate Certificate in Major Discipline after securing 44 credits in two semesters (one year) of a UG (Apprentice Based) program with single major and 4 credits in a Vocational Course/Internship /Project/Community Outreach/Workshop (VIAPCW).**

Bachelor of Commerce (B. Com.) in Banking Financial Services & Insurance
Structure with Credit hours

Course Code	Course Title	Course Type	Credit	Internal	External	Marks
SEMESTER 3						
DSC- 3.1	Financial Analysis	DSC	4	25 (T)	75(T)	100
DSC- 3.2	Investments – Risk and Returns	DSC	4	25 (T)	75(T)	100
DSC- 3.3	Sales & Distribution Management	DSC	4	25 (T)	75(T)	100
DSE- 3.1 DSE- 3.2	Business & Applied Laws **OR** Financial Regulators in India	DSE	4	25 (T)	75(T)	100
SEC 3.1	Insurance Advisor/Agent	SEC	2	40(T)	60(P)	50
AEC 3.1	English Language 3	AEC	2			50
			22			**550**
SEMESTER 4						
DSC- 4.1	Personal Financial Planning	DSC	4	25 (T)	75(T)	100
DSC- 4.2	Introduction to Indian Capital Markets	DSC	4	25 (T)	75(T)	100
DSC- 4.3	Business Decision Making	DSC	4	25 (T)	75(T)	100
DSE- 4.1 DSE-4.2	Organizational Structure & Behaviour **OR** Entrepreneurship Develop Innovation	DSE	4	25 (T)	75(T)	100
SEC- 4.1	Mutual Fund Distributor	SEC	2	40(T)	60(P)	50
VAC-4.1	Constitutional Values	VAC	2		100(T)	50
AEC -4.1	English Language 4	AEC	2			50
			22			**550**

Exit-1: Undergraduate Certificate in Major Discipline after securing 44 credits in two semesters (one year) of a UG program with single major and 4 credits in a Vocational Course/Internship/Apprenticeship/Project/Community Outreach/Workshop (VIAPCW) offered during first year summer term.

DSC 1.1- Introduction to Direct Taxes

Programme: B.Com. in Banking Financial Services & Insurance	Year: First	Semester: I
Subject: Banking Financial Services & Insurance		
Course Code: DSC-1.1	Course Title: Introduction to Direct Taxes	(Theory)

Course Outcomes: This course to provide a comprehensive understanding of direct taxation, income tax laws, and regulatory framework in India. To develop knowledge of corporate taxation, deductions, exemptions, and tax planning strategies. To familiarize students with tax administration, compliance requirements, and procedures under the Income Tax Act. To enhance practical skills through case studies, tax computation, assessments, appeals, and use of tax software. To introduce advanced topics including international taxation, transfer pricing, and special provisions for startups and small businesses.

Learning outcomes: -

- Understand the fundamentals, principles, and constitutional framework of direct taxes in India.
- Identify different types of income, exemptions, deductions, and tax credits under the Income Tax Act.
- Determine residential status and tax liability for individuals and companies.
- Compute taxable income and apply tax planning strategies for corporate entities.
- Explain assessment procedures, filing timelines, and dispute resolution mechanisms.

Credits: 4	Core Course
Max. Marks: 25+75 (Internal + External)	

Unit	Topics	Credit	No. of Lectures = 60 Hours
I	**Introduction to Direct Taxes, Income Tax Laws and Regulations** Definition and types of direct taxes , Constitutional Framework, Basic Principles of Taxation, Concepts of income, exemptions, deductions, and tax credits, Overview of the Income Tax Act and its amendments, Structure and organization of the Income Tax Act, Residential Status and Tax Incidence, Determination of residential status for individuals and companies, Scope of total income and tax incidence on residents and non-residents, Heads of Income "Income from salary, house property, business or profession, capital gains, and other sources" Taxability of various types of income and exemptions	1	15
II	**Corporate Taxation, Deductions and Exemptions, Assessment and Appeals** Taxation of Companies, Classification of companies for tax purposes, Computation of taxable income for companies, Tax Planning for Corporates, Strategies for minimizing corporate tax liability, Provisions related to deductions, incentives, and exemptions for corporates, Deductions under Section 80C, 80D, 80G, etc., Exemptions for agricultural income, dividends, etc., Tax Rebates and Relief, Rebates under Section 87A, Relief under Double Taxation Avoidance Agreements (DTAA) , Assessment Procedures: Types of assessments (scrutiny assessment, best judgment assessment, etc., Time limits for filing returns and assessment proceedings, Appeals and Dispute Resolution, Appellate authorities under the Income Tax Act, Procedures for filing appeals and resolution of tax disputes..	1	15
III	**Tax Administration and Compliance** Tax Administration Structure: - Role of Central Board of Direct Taxes (CBDT), Tax collection mechanisms and procedures, Tax Compliance Requirements, Tax deduction at source (TDS) provisions, Tax audit requirements and penalties for non-compliance.	1	15
IV	**Advanced Topics: International Taxation, Case Studies and Practical Applications, Additional Resources and Tools, Evaluation and Assessment**	1	15

	Taxation of foreign income and non-resident entities, Transfer pricing regulations, Taxation of Specific Entities, Taxation of partnerships, LLPs, trusts, etc., Special provisions for startups and small businesses, Analyzing case studies related to tax planning, computation, and compliance, Preparation of tax returns for individuals and corporates, Simulation exercises on handling tax assessments and appeals, Tax software and online tools for computation and filing of tax returns, Taxation journals, books, and online resources, Workshops, seminars, and webinars conducted by tax experts, Practical assignments on tax computation, planning, and compliance, Quizzes and tests assessing understanding of tax laws and principles, Project work involving application of tax knowledge in real-world scenarios.		
	Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.		
	References: • Direct Taxes Law and Practice by V.K. Singhania and Monica Singhania • Income Tax Law by T.N. Manoharan • Corporate Tax Planning and Management by Dr. Vinod K. Singhania • Taxmann's Income Tax Act with Rules (Latest Edition) • Systematic Approach to Income Tax by Dr. Girish Ahuja and Dr. Ravi Gupta • Income Tax Reports (ITR) by Taxmann • Journal of Indian Taxation • CBDT Circulars and Notifications		
	Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.		
	Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx		

DSC-1.2 Management Principles and Practice

Programme: B.Com. in Banking Financial Services & Insurance	Year: First	Semester: I
Subject: Banking Financial Services & Insurance		
Course Code: DSC-1.2	Course Title: Management Principles and Practice	(Theory)

Course Objectives: -

To provide a comprehensive understanding of core management principles, strategic planning, organizational behavior, operations, human resource management, leadership, change management, ethics, and corporate social responsibility. To develop skills in applying management theories and practices to solve real-world business challenges through case studies and practical exercises.

Learning Outcomes: -

- Define management and explain its nature, evolution, and key functions including planning, organizing, leading, and controlling.
- Analyze classical, behavioral, and contemporary management theories including Scientific Management, Administrative Management, Hawthorne studies, Maslow's hierarchy, and Total Quality Management.
- Understand the strategic planning process including mission, vision, values, environmental analysis (SWOT, PESTEL), strategy formulation, implementation, and evaluation.
- Explain Porter's generic strategies, competitive advantage, and levels of strategy (corporate, business, functional).
- Describe individual and group behavior in organizations, including motivation theories, personality, group dynamics, conflict resolution, and negotiation.

Credits: 4	Core Course
Max. Marks: 25+75 (Internal + External)	

Unit	Topics	Credit	No. of Lectures = 60 Hours
I	**Introduction to Management, Management Theories and Models** Definition and nature of management, Evolution of management thought, Role and responsibilities of managers, Management Functions, Planning: Setting objectives, forecasting, decision-making, Organizing: Designing organizational structure, delegation, coordination, Leading: Motivation, leadership styles, communication, Controlling: Performance measurement, feedback, corrective action, Classical Management Approaches, Scientific management (Taylorism), Administrative management (Fayol's principles), Bureaucratic management (Weber's bureaucracy), Behavioral Management Theories, Hawthorne studies and human relations approach, McGregor's Theory X and Theory Y, Maslow's hierarchy of needs and Herzberg's two-factor theory, Contemporary Management Perspectives, Systems theory, Contingency theory, Total quality management (TQM) and continuous improvement	1	15
II	**Strategic Management, Organizational Behavior** Strategic Planning Process, Mission, vision, and values, Environmental analysis (SWOT, PESTEL), Setting strategic objectives and goals, Strategy Formulation, Porter's generic strategies, Competitive advantage and differentiation, Corporate-level, business-level, and functional strategies, Strategy Implementation and Evaluation, Resource allocation and strategy execution, Balanced scorecard and performance measurement, Strategic control and feedback mechanisms, Individual Behavior: Personality, attitudes, and perception, Motivation theories (e.g., Maslow, Herzberg, Expectancy theory),Job design and enrichment, Group Behavior: Group dynamics and development stages, Team effectiveness and collaboration, Conflict resolution and negotiation	1	15

III	**Operations Management, Human Resource Management, Leadership and Change Management:** Operations Planning and Control, Process design and layout, Capacity planning and scheduling, Inventory management and control, Quality Management, Total quality management (TQM) principles, Six Sigma methodology, Lean management techniques, HR Planning and Recruitment, Workforce planning and forecasting, Recruitment and selection methods, Employee Development and Performance Management , Training and development programs, Performance appraisal and feedback, Career planning and succession management, Leadership Styles and Theories, Trait theory, behavioral theory, situational leadership, Transformational and transactional leadership, Change Management, Drivers of Change Change management models (e.g., Lewin's change model, Kotter's eight-step process), Resistance to change and overcoming resistance.	1	15
IV	**: Business Ethics and Corporate Social Responsibility (CSR), Case Studies and Practical Applications, Additional Resources and Tools, Evaluation and Assessment** Business Ethics and Corporate Social Responsibility (CSR):Ethical Decision Making, Ethical theories (utilitarianism, deontology, virtue ethics), Ethical dilemmas in business, Corporate Social Responsibility, Stakeholder theory and CSR frameworks ,Sustainability and environmental responsibility, Case Studies and Practical Applications: Analyzing real-world management scenarios and case studies ,Group projects and presentations on applying management principles to solve organizational problems, Simulation exercises on strategic decision-making, team dynamics, and change management ,Additional Resources and Tools: Management textbooks, journals, and academic literature, Online courses, webinars, and seminars on management topics, Guest lectures and industry interactions with management practitioners, Evaluation and Assessment: Assignments, quizzes, and exams assessing understanding of management concepts and theories Case study analyses and presentations evaluating problem-solving and decision-making skills Project work and group activities measuring application of management principles in practical scenarios	1	15
	Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.		
	References: • Robbins, S.P., & Coulter, M. Management, Pearson. • Koontz, H., & Weihrich, H. Essentials of Management, McGraw-Hill. • Barney, J., & Hesterly, W. Strategic Management and Competitive Advantage, Pearson. • Dess, G.G., Lumpkin, G.T., & Eisner, A.B. Strategic Management: Creating Competitive Advantages, McGraw-Hill. • Heizer, J., & Render, B. Operations Management, Pearson. • Armstrong, M. Armstrong's Handbook of Human Resource Management Practice, Kogan Page.		
	Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.		
	Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx		

DSC-1.3 Business Economics

Programme: B.Com. in Banking Financial Services & Insurance	Year: First	Semester: I
Subject: Banking Financial Services & Insurance		
Course Code: DSC-1.2	Course Title: **Business Economics**	(Theory)

Course Objective: -
To equip learners with a foundational understanding of business economics principles, theories, and analytical tools, enabling effective economic analysis for informed decision-making in diverse business contexts. To develop the ability to analyze market behavior, economic policies, and strategic interactions affecting business performance.

Learning Outcomes: -

- Define business economics and explain its scope and importance in business decision-making.
- Understand basic economic concepts including scarcity, opportunity cost, supply, and demand.
- Differentiate between microeconomics and macroeconomics and describe various economic systems and market structures.
- Analyze consumer behavior using utility theory, indifference curves, and elasticity of demand.

Credits: 4	Core Course
Max. Marks: 25+75 (Internal + External)	

Unit	Topics	Credit	No. of Lectures = 60 Hours
I	**Foundations of Business Economics** Introduction to Business Economics, Definition and scope of business economics, Importance of economic analysis in business decision-making, Economic Fundamentals, Basic concepts of economics (scarcity, opportunity cost, supply and demand), Microeconomics vs. macroeconomics, Economic Systems and Market Structures, Overview of different economic systems (capitalism, socialism, mixed economy), Market structures (perfect competition, monopoly, oligopoly, monopolistic competition).	1	15
II	**Microeconomic Analysis and Macroeconomic Analysis** Consumer Behavior, Utility theory and consumer preferences, Indifference curve analysis and budget constraints, Elasticity of demand and its applications, Producer Behavior, Production and cost analysis, Profit maximization under different market structures, Theory of the firm: short-run vs. long-run decisions, Market Equilibrium and Pricing, Equilibrium in competitive markets, Pricing strategies and price discrimination, Non-price competition and product differentiation. National Income Accounting, Concepts of GDP, GNP, and national income, Measures of economic performance (unemployment rate, inflation rate), Aggregate Demand and Supply, Determinants of aggregate demand and supply, Keynesian and classical approaches to macroeconomic equilibrium, Fiscal and monetary policy tools, Economic Growth and Development, Theories of economic growth (Solow model, endogenous growth theory), Factors influencing economic development (human capital, technology, institutions).	1	15

III	**Business Cycles and Economic Fluctuations, Applied Business Economics** Understanding Business Cycles, Phases of the business cycle (expansion, peak, contraction, trough), Causes and consequences of economic fluctuations, Role of Government in Stabilization, Fiscal policy tools for stabilization (taxation, government spending), Monetary policy tools (interest rates, open market operations). Cost-Benefit Analysis, Principles of cost-benefit analysis, Application in project evaluation and decision-making, Risk Analysis and Uncertainty, Decision-making under uncertainty, Techniques for risk assessment and management, Market Research and Forecasting, Methods of market research (surveys, interviews, focus groups), Forecasting techniques (time-series analysis, regression analysis)..	1	15
IV	**International Economics and Global Business Environment, Business Economics and Strategy, Case Studies and Practical Applications, Additional Resources and tools, Evaluation and Assessment** International Trade Theory, Comparative advantage and gains from trade, Tariffs, quotas, and trade policies, Foreign Exchange Markets and Exchange Rate Determination, Exchange rate regimes (fixed vs. floating), Factors influencing exchange rates. Strategic Decision Making, Game theory and strategic interactions, Competitive dynamics and strategic positioning, Economic Analysis of Pricing and Product Strategies, Price discrimination strategies, Product differentiation and market segmentation. Analyzing real-world business scenarios and case studies, Applying economic concepts to business decision-making processes, Simulation exercises on market behavior, strategic interactions, and policy analysis. Economic textbooks, journals, and academic literature, Economic databases and statistical resources, Industry reports and market analysis tools. Assignments, quizzes, and exams assessing understanding of economic principles and theories, Case study analyses and presentations evaluating application of economic concepts in business contexts, Project work and group activities measuring ability to conduct economic analysis and make informed business decisions.	1	15
	Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.		
	References: • Pindyck, R.S., & Rubinfeld, D.L. Microeconomics, Pearson. • Mankiw, N.G. Principles of Economics, Cengage Learning. • Samuelson, P.A., & Nordhaus, W.D. Economics, McGraw-Hill. • Salvatore, D. Managerial Economics in a Global Economy, Cengage Learning.		
	Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.		
	Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx		

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DSE-1.1 Theoretical Framework for Accounts Assistant

Programme: B.Com. in Banking Financial Services & Insurance	Year: First	Semester: I
Subject: Banking Financial Services & Insurance		
Course Code: DSE-1.1	Course Title: **Theoretical Framework for Accounts Assistant**	(Theory)

Course Objective: This course aims to provide a comprehensive understanding of accounting principles, bookkeeping processes, and financial documentation practices essential for an Accounts Assistant. It develops proficiency in preparing, analyzing, and maintaining accounting records, reconciling statements, and ensuring compliance with financial regulations.

Learning Outcomes: After completion of the course, learners will be able to

- Understand fundamental accounting concepts, principles, and standards.
- Record, classify, and summarize business transactions accurately.
- Prepare and maintain ledgers, journals, cash books, and trial balances.
- Reconcile bank statements and manage petty cash transactions.
- Apply basic knowledge of GST, TDS, and payroll accounting.

Credits: 4	Core Course
Max. Marks: 25+75 (Internal + External)	

Unit	Topics	Credit	No. of Lectures = 60 Hours
I	**Introduction to Accounting and Bookkeeping** Definition, objectives, and scope of accounting; Difference between accounting and bookkeeping; Accounting principles and concepts (GAAP); Double entry system of bookkeeping; Types of accounts – personal, real, nominal; Accounting equation; Overview of accounting cycle; Source documents and vouchers; Recording transactions in journals; Preparation of subsidiary books (cash book, purchase book, sales book, etc.).	1	15
II	**Ledger Posting, Trial Balance, and Error Rectification** Ledger posting from journals and subsidiary books; Balancing of ledger accounts; Preparation of trial balance – objectives and methods; Types of errors – errors of omission, commission, principle, and compensating errors; Steps for rectification of errors; Suspense account; Adjustments for accruals and prepayments; Preparation of adjusted trial balance.	1	15
III	**Bank Reconciliation, Petty Cash, and Payroll Basics** Bank reconciliation statement – need, format, and preparation; Causes of differences between cash book and passbook; Petty cash book – imprest system and recording of transactions; Basics of payroll accounting – salary structure, allowances, deductions (PF, ESI, TDS); Recording payroll transactions in books; Introduction to GST and TDS for Accounts Assistants – basic concepts and simple entries.	1	15
IV	**Financial Statements and Accounting Software Applications** Preparation of trading account, profit & loss account, and balance sheet for sole proprietorship; Closing and adjusting entries; Introduction to computerized accounting; Features of Tally/other accounting software; Creation of ledger and groups; Voucher entry; Generating reports (ledger, trial balance, P&L, balance sheet); Data backup and security; Ethical issues in accounting; Practical assignments and case studies.	1	15

	Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.
	References: • T.S. Grewal – Double Entry Book Keeping • S.N. Maheshwari – Principles of Accounting • R.L. Gupta & Radhaswamy – Advanced Accountancy • Mukherjee & Hanif – Modern Accountancy • Tally Solutions Pvt. Ltd. – Tally ERP 9/Prime Official Guide • ICAI Study Material – Accounting • GST and TDS official portals for updates and notifications
	Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.
	Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx

DSE-1.2 Banking Law and Practice

Programme: B.Com. in Banking Financial Services & Insurance	**Year: First**	**Semester: I**
Subject: Banking Law and Practice		
Course Code: DSE-1.1	**Course Title: Business Statistics**	**(Theory)**

Course Objective: This course provides students with a foundational understanding of banking laws and their application in everyday banking operations. It covers the regulatory framework, roles and responsibilities of banks, legal relationship between banks and customers, negotiable instruments, and modern banking practices. Students will learn to interpret basic legal provisions, understand compliance requirements, and appreciate the ethical dimensions of banking services.

Learning Outcomes: After completion of the course, learners will be able to

- Describe the evolution and structure of the Indian banking system.
- Understand the key provisions of the Banking Regulation Act, 1949, and the role of the Reserve Bank of India.
- Explain the legal relationship between a banker and a customer, including rights and duties.
- Identify different types of bank accounts and procedures for their operation.
- Understand the features and legal implications of negotiable instruments. .

Credits: 4	Core Course
Max. Marks: 25+75 (Internal + External)	

Unit	Topics	Credit	No. of Lectures = 60 Hours
I	**Introduction to Banking and Regulatory Framework** Meaning and definition of banking; Origin and growth of banking in India; Functions of banks; Types of banks – commercial banks, cooperative banks, development banks; Structure of Indian banking system; Role and functions of Reserve Bank of India; Overview of Banking Regulation Act, 1949 – licensing, capital requirements, management and control.	1	15
II	**Legal Aspects of Banking Operations** Case Laws on Responsibility of Paying and Collecting Banker Indemnities or Guarantees - Scope and Application – Obligations of a Banker - Precautions and Rights - Laws relating to Bill Finance, LC and Deferred Payments - Laws Relating to Securities - Valuation of Securities - Modes of Charging Securities -Lien, Pledge, Mortgage, Hypothecation etc. - Registration of Firms/Companies - Creation of Charge and Satisfaction of Charge.	1	15
III	**Banking Related Laws** Law of Limitation - Provisions of Bankers Book Evidence Act -Special Features of Recovery of Debts Due to Banks and Financial Institutions Act, 1993 TDS Banking Cash Transaction Tax Service Tax, Asset Reconstruction Companies, The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.	1	15
IV	**Modern Banking and Consumer Protection** Introduction to digital banking – NEFT, RTGS, IMPS, UPI; Internet banking and mobile banking; Safety and security in electronic banking; Consumer protection in banking – Banking Ombudsman Scheme; Basics of NPA and recovery mechanisms; Ethical practices and customer service in banks; Emerging trends in banking sector.	1	15
	Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.		

	References: • P.N. Varshney – Banking Law and Practice • E. Gordon & K. Natarajan – Banking Theory, Law and Practice • M.L. Tannan – Banking Law and Practice in India • Avtar Singh – Negotiable Instruments Act • RBI publications and guidelines • ICSI & ICAI study materials on banking law basics
	Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.
	Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx

SEC-1.1 Practical aspects for Accounts Assistant

Programme: B.Com. in Banking Financial Services & Insurance	Year: First	Semester: I
Subject: Banking Financial Services & Insurance		
Course Code: SEC-1.1	Course Title: Practical aspects for Accounts Assistant	

Course Objective: This course provides hands-on training in core accounting operations required for the role of an Accounts Assistant. It enables students to record transactions, prepare financial statements, and perform reconciliations using both manual and computerized systems. The course emphasizes practical exposure to GST, TDS, payroll, and accounting software, enabling students to perform day-to-day accounting tasks accurately and in compliance with statutory requirements.

Learning Outcomes: After completion of the course, learners will be able to

- Record business transactions using journals, ledgers, and subsidiary books.
- Prepare trial balances, final accounts, and bank reconciliation statements.
- Handle petty cash transactions and maintain vouchers.
- Apply basic GST and TDS provisions in accounting entries.
- Operate accounting software for voucher entry, report generation, and data backup.
- Prepare payroll statements and account for statutory deductions.

Credits: 4		Skill Enhancement Course
Max. Marks: 40+60 (Internal + External (P))		

Unit	Topics	Credit	No. of Lectures = 30 Hours
I	**Manual Accounting Practices** Preparation of vouchers – cash, bank, purchase, sales; Recording transactions in journals; Posting to ledgers; Preparation of trial balance; Adjusting and closing entries; Preparation of trading account, profit & loss account, and balance sheet for sole proprietorship; Preparation of bank reconciliation statement; Maintaining petty cash book; GST accounting – recording output tax, input tax credit, and GST payments; TDS basics – deduction entries and challan preparation.	1	15
II	**Computerized Accounting Practices** Introduction to accounting software (Tally Prime or equivalent); Creating and managing company data; Creation of ledgers and groups; Voucher entry for purchase, sales, receipts, and payments; GST configuration and GST-compliant invoicing; Payroll setup – employee master, salary structure, statutory deductions (PF, ESI, TDS); Generating accounting reports – ledger, trial balance, profit & loss account, and balance sheet; Exporting and securing data; Practical assignments and simulation exercises based on real-world scenarios.	1	15
	Teaching Learning Process: Class discussions, problem-solving exercises, accounting software demonstrations, assignments, and PowerPoint presentations.		

References:

- T.S. Grewal – Double Entry Book Keeping
- S.N. Maheshwari – Principles of Accounting
- R.L. Gupta & Radhaswamy – Advanced Accountancy
- Tally Solutions Pvt. Ltd. – Tally Prime Official Guide
- GST and TDS portals for practical guidance and updates
- ICAI Study Material – Accounting

Suggested Continuous Evaluation Methods:
Assignments, internal tests, practical exercises, accounting project work, external examination.

Suggested equivalent online courses:
ePG-Pathshala, IGNOU online accounting courses, SWAYAM portal (Financial Accounting courses)
http://heecontent.upsdc.gov.in/Home.aspx

VAC-1.1 Developing Soft Skills and Personality

Programme: B.Com. in Banking Financial Services & Insurance	Year: First	Semester: I
Subject: Banking Financial Services & Insurance		
Course Code: VAC-1.1	Course Title: Developing Soft Skills and Personality	(Theory)

- **Course objective:** - . This is designed to enhance personal and professional growth by focusing on key areas such as self-management, communication, conflict resolution, and health management.

Learning outcomes-

- Students will develop a deep understanding of their emotions, strengths, and areas for improvement.
- Learners will acquire the ability to communicate clearly and confidently in various settings, including home and workplace environments.
- Students will gain skills to identify and address interpersonal conflicts, aiming for win-win solutions.
- Learners will understand the importance of time management and develop strategies to use time efficiently.

Credits: 2	Value Enhancement Course
Max. Marks: 100 (External)	

Unit	Topics	Credit	No. of Lectures = 30 Hours
I	**Learning, Planning and goal setting, Human Perceptions** Understanding people, Types of soft skills: Self Management skills, Aiming for excellence: Developing potential and self-Actualisation, Need Achievement and Spiritual Intelligence	1	15
II	**Mindsets:and Managing Health:** Definition and types of mindset, Learning Mindsets, secrets of developing Growth mindsets Time management and Procrastination: Importance and understanding perceptions of Time, Using Time Efficiently, Understanding Procrastination, Overcoming Procrastination. Controlling anger, anxiety, Importance of exercise, Health and Personality, Diet and sleep, Gaining power from positive, Habits: Guiding principles, Identifying Good and Bad Habits, Habit cycle, Breaking Bad Habits, Forming Habits of success.	1	15
	Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.		
	References: • Dorch , Patricia. What are soft skills? New York:Execu Dress Publisher, 2013. • Kamin, Maxie. Soft Skills Revolution: A Guide for Connecting with Compassion for Trainers, Teams, and Leaders. Washington, DC:Pfeiffer &amp ; Company, 2013. • Klaus, Peggy, Jane Rohman & Molly Hamaker. The Hard Truth about Soft Skills. London :Harper Collins E- Books, 2007.		
	Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.		
	Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx		

AEC-1.1 English Language-I (Listening and Speaking Skills)

Programme: B.Com. in Banking Financial Services & Insurance	**Year: First**	**Semester: I**
	Subject: Banking Financial Services & Insurance	
Course Code: AEC-1.1	**Course Title: English Language-I (Listening and Speaking Skills)**	**(Theory)**

- **Course objective: -**
  The course aims to develop students' proficiency in listening and speaking skills in English through active practice and exposure to authentic language use. It focuses on improving comprehension of spoken English, enhancing pronunciation and intonation, building vocabulary for effective communication, and fostering confidence in interpersonal, academic, and professional contexts

Learning outcomes-

- By the end of this course, students will be able to:
- Demonstrate comprehension of spoken English in academic and semi-academic contexts.
- Communicate ideas clearly in structured conversations and short presentations.
- Use appropriate pronunciation, stress, and intonation in speech.
- Describe simple economic data orally.

Credits: 2	Ability Enhancement Course
Max. Marks: 25+75 (Internal + External)	

Unit	Topics	Credit	No. of Lectures = 30
I	**Listening Skills** • Listening for gist and specific information • Listening to short academic lectures and economic news • Note-taking while listening • Understanding tone, stress, and intonation	1	15
II	**Speaking Skills-** • Introducing oneself and exchanging information • Expressing opinions in simple language • Describing graphs and trends orally • Short presentations on everyday/economic topics	1	15
	Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.		
	References: • Kenneth Anderson, Study Speaking (Cambridge University Press) • Tony Lynch, Study Listening (Cambridge University Press) • BBC Learning English (online resources)		
	Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.		
	Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx		

DSC 2.1 Introduction of Indirect Taxes

B.Com. in Banking Financial Services & Insurance	Year: First	Semester: II
Subject: Banking Financial Services & Insurance		
Course Code: DSC 2.1	Course Title: **Introduction of Indirect Taxes**	(Theory)

Course Objective: - To provide a comprehensive understanding of the principles, laws, and practices related to indirect taxes in India, with a special focus on Goods and Services Tax (GST), customs duty, excise duty, and service tax. The course aims to equip learners with the skills required for effective indirect tax planning, compliance, and management across various industries and international trade scenarios.

Learning Outcomes: By the end of this course, learners will be able to:

- Define indirect taxes and explain their importance and role in the Indian economy.
- Trace the historical evolution of indirect taxation in India, emphasizing the transition from cascading taxes to the GST regime.
- Understand and apply basic concepts of supply, goods, services, and taxable events under indirect taxation.
- Describe the structure, objectives, and compliance mechanisms of GST including CGST, SGST, and IGST.
- Explain the provisions, registration, and filing requirements under the CGST Act, 2017 and related rules.

Credits: 4	
Max. Marks: 25+75 (Internal + External)	Core Course

Unit	Topics	Credit	No. of Lectures = 60 Hours
I	**Foundations of Indirect Taxes** Introduction to Indirect Taxes, Definition and types of indirect taxes, Importance and role of indirect taxes in the economy, Evolution of Indirect Taxation in India, Historical overview of indirect taxation in India, Transition from cascading taxes to GST regime, Basic Concepts in Indirect Taxation, Concepts of supply, goods, services, and taxable events, Principles of levy, collection, and administration of indirect taxes.	1	15
II	**Goods and Services Tax (GST), Customs Duty:** **Excise Duty and Other Indirect Taxes** Overview of GST, Introduction to GST and its objectives, GST structure (CGST, SGST, IGST) and compliance mechanism, GST Law and Regulations, Provisions of the CGST Act, 2017 and related rules, Amendments and updates in GST law, GST Registration and Compliance, GST registration process and eligibility criteria, Filing GST returns (GSTR-1, GSTR-3B, etc.) and compliance requirements, Customs Law and Regulations, Customs Act, 1962 and related rules, Classification of goods, valuation, and assessment under customs, Import Duties and Procedures, Basic customs duty, countervailing duty (CVD), and special additional duty (SAD), Customs clearance procedures, documentation, and compliance requirements. Excise Duty, Overview of central excise duty and related laws, Excise duty on manufacturing, production, and clearance of goods, Service Tax, Introduction to service tax and its applicability, Service tax rates, exemptions, and compliance procedures.	1	15
III	**Indirect Tax Planning and Management, Advanced Topics** Tax Planning Strategies, Strategies for minimizing indirect tax liability, Impact of indirect taxes on business decisions and operations, Tax Compliance Management, Record-keeping requirements for indirect tax compliance,	1	15

	Internal controls and audit procedures for indirect taxes, GST in Specific Industries, GST implications for manufacturing, services, and e-commerce sectors, Sector-specific exemptions and compliance challenges, International Trade and Customs, Customs duties on imports and exports, Customs valuation, classification, and tariff concessions.		
IV	**Case Studies and Practical Applications, Additional Resources and Tools Evaluation and Assessment: -** Analyzing case studies related to GST registration, compliance, and indirect tax planning, Preparation of GST returns and customs documentation using case studies, Simulation exercises on handling GST-related queries and customs clearance procedures. GST portals, customs websites, and online resources provided by government authorities, Training materials and guides on GST compliance and customs procedures, Workshops, seminars, and webinars conducted by experts in indirect taxation. Practical assignments on GST registration, filing returns, and customs clearance procedures, Quizzes and tests assessing understanding of indirect tax laws and compliance requirements, Project work involving application of indirect tax knowledge in real-world scenarios.	1	15
	Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.		
	References: • Indirect Taxes - GST, Customs and Excise by V.S. Datey • GST Law & Practice by CA Girish Ahuja and CA Ravi Gupta • Central Excise, Customs and Service Tax - Taxman's Publications by Dr. Vinod K. Singhania and Dr. Monica Singhania • GST Ready Reckoner by CA Rajat Mohan • The Customs Act, 1962 - Bare Act with Rules (Latest Edition) • Official GST Portal and Government Resources: https://www.gst.gov.in • CBIC (Central Board of Indirect Taxes and Customs) Website: https://www.cbic.gov.in • Selected case studies and recent circulars/notifications from CBIC and GST authorities		
	Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.		
	Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx		

DSC-2.2 Business Mathematics & Statistics

B.Com. in Banking Financial Services & Insurance	Year: First	Semester: II
Subject: Banking Financial Services & Insurance		
Course Code: DSC-2.2	Course Title: **Business Mathematics & Statistics**	(Theory)

Course objective: - To equip learners with essential mathematical and statistical tools and techniques required for effective business decision-making, financial analysis, and data interpretation. The course aims to develop proficiency in arithmetic operations, algebra, financial mathematics, descriptive and inferential statistics, time series analysis, decision-making models, and optimization methods applicable in real-world business scenarios

Course Outcomes:

- Perform basic arithmetic operations and apply algebraic concepts to solve business-related problems.
- Understand and manipulate functions and graphs including linear, quadratic, exponential, and logarithmic functions.
- Calculate the time value of money, including present and future value, compound and simple interest, and apply these in capital budgeting decisions.
- Analyze financial statements using key financial ratios to assess liquidity, solvency, and profitability.

Credits: 4	Core Course
Max. Marks: 25+75 (Internal + External)	

Unit	Topics	Credit	No. of Lectures = 60 Hours
I	**Foundations of Business Mathematics:** Basic Arithmetic Operations, Addition, subtraction, multiplication, and division, Order of operations (PEMDAS), Fractions, decimals, and percentages, Algebraic Concepts, Variables, constants, and expressions, Solving linear equations and inequalities, Formulas and their applications in business, Functions and Graphs, Linear functions and their graphs, Quadratic functions and parabolas, Exponential and logarithmic functions.	1	15
II	**Financial Mathematics and Descriptive Statistics:** Time Value of Money, Future value and present value calculations, Compound interest and simple interest, Annuities and perpetuities, Discounted Cash Flow Analysis, Net present value (NPV) and internal rate of return (IRR), Capital budgeting decisions, Sensitivity analysis and scenario modeling, Financial Ratios and Analysis, Liquidity ratios (current ratio, quick ratio), Solvency ratios (debt-to-equity ratio, interest coverage ratio), Profitability ratios (return on investment, profit margin). Data Presentation and Summary, Frequency distributions and histograms, Measures of central tendency (mean, median, mode), Measures of dispersion (variance, standard deviation), Probability Distributions, Discrete probability distributions (binomial, Poisson), Continuous probability distributions (normal distribution), Sampling and Estimation, Sampling techniques (random sampling, stratified sampling), Point estimation and interval estimation.	1	15
III	**Inferential Statistics, Time Series Analysis, Decision Analysis and Optimization:** Hypothesis Testing, Null and alternative hypotheses, Type I and Type II errors, One-sample and two-sample hypothesis tests, Regression Analysis, Simple linear regression, Multiple regression analysis, Interpretation of regression coefficients, ANOVA and Nonparametric Tests, Analysis of variance (ANOVA), Nonparametric tests (Mann-Whitney U test, Kruskal-Wallis test), Trend Analysis, Moving averages and trend lines, Seasonal variations and seasonal decomposition, Forecasting Techniques,	1	15

	Exponential smoothing methods, Time series models (ARIMA). Decision Trees, Decision nodes, chance nodes, and terminal nodes, Expected value and decision tree analysis, Linear Programming, Formulating linear programming problems, Graphical and simplex methods for solution.		
IV	**Business Applications and Case Studies, Additional Resources and Tools, Evaluation and Assessment:** Financial analysis using ratios and financial models, Market research and data analysis for business decision-making, Risk assessment and management using statistical techniques, Business mathematics and statistics software (e.g., Excel, MATLAB, R), Online resources, textbooks, and academic journals, Workshops, tutorials, and webinars on business mathematics and statistics. Problem-solving exercises and assignments on mathematical and statistical concepts, Data analysis projects and case studies, Exams and quizzes assessing understanding and application of business mathematics and statistics principles	1	15
	Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.		
	References: • Business Mathematics and Statistics" by T.R. Vittal • Mathematics for Business and Economics" by R.P. Hoshy • Statistics for Business and Economics" by Paul Newbold, William Carlson, Betty Thorne • Quantitative Methods for Business" by David R. Anderson, Dennis J. Sweeney, Thomas A. Williams • Financial Management: Theory and Practice" by Eugene F. Brigham, Michael C. Ehrhardt		
	Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.		
	Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx		

DSC-2.3 Marketing Concepts and Principle

Programme: B.Com. in Banking Financial Services & Insurance	Year: First	Semester: II
Subject: Banking Financial Services & Insurance		
Course Code: DSC-2.2	Course Title: **Marketing Concepts and Principle**	(Theory)

Course Objective: -

To provide learners with a comprehensive understanding of fundamental marketing concepts, strategies, and tools necessary for analyzing markets, planning effective marketing campaigns, managing brands, and making data-driven marketing decisions in dynamic business environments.

Learning Outcomes:

- Explain the definition, scope, and evolution of marketing and its role in business success.
- Analyze the marketing environment including macro and micro factors affecting businesses.
- Apply market segmentation, targeting, and positioning (STP) techniques to identify and serve customer segments effectively.
- Conduct marketing research using qualitative and quantitative methods, including data collection and analysis.

Credits: 4	Core Course
Max. Marks: 25+75 (Internal + External)	

Unit	Topics	Credit	No. of Lectures = 60 Hours
I	**Foundations of Marketing, Marketing Strategy and Planning:** Introduction to Marketing, Definition and scope of marketing, Evolution of marketing concepts, Role and importance of marketing in business, Marketing Environment Analysis, Understanding the marketing environment (macro and micro factors), Market segmentation, targeting, and positioning (STP), Consumer behavior and decision-making process, Marketing Research, Research process and methods (qualitative and quantitative), Data collection techniques (surveys, interviews, focus groups), Data analysis and interpretation. Strategic Planning in Marketing, Setting marketing objectives and goals, SWOT analysis and competitive positioning, Marketing planning process, Marketing Mix (4Ps), Product strategy and development, Pricing strategies and tactics, Distribution (Place) strategies, Promotional mix (Advertising, Sales Promotion, Public Relations, Direct Marketing), Digital Marketing, Overview of digital marketing channels (SEO, SEM, social media marketing), Content marketing and email marketing, Web analytics and performance measurement.	1	15
II	**Consumer and Market Analysis, Marketing Communication and Promotion:** Market Segmentation, Criteria for segmentation (demographic, psychographic, behavioral), Targeting strategies and selection criteria, Consumer Behavior, Factors influencing consumer behavior (motivation, perception, learning), Decision-making process (problem recognition, information search, evaluation of alternatives, purchase decision, post-purchase behavior), Brand Management, Brand equity and brand positioning, Brand loyalty and brand extension strategies, Building and managing brand reputation. Integrated Marketing Communication (IMC), Communication process and elements, Developing effective marketing	1	15

	communication strategies, Media planning and selection. Advertising and Public Relations, Advertising objectives and budgeting, Types of advertising (print, broadcast, online), Public relations strategies and tactics, Sales Promotion and Personal Selling, Types of sales promotion techniques (coupons, discounts, contests), Sales force management and training, Personal selling process and techniques.		
III	**Marketing Analytics and Performance Measurement, Contemporary Issues in Marketing:** Marketing Metrics, Key performance indicators (KPIs) in marketing, Metrics for measuring customer satisfaction, retention, and loyalty, Return on marketing investment (ROMI), Marketing Dashboards and Reporting, Tools for marketing data analysis (Excel, Google Analytics, CRM software), Dashboard design and visualization techniques, Interpreting marketing data and making data-driven decisions. Ethical and Social Responsibility in Marketing, Ethical issues in marketing practices, Corporate social responsibility (CSR) initiatives, Global Marketing, Challenges and opportunities in international marketing, Cross-cultural marketing strategies.	1	15
IV	**Case Studies and Practical Applications, Additional Resources and Tools, Evaluation and Assessment:** Analyzing real-world marketing scenarios and case studies, Developing marketing plans and strategies for hypothetical businesses, Simulation exercises on marketing campaigns and product launches. Marketing textbooks, journals, and academic literature, Online courses, webinars, and workshops on marketing topics, Guest lectures and industry interactions with marketing professionals. Assignments, quizzes, and exams assessing understanding of marketing concepts and principles, Case study analyses and presentations evaluating application of marketing theories in business contexts, Project work and group activities measuring ability to develop and implement marketing strategies.	1	15
	Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.		
	References: • Principles of Marketing" by Philip Kotler, Gary Armstrong • Marketing Management" by Philip Kotler, Kevin Lane Keller • Consumer Behavior" by Leon G. Schiffman and Joseph L. Wisenblit • Integrated Marketing Communication" by Robyn Blakeman		
	Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.		
	Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx		

DSE 2.1 Financial Accounting

B.Com. in Banking Financial Services & Insurance	Year: First	Semester: II
Subject: Banking Financial Services & Insurance		
Course Code: DSE 2.1	Course Title: **Financial Accounting**	(Theory)

Course Objective: The course aims to help learners to acquire conceptual knowledge of financial accounting, to impart skills for recording various kinds of business transactions and to prepare financial statements.

Learning Outcomes: After completion of the course, learners will be able to:

- Apply the generally accepted accounting principles while recording transactions and preparing financial statements.
- Demonstrate the accounting process under a computerized accounting system.
- Measure business income applying relevant accounting standards.
- Evaluate the impact of depreciation and inventories on Business Income.
- Prepare the Financial Statements of sole proprietor firms and Not-For-Profit Organizations.
- Prepare the accounts for Inland Branches, Departments and Leases.

Credits: 4	
Max. Marks: 25+75 (Internal + External)	Elective Course

Unit	Topics	Credit	No. of Lectures = 60 Hours
I	**Theoretical Framework & Accounting Process:** Understanding accounting as an information system; users and their needs; qualitative characteristics of accounting info; GAAP and AS concepts; capital vs revenue items; accounting policies; introduction to AI & Data Analytics in accounting. Recording transactions, adjusting entries, trial balance, and final accounts including GST.	1	15
II	**Business Income, Asset & Inventory Valuation**: Concept and measurement of business income; revenue recognition (AS 9); accounting for Property, Plant, Equipment (AS 10) and Intangibles (AS 26); depreciation impact; inventory valuation methods (AS 2) – FIFO, LIFO, and weighted average.	1	15
III	**Financial Statements & Special Accounting Areas**: Preparation of final accounts for Sole Proprietors and Not-for-Profit Organizations. Accounting for Inland Branches (Debtors System, Stock & Debtors System), Departments, and Leases (AS 19).	1	15
IV	**Computerized Accounting Systems & Practical Work**: Using accounting software to create companies, ledgers, stock items, vouchers (with GST), and generate reports (P&L, Balance Sheet, Cash Flow). Includes practical exercises like preparing financial statements and analyzing accounting policies.	1	15
	Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.		

References:

- Goyal, B. K., & Tiwari, H. N. —Financial Accountingl Taxmann Publication, New Delhi.
- Tulsian, P. C. —Financial Accountingl S Chand Ltd., New Delhi.
- Shukla, M. C., Grewal, T. S., & Gupta, S. C. —Advanced Accounts. Vol.-I.l Sultan Chand Publishing, New Delhi.
- Maheshwari, S. N., Maheshwari, S. K., & Maheshwari, S. K. —Financial Accountingl Vikas Publishing House Pvt. Ltd., New Delhi

Suggested Continuous Evaluation Methods:
Assignment, Internal, Quiz, PPT presentation, External Examination etc.

Suggested equivalent online courses:
Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx

DSE 2.2 Environments and Management of Financial Services

Programme: B.Com. in Banking Financial Services & Insurance	**Year: First**	**Semester: II**
Subject: Banking Financial Services & Insurance		
Course Code: DSE 2.2	**Course Title: Environment and Management of Financial Services**	**(Theory)**

Course Objective: -

This course provides students with an understanding of the structure, functioning, and regulatory framework of the financial services sector in India. It equips them with knowledge of various financial services such as banking, insurance, mutual funds, leasing, factoring, and venture capital.

Learning Outcomes: On successful completion of the course, the students will be able to:

- Explain the concept, scope, and significance of financial services in economic development.
- Identify and describe different types of financial services and their role in business and industry.
- Understand the structure and functions of key financial institutions in India.
- Analyze the regulatory environment governing financial services.
- Evaluate the management practices in financial service organizations.
- Assess emerging trends and innovations in the financial services sector.

Credits: 4

Max. Marks: 25+75 (Internal + External) Elective Course

Unit	Topics	Credit	No. of Lectures = 60 Hours
I	**Introduction to Financial System** • Financial System;Institutional set- up, Marketing Structure, Instruments, Overview of different kinds of financial services. (e.g Leasing, Hire purchase, factoring, forfaiting, Bill financing/Bill discounting, housing finance, letter of credit, insurance, venture capital, merchant banking, stock broking and credit rating.) • Meaning, Definition and scope of Banking and Insurance.	1	15
II	**Phases of Development of Banking and Insurance** • Significance and Role of Banking and Insurance in mobilizing savings, investment, accumulation and economic growth. • Functions and working of banking and insurance companies	1	15
III	**Management, Regulation and Development** • Risk management within the organizations of Banks and Insurance companies • Asset - Liability Management in Banking and Insurance • Organisational structure and management	1	15
IV	**Regulatory and Developmental Framework of Banking & Insurance** • Banking companies and RBI Acts and legal framework governing the insurance. • Developmental Activities of RBI and IRDA • Mechanism of supervision and regulation. • Prudential Norms.	1	15
	Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.		
	References: • Khan, M.Y. – Financial Services • Gordon, E. & Natarajan, K. – Financial Markets and Services • Pathak, Bharati V. – The Indian Financial System: Markets, Institutions, and Services • Machiraju, H.R. – Indian Financial System • Gurusamy, S. – Financial Services and Markets • Reserve Bank of India – Annual Reports and Bulletins		
	Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.		
	Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx		

SEC-2.1 GST ASSISTANT

Programme: B.Com. in Banking Financial Services & Insurance	Year: First	Semester: II
Subject: Banking Financial Services & Insurance		
Course Code: SEC-2.1	Course Title: GST ASSISTANT	(Theory and practical)

Course objectives: - This course aims to provide fundamental knowledge and practical skills for assisting in Goods and Services Tax (GST) compliance. Students will learn about GST concepts, registration, returns filing, invoicing, and basic record maintenance to support businesses in meeting statutory requirements.

Learning Outcomes: -

- Understand the basic concepts, scope, and applicability of GST in India.
- Assist in GST registration and compliance processes.
- Prepare GST-compliant invoices and maintain necessary documentation.
- Support the filing of GST returns using online GST portals.

Credits: 2

Max. Marks: 40+60 (Internal + External(P)) | Skill Enhancement Course

Unit	Topics	Credit	No. of Lectures = 30 Hours
I	**Fundamentals of GST** Introduction to GST – meaning, features, objectives, and benefits. Structure of GST – CGST, SGST, IGST, and UTGST. Scope and applicability of GST law. GST Council – composition and functions. Key definitions – goods, services, supply, input tax credit, aggregate turnover. GST registration process – eligibility, documents required, application procedure. Time and place of supply rules	1	15
II	**Practical GST Assistance** Preparation of GST-compliant tax invoices, debit notes, and credit notes. Understanding HSN and SAC codes. Maintenance of GST-related records and documents. Filing of GST returns – GSTR-1, GSTR-3B, and annual return basics. Payment of GST and use of electronic cash/credit ledger. Introduction to GST portal operations. Basics of GST audit and assessments. Ethical practices and confidentiality in GST operations	1	15
	Teaching Learning Process: Class discussions, practical demonstrations on GST portal, assignments, role-play exercises, and PowerPoint presentations		
	References: • Datey, V.S. – GST Ready Reckoner, Taxmann • Garg, P.K. – Goods and Services Tax: Laws and Practice, Kalyani Publishers • Bhatia, H.L. – Indirect Taxes, Vikas Publishing House • GST Acts and Rules – Bare Acts		
	Suggested Continuous Evaluation Methods: Assignments, GST invoice preparation exercises, online GST portal practice, internal tests, case study analysis, external examination.		
	Suggested equivalent online courses: ePG-Pathshala, GST courses on SWAYAM, ICAI and GSTN learning resources http://heecontent.upsdc.gov.in/Home.aspx		

AEC-2.1 English Language-II (Reading and Writing Skills)

Programme: B.Com. in Banking Financial Services & Insurance	Year: First	Semester: II
Subject: Banking Financial Services & Insurance		
Course Code: AEC-2.1	Course Title: English Language-II (Reading and Writing Skills)	(Theory)

Course objective: -

The course aims to strengthen students' reading and writing competencies in English for academic, professional, and personal purposes. It focuses on developing the ability to read a variety of texts with comprehension, analyze and interpret information critically, and apply appropriate reading strategies.

Learning outcomes-

By the end of this course, students will be able to:

- Apply reading strategies such as skimming and scanning to comprehend texts.
- Identify main ideas and supporting details in short academic readings.
- Write coherent paragraphs and short essays with unity and coherence.
- Summarise and describe simple data in written form.

Credits: 2	Ability Enhancement Course
Max. Marks: 25+75 (Internal + External)	

Unit	Topics	Credit	No. of Lectures = 30
I	**Reading Skills** • Skimming and scanning texts • Reading comprehension of short economic/ Business articles • Identifying main ideas, supporting details, and inferences • Understanding vocabulary from context	1	15
II	**Writing Skills** • Paragraph writing (topic sentence, unity, coherence) • Summarising short texts • Describing tables, charts, and data in writing • Short descriptive/analytical essays on contemprary economic / Business topics	1	15
	Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.		
	References: • R.R. Jordan, Academic Writing Course (Longman) • Michael McCarthy & Felicity O'Dell, English Vocabulary in Use • The Economist (selected articles)		
	Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.		
	Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx		

DSC 3.1 – Financial Analysis

Programme: B.Com. in Banking Financial Services & Insurance	**Year:** Second	**Semester:** III
Subject: Banking Financial Services & Insurance		
Course Code: DSC 3.1	**Course Title:** Financial Analysis	**(Theory)**

COURSE OBJECTIVES:

This curriculum covers a comprehensive range of topics of financial analysis, starting from basic concepts to advanced techniques, and integrates practical applications to provide a well-rounded learning experience.

LEARNING OUTCOMES:

The students will be able to:

- Identify key participants in financial markets and articulate the theoretical relationship between risk and expected return as defined by modern portfolio theory frameworks.
- Calculate and evaluate core liquidity, solvency, profitability, and efficiency ratios to benchmark performance against industry competitors.
- Value a company's standalone tangible and intangible assets and liabilities and reconcile divergent valuation outputs to establish a definitive target valuation range.
- Build a dynamic, integrated three-statement financial model, calculate a company's Weighted Average Cost of Capital and evaluate M&A transactions.

Credit: 4	**Core Course**
Max Marks: 25+75 (Internal + External)	**Min. Passing Marks:**

Unit	Details	Credit	Hours
I	**Basic Financial Concepts** • Introduction to Finance • Overview of Financial Markets: Key Participants (individuals, institutions), Objectives of financial analysis • Time Value of Money (TVM): Future Value, Present Value and Compounding, Understanding interest rates and discounting • Risk and Return: Types of Risk (Systematic, Unsystematic), Calculating Risk Measures (Standard Deviation, Beta), Relationship between risk and return	1	15
II	**Financial Statement Analysis** • Understanding financial statements • Balance Sheet, Income Statement, Cash Flow Statement, Reading and interpretating financial statements • Financial Ratios: Liquidity Ratios, Solvency Ratios, Profitability Ratios, Efficiency Ratios, DuPont Analysis • Decomposition of Return on Equity (ROE) • Identifying drivers of performance	1	15
III	**Valuation Techniques** • Discounted Cash Flow (DCF) Analysis: Forecasting Cash Flows, Estimating terminal value, Calculating present value, Comparable Company Analysis (CCA). • Identifying comparable companies, Analysing multiples (P/E, EV/EBITDA, etc.), Valuation using market comparable, Asset-Based Valuation. • Valuing assets and liabilities, Adjusted book value method.	1	15

IV	**Financial Modelling** • Excel Skills for Financial Modelling • Building income statement, balance sheet, cash flow statement, Creating dynamic financial models, Building Integrated Financial Models. • Forecasting revenue, expanses and cashflows, Sensitivity analysis and scenario modelling, Company Valuation Modelling. • Integrating DCF, CCA and other valuation methods, Developing valuation models for different industries. • Financial Risk Management: Hedging Techniques, Derivatives and their use in risk management, Corporate Finance. • Capital structure decisions, Cost of capital estimation, Mergers and Acquisitions (M&A) Analysis • M&A process overview, Valuation techniques in M&A	1	15

Teaching Learning Process:

Case Studies and Practical Applications: Analyzing real-world financial statements, Valuing companies based on case studies, Hands-on financial modeling exercises.

TEXTBOOKS:

- Financial Statement Analysis, Gokul Sinha, PHI Learning.
- Financial Management: Theory and Practice, Prasanna Chandra, McGraw Hill.
- Financial Analysis and Modelling Using EXCEL and VBA, Chandan Sengupta, Wiley India.
- Analysis of Financial Statements CA (Dr.) P.C. Tulsian, CA Bharat Tulsian, Tushar Tulsian, Tcom Prints.

Suggested Continuous Evaluation Methods:

Assignment, Internal, Quiz, PPT presentation, External Examination etc.

Suggested equivalent online courses:

Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SVAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx

DSC 3.2 Investments – Risks and Returns

Programme: B.Com in **Banking Financial Services & Insurance**	**Year:** Second	**Semester:** III
Subject: Banking Financial Services & Insurance		
Course Code: DSC 3.2	**Course Title:** Investment – Risks and Returns	**(Theory)**

COURSE OBJECTIVES: This curriculum provides a comprehensive understanding of investments focusing on risk and returns, covering theoretical concepts, practical applications, and behavioural aspects to prepare students for careers in investment management, financial analysis, and portfolio management.

LEARNING OUTCOMES:

The students will be able to:

- Differentiate between various asset classes, investment vehicles, and primary financial market segments and evaluate the pricing mechanisms and operational efficiency across distinct financial instruments.
- Quantify investment risk and returns mathematically and construct an optimal efficient portfolio framework based on Modern Portfolio Theory and Capital Asset Pricing assumptions.
- Appraise asset values using intrinsic quantitative financial models along with qualitative market trends and implement multi-layered derivatives hedging, tactical asset allocation, and value-at-risk stress testing matrices.
- Specify a portfolio's risk-adjusted active outperformance over passive structures and identify psychological biases and anomalies to design cognitive mitigation trading plays.

Credit: 4	**Core Course**
Max Marks: 25+75 (Internal + External)	**Min. Passing Marks:**

Unit	Details	Credit	Hours
I	**Foundations of Investments & Financial Markets** • Introduction to Investments: Definition and objectives of investment, Importance of risk-return trade-off in investment decisions, Overview of investment vehicles (stocks, bonds, mutual funds, ETFs), Financial Markets and Instruments. • Overview of Financial Markets: Stock market, bond market, money market, Types of financial instruments (stocks, bonds, derivatives), Understanding market efficiency and pricing mechanisms	1	15
II	**Risk-Return Concepts & Portfolio Theories** • **Risk and Return Fundamentals**: Definition of risk and return, Relationship between risk and return (risk-return trade-off), Measures of risk (standard deviation, beta) and return (expected return, yield), Capital Asset Pricing Model (CAPM). • **Asset Pricing and Portfolio Theory**: Theory of CAPM and its assumptions, Role of beta in measuring systematic risk, Modern Portfolio Theory (MPT), Portfolio diversification and risk reduction, Efficient frontier and optimal asset allocation, Capital Market Line (CML) and Risk-Free Rate.	1	15
	Investment Analysis, Valuation & Risk Management • Fundamental Analysis: Analysis of financial statements (income statement, balance sheet, cash flow statement), Valuation methods (discounted cash flow, relative valuation), Qualitative analysis (industry analysis, competitive advantage assessment).		

III	• Technical Analysis: Price and volume analysis, Chart patterns and trends, Technical indicators (moving averages, MACD, RSI). • Risk Assessment and Management: Types of Risk in Investments (Systematic vs. unsystematic risk, Market risk, credit risk, liquidity risk, operational risk, Political and regulatory risk), Risk Measurement Techniques (Value at Risk (VaR), Conditional Value at Risk (CVaR), Stress testing and scenario analysis), Risk Management Strategies (Asset allocation strategies (strategic vs. tactical), Hedging techniques (options, futures, swaps), Portfolio insurance strategies).	1	15
IV	**Portfolio Management & Behavioural Finance** • **Portfolio Construction & Diversification**: Asset allocation strategies based on risk tolerance and investment objectives, Portfolio optimization techniques, Rebalancing and monitoring portfolio performance, Benefits of diversification, Correlation analysis and portfolio diversification, Risk-parity and risk-budgeting approaches. • **Performance Evaluation**: Measures of portfolio performance (Sharpe ratio, Treynor ratio, Jensen's alpha), Benchmarking and performance attribution analysis, Evaluation of active vs. passive investment strategies. • **Behavioural Finance**: Behavioural Biases and Heuristics (Overconfidence, loss aversion, herd behaviour, and other biases), Impact of behavioural biases on investment decisions, Strategies to mitigate behavioural biases, Market Anomalies and Investor Irrationality (Market bubbles and crashes, Momentum effect, value effect, and other market anomalies, Contrarian investment strategies).	1	15
	Teaching and Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.		
	TEXTBOOKS & SUGGESTED READINGS: • Rustagi, R.P. – *Investment Management* (Sultan Chand & Sons). • Chandra, Prasanna – *Investment Analysis and Portfolio Management* (McGraw Hill India). • Singh, Preeti – *Investment Management* (Himalaya Publishing House). • Pandian, Punithavathy – *Security Analysis and Portfolio Management* (Vikas Publishing House).		
	Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.		
	Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SVAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx		

DSC 3.3 Sales and Distribution Management

Programme: Programme: Bachelor of Commerce (B. Com.) in Banking Financial Services & Insurance	Year: Second	Semester: III
Subject: Banking Financial Services & Insurance		
Course Code: DSC 3.3	Course Title: Sales and Distribution Management	(Theory)

COURSE OBJECTIVES:

This curriculum provides a comprehensive understanding of sales and distribution management, covering theoreti
prepare students for careers in sales management, channel management, retail management, and related fields.

LEARNING OUTCOMES:

The students will be able to:

- Formulate accurate quantitative and qualitative sales forecasts and budgets and design target-driven positioning and pricing strategies to improve sales conversions.
- Develop comprehensive recruitment, training, and incentive frameworks for sales teams and utilize CRM, ERP, and automation tools to optimize customer lifetime value.
- Design efficient direct, indirect, and omnichannel distribution structures and optimize supply chain performance through strategic warehousing and inventory control.
- Analyze visual merchandising and retail store layout designs to boost foot traffic and implement AI-driven personalization engines and predictive analytics tools.

Credit: 4	Core Course
Max Marks: 25+75 (Internal + External)	Min. Passing Marks:

Unit	Details	Credit	Hours
I	**Foundations of Sales Management and Strategic Planning** • **Introduction to Sales Management**: Definition and scope of sales management, Importance of sales function in business, Evolution of sales management concepts, Sales Process. • **Steps in the Sales Process**: Prospecting, pre-approach, approach, presentation, closing, follow-up, Sales cycle and pipeline management, Customer relationship management (CRM) systems. • **Sales Planning and Forecasting**: Setting sales objectives and targets, Sales forecasting methods (qualitative and quantitative), Sales budgeting and resource allocation, Sales strategies.	1	15
	• **Strategic Execution**: Market segment and targeting, Positioning and differentiation strategies, Pricing strategies and tactics, Sales promotion and personal selling, Sales promotion techniques (discounts, coupons, sales contests), personal selling skills and techniques, Sales presentation and negotiation skills.		

II	**Sales Force Management and Analytics** • **Recruitment and Selection**: Sales force recruitment methods, Selection criteria for sales personnel, Assessing sales aptitude and skills. • **Training and Development**: Sales training programs and methods, Product knowledge training, Sales techniques and communication skills training. • **Motivation and Compensation**: Sales incentive schemes (commission, bonuses, contests), Motivational theories and techniques, Performance appraisal and feedback mechanisms. • **Sales Analytics and Performance Measurement**: Key performance indicators (KPIs) for sales, Sales activity tracking (calls, meetings, conversions), Sales productivity and efficiency metrics. • **Data-driven Decision Making**: Data-driven decision making in sales, Sales forecasting models, Customer lifetime value analysis, Sales Force Automation (SFA), CRM systems and sales automation tools, Lead management and tracking, Integration with other business systems (ERP, marketing automation).	1	15
III	**Distribution Channels and Logistics Management** • **Distribution Channels**: Types of distribution channels (direct, indirect, omnichannel), Channel design and management, Selection of distribution partners and intermediaries. • **Channel Relationship Management**: Partner selection and evaluation, Channel conflict resolution, Channel incentives and support programs. • **Logistics and Supply Chain Management**: Inventory management and replenishment strategies, Order processing and fulfilment, Warehousing and distribution network design.	1	15
IV	**Retail Management and Emerging Sales Technologies** • **Retailing Concepts**: Types of retail formats (brick-and-mortar, e-commerce, mobile commerce), Retail store layout and design, Merchandising and visual merchandising techniques. • **Customer Service and Experience**: Importance of customer service in retail, Managing customer complaints and feedback, Creating memorable customer experiences. • **Emerging Trends and Technologies**: Trends in online retailing and e-commerce, Digital marketing strategies for sales, Omnichannel retailing and integrated sales approaches. • **Artificial Intelligence (AI) in Sales**: AI-powered sales automation and predictive analytics, Chatbots and virtual assistants in sales, Personalization and recommendation engines.	1	15

Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc

TEXTBOOKS & SUGGESTED READINGS:

- Sales and Distribution Management – Tapan K. Panda and Sunil Sahadev, *Oxford University Press.*
- Sales and Distribution Management, Ramendra Singh, Vikas Publishing
- Sales Management: Decisions, Strategies, and Cases – Richard R. Still, Edward W. Cundiff, and Norman A. P. Govoni (*Pearson Education*) Retail Management: A Strategic Approach – Barry Berman, Joel R. Evans, and Patrali Chatterjee (*Pearson*)

DSE -3.1 Business and Applied Laws

Programme: Bachelor of Commerce (B. Com.) in Banking Financial Services & Insurance	Year: Second	Semester: III
Subject: Banking Financial Services & Insurance		
Course Code: DSE 3.1	Course Title: Business and Applied Laws	(Theory)

COURSE OBJECTIVES: This curriculum provides a comprehensive understanding of Indian Business Laws, covering both theoretical concepts and practical implications in the Indian business environment. It prepares students for legal compliance as well as dispute resolution mechanism emerging out of legal issues.

LEARNING OUTCOMES:

- Explain the structure, hierarchy, and constitutional roots of the Indian legal framework.
- Compare corporate structures including Companies, LLPs, and traditional partnerships and identify the legal procedures required to incorporate and govern an Indian company.
- Assess the roles of major Indian market regulators and formulate intellectual property strategies to protect patents, trademarks, and designs.
- Apply alternative dispute resolution methods to bypass prolonged litigation and align business operations with the latest data protection frameworks and startup incentives.

Credit: 4	Core Course
Max Marks: 25+75 (Internal +External)	**Min. Passing Marks:**

Unit	Details	Credit	Hours
I	**Foundations of Indian Legal System & Contract Law** • Introduction to Indian Business Law: Overview of the Indian legal system, Sources of Indian business law (constitution, statutes, case law), Importance of legal compliance in Indian business operations. • Key Legal Concepts in Indian Law: Principles of Indian contract law, Essentials of valid contracts under the Indian Contract Act, 1872, Overview of tort law and its application in business disputes. • Indian Contract Act, 1872: Formation and essentials of a valid contract, Types of contracts under Indian law (sale, lease, agency), Performance, breach, and discharge of contracts.	1	15
II	**Special Contracts and Business Organizations** • Special Contracts: Bailment and pledge, Indemnity and guarantee, Contract of agency. • Commercial Transactions: Sale of Goods Act, 1930, Negotiable Instruments Act, 1881, Overview of e-commerce laws and electronic contracts. • Corporate Law and Business Organizations: Companies Act, 2013 - Incorporation and registration of companies, Corporate governance requirements for Indian companies, Directors' duties and liabilities • Limited Liability Partnerships (LLPs): Formation and registration of LLPs, Rights and duties of partners in an LLP, Conversion and winding up of LLPs • Partnership Act, 1932: Formation and types of partnerships, Rights and duties of partners, Dissolution of partnerships.	1	15

III	**Regulatory Framework, Compliance, and IPR** • Regulatory Framework for Business in India: Role of regulatory agencies (SEBI, RBI, IRDAI, CCI), Overview of company law (Companies Act, 2013), Overview of taxation laws (Income Tax Act, GST Act). • Intellectual Property Rights (IPR) in India: Indian Patents Act, 1970, Trademarks Act, 1999, Copyright Act, 1957. • Protection of Trade Secrets and Designs: Indian laws on trade secrets, Design protection under the Designs Act, 2000, Geographical Indications (GI) protection. • Regulatory Compliance and Business Ethics: Securities laws and regulations (SEBI Act), Competition law (Competition Act, 2002). Consumer protection laws (Consumer Protection Act, 2019). • Business Ethics and Corporate Social Responsibility (CSR): Legal and ethical responsibilities of businesses, CSR provisions under the Companies Act, 2013, Compliance and reporting requirements for CSR activities.	1	15
IV	**Dispute Resolution and Emerging Legal Landscapes** • Indian Judiciary and Legal Proceedings: Structure of Indian courts (civil and criminal), Jurisdiction and hierarchy of courts, Overview of alternative dispute resolution (ADR) methods. • Arbitration and Conciliation Act, 1996: Arbitration agreements and proceedings, Appointment and powers of arbitrators, Enforcement and challenge of arbitral awards • Emerging Areas in Indian Business Law: Data Protection and Privacy Laws - Digital Personal Data Protection (DPDP) Act framework, Compliance requirements for data protection, Impact of data protection laws on businesses. • Start-up and Entrepreneurship Laws: Legal framework for start- ups in India, Incentives and support mechanisms for start-ups, Intellectual property strategies for start-ups.	1	15

Teaching Learning Process:
Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.

TEXTBOOKS & SUGGESTED READINGS:

- **Mercantile Law** by M.C. Kuchhal and Vivek Kuchhal (Vikas Publishing) — *Excellent for Contract Law, Sale of Goods, and Consumer Protection.*
- **Elements of Mercantile Law** by N.D. Kapoor (Sultan Chand & Sons) — *A comprehensive guide covering commercial acts and partnership frameworks.*
- **Company Law** by Avtar Singh (Eastern Book Company) — *The definitive text for understanding the Companies Act and LLP frameworks.*
- **Intellectual Property Law** by P. Narayanan (Eastern Law House) — *A detailed overview of Patents, Trademarks, and Copyright enforcement in India.*
- **Law of Arbitration and Conciliation** by Avtar Singh (Eastern Book Company) — *Crucial for navigating ADR mechanisms.*

Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.
Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SVAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx

DSE 3.2 Financial Regulators in India

Programme: Bachelor of Commerce (B. Com.) in Banking Financial Services & Insurance	**Year:** Second	**Semester:** III
Subject: Banking Financial Services & Insurance		
Course Code: DSE 3.2	**Course Title:** Financial Regulators in India	**(Theory)**

COURSE OBJECTIVES: The objective of this course is to provide students with a deep, comprehensive understanding of Indian financial regulatory system. The students will understand how various regulatory institutions maintain financial stability, protect investor and consumer interests, regulate market intermediaries, and drive systemic reforms across the banking, capital markets, insurance, and pension sectors.

LEARNING OUTCOMES:

- RBI's regulatory and supervisory oversight over financial institutions and differentiate between quantitative and qualitative monetary policy tools.
- Analyze the structure, rationalization, and Net Asset Value (NAV) disclosure norms of mutual funds, REITs, InvITs, and Social Stock Exchanges.
- Distinguish between life, general, linked (ULIPs), and non-linked insurance products based on risk profiles and consumer needs.
- Synthesize the fiscal and structural differences between the defined-benefit Old Pension Scheme and the defined-contribution National Pension System and formulate compliant exit strategies involving partial withdrawals, superannuation provisions, and annuity provider selections.

Credit: 4	**Core Course**
Max Marks: 25+75 (Internal + External)	**Min. Passing Marks:**

Unit	Details	Credit	Hours
I	**Reserve Bank of India (RBI)** • Introduction to RBI: Historical Background & RBI Act, 1934, Objectives, Functions, and Organisational Structure of RBI, Monetary Policy Framework — MPC, Repo Rate, CRR, SLR, OMO, LAF, MSF. • RBI as Banker to Government: Debt Management, Ways & Means Advances. • Currency Management: Issue Department and Legal Tender, Regulation & Supervision of Commercial Banks and Co-operative Banks, Regulation of NBFCs, HFCs, and Payment Aggregators. • Payment and Settlement Systems: RTGS, NEFT, UPI, BBPS, • CTS, Foreign Exchange Management: FEMA, 1999; Capital & Current Account.	1	15

	• Consumer Protection: Banking Ombudsman & Integrated Ombudsman Scheme 2021. • Recent Developments: RBI@90, Digital Rupee (e-CBDC), Prompt Corrective Action (PCA)		
II	**Securities and Exchange Board of India (SEBI) & AMFI** • Background & Establishment of SEBI: SEBI Act, 1992; Powers & Functions. • Organisational Structure of SEBI: Board, Departments, Quasi-Judicial Role. • Primary Market Regulations: ICDR Regulations, IPO/FPO/Rights Issue, SME Listing, Listing Obligations and Disclosure Requirements (LODR Regulations). • Secondary Market Regulation: Stock Exchanges, Brokers, Clearing Corporations. • Depositories and Depository Participants: NSDL, CDSL; SEBI Depository Regulations. • Insider Trading and Prohibition of Fraudulent Trade Practices: PFUTP Regulations. • Regulation of Intermediaries: Merchant Bankers, Portfolio Managers, Investment Advisers, SEBI's Investor Protection Fund, SCORES Platform, and Grievance Mechanism. • AMFI: Formation, Objectives, NAV Disclosure, AMFI Code of Conduct. • Mutual Fund Regulations: SEBI (MF) Regulations 1996; Categorisation & Rationalisation. • Recent SEBI Initiatives: REITs, InvITs, Social Stock Exchange, ESG Regulations.	1	15
III	**Insurance Regulatory & Development Authority of India (IRDA)** • History of Insurance Regulation in India — Insurance Act, 1938 and IRDA Act, 1999, Objectives, Functions, and Powers of IRDAI. • Organisational Structure of IRDAI — Board, Departments, Regional Offices, Registration and Licensing of Insurance Companies and Intermediaries. • Life Insurance Regulation — Products, Linked vs Non-Linked, Unit-Linked Plans (ULIPs). • General Insurance Regulation — Motor, Health, Property, Marine, Fire Insurance. • Reinsurance Regulation — Role of GIC Re, Foreign Reinsurers, Reinsurance Placement Order, Solvency Margin Requirements and Investment Norms for Insurers. • Consumer Protection — Policy Issuance, Free-Look Period, Insurance Ombudsman, IGMS Portal. • Bima Trinity Reforms — Bima Sugam (Portal), Bima Vahak (Distribution), Bima Vistaar (Product). • Challenges in Insurance Sector — Low Penetration, Mis-selling, Cyber Insurance, PMJJBY & PMSBY.	1	15

IV	**Pension Fund Regulatory and Development Authority (PFRDA)** • Pension Sector Reforms in India — Old Pension Scheme (OPS) to New Pension System (NPS). • PFRDA Act, 2013 — Objectives, Powers, Organisational Structure of PFRDA. • Architecture of National Pension System (NPS) — Tier-I & Tier-II Accounts. • Sector Models under NPS — Government (Central & State), Corporate, All Citizens Model. • NPS Intermediaries — CRA (NSDL, KFin), Points of Presence (PoPs), D-Remit. • Pension Fund Managers — HDFC, SBI, UTI, LIC, Kotak, Aditya Birla; Fund Options. • PRAN — Permanent Retirement Account Number; Subscriber Registration & Management. • Exit and Withdrawal Rules — Partial Withdrawal, Superannuation, Annuity Providers. • Atal Pension Yojana (APY) — Scheme Design, Eligibility, Contribution & Government Co-contribution. • Tax Benefits Under NPS — Sections 80C, 80CCD (1), 80CCD(1B), 80CCD (2) of IT Act. • Challenges — OPS vs NPS Debate, Coverage Gaps, Low Awareness, Pension Adequacy.	1	15

Teaching Learning Process: Case Study Analysis, and Class Participation.

TEXTBOOKS & SUGGESTED READINGS:

Textbooks

- Gupta, S. B. (2023). Monetary Economics. S. Chand & Company, New Delhi.
- Prasanna Chandra (2022). Financial Management: Theory and Practice. Tata McGraw-Hill.
- Vaidyanathan, R. (2019). India's Finance: Regulation, Growth & Challenges. SAGE Publications.
- Bhole, L. M. & Mahakud, J. (2021). Financial Institutions and Markets. Tata

McGraw-Hill. Primary Regulatory Documents

- RBI Act, 1934 and Banking Regulation Act, 1949 — Reserve Bank of India
- SEBI Act, 1992; ICDR Regulations; LODR Regulations; PIT Regulations — SEBI
- Insurance Act, 1938; IRDA Act, 1999; IRDAI Regulations & Circulars — IRDAI
- PFRDA Act, 2013; NPS Guidelines; APY Operational Guidelines — PFRDA

Suggested Continuous Evaluation Methods:
Assignment, Internal, Quiz, PPT presentation, External Examination etc.

Suggested equivalent online courses:

- Suggestive digital platforms web links- Reserve Bank of India Annual Report (Latest Edition) — www.rbi.org.in, SEBI Annual Report (Latest Edition) – www.sebi.gov.in, IRDAI Annual Report (Latest Edition)
  – www.irdai.gov.in, PFRDA Annual Report (Latest Edition) – www.pfrda.org.in

SEC 3.1 – Insurance Advisor/Agent

Programe : Bachelor Of Commere (B. Com.) in Banking Financial Services & Insurance	Year: Second		Semester: III
Subject: Banking Financial Services & Insurance			
Course Code: SEC 3.1	Course Title: Insurance Advisor/Agent		(Theory)

COURSE OBJECTIVES:

Generating among the students the understanding of how the insurance sector functions, and the role insurance advisors play in carrying out the business.

LEARNING OUTCOMES:

After reading this course the students will be able to:

- Understand primary risk management techniques and evaluate when to avoid, retain, reduce, or transfer risk
- Identify the mandatory qualifications, training, and licensing prerequisites needed to become an agent .and outline the professional Code of Conduct that governs the daily practices of insurance advisors.

Credit: 2	Core Course		
Max Marks: 25+75 (Internal + External)	Min. Passing Marks:		
Unit	**Details**	**Credit**	**Hours**
I	**An Introduction to Insurance** • Evolution of Insurance in India • Risk Management Techniques – Risk avoidance, Risk retention, Risk reduction and control • Role of Insurance Agent – Sale stage, Proposal stage, Acceptance stage, Claim stage, Grievance redressal stage.	1	15

II	**Regulatory and Legal Aspects of Insurance Agent/Advisor** • Appointment of the Insurance Agent by the Insurer • Code of Conduct • Disqualification of Insurance Agent • Legal Aspects of Insurance Contacts – Elements of a Valid Contract, Principle of Utmost Good Faith (Ubberrima Fides) • Indemnity, Subrogation • The Consumer Protection Act, 1986 • The Insurance Ombudsman	1	15

Teaching Learning Process: Class discussions/ demonstrations, Power point presentations, Class activities/
assignments etc.

TEXTBOOKS & SUGGESTED READINGS:

- M.N. Mishra & S.B. Mishra, Principles of Insurance, S. Chand Publishing, 22nd edition
- Nalini Prava Tripathy & Prabir Pal, Insurance: Theory and Practices, PHI Learning Pvt. Ltd.
- IRDAI Agent Training Manual (IC 38) – Life & General Insurance
- IRDAI official website – irdai.gov.in (for current circulars and regulations)

Suggested Continuous Evaluation Methods:
Assignment, Internal, Quiz, PPT presentation, External Examination etc.

Suggested equivalent online courses:
Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SVAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx

AEC 3.1 English language -3 (Academic Interaction and Presentation Skills -Advanced Level)

Programme: : B.Com in Banking Financial Services & Insurance	**Year: second**	**Semester: III**
Subject: Banking Financial Services & Insurance		
Course Code: AEC-3.1	**Course Title: English language -3**	**(Theory)**

- Course Objective: - To Understand extended academic lectures and debates and the to Identify arguments, evidence, and conclusions in oral discourse.

Learning Outcomes: -

- The learner will be able to Deliver structured academic presentations with visual aids.
- The learner will be able to Participate actively in academic discussions and debates.

Credits: 2	Ability Enhancement Course
Max. Marks: 25+75 (Internal + External)	

Unit	**Topics**	**Credit**	**No. of Lectures = 30**
I	Advanced Listening Skills 1. Listening to full-length academic lectures/seminars on topics related to Indian budgets, finance, Domestic and international trade, international economic relations. 2. identifying arguments, evidence, and conclusions 3. Listening to debates/interviews and summarizing points of view	1	15
II	Advanced Speaking Skills 1. Participating in academic discussions and debates 2. Delivering structured academic presentations on different topics 3. Using visual aids effectively 4. Answering questions and defending a viewpoint	1	15
	Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.		
	References: • Kenneth Anderson, Study Speaking (Cambridge University Press) • John Hughes, Critical Thinking in ELT • TED Talks (economics-related topics)		
	Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.		
	Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx		

DSC 4.1 Personal Financial Planning

<table>
<tr><td>Programme:
B.Com in Banking Financial Services & Insurance</td><td colspan="2">Year: Second</td><td>Semester: IV</td></tr>
<tr><td colspan="4">Subject: Banking Financial Services & Insurance</td></tr>
<tr><td>Course Code:
DSC 4.1</td><td colspan="2">Course Title: Personal Financial Planning</td><td>(Theory)</td></tr>
<tr><td colspan="4">COURSE OBJECTIVES: This curriculum provides a comprehensive understanding of personal financial planning, covering theoretical concepts, practical applications and behavioural aspects to empower individuals to make informed financial decisions and achieve their financial goals.

LEARNING OUTCOMES:
Design, implement, and track a comprehensive personal financial plan by evaluating financial statements, constructing optimized budgets, and executing cash flow management strategies.
Transform their financial literacy into actionable, real-world wealth-building activities.
Estimate long-term retirement financial needs, determine critical risk-management insurance requirements, and outline essential estate planning instruments.
Maximize long-term wealth accumulation by overcoming emotional biases and cognitive pitfalls.</td></tr>
<tr><td>Credit: 4</td><td colspan="3">Core Course</td></tr>
<tr><td>Max Marks:
25+75
(Internal + External)</td><td colspan="3">Min. Passing Marks:</td></tr>
<tr><td>Unit</td><td>Details</td><td>Credit</td><td>Hours</td></tr>
<tr><td>I</td><td>Foundations of Personal Finance and Cash Flow Management
Introduction to Personal Finance: Importance of personal financial planning, Key financial goals (short-term, medium-term, long-term), Overview of the financial planning process, Financial Statements and Budgeting.
Financial Statements and Budgeting: Understanding income statements and balance sheets, Budgeting techniques (zero-based budgeting, envelope system), Developing a personal budget and tracking expenses, Financial Goal Setting and Prioritization.
Goal Setting: Identifying financial goals and objectives, Setting SMART financial goals, prioritizing goals based on importance and urgency.
Cash Flow Management: Managing income and expenses effectively, Strategies for increasing income (career advancement, side hustles), Emergency fund planning and savings strategies.</td><td>1</td><td>15</td></tr>
</table>

II	**Managing Cash Flow and Debt** • Debt Management: Understanding different types of debt (credit card debt, student loans, mortgages), Debt repayment strategies (snowball method, avalanche method), Consolidation and refinancing options. • Building a Savings Plan: Importance of saving for emergencies and future goals, Strategies for increasing savings rate (automatic transfers, pay yourself first), Savings vehicles (savings accounts, money market accounts, certificates of deposit). • Introduction to Investments: Overview of investment options (stocks, bonds, mutual funds, ETFs), Risk-return trade-off and investment objectives, Basics of asset allocation and diversification	1	15
III	**Savings and Investment Strategies** • Retirement Planning: Understanding retirement needs and expenses, Retirement savings vehicles (401(k), IRA, pension plans), Retirement income sources (Social Security, annuities). • Understanding Insurance: Types of insurance (life insurance, health insurance, property insurance), Evaluating insurance needs and coverage options, Importance of risk management in financial planning. • Estate Planning: Basics of estate planning (wills, trusts, power of attorney), Estate planning considerations for different life stages, Minimizing estate taxes and probate costs. • Learning Outcome: Students will be able to estimate long-term retirement financial needs, determine critical risk-management insurance requirements, and outline essential estate planning instruments.	1	15
IV	**Tax Optimization and Behavioural Finance** • Tax Basics: Understanding the tax system (income tax, capital gains tax, estate tax), Tax deductions and credits, Strategies for tax-efficient investing. • Tax Planning Strategies: Retirement account contributions and withdrawals, Tax-loss harvesting, Charitable giving and tax deductions. • Understanding Behavioural Biases: Common behavioural biases in personal finance (loss aversion, overconfidence, anchoring), Impact of emotions on financial decision-making, Strategies for overcoming behavioural biases. • Financial Psychology and Money Mindset: Building a healthy relationship with money, Goal visualization and motivation techniques, Financial mindfulness and stress management.	1	15

TEXTBOOKS & SUGGESTED READINGS: • Personal Finance: Turning Money into Wealth, 8th edition, Arthur J. Keown, Pearson. • Personal Finance, Jeff Madura, 7th edition, Pearson. • Personal Financial Planning, Shalu Garg, Sultan Chand & Sons. Introduction To Financial Planning, Indian Institute of Banking and Finance (IIBF), Taxmann.
Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.
Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SVAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx

DSC 4.2 Introduction to Indian Capital Markets

Programme: B.Com in **Banking Financial Services & Insurance**	**Year:** Second	**Semester:** IV
Subject: Banking Financial Services & Insurance		
Course Code: DSC 4.2	**Course Title:** Introduction to Indian Capital Markets	**(Theory)**

COURSE OBJECTIVES: This curriculum provides a comprehensive understanding of Indian capital market products, covering theoretical concepts, practical applications, and regulatory aspects to equip participants with the knowledge and skills needed to navigate and invest in the Indian financial markets.

LEARNING OUTCOMES:

The students will be able to:

- Analyze equity trading mechanisms, order execution, and index tracking on major Indian stock exchanges, evaluate the primary market listing processes and apply essential financial valuation concepts to IPO investments.
- Differentiate between public and private fixed-income debt securities and formulate strategic fixed-income investment decisions by analyzing structural risks associated with corporate bonds.
- Explain the underlying fundamentals of financial derivatives and design risk mitigation and hedging frameworks using interest rate and currency derivatives against macroeconomic volatility.
- Compare the efficiency, liquidity, and portfolio setups of passively managed ETFs against actively managed equity funds and appraise the operational mechanics, risk profiles, and yield components of asset-backed alternative instruments.

Credit: 4	**Core Course**		
Max Marks: 25+75 (Internal + External)	**Min. Passing Marks:**		
Unit	**Details**	**Credit**	**Hours**
I	**Foundations of Indian Financial System & Equity Markets** • Introduction to Indian Financial Markets: Overview of Indian capital markets (equity, debt, derivatives), Role and importance of capital markets in the Indian economy, Regulatory framework. • Market Infrastructure & Ecosystem: Role of investors, issuers, intermediaries, and regulators, Overview of market infrastructure (stock exchanges, depositories, clearing corporations), Types of market participants (retail investors, institutional investors, market makers). • Introduction to Equities: Basics of stocks and shares, Types of equities (common stock, preferred stock), Stock exchanges in India (NSE, BSE), Equity Market Operations.	1	15

	• Trading Mechanisms & Public Issues: Trading mechanisms (cash market, derivatives market), Order types and execution, Market indices (Nifty, Sensex) and their significance, Initial Public Offerings (IPOs). • IPO Issuance & Investment: Process of IPO issuance, IPO valuation methods, Investing in IPOs: Opportunities and risks.		
II	**Fixed Income Security & Debt Market Operations** • Introduction to Debt Instruments: Types of debt securities (bonds, debentures, government securities), Characteristics of debt instruments (coupon rate, maturity, credit rating), Role of debt markets in financing, Bond Market Operations. • Bond Pricing & Market Segments: Bond pricing and yield calculation, Primary bond market vs. secondary bond market, Government securities market (G-Sec market). • Corporate Debt & Risk Management: Corporate Bonds and Debentures, Issuance process and documentation, Credit rating agencies and credit risk assessment, Investing in corporate bonds: Strategies and considerations	1	15
III	**Derivatives Markets & Hedging Mechanisms** • Introduction to Derivatives: Basics of derivatives (futures, options, swaps), Purpose and functions of derivatives markets, Regulatory framework for derivatives trading. • Futures & Options Mechanics: Futures and Options, Mechanics of futures contracts (trading, margin, settlement), Options contracts (call options, put options), Trading strategies using futures and options. • Currency & Interest Rate Derivatives: Currency and Interest Rate Derivatives, Currency futures and options, Interest rate futures, Hedging and speculation using currency and interest rate derivatives.	1	15
IV	Collective Investments & Alternative Assets • Introduction to Mutual Funds: Basics of mutual funds (structure, types), Mutual fund units and NAV calculation, Role of mutual funds in investment management. • Categorization of Mutual Funds: Types of Mutual Funds, Equity funds, debt funds, hybrid funds, Index funds vs. actively managed funds, Sectoral funds and thematic funds. • Exchange-Traded Funds (ETFs): Exchange-Traded Funds (ETFs), Structure and features of ETFs, Advantages of investing in ETFs, ETFs vs. mutual funds: A comparative analysis. • Alternative Investment Products: Real Estate Investment Trusts (REITs): Introduction to REITs, Structure and operation of REITs, Investing in REITs: Pros and cons. • Infrastructure Trusts: Infrastructure Investment Trusts (InvITs), Basics of InvITs, InvIT structure and regulation, Investing in	1	15

	InvITs: Risks and rewards.		

Teaching Learning Process:
Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.

TEXTBOOKS & SUGGESTED READINGS:

- Pathak, B. V. – *The Indian Financial System: Markets, Institutions and Services*, Pearson Education.
- Khan, M. Y. – *Indian Financial System*, McGraw Hill Education.
- Bhole, L. M., & Mahakud, J. – *Financial Institutions and Markets*, McGraw Hill Education.
- National Institute of Securities Markets (NISM) – *NISM Series Securities Market Foundation Certification Workbook*, Taxmann Publications.
- Hull, J. C., & Basu, S. – *Options, Futures, and Other Derivatives*, Pearson Education.
- Madura, J. – *Financial Markets and Institutions*, Cengage Learning

Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.

Suggested equivalent online courses:
Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material
SVAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx

DSC-4.3 Business Decision Making

Programme: Bachelor of Commerce (B. Com.) in Banking Financial Services & Insurance	**Year:** Second	**Semester:** IV
	Subject: Banking Financial Services & Insurance	
Course Code: DSC 4.3	**Course Title:** Business Decision Making or Quantitative Analysis for Business Decisions	**(Theory)**

COURSE OBJECTIVES: This curriculum provides a comprehensive understanding of business decision making, covering theoretical concepts, practical applications, and tools and techniques to equip individuals with the skills needed to make effective decisions in a variety of business contexts.

LEARNING OUTCOMES:

- Differentiate between rational, behavioral, normative, and descriptive decision-making frameworks and evaluate organizational risk, uncertainty, and ambiguity to choose optimal decision strategies.
- Construct decision trees and apply Monte Carlo simulations for quantitative risk appraisal and synthesize qualitative strategic inputs utilizing SWOT, PESTLE, and multi-criteria decision matrices.
- Deploy descriptive and inferential statistical methods to examine structural business data and interpret predictive modeling data visualizations and machine learning intelligence generated by BI platforms.
- Formulate resource allocation structures using investment appraisals, BCG matrices, and GE-McKinsey models and establish Key Performance Indicators (KPIs) and Balanced Scorecards to dynamically audit and optimize post-implementation performance.

Credit: 4	**Core Course**		
Max Marks: 25+75 (Internal + External)	**Min. Passing Marks:**		
Unit	**Details**	**Credit**	**Hours**
I	**Foundations and Models of Business Decision Making** • Introduction to Business Decision Making: Importance of effective decision making in business, Overview of decision-making process, Role of decision makers in organizations. • Decision Making Models: Rational decision-making model, Behavioral decision-making model, Normative and descriptive decision theories. • Decision Environment: Uncertainty, risk, and ambiguity in decision making, Decision context and stakeholder analysis, Ethical considerations in business decisions.	1	15

II	**Decision Analysis Techniques and Group Dynamics** • Quantitative Decision Analysis: Decision trees and expected value analysis, Sensitivity analysis and scenario planning, Monte Carlo simulation. • Qualitative Decision Analysis: SWOT analysis (Strengths, Weaknesses, Opportunities, Threats), PESTLE analysis (Political, Economic, Social, Technological, Legal, Environmental), Decision matrices and prioritization techniques. • Group Decision Making: Group dynamics and decision-making processes, Techniques for facilitating group decision making (brainstorming, Delphi method, nominal group technique), Consensus building and conflict resolution.	1	15
III	**Data-Driven Decision Making and Analytics Support** • Data Collection and Analysis: Types of data (quantitative, qualitative), Data sources and collection methods, Data analysis techniques (descriptive statistics, inferential statistics). • Business Intelligence and Analytics: Introduction to business intelligence (BI) tools, Data visualization techniques, Predictive analytics and machine learning for decision support. • Decision Support Systems (DSS): Role of DSS in decision making, Components of DSS (database, model base, user interface), Examples of DSS applications in business.	1	15
IV	**Strategic Decision Making, Implementation, and Monitoring** • Strategic Thinking and Planning: Strategic vs. tactical decision making, Vision, mission, and goals alignment, SWOT analysis in strategic planning. • Portfolio Analysis and Resource Allocation: Portfolio management techniques (BCG matrix, GE-McKinsey matrix), Capital budgeting and investment appraisal, Resource allocation strategies. • Risk Management and Contingency Planning: Risk identification and assessment, Risk mitigation strategies, Business continuity planning and disaster recovery. • Decision Implementation: Action planning and execution, Change management and organizational readiness, Communication and stakeholder engagement. • Performance Measurement and Monitoring: Key performance indicators (KPIs), Balanced scorecard approach, Variance analysis and corrective action.	1	15

	• Learning from Decisions: Post-implementation review and evaluation, Lessons learned and continuous improvement, Adaptive decision making in dynamic environments.		

Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.

TEXTBOOKS & SUGGESTED READINGS:

- Decision – Making: Concepts, Methods and Techniques, Shyama Prasad Mukherjee, Sage publications Pvt. Ltd.
- Quantitative Techniques for Managerial Decisions, J.K. Sharma, Macmillan/Laxmi Publications.
- Business Analysis: The Science of Data – Driven Decision Making, Dr. U. Dinesh Kumar, Wiley India.
- Strategic Management, Azhar Kazmi and G.V. Adhikari, McGraw Hill India.

Suggested Continuous Evaluation Methods:
Assignment, Internal, Quiz, PPT presentation, External Examination etc.

Suggested equivalent online courses:
Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material
SVAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx

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DSE 4.1 – Organizational Structure and Behavior

<table>
<tr><td>Programme:
B.Com in Banking Financial Services & Insurance</td><td colspan="2">Year: Second</td><td colspan="2">Semester: IV</td></tr>
<tr><td colspan="5">Subject: Banking Financial Services & Insurance</td></tr>
<tr><td>Course Code:
DSE 4.1</td><td colspan="2">Course Title: Organizational Structure and Behaviour</td><td colspan="2">(Theory)</td></tr>
<tr><td colspan="5">COURSE OBJECTIVES: This course aims to equip students with a comprehensive understanding of how organizational structures, individual behaviours, and group dynamics interact to shape institutional effectiveness, enabling them to analyse, design, and manage adaptable, high-performing organizations in volatile environments.

LEARNING OUTCOMES:
The students will be able to:
Define the fundamental purpose of an organization and its architectural frameworks and analyze the alignment between corporate strategy and structural design.
Contrast the operational efficiency of mechanistic structures with the agility of organic systems and identify indicators of structural deficiency and manage transitions during restructuring or downsizing.
Trace the evolution of Organizational Behaviour from classical theories to modern behavioural science.
Understand various factors that guide the dynamics of an organization.</td></tr>
<tr><td>Credit: 4</td><td colspan="4">Core Course</td></tr>
<tr><td>Max Marks: 25+75
(Internal
+
External)</td><td colspan="4">Min. Passing Marks:</td></tr>
<tr><td>Unit</td><td colspan="2">Details</td><td>Credit</td><td>Hours</td></tr>
<tr><td>I</td><td colspan="2">Basics of Organisational Structure
Basics of Organization: Meaning and fundamental purpose of an organization.
Introduction to Structure: Definitions, purpose, and the relationship between strategy and structure.
Core Elements of Organizational Structure: Division of labour, departmentation, chain of command, and span of control.
Factors Affecting Structures: Environment, technology, size, and organizational lifecycle.
Classification of Organisational Structures: Line and Staff, Functional, Divisional, Matrix, and Hybrid structures</td><td>1</td><td>15</td></tr>
</table>

II	**Contemporary Structures** • Mechanistic vs. Organic Structures: Contrasting rigid, rule-bound systems with flexible, adaptive systems. • Contemporary Structures: Boundaryless organizations, team-based structures, virtual organizations, and flat/horizontal organizations. • Centralisation vs. Decentralisation: Degrees of authority	1	15
	delegation and hierarchical structuring. • Restructuring and Change: Signs of structural deficiency, downsizing, and managing structural transitions.		
III	**Basics of Organizational Behaviour** • Elements of Organizational Behaviour: Concept of Organizational Behaviour, Evolution of Organizational Behaviour. • Personality: Understanding Individual Differences, Determinants of Personality, Personality Traits, Types of Personality. • Perception and Attribution: Perception and Perception Process, Attribution process, Perceptual Errors • Learning: Concept and Theories of Learning, Concept of Reinforcement. • Employee Motivation: Concept of Motivation, Traditional Theories of Motivation, Contemporary Theories of Motivation, Linking Rewards to Employee Motivation	1	15
IV	**Organizational Dynamics** • Group Dynamics and Team Building: Understanding Groups and Teams, Structural Issues in Groups and Teams, Stages of Group Development, Group Decision making, Types of Teams, Team Building and Team Based Work. • Power and Organizational Politics: Meaning of Power, Distinction between Power and Authority, Classification of Power, Contingency Approach to Power, Political Strategies for Power Acquisition. • Organizational conflict: Types of Organizational Conflict, Sources of Organizational Conflict, Process of Organizational Conflict, Role of Conflict in Today's Organizations, Modes of Managing Conflict.	1	15

Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.

TEXTBOOKS & SUGGESTED READINGS:
• Robbins, S. P., Judge, T. A., & Vohra, N. *Organizational Behavior*. Pearson Education • Luthans, F., Luthans, B. C., & Luthans, K. W., *Organizational Behavior* • Mintzberg, H. *The Structuring of Organizations: A Synthesis of the Research*. Prentice-Hall • Mullins, L. J. *Management and Organisational Behaviour*. Pearson Higher Education.
Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.
Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SVAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx

DSE-4.2 Entrepreneurship Development and Innovation

Programme: Bachelor of Commerce (B. Com.) in Banking Financial Services & Insurance	Year: Second		Semester: IV
Subject: Banking Financial Services & Insurance			
Course Code: DSE 4.2	Course Title: Entrepreneurship Development and Innovation		(Theory)

COURSE OBJECTIVES: The curriculum provides a comprehensive understanding of entrepreneurship development, covering theoretical concepts, practical applications and skills needed to start, manage and grow a successful business venture.

LEARNING OUTCOMES: Students will be able to:

- Define entrepreneurship and differentiate its core traits from traditional business management and evaluate the distinct roles entrepreneurs play as drivers of market innovation and catalysts for job creation.
- Apply mind mapping, divergent thinking, and structural ideation techniques to unlock creative potential and build a comprehensive pool of alternative business concepts.
- Select the appropriate legal structure and IP protection strategy for an Indian business enterprise and design operational workflows and team structures essential for early-stage execution.
- Devise target-oriented digital marketing strategies and optimize a business sales funnel and Integrate social impact frameworks and environmental sustainability parameters into a corporate model.

Credit: 4	Core Course		
Max Marks: 25+75 (Internal + External)	**Min. Passing Marks:**		
Unit	**Details**	**Credit**	**Hours**
I	**Foundations of Entrepreneurship** • Introduction: Definition and characteristics of entrepreneurship, Importance of entrepreneurship in economic development, Role of entrepreneurs in innovation and job creation. • Developing an entrepreneurial mindset, Identifying and evaluating business opportunities, Creativity and problem-solving in entrepreneurship. • Factors influencing entrepreneurial motivation, Understanding and managing risk in entrepreneurship, overcoming fear of failure and embracing uncertainty.	1	15

II	**Business Idea Generation, Validation, and Modelling** • Idea Generation Techniques: Brainstorming and idea mapping, Problem identification and solution development, Market research and customer needs analysis. • Assessing market demand and competition, Conducting feasibility studies, Prototyping and minimum viable product (MVP) development. • Introduction to the Business Model Canvas, Components of a business model (value proposition, customer segments, revenue streams), Iterative refinement of business models.	1	15
III	**Launching, Funding, and Managing the Venture** • Legal and Regulatory Considerations: Choosing a legal structure (sole proprietorship, partnership, corporation), Business registration and licenses, Intellectual property protection. • Estimating startup costs and creating a budget, Sources of funding (bootstrapping, loans, investors), Financial projections and funding pitch preparation. • Identifying key roles and skills needed, Recruiting and managing employees, co-founders, and advisors, Creating a culture of innovation and collaboration. • Production processes, supply chain, inventory, and quality control, Financial statement analysis (Income Statement, Balance Sheet, Cash Flow), budgeting, and pricing strategies, Human Resource Management: Hiring, onboarding, training, performance management, and retention	1	15
IV	**Marketing, Scaling, and Sustainable Social Enterprises** • Marketing and Sales Strategies: Identifying customer segments and developing value propositions, Branding, digital marketing (social media, content marketing, SEO), and sales funnel optimization, Building sales pipelines, direct/indirect channels, and distribution partnerships. • Scaling challenges, rapid growth strategies (expansion, franchising, partnerships), and quality management, Managing organizational creativity and technological disruptions, Types of exit strategies (acquisition, IPO, liquidation), timing, and value maximization. • Definition of social entrepreneurship characteristics, and creating social impact while generating profits, Green initiatives and incorporating sustainability into business models.	1	15

	• Sustainability and Corporate Responsibility: Green initiatives and incorporating sustainability into business models		

Teaching Learning Process: Case Study Analysis, and Class Participation.

TEXTBOOKS & SUGGESTED READINGS:

- Entrepreneurship by *Rajeev Roy* (Oxford University Press)
- Entrepreneurship Development by *S. S. Khanka* (S. Chand & Company)
- The Lean Startup Myth by *Brijesh Bhargava* (Crossword/Independent)
- Business Model Innovation: The Indian Context by *Rishikesha T. Krishnan* (IIMB Management Review)

Suggested Continuous Evaluation Methods:
Assignment, Internal, Quiz, PPT presentation, External Examination etc.

Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx

SEC 4.1 – Mutual Fund Distributor

<table>
<tr><td>Programme: Banking Financial Services & Insurance</td><td colspan="3">Year: Second</td><td>Semester: IV</td></tr>
<tr><td></td><td colspan="4">Subject: Banking Financial Services & Insurance</td></tr>
<tr><td>Course Code: SEC 4.1</td><td colspan="3">Course Title: Mutual Fund Distributor</td><td>(Theory)</td></tr>
<tr><td></td><td colspan="4">COURSE OBJECTIVES: The objective of this course is to equip students with a foundational understanding of the investment environment, focusing on risk-reward dynamics and the operational mechanisms of collective investment vehicles.
LEARNING OUTCOMES:
After reading this course the students will be able to:
• Identify and define major financial risks and apply the principles of diversification and asset mixing to construct a balanced strategic asset allocation.
• Critically analyse the actual advantages of mutual funds against their explicit constraints, calculate and interpret core operational metrics, including Net Asset Value (NAV) and Total Expense Ratio (TER)</td></tr>
<tr><td>Credit: 2</td><td colspan="4">Core Course</td></tr>
<tr><td>Max Marks: 25+75 (Internal + External)</td><td colspan="4">Min. Passing Marks:</td></tr>
<tr><td>Unit</td><td colspan="2">Details</td><td>Credit</td><td>Hours</td></tr>
<tr><td>I</td><td colspan="2">Investment Environment
• Financial objectives of Investors: Understanding different types of investors and mapping investments to short-term, medium-term, and long-term financial objectives.
• Different Asset Classes: Comprehensive overview of equity, fixed income (debt), real estate, gold, and cash equivalents.
• Investment Risks: Understanding inflation risk, market risk, credit risk, liquidity risk, and political risk.
• Risk Measures and Management Strategies: Basics of mitigating risk through diversification and asset mixing.
• Risk Profiling: Assessment of an investor's risk appetite versus their actual risk-bearing capacity.
• Understanding Asset Allocation: The strategic balancing of risk and reward by adjusting asset percentages according to time horizons and goals.</td><td>1</td><td>15</td></tr>
</table>

II	**Concept and Role of Mutual Funds** • Concept of a Mutual Fund: Understanding the pooling of money from investors and the core function of professional money management. • Advantages and Limitations: Weighing benefits like diversification, liquidity, and transparency against constraints like fees and a lack of control over individual stock selection. • Classification of Mutual Funds: Categorization by structure (open-ended vs. closed-ended) and by investment objective (equity, debt, hybrid, liquid, and thematic schemes). • Key Operational Concepts: Understanding Net Asset Value (NAV), Assets Under Management (AUM), total expense ratio, and mark-to-market pricing	1	15
	Teaching Learning Process: Class discussions/ demonstrations, Powerpoint presentations, Class activities/ assignments etc.		
	TEXTBOOKS & SUGGESTED READINGS: • **Bodie, Z., Kane, A., & Marcus, A. J.** *Essentials of Investments.* McGraw-Hill Education. • **Tripathii, N. P.** *Mutual Funds in India: Emerging Trends.* Excel Books. • **AMFI India (Association of Mutual Funds in India).** *Mutual Fund Handbook & Learning Modules.* • **SEBI Investor Education Portal.** *Understanding Investment Asset Classes and Mutual Funds.*		
	Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.		
	Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SVAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx		

Programme: Banking Financial Services & Insurance	VAC 4.1 – Constitutional Values Year: Second		Semester: IV
	Subject: Banking Financial Services & Insurance		
Course Code: VAC 4.1	Course Title: Constitutional Values		(Theory)

COURSE OBJECTIVES:

Augmenting among the students the knowledge and significance of the Constitution and inculcating a sense of Constitutionalism in their notion and working.

LEARNING OUTCOMES:

After reading this course the students will be able to:

- Understand the principles that form the basic structure of the Constitution.
- Cherish the values and goals embedded in the Constitution.

Credit: 2	Core Course		
Max Marks: 25+75 (Internal + External)	Min. Passing Marks:		
Unit	**Details**	**Credit**	**Hours**
I	An Introduction to the Constitution of India • Federal Republic, Rule of Law, Separation of Powers, Parliamentary System, Integrated and Independent Judiciary • Sovereignty, Socialism, Democracy, Secularism	1	15
II	Key Constitutional Values • Justice, Liberty, Equality, Fraternity • Fundamental Rights, Directive Principles of State Policy • Fundamental Duties	1	15

Teaching Learning Process: Class discussions/ demonstrations, Power point presentations, Class activities / assignments etc.

TEXTBOOKS & SUGGESTED READINGS:

- M. Laxmikanth, Indian Polity, Mc Graw Hill Education, 8th edition, 2026
- Durga Das Basu, et al., Introduction to the Constitution of India, Lexis Nexis, 26th edition, 2022
- Leila Seth, We, the Children of India: The Preamble to Our Constitution, Penguin Books India, 2010
- Mahendra Pal Singh, V.N. Shukla, Constitution of India, Eastern Book Company, Lucknow, 13th revised edition, 2017

(16)

• Pylee, M.V., An Introduction to the Constitution of India, 5th edition Vikas Publication House, New Delhi
Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.
Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SVAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx

AEC 4.1 – English Language 4

Programme: B.Com. in Retail Operations Management	**Year: second**	**Semester: IV**
Subject: Banking Financial Services & Insurance		
Course Code: AEC-4.1	**Course Title: English for Research (Research & Professional Level)**	**(Theory)**

Course Objective: - To Critically read and analyze scholarly articles and policy documents.

Learning Outcomes: -

- The learner will be able to Identify research methodology, arguments, and bias in academic texts.
- The learner will be able to Write academic and professional documents such as abstracts, proposals, and policy briefs.
- The learner will be able to Apply appropriate citation styles (APA/MLA) in academic writing.

Credits: 2	
Max. Marks: 25+75 (Internal + External)	Ability Enhancement Course

Unit	Topics	Credit	No. of Lectures = 30
I	**Advanced Reading Skills** 1. Critical reading of scholarly articles and on the topics related to Indian budgets, finance, Domestic and international trade, international economic relations policy documents 2. Identifying research methodology, arguments, and bias 3. Comparing multiple sources for synthesis	1	15
II	**Advanced Writing Skills** 1 Writing Research abstracts and proposals 2 Drafting policy briefs and executive summaries 3 Writing argumentative essays with citations (APA/MLA) 4 Producing a portfolio of academic and professional writing	1	15
	Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.		
	References: • John M. Swales & Christine B. Feak, *Academic Writing for Graduate Students* • Gerald Graff & Cathy Birkenstein, *They Say / I Say* • Selected research articles from *Economic and Political Weekly*		
	Suggested Continuous Evaluation Methods: Assignment, Internal, Quiz, PPT presentation, External Examination etc.		
	Suggested equivalent online courses: Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal http://heecontent.upsdc.gov.in/Home.aspx		

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