



गुरु घासीदास विश्वविद्यालय, बिलासपुर

Guru Ghasidas Vishwavidyalaya, Bilaspur

(A Central University established by the Central University Act 2009 No. 25 of 2009)

SYLLABUS

Bachelor of Commerce (Honours)

BASED ON

Choice-Based Credit System (CBCS) & LOCF

EFFECTIVE FROM 2021 - 22

Department of Commerce
Guru Ghasidas Vishwavidyalaya

(A Central University)

Koni, Bilaspur, (C.G.) India - 495009

www.ggu.ac.in

Bachelor of Commerce (Honours) [B. Com. (Honours)]

Credit Distribution for Bachelor Programs Under Choice-based Credit System (CBCS) & LOCF

Semester Wise - B. Com. (Honours) Programme

The Purpose of this programme has been designed to promote understanding of the issues confronting the business world and the economy as a whole. The program will help understand various systems, policy frameworks, and strategies needed to administer the rapid changes in an organization's globally-oriented environment.

This program will instill in the students the knowledge and capability of understanding the business world and its complexities. It will also develop the ability and competence to have a problem-solving approach towards the issues accompanying the dynamism attached to the business world.

This degree course intends to teach attitudes and character that will help students evolve into sensitive and technically sound future business leaders rather than managers and aims to enhance the students' employability options.

Programme Specific Outcomes (PSOs)

The students can get the knowledge, skills, and attitudes during the end of the B.com (Honours) course.

- ✓ By the goodness of the preparation, they can turn into a Manager, Accountant, Management Accountant, Cost Accountant, Bank Manager, Auditor, Company Secretary, Teacher, Professor, Stock Agents, Government employments and so on.
- ✓ Students will prove themselves in professional exams like C.A., C S, CMA, State-PSC, and UPSC. As well as other coeres.
- ✓ The students will acquire knowledge skills in communication, decision making, innovations, and problem-solving in day-to-day business activities.
- ✓ Students will gain specific systematic and subject skills within various finance disciplines, auditing, taxation, accounting, management, communication, computer.
- ✓ Students can also get the practical skills to work as accountants, audit assistants, tax consultants, computer operators, and other financial supporting services.
- ✓ Students will learn relevant Advanced accounting career skills, applying both quantitative and qualitative knowledge to their future careers in business.
- ✓ Students will be able to do their higher education and do research in finance and commerce.

B. Com. (Honours) Programme Structure

Programme Structure:

The B. Com. (Honours) programme is a three-year course divided into six-semester. The course is of 133 Credits and for the award of degree a student will be required to complete the credits as per the University norms.


		Semester	Semester
Part – I	First Year	Semester I	Semester II
Part – II	Second Year	Semester III	Semester IV
Part – III	Third Year	Semester V	Semester VI


Course Credit Scheme for B. Com. (Honours)


Semester	Core Courses (C)			Generic Electives (GE)			Ability Enhancement Course (AEC)			Skill Enhancement* Course (SEC)/Seminar**			Discipline Specific Course (DSC)			Summer Internship* / Master Dissertation**			Total Credit	
	No. of papers	Credits	Total Credit	No. of papers	Credits	Total Credit	No. of papers	Credits	Total Credit	No. of papers	Credits	Total Credit	No. of papers	Credits	Total Credit	No. of papers	Credits	Total Credit		
I	02	05	10	01	05	05	01	02	02	01*	02*	02	00	00	00	00	00	00	19	
II	02	05	10	01	05	05	01	02	02	01*	02*	02	00	00	00	00	00	00	19	
III	03	05	15	01	05	05	01	02	02	00	00	00	00	00	00	00	00	00	22	
IV	03	05	15	01	05	05	01	02	02	00	00	00	00	00	00	01*	06*	06	28	
V	02	05	10	00	00	00	01	02	02	00	00	00	02	05	10	00	00	00	22	
VI	02	05	10	00	00	00	00	00	00	01**	02**	02	01	05	05	01**	06**	06	23	
TOTAL			70			20			10			06			15			12	133	
Additional Credit Course (Optional) [As per University Norms declared from time to time.]																				
																			Value Added Courses (VAD)	02
																			Certificate Course (CC)	02
																			University Elective Courses (UEC)	02
																			Foundation Course (FC)	02


B. COM. (HONOURS) COURSE STRUCTURE UNDER LOCF BASED ON CBCS

Semester	Course	Course Code	Course Name	Lectures	Tutorial	Practical	Credits	Max. Marks	
FIRST	C-1	COUATT1	Financial Accounting	3	1	1	5	100	
	C-2	COUATT2	Business Laws	4	1	-	5	100	
	GE – 1			Any one of the following:				5	100
		COUATG1	a) Financial Literacy*	3	1	1			
		COUATG2	b) Rural Development	3	1	1			
	AEC – 1			Any one of the following:				2	100
		COUATA1	a) Creativity and Entrepreneurship	1	1	-			
		COUATA2	b) Spiritual Management	1	1	-			
	SEC – 1			Any one of the following:				2	100
		COUATL1	a) E-Commerce	1	-	1			
	COUATL2	b) Stock Market Operations	1	-	1				
			Additional Credit Course	-	-	-	-	-	
			Gross Total Credit Point				19	500	
SECOND	C-3	COUBTT1	Corporate Accounting	3	1	1	5	100	
	C-4	COUBTT2	Business Organization and Management	4	1	-	5	100	
	GE – 2			Any one of the following:				5	100
		COUBTG1	a) Business Environment	2	1	2			
		COUBTG2	b) Basics of Management	3	1	1			
	AEC– 2			Any one of the following:				2	100
		COUBTA1	a) Business Communication	1	1	-			
		COUBTA2	b) Tribal Economics	1	1	-			
	SEC – 2			Any one of the following:				2	100
		COUBTL1	a) New Venture Planning and Development	1	1	-			
	COUBTL2	b) Personal Tax Planning and Tax Management	1	-	1				
			Additional Credit Course	-	-	-	-	-	
			Gross Total Credit Point				19	500	
THIRD	C – 5	COUCTT1	Financial Management	3	1	1	5	100	
	C – 6	COUCTT2	Income-tax Law and Practice	3	1	1	5	100	
	C – 7	COUCTT3	Principles of Marketing	4	1	-	5	100	
	GE – 3			Any one of the following:				5	100
		COUCTG1	a) Investing in Stock Markets	2	1	2			
		COUCTG2	b) Advanced Financial Accounting	3	1	1			
	AEC– 3			Any one of the following:				2	100
		COUCTA1	a) Indian Economy	1	-	1			
		COUCTA2	b) Fundamentals of Banking	1	-	1			
				Additional Credit Course	-	-	-	-	-
			Gross Total Credit Point				22	500	


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)



Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



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Member, BoS
Assistant Professor
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Semester	Course	Course Code	Course Name	Lectures	Tutorial	Practical	Credits	Max. Marks	
FOURTH	C – 8	COUDDT1	Cost Accounting	3	1	1	5	100	
	C – 9	COUDDT2	Business Mathematics	4	1	-	5	100	
	C – 10	COUDDT3	Human Resource Management	4	1	-	5	100	
	GE – 4	Any one of the following:						5	100
		COUDDTG1	a) Risk Management	3	1	1			
	AEC– 4	Any one of the following:						2	100
		COUDDTA1	a) Fundamentals of Insurance	1	1	-			
	Internship	COUDDTA2	b) Financial Statement Analysis	1	1	-	6	6	100
		COUDEDF1	Summer Internship**	-	-	6			
				Additional Credit Course	-	-	-	-	-
			Gross Total Credit Point				22+6	600	
FIFTH	C – 11	COUETT1	Business Economics	4	1	-	5	100	
	C – 12	COUETT2	Business Statistics	3	1	1	5	100	
	DSE – 1	DSE 1 Group A - Any one of the following:						5	100
		COUETD1	a) Management Accounting	3	1	1			
	DSE - 2	COUETD2	b) Financial Markets and Institutions	4	1	-	5	100	
		DSE 2 Group B - Any one of the following:							
		COUETD1	a) Advertising and Personal Selling	4	1	-			
	AEC– 5	COUETD2	b) Business Research Methods	3	1	1	2	100	
		Any one of the following:							
		COUETA3	a) Labour Laws	1	1	-			
	COUETA4	b) Business Ethics	1	1	-	-	-		
			Additional Credit Course	-	-	-	-	-	
			Gross Total Credit Point				22	500	
SIXTH	C – 13	COUFTT1	Goods & Services Tax (GST) and Customs Law	3	1	1	5	100	
	C – 14	COUFTT2	Corporate Law	4	1	-	5	100	
	DSE – 3	DSE – 3 Group C - Any one of the following:						5	100
		COUFTD1	a) Auditing	4	1	-			
	Seminar	COUFTD2	b) Personal Finance & Planning	3	1	1	2	100	
		COUFSS1	Seminar***	-	-	2			
	Dissertation	COUFDF1	Dissertation / Project ****	-	-	6	6	100	
				Additional Credit Course	-	-	-	-	-
			Gross Total Credit Point				23	500	
			TOTAL CREDITS / MARKS				133	3100	
MOOC's							2-5		

MOOC's courses may be offered during the UG program instead of the Core Course. If the core is not available, any course similar to Generic elective, Discipline-specific elective, AEC course, Skill enhancement course may be offered on MOOC's platform. Suppose any such course related to your subject is not available on MOOC's platform. In that case, department may continue with regular courses OR MOOC's courses may be offered as per university's latest notification.


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Notes for B. Com. (Hons.):

1. Two hours practical equals one credit.
2. In the case of a single Faculty College/Institution offering Commerce, B. Com. (Hons.), students should be allowed to take a Generic Elective Course offered by Faculty/Department of Commerce.
Students can also opt for the online NPTEL (<https://onlinecourses.nptel.ac.in>) or SWAYAM or online courses offered by Recognized Universities or **Generic Electives offered by other Departments** of Guru Ghasidas Vishwavidyalaya with minimum 5 credits on his / her own, complete registration process successfully before the commencement of departmental classes in the First / Second / Third / Fourth semester, and after successful completion of selected generic elective course submit the completion certificate to the Controller of Examination through Head of the Department, within **six weeks** of the commencement of following (next) semester classes. Through this, they can benefit from the waiver of the five-credit course in the First / Second / Third / Fourth semester in the generic elective. However, if a student does not opt for the generic electives mentioned above, they have to opt for **any one** of the generic electives offered by the Department.
3. In case a student has studied a paper/course as Core Course or as a Discipline Specific Elective (DSE) Course, then the student cannot opt for the same paper/course under Generic Elective. Further, if a student has studied a paper/course under Generic Elective, then the same course cannot opt under the heading of Discipline Specific Elective.
4. The practical examination / Internal Assessment of all the courses (wherever the practical have been assigned in the table above) shall be conducted by the concerned teacher who is teaching the subject unless otherwise specified in point No. 5 below or as per the university's latest notification.
5. **Examination Scheme:** Full Marks of each Course (Paper) is 100. The term-end examination shall be of 70 marks for all units. There shall be an Internal Assessment for 30 Marks. Practical examination / Internal Assessment will be for one hour. Those Courses (Papers) have computer-based training/exercises that may be conducted the computer-based practical examination of 30 marks (including viva-voce examination of 10 marks to be conducted by the external examiner).
6. *The course on Financial Literacy [B. Com. 1st Semester GE-1 (COUATG1)] may be linked to Financial Awareness and Consumer Training (FACT) of the National Centre for Financial Education (NCFE) to obtain the certificate.
7. A student may opt for more Electives and AE Elective Courses than proposed under the model curriculum of UGC. However, the total credit score earned will not exceed 160 credits for B. Com. (Hons.).
8. **At the end of the fourth semester, all students will have to undergo a **summer internship** (training) of **4-6 weeks** having a weightage of 6 credits which can be done by the students in some organization (an industry, business, or service organization) by taking up a project study (**after prior permission of the head of the department**). The conditions of successfully completing the programme shall not be deemed to have been satisfied unless a student undergoes summer training under the supervision of the executive in organizations as approved by the Department from time to time. Each student will be required to submit a project report to the Department for the work part of the evaluation process.
Undertaken during this period within **one week** of the **commencement of the fifth semester** for evaluation in the fourth semester. Confidential reports of the student's performance in training will be collected from the concerned organizations. Reports will be a part of the evaluation process. Submission of summer internship (training) Project Report of 100 marks, its evaluation, and Viva-Voce examination shall be conducted within **four weeks** of the **commencement of the fifth semester**.
9. ***Seminar – For 100 Marks (2 Credits) based on summer internship / Dissertation / Project Work.
Seminar will be conducted by the faculty members of the department in which a student has to defend/present a topic allotted to him/her by the course coordinator. Every student has to present a minimum of 2 presentations. The seminar classes will preferably be conducted for 2 hours during a working day in a week.
10. ****Dissertation / Project Work: The Project Report will be of 100 marks (Project Report 50 marks + Viva Voce Examination 50 marks) with six credits and shall commence from the sixth semester, and the report shall be submitted towards the end of the sixth semester. A student will not be given any special permission to leave the Department for a long time to do the project, as they will be missing sixth-semester classes. Preferably, market surveys organization surveys in the local organizations can be done. A Board of Examiners consisting of internal and external examiners will evaluate the report.


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Semester I

Core Course (5 Credits)

Course Code: COUATT1

FINANCIAL ACCOUNTING [C-1]


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


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


1. Apply the generally accepted accounting principles while recording transactions and preparing financial statements;
2. Measure business income applying relevant accounting standards;
3. Evaluate the importance of depreciation and inventories in financial statements;
4. Prepare cash book and other accounts necessary while running a business;
5. Prepare financial statements of sole proprietors;
6. Keeping Analytical records for transactions and events for Admission and Retirement of Partners in a partnership firm;
7. Prepare accounts for inland branches.


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Theoretical Framework a) Accounting as an information system, the users of financial accounting information and their needs. Functions, advantages, and limitations of accounting. Branches of accounting. Bases of accounting: cash basis and accrual basis. b) Financial accounting principles: Generally Accepted Accounting Principles: accounting concepts and conventions. c) Accounting standards: Concept, benefits, and Process of formulation of Accounting Standards including Ind AS (IFRS converged standards) and IFRSs; convergence vs. adoption; Application of accounting standards (AS and Ind AS) on various entities in India. International Financial Reporting Standards (IFRS) – meaning, need, and scope; Process of issuing IFRS.	20	√	
Unit - 2	Accounting Process and Business Income Accounting Process: From the recording of a business transaction to preparation of trial balance and preparation of final accounts with adjustments.	20	√	√
Unit - 3	Revenue Recognition and Depreciation a) Revenue recognition: Recognition of expenses and income. Recognition of expenses and income with reference to AS 9 and Ind AS 18. b) Depreciation: The nature of Depreciation. Accounting concept of depreciation. Factors in the measurement of depreciation. Methods of computing depreciation: straight-line method and diminishing balance method; Disposal of depreciable assets; change in method of Depreciation and its impact of on measurement of business income.	20	√	√
Unit - 4	Accounting for Partnership Firm a) Admission of a new partner: Theory and Practical. b) Retirement of a partner: Theory and Practical.	20	√	√
Unit - 5	Accounting for Branch Concept of Dependent branches; Branch Accounting - debtors system, stock and debtors' system, branch final account system, and wholesale basis system. Independent branches: concept, accounting treatment with necessary adjustment entries; Incorporation of Branch Trial Balance in Head Office Books for home branches.	20	√	√


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Note:

1. Weightage to the various units of the syllabus has been assigned in terms of range of marks according to their relative significance in the syllabus and practical utility.
2. The relevant Accounting Standards (both AS Ind AS) for all of the above topics should be covered.
3. Any revision of the relevant Indian Accounting Standard/Accounting Standard would become applicable.

Practical Exercises:

The learners are required to:

1. Download 'Framework for the Preparation and Presentation of Financial Statements' from the websites of the Institute of Chartered Accountants of India (ICAI) to analyze the qualitative characteristics of accounting information provided therein.
2. Collect and examine the balance sheets of business Organisations to study how these are prepared.
3. Examine accounting and revenue recognition policies by collecting necessary data from small business firms.
4. Prepare Trading and Profit & Loss Account and Balance Sheet collecting necessary data from small business firms.
5. Prepare financial statements manually and using appropriate software.
6. Prepare the presentation and Charts on AS, Ind AS & IFRS.
7. Prepare accounts of Inland Branches.

Suggested Readings:

1. Anthony, R. N., Hawkins, D., & Merchant, K. A. (2010). Accounting: Text and Cases. New York: McGraw-Hill Education India.
2. Dam, B. B., & Gautam, H. C. (2019). Financial Accounting. Guwahati: Gayatri Publications.
3. Horngren, C. T., & Philbrick, D. (2017). Introduction to Financial Accounting. London: Pearson Education. Lal, J., & Srivastava, S. (2012). Financial Accounting Text & Problems. Mumbai: Himalaya Publishing House.
4. Monga, J. R. (2017). Financial Accounting: Concepts and Applications. New Delhi: Mayur Paperback Publishing.
5. Shukla, M. C., Grewal, T. S., & Gupta, S. C. (2016). Advanced Accounts. Vol.-I. New Delhi: Sultan Chand Publishing.
6. Maheshwari, S. N., Maheshwari, S. K., & Maheshwari, S. K. (2018). Financial Accounting. New Delhi: Vikas Publishing House Pvt. Ltd.
7. Sehgal, D. (2014). Financial Accounting. New Delhi: Vikas Publishing House Pvt. Ltd.
8. Goyal, B. K., & Tiwari, H. N. (2019). Financial Accounting. New Delhi: Taxmann Publication.
9. Goldwin, N., Alderman, W., & Sanyal, D. (2016). Financial Accounting. Boston: Cengage Learning.
10. Tulsian, P. C. (2002). Financial Accounting. Chennai: Pearson Education.

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Semester I

Core Course (5 Credits)

Course Code: COUATT2

Business Laws [C-2]

Objective: The course aims to give the learners a broad understanding about important aspects of legal environment of business; to make them study how various special contracts are brought into force; and to impart knowledge about legal agreement so that they get acquainted with the process of establishing legal relationships and to have knowledge of various measures protecting the interest of the consumers.

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

1. Examine various aspects of entering into a contract and implications of different types of contract;
2. Interpret the regulation governing the Contract of Sale of Goods;
3. Discuss the laws governing partnership and legal consequences of their transactions and other actions in relation with the partnership;
4. Describe the significant provisions of the Competition Act to prevent practices having adverse effect on competition and provisions of the Consumer Protection Act to protect the interest of the consumers;
5. Explain the law governing regulation and management of foreign exchange under FEMA.

COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Indian Contract Act, 1872 Nature of contract and its essentials, Void, valid and voidable contracts, Consent, consideration and its' impact on contract, Agreements in restraint of trade, Performance, breach, revocation and termination of contract, Agency and bailment contracts, Contract of Indemnity, Contract of Guarantee and Pledge.	25	✓	✓
Unit - 2	Sale of Goods Act, 1930 Nature of sale, conditions and warranties, Performance of contract of sale and right of unpaid seller.	10	✓	✓
Unit - 3	Indian Partnership Act, 1932 General nature of Partnership, Rights and duties of Partners, Reconstitution of Firm and Registration and dissolution.	25	✓	✓
Unit - 4	Competition Act, 2002 and Consumer Protection Act, 2019 Competition Act, 2002: Objectives and basic concepts, Consumer, goods, service, Prohibition of anti- competitive agreements, Prohibition of Abuse of Dominant Position; Consumer Protection Act, 2019: Important definitions, Consumer Disputes Redressal Commission, Measures to Prevent Unfair Trade Practices, Offences and Penalties	25	✓	✓
Unit - 5	Foreign Exchange Management Act, 1999 Important definition, Regulation and management of foreign exchange, RBI Guidelines on KYC.	15	✓	

Practical Exercises:


The learners are required to:


1. Enlist steps involved in execution of contract.
2. Enlist steps involved in agreement to sale.
3. Enlist steps involved in discharge of contract.
4. Prepare agreement to sale and contract related to sale of movable property, pledging of property, indemnity & guarantee bond etc.
5. Enlist the various KYC documents for opening of bank account, e-wallet account, mutual fund account, bank locker, etc.


Suggested Readings:


1. Bose, D. C. (2008). Business Law. New Delhi: PHI Limited.
2. Chopra, R. K. (2015). Business Laws. New Delhi: Himalaya Publishing House.
3. Kuchhal, M. C., & Kuchhal, V. (2018). Business Laws. New Delhi: Vikas Publishing.
4. Singh, A. (2009). Business Law. Delhi: Eastern Book Company.

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Semester I

Generic Electives (5 Credits)

Course Code: COUATG1

Financial Literacy [GE – 1 (a)]


Objective: The course aims to offer an integrated approach to understand the concepts and applications of financial planning.


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


1. Describe the importance of financial literacy and list out the institutions providing financial services;
2. Prepare financial plan and budget and manage personal finances;
3. Open, avail, and manage/operate services offered by banks;
4. Open, avail, and manage/operate services offered by post offices;
5. Plan for life insurance and property insurance;
6. Select instrument for investment in shares.


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction Meaning, importance and scope of financial literacy; Prerequisites of Financial Literacy – level of education, numerical and communication ability; Various financial institutions – banks, insurance companies, Post Offices; Mobile App based services. Need of availing of financial services from banks, insurance companies and postal services.	10	✓	
Unit - 2	Financial Planning and Budgeting Concept of economic wants and means for satisfying these needs; Balancing between economic wants and resources; Meaning, importance and need for financial planning; Personal Budget, Family Budget, Business Budget and National Budget; Procedure for financial planning and preparing budget; Budget surplus and Budget deficit, avenues for savings from surplus, sources for meeting deficit.	20	✓	✓
Unit - 3	Banking Services Types of banks; Banking products and services – Various services offered by banks; Types of bank deposit accounts – Savings Bank Account, Term Deposit, Current Account, Recurring Deposit, PPF, NSC etc.; Formalities to open various types of bank accounts, PAN Card, Address proof, KYC norm; Various types of loans – short term, medium term, long term, micro finance, agricultural etc. and related interest rates offered by various nationalized banks and post office; Cashless banking, e-banking, Check Counterfeit Currency; CIBIL, ATM, Debit and Credit Card, and APP based Payment system; Banking complaints and Ombudsman.	20	✓	
Unit - 4	Financial Services from Post Office Post office Savings Schemes: Savings Bank, Recurring Deposit, Term Deposit, Monthly Income Scheme, Kishan Vikas Patra, NSC, PPF, Senior Citizen Savings Scheme (SCSS), Sukanya Samridhi Yojana/ Account (SSY/SSA); India Post Payments Bank (IPPB). Money Transfer: Money Order, E-Money order. Instant Money Order, collaboration with the Western Union Financial Services; MO Videsh, International Money Transfer Service, Electronic Clearance Services (ECS), Money gram International Money Transfer, Indian Postal Order (IPO).	20	✓	


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External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
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Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Unit - 5 Protection and Investment Related Financial Services

Insurance Services:

Life Insurance Policies: Life Insurance, Term Life Insurance, Endowment Policies, Pension Policies, ULIP, Health Insurance.

Property Insurance: Policies offered by various general insurance companies. Post office life Insurance Schemes: Postal Life Insurance and Rural Postal Life Insurance (PLI/RPLI).

Housing Loans: Institutions providing housing loans, Loans under Pradhanmantri Awas Yojana – Rural and Urban.

30 ✓ ✓

Investment avenues in Equity and Debt Instruments:

Portfolio Management: Meaning and importance; Share Market and Debt Market, Sensex and its significance; Investment in Shares – selection procedure for investment in shares; Risk element; Mutual Fund.

Practical Exercises:

The learners are required to:

1. Visit banks, post offices, and insurance companies to collect information and required documents related to the services offered by these institutions and to know the procedure of availing of these services.
2. Fill up the forms to open accounts and to avail loans and shall attach photocopies of necessary documents.
3. Prepare personal and family budget for one/six/ twelve month on imaginary figures.

Suggested Readings:

1. Avadhani, V. A. (2019). Investment Management. Mumbai: Himalaya Publishing House Pvt. Ltd.
2. Chandra, P. (2012). Investment Game: How to Win. New Delhi: Tata McGraw Hill Education.
3. Kothari, R. (2010). Financial Services in India-Concept and Application. New Delhi: Sage Publications India Pvt. Ltd.
4. Milling, B. E. (2003). The Basics of Finance: Financial Tools for Non-Financial Managers. Indiana: universe Company.
5. Mittra, S., Rai, S. K., Sahu, A. P., & Starn, H. J. (2015). Financial Planning. New Delhi: Sage Publications India Pvt. Ltd.
6. Zokaityte, A. (2017). Financial Literacy Education. London: Palgrave Macmillan.

Note: Learners are advised to use the latest edition of textbooks.



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Semester I

Generic Electives (5 Credits)

Course Code: COUATG2

Rural Development [GE – 1 (b)]


Objective: The course aims to help learners to acquire knowledge on various aspects of rural development and to acquaint them with the various programmes of rural development.


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


1. Describe the concept of rural development;
2. Analyze various skill development and capacity building programmes;
3. Describe the role of institutional bodies like NABARD/ RRBs in financing rural based projects;
4. Prepare a business plan for a start-up venture in rural setting after analyzing the various facets of rural economy in India;
5. Assess the impact of infrastructure development in rural India;
6. Evaluate the rural development programmes in India.


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction Concepts and Connotations of Rural Development; Basic Elements of Rural Development; Determinants of Rural Development; Rural Development Policy; Goals of Rural Development Policy; Rural Development Policies in India.	15	✓	
Unit - 2	Leveraging Demographic Dividend Demographic characteristics of rural population, issue of urban migration; Rural Work Force; Livelihood: Micro and Macro Perspectives of Rural Livelihood, Gender Issues in Livelihood; Challenges and opportunities for demographic dividend - skill development and capacity building for employment and entrepreneurship; Production, Income Generation and Poverty Alleviation.	15	✓	✓
Unit - 3	Rural Economy of India Size and Structure of the Rural Economy, Characteristics of the Rural Sector - Agricultural and Allied Sectors, Non-Farm Sector - Rural Industrialization and Entrepreneurship. Rural Finance: Institutional supports - NABARD, Nationalized Commercial Banks including Regional Rural Banks and Cooperatives.	25	✓	✓
Unit - 4	Rural Infrastructure Road infrastructure and communication network; Water and sanitation services; Rural Electrification and non- conventional energy sources; Educational Institutions; Primary Health Care Facilities; Irrigation; Flood Control; Market for Rural product - Rural Regulatory Markets, E-Market Place (E-Choupal, etc.), Public Distribution System (PDS); Rural Infrastructure Development Programmes in India.	25	✓	✓
Unit - 5	Rural Development Programmes in India Rural Development programmes in India, Role of Organisations engaged in implementation of rural development programmes in India - Government Organisations and Agencies, Panchayati Raj Institutions (PRIs), Cooperatives, Voluntary Agencies/Non-Governmental Organisations, Self-Help Groups, Role of Corporate sector in Rural Development.	20	✓	


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Practical Exercises:

The learners are required to:

1. Prepare a business plan for a start-up venture in rural setting after analysing the various facets of rural economy.
2. Evaluate the impact of rural infrastructure development using primary/secondary data with the help of appropriate statistical tools.
3. Evaluate rural development programmes and rural infrastructure to see the impact on rural life using primary data and with the help of appropriate statistical tools.

Suggested Readings:

1. Singh, K. (2008). Rural Development - Principles, Policies, and Management. New Delhi: Sage Texts.
2. Samanta, R. K. (2000). New Vista in Rural Development Strategies & Approaches. Delhi: B.R. Publishing Corporation.
3. Hussain, T., Tahir, M., & Tahir, R. (2017). Fundamentals of Rural Development. New Delhi: I. K. International Publishing House Pvt. Ltd.
4. Sahu, B. K. (2003). Rural Development in India. New Delhi: Anmol Publications Pvt. Ltd.
5. Dutta, S. K., & Ghosh, D. K. (2002). Empowering Rural Women. New Delhi: Akansha Publishing House.
6. Dutta, S. K., & Ghosh, D. K. (2006). Institutions for Development: The case of Panchayats. New Delhi: Mittal Publications.

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Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester I Ability Enhancement Courses (2 Credits) Course Code: COUATA1
Creativity and Entrepreneurship [AEC – 1 (a)]

Objective: The course aims to enable learners to explore approaches used by managers and organizations for creating and sustaining high levels of innovation.

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

1. Analyze the creative thoughts of renowned personalities in the past and its contribution towards the success and shortcomings of business model;
2. Generate Innovative idea for business and defend/ justify the same;
3. Interpret the Business Competence achieved by various organisations by using the Innovative Business Model;
4. Describe the significance of Innovative Leadership;
5. Analyze patents already granted in their field of interest and make a case with innovative idea for filing a new patent.

COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction Meaning & Concept of Creativity; Creativity Process; Nature & Characteristics of Creativity and Creative Persons; Factors affecting Creativity; Recognizing and Avoiding Mental Blocks; Thinking Preferences; Risk Taking; Creativity Styles; Creative Thinking Tools; Innovation vs Creativity.	20	✓	
Unit - 2	Idea Generation & Creativity in Problem Solving Ideation; Pattern Breaking Strategies; Mind stimulation: games, brain-twisters and puzzles; Idea-collection processes: Brainstorming/Brain-writing.	20	✓	✓
Unit - 3	Innovation Management Invention and Discovery- Process and Typology; Methods and Techniques; Arenas of Innovative Competence; Categories of Innovation: Product, Process, and Service Finance (Venture Capital, Angel Investors).	20	✓	
Unit - 4	Setting the Right Ecosystem for Innovation The Essence of Right Ecosystem; Intrinsic Motivation & Extrinsic Motivation; Leadership Styles fostering Innovation; Creating Self-Sustaining Culture of Innovation.	20	✓	✓
Unit - 5	Intellectual Property Introduction to intellectual property: Patents (novel, useful, and not obvious), Copyrights, Trademarks.	20	✓	✓

Practical Exercises:


The learners are required to:


1. Identify a creative person to comprehend, study, analyze, and present a report highlighting the contribution of his/her creative work.
2. Generate a creative idea for business and present the same in the class for critical evaluation by other learners regarding its uniqueness and feasibility.
3. Identify an Innovative Business Model (like Amazon, Redubs, Flipkart, Ola, Uber, Big Basket, Zomato, Swiggy, etc.) used by an organisation recently and present a report on Business Competence achieved by it.
4. Analyze the case study on Innovative Leader like Steve Jobs who launched Apple's iPod & iPhone or any other case study on innovation and present a report on the key learnings.
5. Select an aspect (in the field of their interest) on which patent has been granted already and think of an innovative idea so that it makes a case for filing a new patent application.


Suggested Readings:


1. Harvard Business Essentials. (2003). Managing Creativity and Innovation. Boston: Harvard Business School Publishing.
2. Prather, C. (2010). The Manager's Guide to Fostering Innovation and Creativity in Teams. New York: McGraw-Hill Education.

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Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester I

Ability Enhancement Courses (2 Credits)

Course Code: COUATA2

Spiritual Management [AEC – 1 (b)]

Objective: This course aims at gaining insight into spirituality. The spiritual process is not logical or linear but associative and re-iterative. Further, we learn spirituality by going more subtly into what we already know. Like the undercurrents of the sea, barely seen but certainly felt, much of spiritual growth goes on subtly underneath the surface and for this reason sometimes it is difficult to describe.


The key purpose of this course is to help the students to develop an awareness of their inner peace, powers, and potentials and a moral compass for living and to teach practical spiritual skills and tools for expressing their potential.


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


1. Define emotional energy.
2. Describe healing emotional scars.
3. Establish regular meditation. Describe insecurity.
4. Describe self-hypnosis/trance.
5. Describe the astounding effects of visualization.
6. Summarize positive and negative affirmations.
7. Define personal beliefs and values.
8. Describe the conference of the spirits.
9. Describe using fear to your advantage.


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	<ul style="list-style-type: none"> ✓ Understanding of Origin and Development of Spirituality ✓ Elements of Spirituality: Truthfulness, Integrity, Honesty, Dutifulness, Ethics, Values and their roles in Spirituality ✓ Spiritual values: - Signs of success-Reflection points- Introspection—Peace— Courage-- Self-authority-- Self Sovereignty—Dedication- Self--actualization ✓ Personality Development: Communication - Proper and adequate communication, Spiritual leadership, considering elements for decision-making. 	50	✓	✓
Unit - 2	<ul style="list-style-type: none"> ✓ Spirituality in Everyday Life - Right Thought, Deed and Practices ✓ Spirituality for Managerial Excellence: Strategies for performance Power of Problem Solving and Analytical Techniques- Brainstorming - Generating Options - ✓ Critical Path Analysis - Planning and Scheduling Complex Tasks-Decision Trees - Powerful Quantitative Analysis of Decision Impact-Force Field Analysis - Analysis of all Pressures For and Against Change ✓ Consciousness – What is consciousness - Religious perspectives - scientific perspectives - Spiritual perspectives-Vies of philosophers, Self Image & Self Motivation. <p>Motivation Effect on thoughts- External influences on thoughts-Roots of low Self esteem-3 steps to a good self Image-Motivating factors- Criticism for motivation-Signs of De motivators-Laws of motivation-Skills for -Wheel of motivation-Principles of Motivational Leader.</p>	50	✓	✓


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Practical Exercises:

The learners are required to:


1. Practice of meditation techniques (brain stilling exercise) for Spiritual management.
2. Build a Personal Development Plan for themselves.
3. Prepare Time Management framework for themselves.
4. Participate in simulation exercise on preparing a workload plan in an Organisation based on a case study.
5. Participate in role play for developing intrinsic motivation amongst other people.
6. Conduct competency mapping of learners of the class.
7. Conduct 360-degree feedback-role play and tips for development amongst the learners of the class.
8. Participate in simulation activity wherein learners are divided into groups with one leader in each group wherein each team is assigned responsibility of planning and executing a business activity that shows the team work and leadership qualities followed by its presentation.
9. Role play of 360-degree appraisal in groups (as formed in previous activity) assessing the performance of each member of the group.
10. Participate in simulation activity in class to demonstrate the modulations of Spirituality. The learners should present a report discussing the situations from their real life where they encountered such modulations of Spirituality and how they should deal with it.
11. Rate themselves on Emotional matrix highlighting where they wish to reach and deciding the time frame of the same. Each learner can identify a buddy to support them on their journey. After the completion of the exercise, each learner has to prepare the report of their success story.
12. Prepare a schedule of their daily activities and divide them into Four Quadrants. Analyze and present a report on:
 - a) Time allocated to things which are not important;
 - b) Time allocated in fulfilling the long-term objectives;
 - c) The present scenario (dasha) and future direction (disha) to be chosen.
13. Take online Psychometric Test available at <https://www.assessmentday.co.uk/psychometric-test.htm> or from any other source. Analyze its outcome and present a report of key learning from the same.
14. Perform Del Pe practical exercises on daily basis: breathe 10 time focusing on each chakra.
15. Participate in role play exercise in classroom to demonstrate the skill of using humour to heal.
16. Practice and demonstrate different types of yoga, pranayama, and meditation in yoga Lab. Analyze your state of mind before and after the practice and present a report of the same.
17. Practice the technique of Applied Kinesiology to check his/her Intelligence Quotient, Emotional Quotient, and Spiritual Quotient.
18. Practice and Demonstrate meditation technique to activate chakras. Analyze its effect and write a report on the same.


Suggested Readings:


The learners are required to:


1. Surendran. G, (2010), "Secrets of Success", Sapna Book House(P)Ltd, Bangalore 560 009.
2. "Yoga Experimentation: Practical guidelines" Part I, II & III, Academy for a better world, Brahma kumaris, Mount Abu, Rajasthan.
3. "World Congress on Clinical and Preventive cardiology 2007", World Public Conference on 3D heart care 2007, 28-30 September, 2007 Souvenir, Brahma Kumaris, Shantivan, Abu, India
4. Brahma Kumaris (2000), "A Hand-Book of Godly Raja Yoga " , Literature department, Brahma Kumaris Ishwariya Vishwa Vidyalaya, Pandav Bhawan Mount abu,Rajasthan.
5. Brahma kumaris and R.E & R.F (Engineers & Scientists Wing),(2007)," National conference on Excellence in Life", at Thoothukudi (TN), Souvenir.
6. B.K.Jayanti "Practical Meditation" Spiritual yoga for the mind- Sterling Publishing Co., Inc New York 10016,2003
7. Nikki de Carteret "Soul Power" The transformation that happens when you know Alresford,Hants SO24 9A,UKU.
8. Ken O'Donnell "Pathways to Higher Consciousness" Eternity ink Leichhardt NSW 2040 Australia,2003
9. Jim Ryan "Meditation the 13 pathways to happiness" John Hunt Publishing Ltd., Ropley, hants. SO24 OBE,UK
10. Brahma Kumaris, "The Spiritual Powers of the soul" Eternity ink Leichhardt NSW 2040 Australia.

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Semester I

Skill Enhancement Course (2 Credits)

Course Code: COUATL1

E-Commerce [SEC – 1 (a)]

Objective: The course aims to enhance skills for effective and contemporary applications of E-commerce.

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

1. Describe the challenging needs of the society in the field of E-commerce;
2. Identify various activities and operations in the context of online transactions;
3. Describe various e-payment systems;
4. Analyse security issues in E-commerce and determine various provisions in the IT Act, 2000.


COURSE CONTENTS:


Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	<p>Introduction to E- Commerce Concepts and significance of E-commerce; driving forces of E-commerce; E-commerce business models - Functions of E- Commerce; Types of E-Commerce; E-Commerce Systems and Prerequisites, Scope of E-Commerce, E- Commerce Models.</p> <p>E-Commerce Activities and Operations Various E-Commerce activities; various manpower associated with e-commerce activities; Types of E-Commerce Providers and Vendors; Modes of operations associated with E-Commerce; E-Commerce types. E-commerce applications in various industries (banking, insurance, payment of utility bills and others), e- marketing, e-tailing, online services, e-auctions, online portal, online learning, e-publishing and e-entertainment,online shopping.</p>	50	√	√
Unit - 4	<p>E-payment System E-payment Methods- Debit card, Credit card, Smart cards, E-Money, E-Wallets; Digital signatures- procedures and legal position; Payment gateways; Online banking- concepts, importance; Electronic fund transfer; Automated Clearing House. Automated Ledger Posting, Emerging modes and systems of E-payment (M-Paisa, PayPal and other digital currency), UPI Apps, Aadhar Enabled Payment Systems, BHIM App E-payments risks.</p> <p>Security and Legal Aspects of E-commerce E-commerce security – meaning and issues. Security threats in the E-commerce environment- security intrusionsand breaches, attacking methods like hacking, sniffing, cyber-vandalism etc.; Technology solutions- encryption.</p>	50	√	√


Practical Exercises:


The learners are required to:

1. Help others to learn the use of e-wallet, e-payment, and digital signatures. Prepare a report on the skills used by them to help others learn.
2. Design their own webpage (Blog), highlighting their strengths, weaknesses, and prepare their CV. Use the link in their CV while applying for the job.
3. Use the internet banking facility to buy a product from any online website.
4. Open internet banking account and operate it.
5. Create their own YouTube channel and post one video on awareness of cyber security and crime.


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Assistant Professor
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Suggested Readings:

1. Agarwala, K. N., Lal, A., & Agarwala, D. (2000). Business on the Net: An Introduction to the whats and hows of E-commerce. Noida, Uttar Pradesh: Macmillan Publishers India Limited.
2. Awad, E. M. (2009). Electronic Commerce from vision to fulfillment. Delhi: PHI Learning.
3. Bajaj, K. K., & Debjani, N. (2005). E-Commerce. New Delhi: Tata McGraw Hill Education.
4. Chhabra, T.N., Jain, H. C., & Jain, A. An Introduction to HTML. Delhi: Dhanpat Rai & Co.
5. Dietel, H. M., Dietel, P. J., & Steinbuhler, K. (2001). E- Business and E- commerce for Managers. New Jersey: Prentice Hall.
6. Diwan, P., & Sharma, S. (2002). Electronic commerce- A Manager's Guide to E- Business. Delhi: Vanity Books International.
7. Kosiur, D. (1997). Understanding Electronic Commerce. New Delhi: Prentice Hall of India Pvt. Ltd.
8. Turban, E., King, D., Lee, J., Warkentin, M., Chung, H. M., & Chung, M. (2002). Electronic Commerce: A Managerial Perspective. New Jersey: Prentice Hall Publishing.
9. Whiteley, D. (2000). E-Commerce: Strategy, Technologies and Applications. New York: McGraw Hill.
10. P.T. Joseph, S. J. (2019). E-Commerce: An Indian Perspective. New Delhi: PHI Learning Pvt. Ltd.
11. Ram Akshya, CA (2021). E-Commerce Operators (Law, Policy & Procedures). New Delhi: Bharat Law House Pvt. Ltd.

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Semester I

Skill Enhancement Course (2 Credits)

Course Code: COUATL2

Stock Market Operations [SEC – 1 (b)]

Objective: The course aims to impart basic knowledge about the structure and functioning of the stock market in India and to learn trading on the stock exchange.

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

1. Explain the basic concept of securities market;
2. Practice trading on stock market;
3. Explain different segment of Stock Exchange;
4. Perform demat trading.

COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction: Concept and types of Securities; Concept of return; Concept, types and measurement of risk; Development of Securities market in India.	15	√	
Unit - 2	Primary Market: Concept, Functions and Importance; Functions of New Issue Market (IPO, FPO & OFS); Methods of Floatation-fix price method and book building method; Pricing of Issues; Offer Documents; Appointment and Role of Merchant Bankers, Underwriters, Lead Managers, Syndicate Members, Brokers, Registrars, Bankers, ASBA and Listing of Securities.	35	√	√
Unit - 3	Secondary Market: Concept; Functions and Importance; Mechanics of Stock Market Trading-Different Types of Orders, Screen Based Trading, Internet-Based Trading and Settlement Procedure; Types of Brokers.	35	√	
Unit - 4	Demat Trading: Concept and Significance; Role of Depositories and Custodian of Securities in Demat Trading.	15	√	√

Practical Exercises:


The learners are required to:


1. Prepare the steps involved in pre and post management of hypothetical case of IPO/FPO.
2. Make a comparative analysis of IPOs to identify parameters of success and causes of failure.
3. Equip them to trading screen of National Stock Exchange (www.nseindia.com) and demonstrate Procedure of placing buying /selling order.


Suggested Readings:


1. Gordon E. and Natarajan K. (2019). Financial Markets and Services. New Delhi: Himalaya Publishing House.
2. Benjamin, G. (1949). The Intelligent Investor. New York: Harper Publishing.
3. Dalton, J. M. (2001). How The Stock Market Works? New York: Prentice Hall Press.
4. Machiraju, H. R. (2019). Merchant Banking. New Delhi: New Age Publishers.
5. Gala, Jitendra (2020). Guide to Indian Stock Market. Mumbai, Maharashtra: Buzzingstock Publishing House
6. Kiyosaki, Robert T. (2017). Rich Dad, Poor Dad. USA: Plata Publishing
7. Basu, Debashis & Dalal, Sucheta (2019). The Scam: From Harshad Mehta to Ketan Parekh. Mumbai, Maharashtra: KenSource Information Services Pvt. Ltd.
8. SEBI Regulations from SEBI Website

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Semester II

Core Course (5 Credits)

Course Code: COUBTT1

Corporate Accounting [C-3]

Objective: The course aims to help learners to acquire conceptual knowledge of corporate accounting system and to learn the techniques of preparing the financial statements of companies.


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


1. Describe the rationale, merits, and demerits of issuing bonus shares for a company;
2. Prepare financial statements (Profit & Loss Account, Balance Sheet, etc.) using online software;
3. Prepare balance sheet after Internal Reconstruction of company;
4. Analyse the case study of major amalgamations of companies in India;
5. Describe the process of e-filing of annual reports of companies


COURSE CONTENTS:


Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	<p>Accounting for Share Capital & Debentures Types of shares; Issue and Pro-rata allotment of shares; concept & process of book building; forfeiture and reissue of forfeited shares; Issue of rights and bonus shares; ESOPs and Buy Back of shares; Issue and Redemption of preference shares and Debentures. <i>(In reference to Relevant Accounting Standards (AS and Ind AS) and Guidance Notes as applicable.)</i></p>	15	✓	✓
Unit - 2	<p>Preparation of Financial Statements of Companies including one Person Company Preparation of financial statements of corporate entities including one Person Company (excluding calculation of managerial remuneration) as per Division I and II of Schedule III of the Companies Act 2013; Preparation of Statement of Profit and Loss, Balance Sheet and Cash flow Statement of corporate entities manually and using appropriate software. <i>(In reference to Relevant Accounting Standards, AS and Ind AS, as applicable.)</i></p>	25	✓	✓
Unit - 3	<p>Internal Reconstruction and Profit or Loss Prior to Incorporation (a) Internal Reconstruction: Different forms of Internal Reconstruction; Accounting treatment for alteration of share capital and reduction of the share capital; Preparation of balance sheet after Internal Reconstruction. (b) Profit or loss Prior to Incorporation: Meaning of profit or loss prior to incorporation; accounting treatment of profit or loss prior to incorporation.</p>	20	✓	✓
Unit - 4	<p>Amalgamation of Companies Concepts Amalgamation and Business Combination of companies; Consideration/purchase price for amalgamation/business combination; accounting entries for amalgamation/business combination; preparation of amalgamated balance sheet (excluding inter-company holdings) applying AS 14/Ind AS 103.</p>	20	✓	✓
Unit - 5	<p>Corporate Financial Reporting Meaning, need and objectives; Constituents of Annual Report and how it is different from financial statements; Contents of annual report; mandatory and voluntary disclosures through annual report. Contents of the Report of the Board of Directors; E-filing of annual reports of companies.</p>	20	✓	✓

Note: Any revision of relevant Accounting Standards/Indian Accounting Standards, which are covered above would become applicable


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Practical Exercises:

The learners are required to:

1. Collect prospectus issued by reputed companies; examine the matters related to issues of shares.
2. Examine the annual reports of business Organisations to find out whether applicable accounting standards (AS and Ind AS) are complied with or not.
3. Collect information from business newspapers and periodicals on amalgamation of companies and prepare a report.
4. Prepare financial statements using appropriate software.
5. Download company annual reports of reputed companies from the websites and shall analyze the voluntary and mandatory information contained in these statements.

Suggested Readings:

1. Bergeron, B. (2003). Essentials of XBRL: Financial Reporting in the 21st Century. New Jersey: John Wiley & Sons.
2. Dam, B. B. & Gautam, H. C. (2019). Corporate Accounting. Guwahati: Gayatri Publications.
3. Goyal, B. K. (2019). Corporate Accounting. New Delhi: Taxmann Publication.
4. Goyal, V. K., & Goyal, R. (2012). Corporate Accounting. New Delhi: PHI Learning.
5. Jain, S. P., & Narang, K. L. (2015). Corporate Accounting. New Delhi: Kalyani Publishers.
6. Monga, J. R. (2019). Fundamentals of Corporate Accounting. New Delhi: Mayur Paperbacks.
7. Maheshwari, S. N., Maheshwari, S. K., & Maheshwari, S. K. (2018). Corporate Accounting. New Delhi: Vikas Publishing House.
8. Mukherjee, A., & Hanif, M. (2005). Corporate Accounting. New Delhi: Tata McGraw Hill Education.
9. Shukla, M. C., Grewal, T. S., & Gupta, S. C. (2016). Advanced Accounts. Vol.-II. New Delhi: S. Chand Publishing.
10. Sehgal, A. (2011). Fundamentals of Corporate Accounting. New Delhi: Taxmann Publication.
11. Tulsian, P. C., & Tulsian, B. (2016). Corporate Accounting. S. New Delhi: Chand Publishing.

*Compendium of Statements and Standards of Accounting. The Institute of Chartered Accountants of India, New Delhi. www.icai.org.

Note: Learners are advised to use the latest edition of textbooks.



Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



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External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)



Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester II

Core Course (5 Credits)

Course Code: COUBTT2

Business Organization and Management [C-4]


Objective: To acquaint learners with the basics of Business concepts and functions, forms of Business Organisation and functions of Management.


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


1. Distinguish and explain each form of business.
2. Prepare draft of Article of Association & Memorandum of Association for a business;
3. Explain principles and functions of management implemented in the organisation;
4. Identify and explain the managerial skills used in business.


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Concept and Forms of Business Organisations Concepts of Business, Trade, Industry and Commerce- Objectives and functions of Business–Social Responsibility of a business, Ethical Conduct & Human Values. Forms of Business Organisation–Meaning, Characteristics, Advantages and Disadvantages of Sole Proprietorship – Meaning, Characteristics, Advantages and Disadvantages of Partnership - Kinds of Partners - Partnership Deed - Concept of Limited liability partnership – Meaning, Characteristics, Advantages and Disadvantages of Hindu Undivided Family – Meaning, Advantages and Disadvantages of Co-operative Organisation.	25	✓	✓
Unit - 2	Joint Stock Company Joint Stock Company- Meaning, Definition, Characteristics - Advantages and Disadvantages, Code of Business Ethics. Kinds of Companies - Promotion - Stages of Promotion - Characteristics - Kinds - Preparation of Important Documents - Memorandum of Association - Clauses - Articles of Association - Contents –Prospectus Contents – Red herring Prospectus- Statement In lieu of Prospectus (as per Companies Act, 2013).	20	✓	✓
Unit - 3	Principles and Functions of Management Management - Meaning - Characteristics - Fayol’s 14 Principles of Management. Functions of Management - Levels of Management – Skills of Management- Scientific Management - meaning, objectives, relevance and criticism.	15	✓	✓
Unit - 4	Planning and Organizing Meaning, Characteristics, Types of Plans, Advantages and Disadvantages – Approaches to Planning - Management by Objectives (MBO) - Steps in MBO - Benefits –Weaknesses. Organizing - Process of Organizing; Principles of Organisation - Formal and Informal Organisations - Line, Staff Organisations, Line and Staff Conflicts. Functional Organisation, Span of Management - Meaning - Factors influencing the Span of Supervision.	20	✓	✓
Unit - 5	Authority, Coordination, and Control Meaning of Authority, Power, responsibility and accountability - Delegation of Authority -Decentralization of Authority - Definition, importance, process, and principles of Coordination techniques of Effective Coordination. Control–Meaning, Relationship between planning and control, Requirements for effective control.	20	✓	✓


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Practical Exercises:

The learners are required to:

1. Complete the exercise wherein they are given different situations and scenarios to start their own business (in terms of capital, liability, scale of operations, etc.) and are asked to select the most suitable form of business and justify the same highlighting the advantages and disadvantages of their choice.
2. Prepare the Article of Association & Memorandum of Association/rules and regulations/bye laws for the form of business organisation chosen in Unit 1.
3. Participate in role play activity for describing the various levels of Management and the ways the 14 Principles of Management are used in defining the policies of the chosen organisation.
4. Participate in simulation activity wherein each learner is asked to prepare plans with respect to increasing the effectiveness in their respective organisation.
5. Participate in simulation activity wherein learners are asked to draft roles and responsibilities of members in the chosen organisation.

Suggested Readings:

1. Basu, C. R. (1998). Business Organization and Management. New Delhi: McGraw Hill
2. Chhabra, T. N. (2011). Business Organization and Management. New Delhi: Sun India Publications.
3. Gupta, C. B. (2011). Modern Business Organization. New Delhi: Mayur Paperbacks.
4. Kaul, V. K. (2012). Business Organization and Management, Text and Cases. New Delhi: Pearson Education.
5. Koontz, H., & Wehrich, H. (2008). Essentials of Management. New York: McGraw Hill Education.
6. Singh, B. P., & Singh, A. K. (2002). Essentials of Management. New Delhi: Excel Books.
7. Prakash, Jagdish. (2009). Business Organisation & Management. Allahabad, Uttar Pradesh: Kitab Mahal Distributors.

Note: Learners are advised to use the latest edition of textbooks.



Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)



Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester II

Generic Electives (5 Credits)

Course Code: COUBTG1

Business Environment [GE – 2 (a)]

Objective: A business Environment course will prepare future entrepreneurs to plan, launch and grow a business venture within the context of their local and national social, political, legal cultural and economic environment. It will ensure that future entrepreneurs consider the labour environment and retail environment they are entering. They will be able to assess the impact of these different environments on the potential to succeed in their new business venture. We will look at the micro-environment as well as the macro-environment of a business and in particular the variables that influence the activities of a business.

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

1. Examine how different factors and trends in the external environment are likely to impact upon a proposed business venture.
2. Conduct a business analysis of the local and national environment.
3. Employ business models and tools to evaluate changes in an organization's business environment.
4. Present a business environmental analysis and recommendations to reduce the risk of the identified issues.
5. Integrate the concept and opening economies of developing countries like India through RTB and multilateral route (WTO).


COURSE CONTENTS:


Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction Concept, component and significance of Business Environment; Economic and Non-Economic Environment, Socio-cultural Environment of Business; Social Responsibilities of Business; Business Ethics and Morality.	10	✓	
Unit - 2	Economic Systems Salient features, Capitalism, Socialism and Mixed Economy.	20	✓	✓
Unit - 3	Industrial Development Public Enterprises in India; Private Sector in India and Joint Sector in India; Small Scale Industries in India; Industrial Sickness.	20	✓	
Unit - 4	International Environment Foreign Trade Policy; Foreign Capital Investment in India.	20	✓	
Unit - 5	International Foreign Institutions World Trade Organisation (WTO), International Monetary Fund (IMF), World Bank.	30	✓	✓


Practical Exercises:


The learners are required to:

1. Analyze the concept of good society and its impact on business.
2. Analyze the impact of political system on business environment in India.
3. Evaluate the impact of judicial system on business environment in India.
4. Identify entry modes of various companies into international business and carry out SWOT analysis for each company.
5. Analyze various regional economic integrations and their impact on Indian business environment.
6. Collect data to assess trends in foreign direct investment flows in India and draw a comparative with other emerging economies.


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Suggested Readings:

1. Shukla, M.B.: Business Environment, Taxmann, New Delhi
2. Sinha, V.C., Business Environment, Sahitya Bhawan, Agra.
3. Cherunilam, Fransis, Business Environment, Himalya Publishing House, Mumbai.
4. Ashwathappa, K.: Essentials of Business Environment, Himalaya Publishing House, Mumbai.
5. Mishra and Puri, Business Environment, Himalaya Publishing House, Mumbai.

Note: Learners are advised to use the latest edition of textbooks.



Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)



Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester II

Generic Electives (5 Credits)

Course Code: COUBTG2

Basics of Management [GE – 2 (b)]


Objective: The course aims to provide learners with an understanding of basic management concepts, principles, and practices.


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


1. Explain competitive landscape of a company using Porter’s five force model;
2. Appreciate the applicability of SWOT analysis of a company;
3. Interpret the relevance of delegation and decentralization of authority in an organisation;
4. Analyse the various needs of an individual using Maslow’s Need-Hierarchy Theory;
5. Examine various management techniques in successfully running a business organisation.


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction Management: Concept and Need, Managerial Functions – An overview; Coordination: Essence of Management. Evolution of Management Thought, Classical Approach – Taylor, Fayol, Neo-Classical and Human Relations Approaches – Mayo, Hawthorne Experiments, Behavioural Approach, Systems Approach, Contingency Approach, MBO.	20	✓	✓
Unit - 2	Planning Types of Plan; Strategic planning – Concept, process, Importance and limitations; Environmental Analysis and diagnosis (Internal and external environment) – Definition, Importance and Techniques (SWOT/TOWS/WOTS- UP, BCG Matrix, Competitor Analysis); Decision-making: Process and Techniques; Perfect rationality and bounded rationality.	20	✓	✓
Unit - 3	Organizing Concept and process of organizing – An overview, Span of management, Different types of authority (line, staff and functional), Decentralization, Delegation of authority; Formal and Informal Structure; Principles of Organizing.	20	✓	✓
Unit - 4	Staffing and Leading a. Staffing: Concept of staffing - Recruitment and Selection; Orientation; Training and Development; Career Development; Performance Appraisal. b. Motivation & Leadership: Concept, Importance, extrinsic and intrinsic motivation; Major Motivation theories c. Maslow’s Need-Hierarchy Theory; Herzberg’s Two-factor Theory, Vroom’s Expectancy Theory. Leadership: Concept and Importance; Leadership Styles; d. Communication: Concept, purpose, process; Oral and written communication; Formal and informal communication networks, Barriers to communication, Overcoming barriers to communication. Emerging trends in communication.	20	✓	✓
Unit - 5	Control Concept, Process, Limitations, Principles of Effective Control, Major Techniques of control - Accounting Ratio Analysis, Budgetary Control, PERT/CPM. Emerging issues in Management.	20	✓	✓


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Practical Exercises:

The learners are required to:

1. Identify a company and use the Porter's five forces' analysis model to evaluate its competitive landscape.
2. Read Ford & Mazda case study on Business Process Re-engineering and prepare a report of your interpretation and analysis. Each learner is required to conduct SWOT analysis on the company identified in previous unit and prepare BCG Matrix of its products and present the report.
3. Present a role play on bounded rationality or on any aspect of decision making.
4. Create a simulation exercise in class to demonstrate various types of authority, delegation, and decentralization of authority.
5. Using Maslow's Need-Hierarchy Theory, analyze their needs and prepare a report.
6. Present a simulation exercise demonstrating barriers to communication in an organisation.
7. Demonstrate various types of Leadership Styles in the form of Role Play by identifying real life leaders from the corporate world.
8. Take the annual report of the company identified in Unit 1 and calculate various accounting ratios, HR metrics, EVA, ROI, and present the report of your interpretation of the same

Suggested Readings:

1. Koontz, H., & Weihrich, H. (2012). Essentials of Management: An International and Leadership Perspective. New York: McGraw Hill Education.
2. Robbins, S. P., Bhattacharyya, S., DeCenzo, D. A., & Agarwal, M. N. (2011). Essentials of Management. London: Pearson Education.
3. Terry, G. R. (2010). Principles of Management. Homewood, California: Richard D. Irwin Inc.
4. Singh, B. P., & Singh, A. K. (2002). Essentials of Management. New Delhi: Excel Books.

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Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)



Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester II

Ability Enhancement Courses (2 Credits)

Course Code: COUBTA1

Business Communication [AEC – 2 (a)]

Objective: The course aims to enhance written and verbal communication/ presentation skills amongst the learners and ability to frame effective documentation both in digital and non-digital environment.

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

1. Realize the significance of effective communication in business;
2. Learn business vocabulary and understand varied ways/methods to present business plans;
3. Gain knowledge on drafting of official letters and documents;
4. Develop appropriate skills for report writing and different ways of documentation;
5. Explain the role of information technology for enabling business communication and documentation.


COURSE CONTENTS:


Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction Process and Importance of Communication, Types of Communication (verbal & Non Verbal), Different forms of Communication, Barriers to Communication: Linguistic Barriers, Psychological Barriers, Interpersonal Barriers, Cultural Barriers, Physical Barriers, Organizational Barriers, Role, effects and advantages of technology in Business Communication like text messaging, instant messaging and modern techniques like social networking, Strategic importance of e-communication.	20	✓	✓
Unit - 2	Non-Verbal Aspects of Communicating Body Language, Kinesics, Proxemics, Paralanguage, Effective Listening: Principles of Effective listening, Factors affecting listening exercises, Oral, Written and video sessions, Interviewing skills: Appearing in interviews, Writing resume and letter of application, Modern forms of communicating: E-Mail, Video Conferencing etc.	20	✓	✓
Unit - 3	Business Language and Presentation Importance of Business language, Vocabulary, Words often confused, Words often misspelt, Common errors in English, Oral Presentation: Importance, Characteristics, Presentation Plan, Power point presentation, Visual aids.	25	✓	✓
Unit - 4	Business Correspondence and Technology Letter Writing (Official Letter, Semi Official Letter), Report Writing, Apply Citation Rules (APA style documentation) in reports, Inviting quotations, Sending quotations, Placing orders, Inviting tenders, use of social media tools for advertising, buying and selling, publicizing business ideas through blogs, web-pages etc.	35	✓	✓


Practical Exercises:


The learners are required to:

1. Interview employees of some organisation to find out communication issues and challenges;
2. Make a vocabulary of various terms used in business documentation;
3. Collect some samples of business correspondence and documentations and find out their effectiveness;
4. Visit the social media account of any one reputed well-established organisation and another account of a developing organisation. Compare the difference in communication, persuasion, and advertising methods, highlight the ways in which both the organisation can learn from one another.


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Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


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Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Suggested Readings:

1. Andrews, D. C., & Andrews, W. D. (2003). Management Communication: A Guide. Boston: Cengage Learning.
2. Canavor, N. (2012). Business Writing in the Digital Age. California: SAGE Publications.
3. Guffey, M. E., & Loewy, D. (2013). Essentials of Business Communication. Boston: Cengage Learning.
4. Locker, K., & Kaczmarek, S. (2009). Business Communication: Building Critical Skills. New York: McGraw Hill Education.
5. Newman, A. (2017). Business Communication: In Person, In Print, Online. Boston: Cengage Learning.
6. Shirley, T. (2005). Communication for Business. London: Pearson Education.
7. Smallwood, R. F., & Williams, R. F. (2013). Managing Electronic Records: Methods, Best Practices, and Technologies. New Jersey: John Wiley and Sons.
8. Wilson, K., & Wauson, J. (2011). The AMA Handbook of Business Documents: Guidelines and Sample Documents That Make Business Writing Easy. New York: AMACOM.
9. Bovee, and Thill, Business Communication Essentials, Pearson Education
10. Shirley Taylor, Communication for Business, Pearson Education
11. Locker and Kaczmarek, Business Communication: Building Critical Skills, McGraw Hill Education
12. Dona Young, Foundations of Business Communication: An Integrative Approach, McGraw Hill Education
13. Raymond V. Lesikar, Marie E. Flatley, Kathryn Rentz, Paula Lentz, and Neerja Pande, Business Communication: Connecting in a Digital World (SIE), McGraw Hill Education
14. Ajay Kumar Singhal, Varinder Kumar & T.D. Malhotra: Business Communication & Computer: Kalyani Publication, Ludhiana
15. Dinesh Kumar, B.P. Yadav & Sanjay Goswami: Business Communication and Computer; Astha Publication, Allahabad.
16. Bisen, Vikram and Priya (2009). Business Communication. New Delhi: New Age International (P) Ltd., Publishers.

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Department of Commerce,
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Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester II

Ability Enhancement Courses (2 Credits)

Course Code: COUBTA2

Tribal Economics [AEC – 2 (b)]

Objective: To gain comprehensive understanding of all aspects relating to Tribal Economics.

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

1. Describe the concept of Tribal Economics;
2. Analyze various skill development and capacity building programmes of Tribal Economics;
3. Evaluate the tribal development programmes and laws in India.
4. Examine how different tribal economic systems function and evaluate implications of various tribal economic decisions.


COURSE CONTENTS:


Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction: Meaning of Tribe; Classification of Tribal People; Characteristic of Tribal People: Indigenous Attributes, Specialized Living, Hesitation Towards Outside World, Exploration Resistance, Indifferent Attitude Towards Human, Animal and Nature, Affection Towards Jaal-Jungle-Zameen (Water-Forest-Land).	15	✓	
Unit - 2	Dimensions of Tribal Economics: Food Gathering, Hunting, Agriculture, Animal Husbandry, Fisheries, Sculpture Making, Industrial Labour, Recent Trends : Education and Unorganized Business.	15	✓	✓
Unit - 3	Problems of Tribal Life: Extreme Poverty, Severe Unemployment, High Indebtedness, Land Alienation, Poor Health and Sanitation Conditions, Drinking, Housing, Education, Communication, Lack of Infrastructural Facilities; Lack of Professionalism	25	✓	✓
Unit - 4	Tribal Markets: Meaning, Features, Types of Tribal Market: Haats; Weekly Market, Fortnightly Market, Monthly Market, Occasional Markets, Cold Storage, Warehouses, Unorganized Permanent Markets; Organizations Working For Tribal Development: Tribal Cooperative Marketing Development Federation (TRIFED); National Schedule Caste and Schedule Tribe Finance and Development Corporation (NSTFDC).	25	✓	✓
Unit - 5	Forest Right Act (2006) & Economic Activities of Tribes: Forest Right Act and its importance, Minor Forest Produce Based Business : Tendu Leave Collection, Mahua Collection, Honey Selling, Timber Produce, Agricultural Instruments Making, Weaving, Dairy Products, Fishing, Sculpture Selling, Medicinal Plant Produce; Government Policies Towards Tribal Development.	20	✓	


Practical Exercises:


The learners are required to:

1. Prepare a statistical profile of Indian tribal Economy.
2. List out the various NGO which have been undergone practices for tribal welfare.
3. Prepare a chart explaining tribal demographic development.
4. Prepare a comparative statement of urban and rural tribal areas economic activities.
5. Visit any tribal area and prepare a report on how it functions.


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Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


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Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


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Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Suggested Readings:

1. Behera, K.K. (2003) : Organization and Management of Tribal Markets, Independent Publishing Company, New-Delhi.
2. Behera, M.C & Jmyir Basar (2010) Ed. : Interventions and Tribal Development, Serial Publications, New Delhi.
3. Mohapatro, P.C. (1987) : Economic Development of Tribal India. Ashish Publishing House, New Delhi.
4. Pradhan, G. (2009) : Didayi, the Primitive Tribe, COATS, Koraput.
5. Sahu, N.C. (1986) : Economics of Forest Resources: Problems and Policies in a regional economy. B.R. Publishing corporation, New Delhi.
6. Samal, Jagabandhu (1992) : Some Aspects of Tribal Economy – A Case Study of Koraput District. Ph.D dissertation of GIPE, Pune (Mimeo)
7. Kalla, A.K. & P.C. Joshi (Ed.) 2004 Tribal Health and Medicines, Concept Publishing Company, New-Delhi.
8. Padhi B.R. and B. Padhi (Ed.) 2010 Tribal Development in India – Section V – Health and Tribal Development – Mangalam Publications – Delhi – 53.
9. Deogaonkar S.G. (1994) Tribal Administration and Development – Concept Publishing Company – New-Delhi.
10. Mohapatro, P.C. (2009) Problems of Tribal Development in Orissa in Sustainable Development of Bonda Hills, P.M. Mohapatra et. All (Ed.), COATS, Koraput, Odisha.

Note: Learners are advised to use the latest edition of textbooks.



Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)



Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester II

Skill Enhancement Course (2 Credits)

Course Code: COUBTL1

New Venture Planning and Development [SEC – 2 (a)]

Objective: The course aims to give exposure to learners regarding different aspects of setting up a new business.

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

1. Generate a business idea using different techniques and describe sources of innovative ideas;
2. Evaluate advantages of acquiring an ongoing venture with a case study;
3. Present a comparative analysis of various government schemes which are suitable for the business idea;
4. Develop a marketing plan for a business idea;
5. Prepare and present a well-conceived Business Plan.

COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Starting New Ventures New Venture: Meaning and features. The search for new ideas. Source of innovative ideas. Techniques for generating ideas. Entrepreneurial imagination and creativity: The role of creative thinking. Acquiring an established Venture: Advantages of acquiring an ongoing Venture.	20	✓	
Unit - 2	Legal Challenges in Setting up Business Intellectual Property Protection: Patents, Trademarks, and Copyrights. Requirements and Procedure for filing a Patent, Trademark, and Copyright.	20	✓	✓
Unit - 3	Search for Entrepreneurial Capital The Entrepreneur's Search for Capital. The Venture Capital Market. Criteria for evaluating New-Venture Proposals. Evaluating the Venture Capitalist. Financing stages. Alternate Sources of Financing for Indian Entrepreneurs. Bank Funding. Government Policy Packages. Business Incubators and Facilitators. Informal risk capital: Angel Investors. Government schemes for new ventures like: Startup India, Stand Up India, Make in India, etc.	20	✓	
Unit - 4	Marketing Aspects of New Ventures Developing a Marketing Plan: Customer Analysis, Geographical Analysis, Economical Analysis.	20	✓	✓
Unit - 5	Business Plan Preparation for New Ventures Business Plan: Concept. Pitfalls to Avoid in Business Plan. Benefits of a Business Plan. Developing a Well- Conceived Business Plan. Elements of a Business Plan: Executive Summary.	20	✓	✓

Practical Exercises:


The learners are required to:


1. Generate a business idea using different techniques and describe sources of innovative ideas.
2. Evaluate advantages of acquiring an ongoing venture with a case study.
3. Present an idea which can have IPR like patents along with comparative analysis of patents already granted in similar field.
4. Present a comparative analysis of various government schemes which are suitable for the business idea (developed in exercise 1).
5. Develop a marketing plan for the business idea (developed in exercise 1).
6. Prepare and present a well-conceived Business Plan.


Suggested Readings:


1. Allen, K. R. (2015). Launching New Ventures: An Entrepreneurial Approach. Boston: Cengage Learning.
2. Barringer, B. R., & Ireland, R. D. (2015). Entrepreneurship: Successfully Launching New Ventures. London: Pearson.
3. Kuratko, D. F., & Rao, T. V. (2012). Entrepreneurship: A South-Asian Perspective. Boston: Cengage Learning.

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Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester II

Skill Enhancement Course (2 Credits)

Course Code: COUBTL2

Personal Tax Planning and Tax Management [SEC – 2 (b)]


Objective: The course aims to enable learners to understand the importance of tax planning and use various instruments and measures for tax planning. It also aims to explain how systematic investment and selection of investment avenues can help in tax planning. The course provides an insight into tax management by developing an understanding of the provisions relating to deduction and collection of tax at source, advance tax, refund, assessment procedures and provisions relating to income-tax authorities and appeals and revisions.


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


1. Examine how tax planning is useful and essential for every tax payer and to understand the concept of tax evasion and tax planning from direct taxes point of view;
2. Determine residential status and its relationship with tax planning. Examine how tax planning is permitted under different provisions of the Income Tax Act;
3. Assess the tax liability of individuals and HUFs having income under different heads, by considering tax planning measures providing for optimal tax relief;
4. Choose the avenues of investment with an intent to reduce tax liabilities and identify merits and limitations of different means of investments and examine various provisions relating to deduction and collection of tax at source and advance tax obligations;
5. Examine the provisions relating to survey, search, and seizure and the related powers of various income-tax authorities;
6. Examine the procedure for assessment and recall the time limits for completion of assessments as well as remedies available by way of appeal and revision.


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Basic Concepts Meaning, Need of Tax Planning- Principles and objectives of Tax Planning, Obligations of parties to Tax Planning, Tax Avoidance and Tax Evasion- Legal thinking on Tax Planning, Tax Planning-Scope of Tax Planning.	15	✓	
Unit - 2	Tax Planning with reference to residential status Tax planning through exempted income for residents/ non-residents, Tax planning through permissible deductions for residents/non-residents, Tax planning with reference to clubbing provisions.	15	✓	✓
Unit - 3	Tax Planning under different heads of Income Tax planning measures relating to income from salary, Income from House Property, profits and gains of business or profession, capital gains and income from other sources.	25	✓	✓
Unit - 4	Tax Planning through investments Tax planning through various tax saving investment avenues available for individuals and HUF like Mutual funds unit linked insurance plans, Bonds, Equity linked savings schemes, Post office savings schemes and others. Tax deductions under Income-Tax Act.	25	✓	✓
Unit - 5	TAX MANAGEMENT Deduction, collection and recovery of tax Advance tax, tax deduction at source, tax collection at source, refund.	20	✓	✓


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Practical Exercises:

The learners are required to:

1. Computation of tax liability of individuals and HUF having different sources of income by considering the special exemption and deduction provisions under each head as well as the deductions from gross total income to minimize tax liability
2. Computation of tax liability of an individual and HUF under the general provisions of the Income-tax Act, 1961 and under section 115BAC to determine which is more beneficial in each case.
3. Assess the remedies available under the Act by way of rectification, appeal and revision in case of aggrieved assesses based on the issue involved and threshold time limit.
4. Filling up return forms based on the details of income and deductions provided in respect of an individual/HUF and TDS details gathered from Form 16, Form 16A and 26AS.

Suggested Readings:

1. Ahuja, G., & Gupta, R. (2018). Direct Taxes Ready Reckoner. New Delhi: Wolters Kluwer India Private Limited.
2. Gaur, V. P., Narang, D. B., & Gaur, P. (2018). Income Tax Law and Practice. New Delhi: Kalyani Publishers.
3. Singhania, V. K., & Singhania, K. (2020). Direct Taxes: Law & Practice. New Delhi: Taxmann Publication.

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Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)



Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester III

Core Course (5 Credits)

Course Code: COUCTT1

Financial Management [C-5]


Objective: The course aims to familiarize the learners with the principles and practices of financial management.


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


1. Explain the nature and scope of financial management;
2. Assess the impact of time value of money in different business decisions;
3. Analyze capital budgeting process and apply capital budgeting techniques for business decisions;
4. Discuss the various sources of finance in today's competitive industry;
5. Explain various capital structure theories and analyze factors affecting capital structure decisions;
6. Critically examine various theories of dividend, identify and analyze factors affecting dividend policy; and suggest sound dividend policy;


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction Nature, scope, and objectives of financial management- profit maximization Vs wealth maximization; Value maximization- concept and implications, Economic Value Added (EVA), Market Value Added (MVA). Functions and Responsibilities of Finance Manager. Responsible Investment – concept and significance; Triple Bottom Line Concept-People, Planet and Profit. Time value of money, Risk and Return Analysis; Emerging dimensions in finance area- Crypto currencies, block chain.	15	✓	
Unit - 2	Sources of Finance Different Sources of Finance including internal sources, external sources, other sources like Venture capital, Lease financing, Financial institution, Private equity, Bonds- Indian as well as International, Masala bond, Bridgefinance.	15	✓	✓
Unit - 3	Capital Budgeting Capital Budgeting Process, Cash Flow Estimation, Payback Period Method, Discounted Payback Period Method, Accounting Rate of Return, Net Present Value (NPV), Net Terminal Value, Internal Rate of Return (IRR), Profitability Index, Capital budgeting under Risk & Uncertainty-Certainty Equivalent Approach and Risk- Adjusted Discount Rate Method. Responsible Investment-Environmental, Social and governance (ESG) factors into investment decisions, to better manage risk and generate sustainable long-term returns. Use of expert system in Capital Budgeting Decisions.	25	✓	✓
Unit - 4	Cost of Capital and Financing Decision Sources of long-term financing, Components of cost of capital, Method for calculating Cost of Equity, Cost of Retained Earnings, Cost of Debt and Cost of Preference Capital, Weighted Average Cost of Capital (WACC) and Marginal Cost of Capital. Capital Structure- Theories of Capital Structure (Net Income, Net Operating Income, MM Hypothesis, Traditional Approach). Operating Leverage, Financial Leverage and Combined Leverage. EBIT-EPS Analysis. Cost-Benefits Analysis including social cost. Determinants of Optimum Capital Structure. Use of expert system in financing decisions.	25	✓	✓
Unit - 5	Managing Profit Theories for relevance and irrelevance of dividend decision for corporate valuation- Walter's Model, Gordon's Model, MM Approach, Forms of dividend payment, types of dividend policies and Determinants of Dividend policy. Corporate Social Responsibility (CSR) –Policy, Strategy, Implications and Governance.	20	✓	✓


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Practical Exercises:

The learners are required to:

1. Work on the spreadsheet for various financing decisions.
2. Analyze and interpret case study on Capital Budgeting, Financial Structure, working capital, and CSR Spending of a select company based on published annual report.
3. Use expert system for various financial decisions.
4. Determine capital structure of various companies from their annual report.
5. Determine working capital of various industries.
6. Determine operating cycle of manufacturing company.

Suggested Readings:

1. Chandra, P. (2007). Financial Management-Theory and Practice. New Delhi: Tata McGraw Hill Education. Horne.,
2. J. C., & Wachowicz, J. M. (2008). Fundamentals of Financial Management. New Jersey: Prentice Hall.
3. Khan, M. Y., & Jain, P. K. (2018). Financial Management: Text and Problem. New Delhi: Tata McGraw Hill Education India.
4. Kothari, R. (2016). Financial Management: A Contemporary Approach. New Delhi: Sage Publications India Pvt. Ltd.
5. Pandey, I. M. (2015). Financial Management. New Delhi: Vikas Publications.
6. Rustagi, R. P. (2015). Fundamentals of Financial Management. New Delhi: Taxmann Publication.
7. Ross, S. A., Westerfield, R. W., Jaffe, J., & Kakani, R. K. (2014). Corporate Finance. New York: McGraw Hill Education.
8. Sharma, S. K., & Zareen, R. (2018). Fundamentals of Financial Management. New Delhi: S. Chand Publishing.
9. Singh, P. (2010). Financial Management. New Delhi: Ane Books Pvt. Ltd.
10. Singh, J. K. (2016). Financial Management-Theory and Practice. Delhi: Galgotia Publishing House.
11. Singh, S., & Kaur, R. (2011). Fundamentals of Financial Management. New Delhi: SCHOLAR Tech. Press.
12. Tripathi, V. (2017). Basic Financial Management. Delhi: Taxmann Publication.
13. Srivastava, R., & Mishra, A. (2011). Financial Management. New Delhi: OUP India.
14. Study Material of CA Course (New) Intermediate Level Paper 8A: Financial Management.

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Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



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External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)



Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester III

Core Course (5 Credits)

Course Code: COUCTT2

Income-tax Law and Practice [C-6]


Objective: The course aims to provide knowledge of the various provisions of income-tax law in India and enable the learners to apply such provisions to compute total income and tax liability of individuals and HUFs. It also aims to enable learners to understand the provisions relating to filing of return of income.


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


1. Comprehend the concepts of taxation, including assessment year, previous year, assessee, person, income, total income, agricultural income and determine the residential status of persons;
2. Compute income under different heads, applying the charging provisions, deeming provisions, exemptions and deductions;
3. Apply the clubbing provisions and provisions relating to set-off and carry forward of losses to determine the gross total income;
4. Calculate the tax liability of an individual and HUF as well as deductions from gross total income and determine the total income of an individual and HUF;
5. Comprehend the provisions relating to filing of return of income.


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Basic Concepts Tax: concept, types – direct and indirect; canons of taxation; Direct Tax: Need, features and basis of charges. Income Tax (as per Income Tax Act 1961 and amendments): Basic Concepts; Residential status; Scope of Total Income, Heads of Income; Income which do not form a part of Total Income; Agriculture Income and its taxability.	15	✓	
Unit - 2	Income from Salary and House Property Meaning of salary, Basis of charge, conditions of chargeability, Allowances, Perquisites, Deductions and exemptions, Computation of taxable Income from Salary. Income from house property Basis of charge, Determinants of Annual Value, Deductions and exemptions, computation of taxable income House Property.	20	✓	✓
Unit - 3	Profits and gains from business or profession, capital gains and income from other sources a. Meaning of business income, methods of accounting, Deductions and Disallowances under the Act, Computation of presumptive income under Income-tax Act, Computation of taxable income from Business and profession. b. Meaning of Capital Asset, Basis of Charge, Exemptions related to capital gains; Meaning of Transfer, Computation of taxable capital Gain. c. Income from Other Sources Basis of charge - Dividend, Interest on securities, winning from lotteries, Crossword puzzles, Horse races, Card games etc., Permissible deductions, impermissible deductions.	25	✓	✓
Unit - 4	Computation of Total income and Tax Liability of individual and HUF Income of other persons included in assessee's total income, Aggregation of income and set-off and carry forward of losses; Deductions from gross total income; Rebates and reliefs; Computation of total income and tax liability of individuals and HUF.	20	✓	✓
Unit - 5	Preparation of Return of Income Filing of returns: Manually and on-line filing of Returns of Income & TDS; Provision & Procedures of Compulsory on-line filing of returns for specified assesses.	20	✓	


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Practical Exercises:


The learners are required to:


1. Identify five individuals above the age of 18 years without PAN Card. Educate them about the relevance of getting a PAN card issued from IT Department of India and help them fill the online application form for generating their PAN Card. Also, educate them about the significance of filing return and help them fill the same online. Prepare and present a report of the key learnings from the exercise;
2. File Income-tax return of individuals and HUF;
3. Compute income under different heads, total income, and tax liability of an individual and HUF;
4. Apply for TAN for a firm and file its TDS return;
5. Visit the website of Income Tax Department, Government of India and fill the various online ITR forms with hypothetical data.


Suggested Readings:


1. Ahuja, G., & Gupta, R. (2020). Simplified Approach to Income Tax. New Delhi: Flair Publications Pvt. Ltd.
2. Singhania, V. K., & Singhania, M. (2020). Student's Guide to Income Tax including GST-Problems & Solutions. New Delhi: Taxmann Publications Pvt. Ltd.
3. Study material of ICAI Intermediate Paper 4A: Income-tax Law.

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Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


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Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester III

Core Course (5 Credits)

Course Code: COUCTT3

Principles of Marketing [C-7]


Objective: The course aims to equip the learners with the basic knowledge of concepts, principles, tools, and techniques of marketing and to provide knowledge about various developments in the marketing.


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


1. Develop an understanding of basic concepts of marketing, marketing philosophies and environmental conditions affecting marketing decisions of a firm;
2. Explain the dynamics of consumer behaviour and process of market selection through STP stages;
3. Analyze the process of value creation through marketing decisions involving product development;
4. Analyze the process of value creation through marketing decisions involving product pricing and its distribution;
5. Analyze the process of value creation through marketing decisions involving product promotion and also to equip them with the knowledge of various developments in marketing area that may govern marketing decisions of a firm's.


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction: Marketing - Meaning, Nature, Scope and Importance; Core concepts of marketing; Marketing Philosophies; Services Marketing: Meaning and distinctive characteristics; Marketing Mix. Marketing Environment: Need for studying marketing environment; Micro environmental factors- company, suppliers, marketing intermediaries, customers, competitors, publics; Macro environmental factors – demographic, economic, natural, technological, politico-legal and socio- cultural.	20	√	
Unit - 2	Understanding Consumer Behaviour and Market Selection: Consumer Behaviour: Need for studying consumer behaviour; Types; Stages in Consumer buying decision process; Factors influencing consumer buying decisions. Market Selection: Choosing market value through STP. Market Segmentation- Levels and bases of segmenting consumer markets. Market Targeting- concept and criteria. Product Positioning – concept and bases; Product differentiation- concept and bases.	20	√	√
Unit - 3	Marketing Mix Decision –Product: Product Decisions: Concept and classification; Levels of Product. Designing value- Product-mix dimensions, strategies and types; Branding- functions, strategies, types and qualities of good brand name; Packaging and Labelling- functions, types and ethical aspects; Product support services. New Product Development: Product life cycle – concept and marketing strategies; New product development- concept and process.	20	√	√
Unit - 4	Marketing Mix Decisions -Pricing and Distribution: Pricing Decisions: Objectives; Factors affecting the price of a product; Pricing methods; Pricing strategies; Ethical issues in pricing decisions. Distribution Decisions: Channels of distribution- types and functions. Delivering value-factors affecting choice of distribution channel; Distribution strategies; Distribution logistics – concept, importance and major logistics decisions; Wholesaling and retailing; Types of retail formats; Management of retailing operations: an overview. Emerging distribution trends.	20	√	√
Unit - 5	Promotion Decisions and Developments in Marketing: Promotion Decisions: Communication process; Importance of Promotion. Communicating value- Decision about Promotion mix tools including advertising, personal selling, sales promotion, public relations, publicity and direct marketing; Factors influencing promotion mix; Integrated Marketing Communication approach. Developments in Marketing: Relationship Marketing- concept and dimensions. Sustainable Marketing- concept and issues. Rural marketing- characteristics, drivers of growth in rural marketing, rural marketing mix. Social marketing- concept, tools and issues. Digital marketing- concepts, tools, and issues.	20	√	


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Practical Exercises:

The learners are required to:

1. Analyze the impact of various environmental forces in the context of a given durable and non-durable product.
2. Analyze the marketing mix strategy of a durable and non-durable product.
3. Select any product and analyze its segmentation strategy in comparison to its immediate competitive product.
4. Analyze the case of product line extension and impact on business performance.
5. Analyze the distribution strategy of a given product.
6. Find out ethical concerns of customers with regard to various marketing mix decisions in regard to a given product

Suggested Readings:

1. Etzel, M. J., Walker, B. J., Stanton, W. J., & Pandit, A. (2010). Marketing. New York: McGraw Hill. Grewal, D., & Levy, M. (2017). Marketing. New York: McGraw Hill Education.
2. Kotler, P., Armstrong, G., & Agnihotri, P. (2018). Principles of Marketing. London: Pearson Education. Kotler, P., Keller, K. L., Koshy, A., & Jha, M. (2013). Principles of Marketing: A South Asian Perspective. London: Pearson Education.
3. Mahajan, J. P., & Mahajan, A. (2014). Principles of Marketing. Delhi: Vikas Publications. Saxena, R. (2006). Marketing Management. Delhi: Tata McGraw Hill Education.
4. Sharma, K., & Aggarwal, S. (2018). Principles of Marketing. Delhi: Taxmann Publication.

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Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



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Govt. PG College, Kurud (C.G.)



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Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



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Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester III

Generic Electives (5 Credits)

Course Code: COUCTG1

Investing in Stock Markets [GE – 3 (a)]


Objective: The course aims to equip learners with the basic skills required to operate in the stock market. They can learn trading mechanism of the stock exchanges.


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


1. Explain the basics of investing in the stock market, the investment environment as well as risk & return;
2. Analyze Indian securities market including the derivatives market;
3. Examine EIC framework and conduct fundamental analysis;
4. Perform technical analysis;
5. Invest in mutual funds market


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Basics of Investing Basics of Investment & Investment Environment. Risk and Return, Avenues of Investment - Equity shares, Preference shares, Bonds & Debentures, Insurance Schemes, Mutual Funds, Index Funds. Indian Security Markets - Primary Market, Secondary Market and Derivative Market. Responsible Investment.	15	✓	
Unit - 2	Fundamental Analysis Top down and bottom up approaches, Analysis of international & domestic economic scenario, Industry analysis, Company analysis (Quality of management, financial analysis: Both Annual and Quarterly, Income statement analysis, position statement analysis including key financial ratios, Cash flow statement analysis, Industry market ratios: PE, PEG, Price over sales, Price over book value, EVA), Understanding Shareholding pattern of the company.	25	✓	✓
Unit - 3	Technical Analysis Trading rules (credit balance theory, confidence index, filter rules, market breath, advances vs declines and charting (use of historic prices, simple moving average and MACD) basic and advanced interactive charts. Do's & Don'ts of investing in markets.	20	✓	
Unit - 4	Indian Stock Market Market Participants: Stock Broker, Investor, Depositories, Clearing House, Stock Exchanges. Role of stock exchange, Stock exchanges in India- BSE, NSE and MCX. Security Market Indices: Nifty, Sensex and Sectoral indices, Sources of financial information. Trading in securities: Demat trading, types of orders, using brokerage and analyst recommendations.	20	✓	
Unit - 5	Investing in Mutual Funds Concept and background on Mutual Funds: Advantages, Disadvantages of investing in Mutual Funds, Types of Mutual funds- Open ended, close ended, equity, debt, hybrid, index funds and money market funds. Factors affecting choice of mutual funds. CRISIL mutual fund ranking and its usage, calculation and use of Net Asset Value.	20	✓	✓


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Practical Exercises:

The learners are required to:

1. Work on the spreadsheet for doing basic calculations in finance. Learners will also practice technical analysis with the help of relevant software.
2. Practice use of Technical charts in predicting price movements through line chart, bar chart, candle and stick chart, etc., moving averages, exponential moving average.
3. Calculate of risk and return of stocks using price history available on NSE website.
4. Prepare equity research report-use of spreadsheets in valuation of securities, fundamental analysis of securities with the help of qualitative and quantitative data available in respect of companies on various financial websites, etc.

Suggested Readings:

1. Chandra, P. (2017). Investment Analysis and Portfolio Management. New Delhi: Tata McGraw Hill Education.
2. Kevin, S. (2015). Security Analysis and Portfolio Management. Delhi: PHI Learning.
3. Ranganatham, M., & Madhumathi, R. (2012). Security Analysis and Portfolio Management. Uttar Pradesh: Pearson (India) Education.
4. Pandian, P. (2012). Security Analysis and Portfolio Management. New Delhi: Vikas Publishing House.
5. Bodie, Zvi et.al. (2022). Investments. New Delhi: McGraw Hill Education
6. Jayabal and Nagarajan. (2020). Security Analysis & Portfolio Management. New Delhi: Excel Books.

Note: Learners are advised to use the latest edition of textbooks.



Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



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Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



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Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester III

Generic Electives (5 Credits)

Course Code: COUCTG2

Advanced Financial Accounting [GE – 3 (b)]


Objective: The course aims to impart advanced knowledge on financial accounting applicable in business enterprises of special nature and on Government accounting system.


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


1. Use appropriate software for recording transactions and preparing accounts under Hire Purchase and Installment Purchase system;
2. Apply appropriate software to workout royalty accounts;
3. Prepare accounts relating to consignment business;
4. Provide services to departmental stores in preparing departmental accounts;
5. Guide business enterprises in preparing and submitting insurance claim statement against business losses;
6. Compare commercial accounting system with Government accounting system;
7. Explain Government financial administration.


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Accounting for Hire Purchase and Instalment Systems Meaning, features, advantages and disadvantages of Hire Purchase and Instalment Systems; Accounting for hire purchase and instalment transactions including transactions of high value and small value, default and repossession (manually and using appropriate accounting software).	20	✓	✓
Unit - 2	Royalty and Consignment Accounts (a) Royalty accounts: Meaning of Royalty, Minimum Rent and Short working. Accounting Treatment and preparation of Royalty Account (manually and using appropriate accounting software) including impact of Strikes & Lockouts, excluding Sub-lease. (b) Consignment Accounts: Meaning and Features of consignment business, Difference between sale and consignment, accounting treatments for consignment transactions and preparation of accounts in the books of consignor and consignee.	20		✓
Unit - 3	Accounting for Partnership Dissolution of partnership firms including insolvency; piecemeal distribution of assets; Amalgamation of partnership firms; Conversion of partnership firm into a company and Sale to a company. Concept of Limited Liability Partnership.	20		✓
Unit - 4	Insurance Claims and Departmental Accounts (a) Insurance Claims: Insurance policy for a business firm – Procedure for taking up Insurance Policy for loss of stock and loss of profit; Meaning of Insurance claims, procedure to lodge insurance claim; Average clause and indemnity period. Procedure of ascertaining loss of stock and loss of profit; Ascertainment of claims against loss of stock and loss of profit. (b) Departmental Accounts: Meaning and objectives; allocation of common expenses; System of preparation of departmental trading and profit and loss accounts (manually and using appropriate accounting software); inter-department transfer.	20	✓	✓


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


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External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


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Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Unit - 5	Government Accounting Meaning, features and Objectives of Government Accounting; difference between Commercial Accounting and Government Accounting; General Principles of Government Accounting; System of financial administration and financial control in India; Accounts keeping of the Government; Classification of Accounts – Consolidated Fund, Contingency Fund and Public Accounts; Government Accounting Standards Advisory Board.	20	✓	✓
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Practical Exercises:

The learners are required to:


1. Use of appropriate software for recording transactions and preparing accounts under Hire Purchase and Installment Purchase system and provide comparative data for decision making.
2. Prepare the presentation or charts on Indian Accounting Standard (Ind AS) 17 Leases or/and IFRS 16 / IAS 17.
3. Prepare Royalty Accounts with appropriate software.
4. Visit a local departmental store to gain in-house knowledge on accounts keeping.
5. Fill up forms for (a) taking up insurance policy of a business enterprise against loss of stock and loss of profit and submission of claim against loss stock and loss of profit
6. Visit a Government office to get knowledge on the system of accounts keeping and prepare a report.


Suggested Readings:


1. Anthony, R., Hawkins, D., & Merchant, K. A. (2010). Accounting: Text and Cases. New York: McGraw-Hill Education.
2. Dam, B. B., & Gautam, H. C. (2019). Advanced Accounting. Gayatri Publications, Guwahati.
3. Goyal, B. K., & Tiwari, H. N. (2019). Financial Accounting. New Delhi: Taxmann Publication.
4. Jain, S. P., & Narang, K. L. (2016). Advanced Accountancy. New Delhi: Kalyani Publishers.
5. Horngren, C. T., Sundem, G. L., Elliott, J. A., & Philbrick, D. (2013). Introduction to Financial Accounting. London: Pearson Education.
6. Maheshwari, S. N., Maheshwari, S. K., & Maheshwari, S. K. (2018). Financial Accounting. New Delhi: Vikas Publishing House Pvt. Ltd.
7. Monga, J. R. (2017). Financial Accounting: Concepts and Applications. New Delhi:
8. Mayur Godwin, N., Alderman, W., & Sanyal, D. (2016). Financial Accounting. Boston: Cengage Learning.
9. Shukla, M. C., Grewal, T. S., & Gupta, S. C. (2016). Advanced Accounts. Vol.-I. New Delhi: S. Chand Publishing.
10. Tulsian, P. C. (2007). Financial Accounting. New Delhi: Tata McGraw Hill Publishing Co. Ltd.


*Compendium of Statements and Standards of Accounting. The Institute of Chartered Accountants of India, New Delhi.
www.icaai.org

Note: Learners are advised to use the latest edition of textbooks.


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Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


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Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


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Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester III Ability Enhancement Courses (2 Credits) Course Code: COUCTA1
Indian Economy [AEC – 3 (a)]


Objective: The course aims to provide an understanding of constituent sectors that define the Indian Economy and enable learners to examine the role and contribution of different sections of the economy in economic development of India. The course also aims to enable the learners to examine the role and impact of planning process on economic development of India.


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


1. Evaluate the magnitude, size, and dimensions of Indian economy and to study effect of privatization and liberalization on Indian economy;
2. Evaluate the role of population as an economic resource;
3. Explain the role and contribution of agriculture in economic development of India
4. Analyze contribution of industrial and service sector in Indian economy
5. Evaluate the recent trends in economic planning of India as well as role and functions of central bank and commercial banks


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Overview of Indian Economy Indian Economy: Major features and problems. Role of public and private sector in Indian Economy; Functions and problems of public sector; dis-investment; Privatization –it’s importance in Indian Economy. Globalization, Liberalization and its impact on Indian Economy.	15	✓	
Unit - 2	Demography and Indian Economy Concept of over, under and optimum population, Population explosion and trends in population growth, Demographic aspects of Indian population: Literacy, Gender and Quality of manpower, Demographic dividend and new trends in population management, Technology and population growth. Need to optimize population growth. Human Development Index.	20	✓	✓
Unit - 3	Indian Agriculture: Trends and Problems Agriculture in Indian Economy: salient features and importance, cropping pattern, crop insurance, water management, water harvesting and irrigation related issues, Agricultural production and productivity, Green, white, blue and yellow revolution. Government policy and initiatives. Agricultural Finance: Rural Credit; Rural Finance: institutional and non-institutional finance, Role of Regional Rural Bank and Micro-finance institutions. Loan schemes. Agricultural Marketing: Regulated and unregulated markets, Warehousing, Role of Food Corporation of India (FCI), Export of agricultural products and agro based industries. Minimum Supports Price (MSP).	20	✓	
Unit - 4	Industrial Economy and Service Sector of India Industrial Scenario in India, Features and Problems of Industrial Development in India, Core industries and their role in Indian economy, Industrial policies and statements and their impact on industrial development, Industrial Finance, Liberalization and Indian industries. An overview of Service Sector in India - Transport and Communication, IT, Tourism (Growth, Performance, Market size and exports) - Power Policy and Power Development- FDI inflow in Service Sector, Role of WTO in Service Sector, Contribution of Service Sector to India’s GDP	30	✓	✓
Unit - 5	Planning Process in India: Trends and Features Planning process and features of Economic planning in India, Journey from Planning Commission to NITI Aayog, Budgeting Process in India. Emerging Trends and Features.	15	✓	✓


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Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


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Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Practical Exercises:

The learners are required to:

1. Prepare a statistical profile of India Economy.
2. List out the various PSUs which have been undergone disinvestment since 1991. Visit to one or two may be advisable.
3. Prepare a chart of explaining demographic development.
4. Visit Food Corporation of India and prepare report how its functions
5. Enlisting the PSU which have undergone this investment since 1991 according to their nature and type.
6. To know the process of this investment of PSU.
7. Preparing a comparative statement of merits and limitation of private undertakings and PSU.
8. To visit any important PSU to understand its function and roles.

Suggested Readings:

1. Acharya, S., & Mohan, R. (2010). India's Economy: Performance and Challenges. New Delhi: OUP India.
2. Datt, G., & Sundharam, A. (2017). Indian Economy. New Delhi: Sultan Chand Publishing.
3. Puri, V. K., & Mishra, S. K. (2018). Indian Economy. Mumbai: Himalaya Publishing House.

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Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
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Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



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Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester III

Ability Enhancement Courses (2 Credits)

Course Code: COUCTA2

Fundamentals of Banking [AEC – 3 (b)]

Objective: The course aims to impart knowledge about the basic principles of the banking and insurance.

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

1. Explain the meaning, scope and functions of Banking along with legal framework.
2. Assess the operations of banking and its services.
3. Evaluate the lending operations of banks and identify causes of NPA in banks.

COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Banking Business Definition and function of banks, need for banks; legal framework; structure, organisation and working of banks, need for proper regulation and supervision; banker and customer relationship, general and special types of customers. Types of Deposits: Types of banks in India; Role of Foreign Banks in India; Advantages and Disadvantages of Foreign banks, Road Map for Foreign Banks in India; India's approach to Banking Sector reforms; Achievements of financial sector reforms and areas of concern, Credit Allocation Policies of Commercial banks, Credit Market Reforms.	30	√	
Unit - 2	Banking Operations Cheque: definition, features and types of cheque; Endorsement: meaning and essentials of a valid endorsement, types of endorsement; Era of Internet Banking and its benefits, Mobile Banking, Home banking, Virtual Banking, Electronic Clearing System (ECS), E-payments, Electronic Fund Transfer (EFT), E-money, Unified Payment Interface (UPI), Safeguard for internet banking, Critical comparison of traditional banking methods and ebanking; Balance Sheet of a Bank, special items of a Balance Sheet, off Balance Sheet Items; Anti-money Laundering Guidelines. Basics of Negotiable Instruments	35	√	√
Unit - 3	Loans and Advances Principles of sound lending, Types of loans and advances, Advances against various securities; Securitization of Standard Assets and it's Computation; Basel Accord: merits and weaknesses of the Basel II, Basel III, and Basel	35	√	√

Practical Exercises:


The learners are required to:


1. The learners are required to: 1. Describe the procedure of opening a bank account-current A/C, savings A/C, recurring A/C, and fixed deposit A/C on the basis of your experience.
2. Practice online account opening, E-banking operations, and UPI transfers.
3. Analyze the Balance sheet of a bank with respect to loans and advances and to identify the stressful assets.


Suggested Readings:


1. Agarwal, O. P. (2011). Banking and Insurance. New Delhi: Himalaya Publishing.
2. Black, K. J., & Skipper, H. J. (2000). Life and Health Insurance. London: Pearson Education.
3. Gupta, P. K. (2011). Insurance and Risk Management. New Delhi: Himalaya Publishing.
4. Mishra, M. N., & Mishra, S. B. (2007). Insurance Principles and Practice. New Delhi: S. Chand Publishing.
5. Suneja, H.R. (2019). Practical and Law of Banking. New Delhi: Himalaya Publishing House.
6. Padhi B.R. and B. Padhi (Ed.)2010 Tribal Development in India – Section V – Health and Tribal Development – Mangalam Publications – Delhi – 53.
7. Deogaonkar S.G. (1994) Tribal Administration and Development – Concept Publishing Company – New-Delhi.
8. Padmalatha, Suresh and Justin, Paul. (2017). Management of Banking and Financial Services. New Delhi: Pearson Education.

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Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


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Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester IV

Core Course (5 Credits)

Course Code: COUDTT1

Cost Accounting [C-8]


Objective: The course aims to develop understanding among learners about contemporary cost concept and rational approach towards cost systems and cost ascertainment. The course also aims to provide knowledge about various methods of cost determination under specific situations and to acquire the ability to use information determined through cost accounting for decision making purpose.


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


1. Determine various types of cost of production;
2. Compute unit cost and total cost of production and prepare cost statement;
3. Compute employee cost, employee productivity and employee turnover;
4. Determine cost under job costing, batch costing, process costing, contract costing and service costing;
5. Apply activity-based costing for cost determination.


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	<p>Concept and Nature of Cost Accounting Concept of cost and costing, Importance and features of costing, Cost classification, Concept of cost unit, cost center, meaning of 'unit' from the view point of producer, Establishment of an ideal cost accounting system, Cost Reduction, Cost Control, Installation of Costing System, Application of IT in Cost Accounting. Preparation of Cost Sheet for manufacturing and service sector.</p> <p>Material Cost</p> <p>Direct and indirect material, Valuation of materials, Principles of valuation of material as per AS- 2/ Ind AS- 2; CAS- VI, Material control, purchases, Objectives and functions of purchase department, Inventory control: Meaning and techniques including latest techniques like Just in Time (JIT) Inventory Management, Kanban, Kaizen, Determination of Economic Order Quantity (EOQ). Treatment of waste, scrap, spoilage, defective and obsolesce.</p>	25	✓	✓
Unit - 2	<p>Employee Cost and Overheads Meaning and classification of employee cost, Requisite of a good wage and incentive system, Time and piece rate plans, Profit sharing, Employee productivity and cost. Labor cost control – techniques, Employee turnover, Remuneration and Incentive schemes (Rowan & Halsey Plan only).</p> <p>Overheads: Definition and classification, Production overheads – allocation and apportionment of cost, Meaning and Methods of cost absorption, Treatment of over-absorption & under-absorption of overheads, Administration and selling & distribution overheads – methods of ascertainment, Treatment of Research & Development cost in Cost Accounting.</p>	20	✓	✓
Unit - 3	<p>Methods of Costing: Job Costing, Batch Costing and Process Costing Meaning of Job Cost, its application and accounting, Preparation of Job cost sheet. Meaning of Batch Cost and its application in today's industry.</p> <p>Meaning and application of process costing, Methods of determination of cost in process costing, Normal and abnormal loss and gain, Inter process costing and profit ascertainment. Choice between process and job costing.</p>	20	✓	✓
Unit - 4	<p>Methods of Costing: Contract Costing, Service Costing Meaning, features and types of contract, Methods of cost determination in contract costing, Escalation clause and cost-plus contract. Meaning and scope of service costing, Factors in ascertaining service cost,</p>	20	✓	✓


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Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


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Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Unit - 5	Ascertainment of service cost of following services:		
	<ol style="list-style-type: none"> 1. Transport 2. Hospital 3. Canteen 4. Toll 5. Education institution 6. IT industry 7. Hotel <p>Any other contemporary service industry.</p>		
	Activity Based Costing (ABC)		
	Concept, significance and salient features; Stages and flow of costs in ABC; Basic components of ABC - resource drivers and cost drivers; Application of ABC in a manufacturing organisation and service industry.	15	v v

Practical Exercises:


The learners are required to:


1. Prepare a cost statement for manufacturing and/ or service organisation.
2. Identify the items to be included and excluded in the cost system.
3. Apply different price determination methods to assess sales price.
4. Prepare a cost statement for different processes.
5. Suggest ideal cost system.
6. Calculate impact of material consumption, usage and wastages on total material cost.
7. Prepare of different format of acquisition of material and storage.
8. Determine total labour cost.
9. Suggest suitable cost system for different types of services organisation.
10. Analyze Research & Development cost in pharmaceutical & similar industry.
11. Visit industries to understand process costing, ABC concept


Suggested Readings:


1. Banarjee, B. (2014). Cost Accounting – Theory and Practice. New Delhi: PHI Learning Pvt. Ltd.
2. Kishor, R. M. (2019). Taxman's Cost Accounting. New Delhi: Taxmann Publication Pvt. Ltd.
3. Lal, J., & Srivastava, S. (2013). Cost Accounting. New Delhi: McGraw Hill Publishing Co.
4. Mowen, M. M., & Hansen, D. R. (2005). Cost Management. Stanford: Thomson.
5. Study Material of CA Course (New) Intermediate Level Paper 3: Cost and Management Accounting.

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Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


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Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


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Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester IV

Core Course (5 Credits)

Course Code: COUDTT2

Business Mathematics [C-9]


Objective: The course aims to familiarize the learners with the basic mathematical tools with special emphasis on applications to business and economic situations.


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


1. Explain how matrices are used as mathematical tools in representing a system of equations;
2. Apply differential calculus to solve simple business problems;
3. Solve business problems involving complex linear and non-linear relationships between decision variables and their determining factors;
4. Apply mathematical formulation and solution of problems related to finance including different methods of interest calculation, future and present value of money;
5. Do programming for business problems involving constrained optimization.


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Matrices and Determinants Definition and types of matrix, Algebra of matrices, Inverse of a matrix- Business Applications. Solution of system of linear equations (having unique solution and involving not more than three variables) using Matrix Inversion Method and Cramer's Rule.	15	✓	
Unit - 2	Basic Calculus Mathematical functions and their types. Concepts of limit and continuity of a function. Concept of Marginal Analysis. Concept of Elasticity, Applied Maxima and Minima problems.	20	✓	✓
Unit - 3	Advanced Calculus Partial Differentiation: Partial derivatives up to second order. Homogeneity of functions and Euler's theorem. Maxima and Minima involving two variables – Applied optimization problems and Constraint optimization problems using Lagrangean multiplier involving two variables having not more than one constraint.	20	✓	✓
Unit - 4	Mathematics of Finance Rates of interest: nominal, effective and their inter-relationships in different compounding situations. Compounding and discounting of a sum using different types of rates. Applications relating to Depreciation of assets and Equation of value. Types of annuities: ordinary, due deferred, continuous, perpetual. Determination of future and present values using different types of rates of interest. Applications relating to Capital expenditure, Leasing, Valuation of simple loans and debentures, sinking fund (excluding general annuities).	30	✓	✓
Unit - 5	Linear Programming Formulation of Linear programming problems (LPPs), Graphical solutions of LPPs and solution of LPPs by simplex method.	15	✓	


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Practical Exercises:

The learners are required to:

1. Take the case of a business problem and identify the decision-making variables and assess their functional relationship with other variables affecting the decision in a business situation.
2. Take the business case and assess how the use of matrices help in deciding about competing alternatives both under constrained and unconstrained situations.
3. Work on a software package for solving business problems as an application of matrices and linear programming using solver in excel
4. Gather information about various deposit and loan schemes of banks and other financing institutions to find out interest rate differential, and compounded value.
5. Gather information about annuity schemes in the investment markets like monthly home mortgage payments, monthly insurance payments and pension payments, life insurance products work on annuity. Using Excel functions

Suggested Readings:

1. Anthony, M., & Biggs, N. (1996). Mathematics for Economics and Finance. Cambridge: Cambridge University Press.
2. Ayres, F. J. (1963). Theory and Problems of Mathematics of Finance. New York: McGraw Hill Publishing.
3. Budnick, P. (1986). Applied Mathematics for Business, Economics, & Social Sciences. New York: McGraw Hill Publishing.
4. Dowling, E. (2011). Introduction to Mathematical Economics. New York: McGraw Hill Publishing
5. Kapoor, V. K., & Sancheti, D. C. (2014). Business Mathematics, Theory & Applications. Delhi: S. Chand Publishing.
6. Sharma, S. K., & Kaur, G. (2019). Business Mathematics. Delhi: S. Chand Publishing.
7. Thukral, J. K. (2017). Business Mathematics. New Delhi: Maximax Publishing House.
8. Singh J. K.(2017). Business Mathematics. Mumbai, Maharashtra: Himalaya Publishing House.
9. Shukla, S. M.(2019). Business Mathematics. Agra, Uttar Pradesh: Sahitya Bhawan Publications.

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Department of Commerce,
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Semester IV

Core Course (5 Credits)

Course Code: COUDTT3

Human Resource Management [C-10]


Objective: To acquaint the learners with the techniques and principles to manage the human resources of an organization


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


1. Develop necessary skills to prepare an HR policy to enable the employees to attain work-life balance; 2 a. Prepare a Human Resource Plan in an organization;
Prepare a report on job analysis;
Organize an induction programme in an organization;
2. Have an understanding and use of different kinds of training and development strategies in real-life scenarios; 4 a. Organize counseling sessions for employees in an organization;
3. Design incentive schemes for different job roles in an organization;
4. Create HR policies related to grievance redressal, employee health, safety, welfare, and social security in an organization..


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction to Human Resource Management Concept and functions; Role, status and competencies of HR manager; HR policies; Evolution of HRM; Emerging challenges of human resource management - Workforce diversity, empowerment, downsizing, VRS, work life balance.	20	√	
Unit - 2	Acquisition of Human Resource Human resource planning- Quantitative and qualitative dimensions; Job analysis – Job description and job specification; Recruitment – concept and sources; Selection – concept and process; Test and interview; Placement, induction and socialization; Retention.	20	√	√
Unit - 3	Training and Development Concept and importance; Role specific and competency-based training; Training and development methods – Apprenticeship, understudy, job rotation, vestibule training, case study, role playing, sensitivity training, In- basket, management games, conferences and seminars, coaching and mentoring, management development programmes; Training process outsourcing.	20	√	√
Unit - 4	Performance Appraisal and Compensation Management Performance appraisal- Nature, objectives and process; Performance management; Methods of performance appraisal; Potential appraisal; Employee counselling; Job changes - Transfers and promotions. Compensation - Concept and policies, Base and supplementary compensation; Individual, group and organisation incentive plans; Fringe benefits; Performance linked compensation; Employee stock option; Pay band compensation system; Job evaluation.	20	√	√
Unit - 5	Maintenance of employees and Emerging Horizons of HRM Employee health and safety; Employee welfare; Social security (excluding legal provisions); Employer-employee relations. Employee code of conduct. Grievance handling and redressal; Industrial disputes: Causes and settlement machinery; e-HRM; Human Resource Information System (HRIS) and e-HRM; Impact of HRM practices on organisational performance; HR Audit, Contemporary issues in human resource management-emerging job opportunities.	20	√	


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Practical Exercises:

The learners are required to:

1. Participate in simulation activity on Work Life Balance in class and prepare a report of their analysis.
2. Draft an HR policy to combat work life issues assuming themselves as an HR manager.
3. Develop a human resource plan for a select organisation.
4. Conduct job analysis for any two positions in a select organisation and present the report of the same
5. Design an induction programme and perform role play for select organisations.
6. Develop case study on applicability and use of different kinds of training and development strategies by various companies in real life scenarios.
7. Participate in role play on employee counselling.
8. Draft incentive schemes for different job roles in their organisation.
9. Draft a policy on grievance redressal to be implemented in a select organisation.
10. Draft a policy on employee health, safety, welfare and their social security to be implemented in their organisation.

Suggested Readings:

1. Satrapi, K. (2007). Human Resource Management. New Delhi: Tata McGraw-Hill.
2. Chhabra, T. N. (2004). Human Resource Management. Delhi: Dhanpat Rai & Co.
3. Gupta, C. B. (2018). Human Resource Management. Delhi: Sultan Chand & Sons.
4. Decenzo, D. A., & Robbins, S. P. (2009). Fundamentals of Human Resource Management. New Jersey: Wiley. Dessler, G., & Varkkey, B. (2011). Human Resource Management. New Delhi: Pearson Education.
5. Mondy, A. W., & Noe, R. M. (1999). Human Resource Management. London: Pearson.
6. French, W. L. (1994). Human Resource Management. Boston: Houghton Mifflin.
7. Rao, V. S. P. (2002). Human Resource Management: Text and Cases. Delhi: Excel Books.

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Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)



Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester IV

Generic Electives (5 Credits)

Course Code: COUDTG1

Risk Management [GE – 4 (a)]

Objective: The course aims to provide knowledge and an insight into the spectrum of risks faced by businesses and to learn the techniques of managing risks.

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

1. Explain the types of risk in business;
2. Identify and evaluate business risk;
3. Evaluate various techniques of managing business risk;
4. Perform quantitative analysis of business risk;
5. Analyze financial leverage and credit risk

COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction Concept and meaning of Risk, Risk and Uncertainty, Classification of Risks, Dynamic Nature of Risks, Types of Risk, including Systematic and Unsystematic Risk, Strategic and Operational Risks, Business Risk, Financial Risk. Information Risk, Liquidity Risk.	10	✓	
Unit - 2	Business Risks and Measurement Identification and Sources of Risk, Various methodologies for measuring Business Risk, Impact of Business Risk on different stakeholders of business concern, Role of Risk Manager and Risk Committee in identifying and diversifying risk	20	✓	✓
Unit - 3	Risk Management Risk Management- concept, objectives and importance; Process of Risk Management, Risk Management techniques, managing risk through diversification, Strategy of transferring the risk through re-insurance, underwriting and factoring etc.	20	✓	
Unit - 4	Quantitative Analysis Population and Sample Analysis, Bayesian analysis, Statistical inference and hypothesis testing, EWMA and GARCH Model, Volatility, Artificial Intelligence and Business Analytics, Risk model- VAR, Stress Testing, Scenario Analysis. Analysis with the help of relevant software.	20	✓	
Unit - 5	Credit Risk Measurement and Financial Leverage Credit risk- concept, components, relevance, evaluation and reduction. Emerging sources of credit risk and their impact on business development, Credit Risk and Financial Leverage	30	✓	✓

Practical Exercises:


The learners are required to:


1. Practice quantitative analysis of risk through the help of spreadsheets and relevant software;
2. Analyze and interpret case study based on real life business problems..


Suggested Readings:


1. Crouhy, M., Galai, D., & Mark, R. (2013). The Essentials of Risk Management. New York: McGraw-Hill Education.
2. Hopkin, P. (2018). Fundamentals of Risk Management: Understanding, Evaluating and Implementing Effective Risk Management. London: Kogan Page.
3. Gupta, P.K. (2016). Essentials of Insurance and Risk Management. Mumbai, Maharashtra: Himalaya Publishing House.

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Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester IV

Generic Electives (5 Credits)

Course Code: COUDTG2

Working Capital Management [GE – 4 (b)]

Objective: The course aims to acquaint students with the idea of liquidity in the organisation with the concept of working capital and management of the same in regards to different segments of current assets and current liabilities.


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


1. Identify two major concepts of working capital – Gross and Net
2. Differentiate between long-term and short-term sources of finance.
3. Learn about preparing cash forecasting and budgets.
4. Understand the concept of receivables management
5. Application of different concepts of inventory management as per the properties, and requirements related to inventories.


COURSE CONTENTS:


Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction: Concept of Working Capital; Components of Working Capital; Interdependence among Components of Working Capital; Estimating Working Capital Needs; Factors Affecting the Need for Working Capital; Managing Working Capital; Objectives of Working Capital Management.	10	✓	✓
Unit - 2	Financing Working Capital: Sources of Working Capital Finance – A Brief Overview of Long-term and Short-term Sources of Finance, Financing Policies-Maturity Matching Policy, Aggressive Policy, And Conservative Policy.	20	✓	✓
Unit - 3	Management of Cash: Motives for Holding Cash; Need for and Objectives of Cash Management; Cash Forecasting and Cash Budgets; Cash Cycle, Determining the Optimum Level of Cash Balances. Baumol Model, Miller-Orr Model.	20	✓	✓
Unit - 4	Management of Receivables: Concept and Nature of Receivables; Purpose of Receivables; Costs and Benefits of Receivables; Factors Affecting Size of Receivables; Managing Receivables – The Profit Decision and Optimum Size Determination; Sound Credit Policy – Credit Standard and Credit Limit, Credit Period, Cash Discounts and Collections.	30	✓	✓
Unit - 5	Management of Inventory: Concept, Nature, and Components of Inventory; Benefits of Holding Inventory; Risks and Costs of Inventory; Managing Inventory – Minimising Costs and Optimum Size Determination; Inventory Management System- Economic Order Quantity Subsystem, Reorder-Point Subsystem, Stock-Level Subsystem, and Tying Together the Subsystems into a Total Inventory Management System; ABC Analysis; Just-in-Time Concept, VED Analysis.	20	✓	✓

Note: In addition the students will work on Spreadsheet for doing basic calculations in working capital management (Unit 3, 4 and 5 above) and hence can be used for giving students subject related assignments for their internal assessment.


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Practical Exercises:

The learners are required to:

1. Identify a company and use the Porter's five forces' analysis model to evaluate its competitive landscape.
2. Read case studies of working capital management and prepare a report of your interpretation and analysis. Each learner is required to conduct analysis on the company identified.
3. Present a role play on working capital management on any aspect of decision making.
4. Create a simulation exercise in class to demonstrate various types of working capital management..
5. Take the annual report of the company identified and calculate various working capital ratio tools and present the report of your interpretation of the same.

Suggested Readings:

1. James C. Van Horne and Sanjay Dhamija, Financial Management and Policy, Pearson Education.
2. Levy H. and M. Sarnat. Principles of Financial Management. Pearson Education.
3. Brigham and Houston, Fundamentals of Financial Management, Cengage Learning.
4. Khan and Jain. Basic Financial Management, McGraw Hill Education.
5. Prasanna Chandra, Fundamentals of Financial Management. McGraw Hill Education.
6. Singh, J.K. Financial Management- text and Problems. Dhanpat Rai and Company, Delhi.
7. Rustagi, R. P. Fundamentals of Financial Management. Taxmann Publication Pvt. Ltd.
8. Singh, Surender and Kaur, Rajeev. Fundamentals of inancial Management. Mayur Paperback, New Delhi.
9. Pandey, I.M. Financial Management. Vikas Publications.
10. Bhabatosh Banerjee, Fundamentals of Financial Management, PHI Learning.

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Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



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Govt. PG College, Kurud (C.G.)



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Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester IV Ability Enhancement Courses (2 Credits) Course Code: COUDTA1
Fundamentals of Insurance [AEC – 4 (a)]

Objective: The course aims to impart knowledge about the basic principles of the banking and insurance.

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

1. Explain the concept of insurance and its principles;
2. Explain types of insurance and regulatory framework of insurance n.

COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Insurance Business Insurance Business: concept, characteristics, functions; Fundamental principles- Indemnity, Insurable Interest, Utmost Good faith, Proximate Cause, Contribution, Subrogation. Reinsurance and Coinsurance: features, objectives, methods; Banc assurance: features and merits.	40	v	
Unit - 2	Life and Non-Life Insurance Types of Insurance, Life and Non-Life: Features, needs, policies of different types of Insurance, Control of Malpractices and Mis-Selling, Negligence, Loss Assessment and Loss control, Computation of Insurance Premium, Dematerialization of Insurance Policies; Claims and Settlement Procedure; Regulatory Framework of Insurance: IRDA Act, 1999; Objectives of IRDA, Composition of IRDA, Duties, Powers and Functions of IRDA; Role of IRDA: Delegation of Powers, the establishment of Insurance Advisory Committee, Power to make Regulations.	60	v	v

Practical Exercises:


The learners are required to:


1. Make a comparative analysis of the claim settlement procedure of select insurance companies and assess their efficiency.


Suggested Readings:


1. Vaughan, E. J., & Vaughan, T. M. (2013). Fundamentals of Risk and Insurance. New Jersey: Wiley.
2. Gupta, P.K. (2015). Insurance and Risk Management. Mumbai, Maharashtra: Himalaya Publishing House.

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Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester IV

Ability Enhancement Courses (2 Credits)

Course Code: COUDTA2

Financial Statement Analysis [AEC – 4 (b)]


Objective: The course aims to help the learners to analyze accounting and other information incorporated in the corporate annual reports, to analyze operating, financial, and structural performance of business firms with the help of appropriate analytical tools.


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


1. Analyse and interpret the qualitative features of information provided in the Financial Statements of a company;
2. Analyse and interpret the contents of corporate annual report and auditor's report to understand the true and fair financial position of a company;
3. Compute and analyse accounting ratios of a company by Spreadsheet;
4. Conduct fund flow and working capital analysis;
5. Conduct cash flow analysis using cash flow reporting software.


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	<p>Introduction Meaning of Financial Statement as per Companies Act, 2013; Components and constituents of Basic Financial Statements; Financial/Accounting information contained in the Financial Statements, their qualitative characteristics; Meaning, objectives and limitations of Financial Statement Analysis; Considerations for the economic and financial analysis.</p> <p>Financial Statements and Reporting Relevant provisions of the Companies Act, 2013 for the preparation of Statement of Profit & loss and Balance Sheet; Corporate Financial Reporting- meaning, need and objectives; Contents of annual report, mandatory and voluntary disclosures through annual report. Report of the Board of Directors and Auditor's Report as per Companies Act, 2013 and their critical analysis; Analysis of the quality of accounting information from the annual report of select companies; Audit as formal analysis of financial statements.</p>	20	✓	✓
Unit - 2	<p>Analysis of Financial Statements Techniques of financial statement analysis – Comparative Statement, Common-size Statement and Trend Analysis. Meaning, objectives and classification of Accounting Ratio and Ratio Analysis; Advantages and limitations of ratio analysis; Computation and application of accounting ratios for evaluation of performance (Activity and Profitability Analysis), evaluation of financial health (Liquidity, Solvency, and Structural Analysis). Ratio analysis using appropriate software; Inter Firm Comparison. Analyze the working capital from the information available in the financial statements.</p>	40	✓	✓
Unit - 3	<p>Fund Flow and Cash Flow Analysis Concept of Fund and Fund Flow; Objective and Importance of Fund Flow Statement; Preparation of Fund Flow Statement; Limitations of Fund Flow Statement; Meaning of Cash Flow; Objectives and Importance of Statement of Cash Flows, Distinction between Fund Flow Statement and Statement of Cash Flows; Preparation of Statement of Cash Flows as per AS 3 and Ind AS 7. Cash flow analysis using cash flow reporting software.</p>	40	✓	✓


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Practical Exercises:


The learners are required to:


1. Download annual reports of reputed companies from the websites and analyze the information contained in the financial statements to examine the quality of information supplied. Also analyze the information provided in the Report of the Board of Directors.
2. Examine the Directors' Report and Auditor's Report with reference to compliance with the provisions of Companies Act, 2013.
3. From the financial statements, compute the accounting ratios to examine the operating efficiency, profitability, liquidity, and solvency of the company.
4. Analyze the working capital from the information available in the financial statements.
5. Prepare cash flow statement from the information available in the financial statements.


Suggested Readings:


1. Ahuja, N. L., & Dawar, V. (2015). Financial Accounting and Analysis. New Delhi: Taxmann Publications.
2. Bernstein, L. A. (1974). Understanding Corporate Reports: A guide to Financial Statements. Homewood, California: Dow Jones-Irwin.
3. Bhattacharjee, Ashish Kumar; Financial Accounting for Business Managers, Prentice Hall of India,
4. Friedson, M. S., & Alvarez, F. (2011). Financial Statement Analysis: A practioners' Guide. New Jersey: Wiley.
5. Foster, G. (1986). Financial Statement Analysis. London: Pearson Education.
6. Gopalkrishnan, A. A. (2001). Understanding Financial Statements - Interpretation and Analysis. New Delhi: Label Book Publisher.
7. Gupta, A. (2018). Financial Accounting for Managers: An Analytical Perspective. Delhi: Pearson Education.
8. Helfert, E. A. (1996). Techniques of Financial Analysis: A Practical Guide to Measuring Business Performance. New York: McGraw Hill Education.
9. Khan, M. Y., & Jain, P. K. (2017). Management Accounting: Text, Problems and Cases. New Delhi: Tata McGraw Hill Education.
10. Lal, Jawahar & Sucheta, Gauba, Financial Reporting and Analysis. Himalaya Publishing House, Mumbai
11. Narasimhan, M. S. (2016). Financial Statement and Analysis. Noida, Uttar Pradesh: Cengage Learning India.
12. Soffer, L. C., & Soffer, R. J. (2002). Financial Statement Analysis: A Valuation Approach. London: Pearson Education.
13. Sharma, R. K., & Gupta, S. K. (2016). Management Accounting. Cuttack, Odisha: Kalyani Publishers.
14. Fridson, Martin S. and Alvarez, Fernando. (2011). Financial Statement Analysis: A Practitioner's Guide. USA: Wiley.
15. Pipara, G.C. (2021). Balance Sheet Decoded. New Delhi: Taxmann Publications Pvt. Ltd.

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Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


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Principal,
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Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester V

Core Course (5 Credits)

Course Code: COUETT1

Business Economics [C-11]

Objective: The course aims to acquaint the learners with fundamental economic theories and their impact on pricing, demand, supply, production, and cost concepts.


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


1. Examine how different economic systems function and evaluate implications of various economic decisions;
2. Examine how consumers try to maximize their satisfaction by spending on different goods;
3. Analyze the relationship between inputs used in production and the resulting outputs and costs;
4. Analyze and interpret market mechanism and behaviour of firms and response of firms to different market situations;
5. Examine various facets of pricing under different market situations.


COURSE CONTENTS:


Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Basic Concepts Meaning, Nature and Scope of Business Economics, Basic Problems of an Economy and Application of Economic Theories in Decision Making, Steps in Decision Making.	15	✓	✓
Unit - 2	Consumer Behaviour and Elasticity of Demand Theory of Demand and supply The elasticity of demand – Concept, kinds- price, cross, income and advertising elasticity of demand, Measurement of elasticity of demand, factors influencing the elasticity of demand, Importance of elasticity of demand. Demand forecasting: Meaning, Need, Importance, Methods of demand forecasting Cardinal Utility Analysis: Diminishing Marginal utility and Equi marginal Utility Ordinal utility analysis of consumer Behaviour: budget line and indifference curve, consumer equilibrium. Income and Substitution; Effect of a price change; Consumer Surplus; Revealed Preference theory.	25	✓	✓
Unit - 3	Production and cost Production Function – Concept Definition, Types of products, Law of variable proportions, Assumptions, Limitations and Significance. marginal rate of technical substitution optimal combination of resources, the expansion path, returns to scale. Cost of production: Concept of explicit costs, implicit costs and opportunity costs of production, derivation of short run and long run cost curves. Economies and Diseconomies of scale and the shape to the long run average cost.	25	✓	✓
Unit - 4	Pricing & Market Theory of pricing- cost plus pricing, target pricing, marginal cost pricing, Objective of business firm, Concept of Market, classification of market-perfect competition, monopoly, monopolistic competition and oligopoly. price determination and equilibrium of firm in different market situations; Factor pricing.	20	✓	✓
Unit - 5	Macro Aspect of Business Economics National Income and its measurement, Gross National Product, Net National Product, Net National Income. Business Cycle phases and causes; Inflation and Deflation causes and remedial action; Consumption, Income, Savings and investment.	15	✓	✓

Note: Any revision of relevant Accounting Standards/Indian Accounting Standards, which are covered above would become applicable


Prof. Ashok Kumar Mishra
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Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


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External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Practical Exercises:

The learners are required to:

1. Apply concept of demand analysis in real life;
2. Study various effects in changes in demand and supply in consumption;
3. Visit local markets and classify firms into various markets;
4. Visit any industrial unit and study its production process;
5. Prepare a production schedule for a hypothetical product under and particular condition of demand supply;
6. Visit any industrial unit and classify its cost into fixed and variable costs;
7. Analyze the effects of changes in demand and supply on pricing policies.

Suggested Readings:

1. Ahuja, H. L. (2019). Theory of Micro Economics. New Delhi: Sultan Chand Publishing House. Koutsoyannis, A. (1975). Modern Microeconomics. London: Palgrave Macmillan.
2. Chaturvedi, D. D., & Gupta, S. L. (2010). Business Economics Theory & Applications. New Delhi: International Book House Pvt. Ltd.
3. Adhikari, M. (2000). Business Economics. New Delhi: Excel Books.
4. Kennedy, M. J. (2010). Micro Economics. Mumbai: Himalaya Publishing House.
5. Seth, M. L. (2017). Micro Economics. Agra: Lakshmi Narain Agarwal Educational Publishers. Relevant study.
6. Singh, H K (2016). Business & Managerial Economics. Varanasi, Uttar Pradesh: Vaibhav Lakshmi Prakashan.
7. Singh, H.K. and Singh, Meera. (2004). Business Economics. New Delhi: Kalyani Publishers.

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Head & Professor
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Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



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Govt. PG College, Kurud (C.G.)



Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester V

Core Course (5 Credits)

Course Code: COUET2

Business Statistics [C-12]


Objective: The course aims to familiarize the learners with the basic statistical tools used to summarize and analyze quantitative information for business decision making.


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


1. Apply a basic knowledge of statistics to business disciplines;
2. Develop the ability to analyze and interpret data to provide meaningful information to assist in management decision making activities;
3. Apply appropriate graphical and numerical descriptive statistics for different types of data;
4. Apply probability rules and concepts relating to discrete and continuous random variables to answer questions within a business context;
5. Explain and interpret a variety of hypothesis tests to aid decision making in a business context;
6. Use simple/multiple regression models to analyze the underlying relationships between the variables.


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	<p>Statistical Data and Descriptive Statistics Nature and classification of data – Univariate, bivariate and multivariate data; time-series and cross-sectional data.</p> <p>Measures of Central Tendency (a) Concept and properties of mathematical averages including arithmetic mean, geometric mean and harmonic mean Merits and Demerits and applications of mathematical averages (b) Positional Averages including Mode and Median (and other partition values - quartiles, deciles, and percentiles) with graphic</p> <p>Measures of Dispersion: absolute and relative. Range, quartile deviation, mean deviation, standard deviation, and their coefficients; Properties of standard deviation/variance.</p> <p>Moments: Calculation and significance; Skewness: Meaning and Measurement (Karl Pearson and Bowley's measures); Kurtosis. presentation. Merits and demerits of positional averages.</p>	20	✓	✓
Unit - 2	<p>Probability and Probability Distributions Theory and approaches of probability. Probability Theorems: Addition and Multiplication (Proof not required). Conditional probability and Bayes' Theorem (Proof not required). Expectation and variance of a random variable. Business Applications.</p>	20	✓	✓
Unit - 3	<p>Simple Correlation and Regression Analysis Correlation Analysis: Meaning and types of Correlation; Correlation Vs Causation; Pearson's coefficient of correlation: computation and properties (proofs not required). Probable and standard errors; Rank correlation. Regression Analysis: Principle of least squares and regression lines; Regression equations and estimation; Properties of regression coefficients; Relationships between Correlation and Regression coefficients; Standard Error of Estimate.</p>	20	✓	✓
Unit - 4	<p>Index Number Meaning and uses of index numbers; Construction of Index numbers: fixed and chain base, univariate and composite; Methods of constructing Index numbers: Aggregates and average of relatives – simple and weighted. Tests of adequacy of index numbers; Base shifting, splicing and deflating; Problems in the construction of index numbers. Construction and Utility of Consumer Price Indices; BSE SENSEX, and NSE NIFTY.</p>	20	✓	✓


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Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Unit - 5	Time Series Analysis			
	Time Series Data; Components of time series; Additive and Multiplicative models. Trend analysis; Fitting of trend line using principle of least squares – linear, second degree parabola and exponential; Shifting of Origin and Conversion of annual linear trend equation to quarterly/monthly basis and vice-versa; Moving averages. Seasonal variations- Calculation of Seasonal Indices using Simple averages, Ratio- to-trend and Ratio-to-moving averages methods; Uses of Seasonal Indices.	20	✓	✓

Practical Exercises:


The learners are required to:


1. Use commonly used statistical packages to apply various statistical tools to a data set available through secondary sources.
2. Make use of computer aided software packages and prepare the practical graphical presentation of correlation and regression analysis, frequency charts etc.
3. Prepare Consumer Price Index Numbers and Time series Analysis.


Suggested Readings:


1. Anderson, D. R. (2014). Statistics for learners of Economics and Business. Boston: Cengage Learning.
2. Gupta, S. P., & Gupta, A. (2014). Business Statistics: Statistical Methods. New Delhi: S. Chand Publishing.
3. Hazarika, P. (2017). A Textbook of Business Statistics. New Delhi: S. Chand Publishing.
4. Levin, R., Rubin, D. S., Rastogi, S., & Siddqui, M. H. (2011). Statistics for Management. London: Pearson Education.
5. Siegel, A. F. (2011). Practical Business Statistics. Cambridge: Academic Press.
6. Thukral, J. K. (2016). Business Statistics, New Delhi: Taxmann Publication.
7. Vohra, N. D. (2017). Business Statistics, New Delhi: McGraw-Hill Education India.

Note: Learners are advised to use the latest edition of textbooks.


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester V

Discipline Specific Course (5 Credits)

Course Code: COUETD1

Management Accounting [DSE – 1 (a)]


Objective: The course aims to impart the learners, knowledge about the use of financial, cost and other data/information for the purpose of managerial planning, control and decision making.


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


1. Describe the concept of management accounting;
2. Prepare various budgets and to measure the performance of the business firm applying budgetary control measures;
3. Compute standard costs and analyze production cost preparing variance report;
4. Analyze cost, volume and profit and to solve short run decision making problems applying marginal costing and Break-Even technique;
5. Use spreadsheets and Expert System for managerial decision making.


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction Meaning, Objectives, and Scope of management accounting; Difference between financial accounting, cost accounting and management accounting; Cost control and Cost reduction; Cost management; Cost concepts used in managerial decision making.	20	✓	
Unit - 2	Budget and Budgetary Control Concept of budget; different types of budgets; budgeting and budgetary control; meaning, objectives, merits, and limitations of budgetary control; budget administration; Functional budgets including cash budget; Fixed and flexible budgets: meaning and preparation; Zero-based budgeting; Performance budgeting, difference between performance & traditional budgeting.	25	✓	✓
Unit - 3	Standard Costing Meaning of standard cost and standard costing; Difference between budgeted cost and standard cost; advantages, limitations and applications of standard costing; Meaning of Variance and Variance Analysis – material, labour, overheads and sales variances. Disposition of Variances, Control Ratios.	25	✓	✓
Unit - 4	Marginal Costing Meaning of Variable Costing, Absorption Costing and Marginal Costing; uses of Marginal costing; Cost-Volume-Profit Analysis, Profit/Volume ratio. Break-even analysis - algebraic and graphic methods. Angle of incidence and margin of safety. Meaning and importance of Limiting/Key factor in budgeting; Decision making based on Marginal Cost Analysis - profitable product mix, Acceptance or Rejection of special/export offers, Make or Buy, Addition or Elimination of a product line, sell or process further, operate or shut down.	30	✓	✓


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Practical Exercises:


The learners are required to:


1. Prepare monthly cash budget, expense budget, activity budget, for a small retail shop, club, learner association, college and also purchase/production/sales budget for a small factory. They shall also prepare time budget for specific job or function.
2. Compute Break Even Sales for small shops like Grocery (kirana) store, pharmacy, etc. by finding out monthly sales volume, variable expenses, and fixed expenses.
3. Based on the Break-Even Sales, a report shall be prepared and submitted to the proprietor suggesting possible improvement in the performance.
4. Apply standard costing in factories/industries available in the locality.
5. Analyze and interpret case studies on unit 4.


Suggested Readings:


1. Horngren, C. T., Sundem, G. L., Stratton, W. O., Burgstahler, D., & Schatzberg, J. (2005). Introduction to Management Accounting. New Jersey: Pearson Prentice Hall.
2. Atkinson, A. A., Kaplan, R. S., Matsumura, E. M., & Young, S. M. (2013). Management Accounting Information for Decision-Making and Strategy Execution. London: Pearson Education.
3. Hilton, R. W., & Platt, D. E. (2011). Managerial Accounting: Creating Value in a Global Business Environment. New York: McGraw Hill Education.
4. Singh, S. (2016). Management Accounting. New Delhi: PHI Learning.
5. Goel, R. (2013). Management Accounting. Delhi: International Book House Pvt. Ltd.
6. Arora, M. N. (2014). Management Accounting. New Delhi: Himalaya Publishing House Pvt. Ltd.
7. Maheshwari, S. N., & Mittal, S. N. (2017). Management Accounting-Principles & Practice. New Delhi: Mahavir Publications.
8. Singh, S. K., & Gupta, L. (2010). Management Accounting—Theory and Practice. New Delhi: Pinnacle Publishing House.
9. Khan, M. Y., & Jain, P. K. (2017). Management Accounting: Text, Problems and Cases. New Delhi: Mc-Graw Hill Education India.
10. Balakrishnan, N., Render, B., & Stair, J. R. M. (2012). Managerial Decision Modelling with Spreadsheet. London: Pearson Education.
11. George E. M. (2000). Management Decision Making: Spreadsheet Modelling, Analysis, and Application, Cambridge: Cambridge University Press.
12. Study Material of CA Course (New) Intermediate Level Paper 3: Cost and Management Accounting.

Note: Learners are advised to use the latest edition of textbooks.


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester V

Discipline Specific Course (5 Credits)

Course Code: COUETD2

Financial Markets and Institutions [DSE – 1 (b)]

Objective: The course aims to provide learners an overview of financial markets & institutions in India.

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

1. Describe the meaning and scope of financial markets as well as institutions in India;
2. Evaluate the functioning of Money Market and Capital Market;
3. Assess the impact of recent initiatives like MUDRA scheme on financial inclusion;
4. Explain concept of Non-Banking Financial Companies (NBFCs);


COURSE CONTENTS:


Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction An Introduction to Financial System, Components, Financial System and Economic Development, Financial Intermediation, An overview of Indian Financial System since 1951, Financial Sector Reforms since 1990-91.	10	✓	
Unit - 2	Money Market Money Market – concept, role, functions and importance; Components of Money Markets; Money market instruments. The Reserve Bank of India (RBI)- structure and role; Money market operations Monetary Policy Committee (MPC)-structure and role; Policy Rates. Impact of Monetary policy on Inflation and liquidity.	25	✓	✓
Unit - 3	Capital market Capital Markets –concept, role, functions and importance. Components of Capital market. Cash markets- Equity and Debt, Depository (NSDL, CDSL). Primary and Secondary Markets –NSE, BSE, NIFTY, SENSEX. Derivatives and commodity markets; Role of Stock Exchanges in India. Securities and Exchange Board of India(SEBI) – Role in capital market development and Investor Protection and Awareness.	25	✓	
Unit - 4	Banking Institutions Commercial banks-classification and reorganisation; Payment Banks, Small Banks, Co-operative Banks; Recent initiatives like MUDRA financing scheme, Financial Inclusion; Non-Performing Assets (NPA)-Meaning, causes,computation, assessment, and Impact of NPAs on Banking Sector; Prediction of industrial sickness; Insolvency and Bankruptcy Code, 2016.	25	✓	
Unit - 5	Other Financial Institutions Development Financial Institutions (DFIs), Investment banking, Financial Intermediaries; Non-banking financial companies (NBFCs). Housing Finance Institutions-National Housing Bank, HUDCO; Microfinance and Rural Credit-NABARD, Post Office Banks.	15	✓	✓


Practical Exercises:


The learners are required to:

1. Analyze and interpret case study on NPA of select bank.
2. Analyze the policy rate changes as made by RBI from time to time for a given period.
3. Assess the Investors grievance redressal mechanism of SEBI.


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Suggested Readings:

1. Bhole, L. M. (2004). Financial Markets and Institutions. New Delhi: Mc-Graw Hill Publishing India.
2. Gordon E. & Natarajan K. (2019). Financial Markets and Services. New Delhi: Himalaya Publishing House.
3. Kumar, V., Gupta, K., & Kaur, M. (2017). Financial Markets, Institutions and Financial Services. New Delhi: Taxmann's Publications.
4. Khan M. Y., & Jain, P. K. (2009). Financial Services. New Delhi: McGraw Hill Publishing India.
5. Khan, M. Y. (2010). Indian Financial System –Theory and Practice. New Delhi: Vikas Publishing House.
6. Sharma, G.L., & Singh, Y.P. (2018). Contemporary Issues in Finance and Taxation. Delhi: Academic Foundation.
7. Pathak, Bharti V.(2020). Indian Financial System. New Delhi: Pearson India
8. Parameswaran, Sunil. (2012). Fundamentals of Financial Instruments: An Introduction to Stocks, Bonds, Foreign Exchange and Derivatives. Wiley India
9. Shanmugham, R. (2017). Financial Services. Wiley India.
10. *Annual Reports of Major Financial Institutions in India.

Note: Learners are advised to use the latest edition of textbooks.



Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)



Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester V

Discipline Specific Course (5 Credits)

Course Code: COUETD3

Advertising and Personal Selling [DSE – 2 (a)]

Objective: teach the basics of advertising and personal selling as promotional tools in marketing and to develop a customer oriented attitude for designing advertising and personal selling messages.

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

1. Identify communication objectives behind advertising and promotions;
2. Explain various advertising and media elements in the advertising decisions;
3. Identify the ethical and legal issues of advertising;
4. Comprehend the importance and role of personal selling;
5. Explain the process of personal selling.


COURSE CONTENTS:


Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction to Advertising Communication Process; Advertising- Meaning, Nature, Concept, Role, Functions, Scope and Importance of Advertising; Types of Advertising; Advertising Objectives. Audience Analysis; Setting of Advertising Budget: Determinants and Major Methods.	10	✓	
Unit - 2	Advertising Media and Media Decisions Advertising Media, Major Media Types: their characteristics, Merits and Demerits; Media Planning, Factors influencing Media Choice; Media Selection, Media Scheduling, Advertising through the Internet-Media Devices.	20	✓	✓
Unit - 3	Advertising Appeal, Design, Copy, Agency Advertising Appeals : Meaning, Types and Methods , Advertising Design, Advertisement Copy, Elements of print and broadcast, Advertising Copy, Rationale of measuring advertising effectiveness, Advertising Agency: Types, Functions, Selection of Advertising Agency, Ethical and Legal aspects of Advertising.	20	✓	
Unit - 4	Introduction to Personal Selling Concept of Personal Selling and Salesmanship, Evolving Phase of Personal Selling, Characteristics of Successful Salesperson, Ethical conduct in Selling, Types of Sales Person, Sales as a career option, Role of personal selling in CRM, Effective selling techniques: Selling theories, AIDA and DAGMAR, Consumer Psychology and Buying Motives.	20	✓	
Unit - 5	Personal Selling Process Prospecting, Pre-approach, Approach, Presentation and Demonstration, Handling Objections, Closing the Sale, Follow-up, after sales service, Sales report.	30	✓	✓


Practical Exercises:


The learners are required to:

1. Perform a content analysis of various advertising campaigns to:
 - ✓ Identify objective of an advertisement forming part of an advertising campaign.
 - ✓ Find out the target audience of a campaign.
 - ✓ Prepare a report on various media options used in a campaign.
 - ✓ Prepare a report on message strategy and copy elements used in the campaign.
2. Identify various CRM tools used by the sales people in the context of a given selling situation.


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Suggested Readings:

1. Belch, G. E., Belch, M. A., & Purani, K. (2009). Advertising and Promotion: An Integrated Marketing Communications Perspective. New York: McGraw Hill Education.
2. Buskirk, R. A. B. D., & Buskirk, F. A. R. (1988). Selling: Principles and Practices. New York: McGraw Hill Education.
3. Castleberry, S. B., & Tanner, J. F. (2013). Selling: Building Relationships. New York: McGraw Hill Education.
4. Futrell, C. (2013). Fundamentals of Selling. New York: McGraw Hill Education.
5. Shah, K., & D'Souza, A. (2008). Advertising and Promotions: An IMC Perspective. New Delhi: Tata McGraw Hill Publishing Company Limited.
6. Sharma, K. (2018). Advertising: Planning and Decision Making. New Delhi: Taxmann Publication.
7. Jaishree Jethwaney and Shruti Jain, Advertising Management, Oxford University Press, 2012
8. Selling and Avertising- Prof. Bimal Jaiswal, Dr. Bhuvana Venkatraman, New Royal Book Company Lucknow.
9. Batra, Myers and Aakers. Advertising Management. PHI.
10. Personal Selling, Dr. Manju Tanwar & Dr. Pooja Geol, Galgotia Publishing Company.
11. Personal Selling and Salesmanship, C.B. Gupta, Scholar Tech Press.
12. Personal Selling: Function, Theory and Practices, Russell Young and R. Mondy, Dame Publication.

Note: Learners are advised to use the latest edition of textbooks.



Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)



Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester V

Discipline Specific Course (5 Credits)

Course Code: COUETD4

Business Research Methods [DSE – 2 (b)]

Objective: The course aims to inculcate research aptitude among the learners and to enable them to prepare project report based.

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

1. Outline the significance of Research and Research Methodology and to analyze the problems in conducting social science research in India;
2. Formulate Research Problem and Research Design;
3. Determine the sample size in consonance with the research problem and research design;
4. Collect and tabulate required primary and secondary data for analysis;
5. Prepare a report on the basis of collected data.


COURSE CONTENTS:


Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction Concept, objectives and significance of Research; Approaches and types of Research; Research and Research Methodology; Research Process; Criteria of Good Research; Problems in conducting social science research in India.	20	✓	
Unit - 2	Research Design Defining the Research Problem and Research Design; Components, selection and formulation of Research Problem related to economics, commerce and business; meaning and need of Literature Review; Meaning of Research Design, Features of a good research design; types of Research Design.	20	✓	✓
Unit - 3	Sampling Design Meaning of Census and Sample; Meaning, need, significance and principle of sampling; Essentials of a good sampling; Methods of sampling; Determination of sample size.	20	✓	
Unit - 4	Data Collection and Measurement Scales Types of data; Methods of collection of primary data: Collection of Secondary Data; Use of computer and internet in collection of data; limitation of primary and secondary data. Tabulation of data for analysis.	20	✓	
Unit - 5	Report Writing Types of Research Report: Qualities of good report, steps in report writing, format of report, presentation style.	20	✓	✓


Practical Exercises:


The learners are required to:

1. Read, Analyze and interpret at least 6 research reports available at various Online/offline platforms/Journals.
2. Prepare a 'Research design related to economics, commerce and business.
3. Collect and analyse the data for above research design and prepare a report in a small groups (4-6 students).


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Suggested Readings:

1. Madan, P., Paliwal, V., & Bhardwaj, R. (2012). Research Methodology-Methods & Techniques. New Delhi: New Age International Publishers.
2. Kothari, B. L. (2007). Research Methodology: Tools and Techniques. Jaipur: ABD Publishers.
3. Borse, M. N. (2012). Research Methodology—Modern, Methods & New Techniques. Jaipur: Shree Niwas Publishers.
4. Rao, K. V. (1994). Research Methodology in Commerce and Management. Noida, Uttar Pradesh: Sterling Publishers Private Limited.
5. Sharma, R. D., & Chahal, H. (2006). Research Methodology in Commerce and Management. New Delhi: Anmol Publications.
6. Mangal and Mangal. (2014). Research Methodology in Behavioural Sciences. New Delhi: Prentice Hall India Learning Pvt. Ltd.
7. Chawla, Deepak and Sondhi, Neena. (2016). Research Methodology: Concepts and Cases. New Delhi: Vikas Publishing House.

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Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Prof. O. P. Chandrakar
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Principal,
Govt. PG College, Kurud (C.G.)



Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester V Ability Enhancement Courses (2 Credits) Course Code: COUETA1
Labour Laws [AEC – 5 (a)]

Objective: The course enables the learners to understand and apply the important concepts of industrial relations including trade unions, discipline, and various labour enactments.

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

1. Evaluate the effectiveness of trade unions and factors influencing their growth;
2. Analyze industrial disputes and implementation of its legal provisions;
3. Discuss the concept of bonus and wages payments for all the workers under Code on Wages, 2019.
4. Discuss the concept of Maternity Benefit Act, 1961.

COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Trade Unions Act, 1926 Important provisions of Trade Unions Act, 1926. Objectives of Trade Union in the era of liberalization; Factors influencing the growth of Trade unions.	25	✓	
Unit - 2	Discipline Causes of indiscipline, maintenance of discipline principle of national justice, Labour turnover, Absenteeism. The Industrial Disputes Act, 1947 Important Definitions; various Authorities, Procedure, Powers and Duties of Authorities.	30	✓	✓
Unit - 3	Other Labour Enactments (a) The Factories Act, 1948: Provisions relating to Health, Safety, Welfare facilities, working hour. (b) The Code on Wages, 2019: Regulation of Minimum Wages, Payment of wages, payment of bonus. (c) Maternity Benefit Act, 1961.	45	✓	✓

Practical Exercises:


The learners are required to:


1. Visit an industrial unit to learn about the industrial relations in the current environment after interacting with the trade union leaders, workers, and HR managers and prepare a report of such visit.
2. Consider the level of health, safety and welfare facilities provided to the employees during the industrial visit and present the report.
3. Assess and prepare a report on the grievance redressal mechanism of the industrial unit.


Suggested Readings:


1. Malik, P. L. (2018). Handbook of Labour and Industrial Law. Lucknow, Uttar Pradesh: Eastern Book Company. Monappa, A., Nambudiri, R., & Selvaraj, P. (2012). Industrial Relations and Labour Laws. New Delhi: Tata McGraw Hill Education.
2. Padhi, P. K. (2012). Industrial Relations and Labour Law. New Delhi: PHI Learning.
3. Sharma, J. P. (2018). Simplified Approach to Labour Laws. Bhilai, Chhattisgarh: Bharat Law House. Srivastava, S. C. (2012). Industrial Relations and Labour Laws. New Delhi: Vikas Publishing House. Venkataratnam, C. S., & Dhal, M. (2017). Industrial Relations. 2nd Edition. Delhi: OUP India.
4. Wilson, K., & Wauson, J. (2011). The AMA Handbook of Business Documents: Guidelines and Sample Documents That Make Business Writing Easy. New York: AMACOM.
5. Singh, Avtar and Kaur, Harpreet. (2016). Introduction to Labour and Industrial Laws. New Delhi: Lexis Nexis.
6. Mishra, S.N. (2018). Labour & Industrial Laws. New Delhi: Central Law Publications.

Note: Learners are advised to use the latest edition of textbooks.


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester V

Ability Enhancement Courses (2 Credits)

Course Code: COUETA2

Business Ethics [AEC – 5 (b)]

Objective: : The course aims to develop in learners an understanding of the concept of Business Ethics & Human Values and its application in business decision making using sustainable business practices

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

1. Design Code of Ethics for an organization.
2. Discuss Ethical Performance of an organization
3. Describe and distinguish between various types of values;
4. Discuss issues related to whistle blowing and other moral issues
5. Measure the level of participation of select companies/organisations related to Social Responsibility.

COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction Business Ethics: Meaning, Importance; Business Ethics in Different Organisational contexts; Sustainability: A Goal for Business Ethics; Approaches and Practices of Business Ethics; Ethical Decision Making and Decision Making Process.	20	✓	
Unit - 2	Business Ethics Management Management process and ethics, Ethos of Vedanta in management, Hierarchism as an organisational value, Business Ethics & Cultural Ethos; role of various agencies in ensuring ethics in corporation.	15	✓	✓
Unit - 3	Human Values & Business Meaning of Human Values; Formation of Values: Socialization; Types of Values: Societal Values, Aesthetic Values, Organisational Values, Spiritual Values.	20	✓	✓
Unit - 4	Moral Issues in Business Implications of moral issues in different functional areas of business (finance, HR, and marketing). Whistle blowing.	25	✓	✓
Unit - 5	Corporate Social Responsibility (CSR) Concept of CSR, Corporate Philanthropy, Strategic Planning and Corporate Social Responsibility; Relationship of CSR with Corporate Sustainability; CSR and Business Ethics, CSR and Corporate Governance; CSR provisions under the Companies Act 2013;	20	✓	

Practical Exercises:


The learners are required to:


1. Participate in discussion of decision-making situations by presenting scenarios;
2. Design code of ethics for a selected organisation.
3. Assess ethical performance of a selected organisation.
4. Prepare a questionnaire to measure the importance of different types of values.
5. Analyze, interpret and present key learnings of the case study on Whistle Blowing- Infosys Case.
6. Measure the level of participation of a select company/organisation/group of individuals regarding Social Responsibility.


Suggested Readings:


1. Banerjee, S. B. (2007). Corporate Social Responsibility: The Good, The Bad and The Ugly. Cheltenham: Edward Elgar Publishing.
2. Kumar, S. (2010). Corporate Governance. Oxford, England: Oxford University Press.
3. Monks, R. A. G., & Minow, N. (2011). Corporate Governance, New Jersey: John Wiley and Sons
4. Sherlekar, S. A. (2009). Ethics in Management. New Delhi: Himalaya Publishing House.
5. Vveinhardt, J., & Gulbovaite, E. (2015). Expert evaluation of diagnostic instrument for personal and organizational value congruence. Journal of Business Ethics, 136(3), 481–501.
6. Werther, W. B., & Chandler, D. B. (2011). Strategic corporate social responsibility. California: Sage Publications Inc.

Note: Learners are advised to use the latest edition of textbooks.


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester VI

Core Course (5 Credits)

Course Code: COUFTT1

Goods & Services Tax (GST) and Customs Law [C-13]

Objective: The course aims to provide understanding about salient features of GST law and implications of its various provisions for different classes of suppliers. It also aims to provide an understanding of compliances and procedures laid down in GST law and to provide the understanding about significant provisions of the customs law.

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

1. Explain concept, need, and utility of indirect taxes and understand and analyse the taxable event, i.e., supply under GST;
2. Describe the provisions relating to levy of GST;
3. Identify exemptions for different types of goods and services and examine the various provisions of input tax credit;
4. Analyze provisions regarding penalties and interest and to prepare and file GST return on-line;
5. Understand the significant provisions of the customs law..


COURSE CONTENTS:


Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Basic Concepts Concept and features of Indirect Taxes; Difference between Direct and Indirect Taxes ,Concept of Goods and Service Tax (GST), Important terms and definitions under GST law, Classification of Goods and Service Tax, Favorable impacts and difficulties of GST, Legal framework of GST and GST Council, Constitution, Structure and Functioning.	15	✓	✓
Unit - 2	Concept of Supply Meaning and Scope of Supply/Tax Liability on composite and mixed supplies, Time, Place and Value of Taxable Supply, Determination of taxable value of Goods and Services supplied with Practical Problems, Significance of Consideration.	20	✓	✓
Unit - 3	Levy of GST Levy and Collection of tax, Inter-state supply, Intra-state supply, Specific Rates notified for supply of various goods and services, input tax credit, Reverse Charge Mechanism, Composition Levy- Provisions with Practical Problems, List of exempted goods and services under the GST, Exempted goods and services under exemption notification.	20	✓	
Unit - 4	Registration, Assessment and Provisions of GST Registration under GST, Compulsory Registration; Process for Registration, Issue of Registration Number (GSTIN), Amendment and Cancellation of Registration, Different GST Returns, Electronic Ledger, Electronic Cash Ledger, Electronic Credit Ledger, Various Assessment under GST, Interest Applicable under GST (Period), Offences, Penalties and Appeals, Provisions regarding E-way bills.	25	✓	✓
Unit - 5	Customs Law Custom Law: Concepts, Territorial Water, High Seas, Levy of Customs Duty, Types of Customs Duties; Valuation; Baggage Rules & Exemption, Determination of Customs Duty.	20	✓	✓


Practical Exercises:


The learners are required to:

1. Fill up online application for registration under GST for hypothetical firm.
2. Fill up online various forms of GST Returns for hypothetical firm.
3. Prepare e-Way bill for hypothetical firm.
4. Practical problems on computation of input tax under reverse charge for hypothetical firm.
5. Practical problems on payment of tax and interest, if any, for hypothetical firm.


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Suggested Readings:

1. Singhania, V. K., & Singhania, M. (2020). Student's Guide to Income Tax Including GST. New Delhi: Taxmann Publication.
2. Singhania, V. K., & Singhania, K. (2020). Direct Taxes: Law & Practice. New Delhi: Taxmann Publication.
3. Ahuja, G., & Gupta, R. (2020). Direct Taxes Ready Reckoner. New Delhi: Wolters Kluwer India Private Limited.
4. The ICAI Study Material for Final Course Group-II, Paper-8: Indirect Tax Laws [Module 1, 2, 3 and 4].
5. Indirect Taxes with GST, Prof. Shripal Saklecha & Ankit Saklecha.
6. Indirect Taxes with GST, Dr. H.C. Mehrotra and Prof. V.P. Agarwal.
7. Datey, V.S. GST Ready Reckoner, Taxmann Publications, New Delhi.
8. Singh, Awdhesh. GST Made Simple: A Complete Guide to Goods and Services Tax in India, Centax Publications Pvt. Ltd.
9. Singhania, V.K. GST & Customs law, Taxmann Publication, New Delhi.
10. Mangal Shah: Goods and Service Tax: RBD Publishing House, Jaipur.
11. Rajak Agrawal & Shivangi Agrawal: GST: Taxmann Publications (P) Ltd, New Delhi.
12. Singh, Vikas. (2017). Goods and Services Tax. Allahabad, Uttar Pradesh: Pravalika Publications
13. Mehrotra, H.C. and Agarwal, V.P. (2021). Goods and Services Tax (GST). Agra, Uttar Pradesh: Sahitya Bhawan Publications
14. Singhal, Hemant. (2021). GST Simplified: Volume 1. New Delhi: Notion Press
15. Bansal, K.M. (2021). GST & Customs Law. New Delhi: Taxmann Publication Pvt. Ltd.

Note: Learners are advised to use the latest edition of textbooks.



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Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



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Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



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Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester VI

Core Course (5 Credits)

Course Code: COUFTT2

Corporate Law [C-14]

Objective: The course aims to impart the learners working knowledge of the provisions of the Companies Act, 2013.

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

1. Explain relevant definitions and provisions relating to issue of prospectus and allotment of shares;
2. Synthesize company processes, meetings, and decisions;
3. Describe the framework of dividend distribution, Accounts of the company and Audit and Auditors of company;
4. Determine the role of Board of directors and their legal position;
5. State regulatory aspects involved in Oppression, Mismanagement, corporate restructuring and Winding Up and to study the composition of Adjudicating Authority i.e. NCLT and NCLAT and its powers.


COURSE CONTENTS:


Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Preliminary to Companies Act, 2013 Important definitions: Prospectus and Share Capital, Allotment of securities, Private Placement, share capital, basic requirements, alteration of share capital, Sweat Equity, Bonus issue, issue of shares at premium and discount, Further issue of shares, buy-back of shares.	10	✓	
Unit - 2	Management and Administration Board Meetings, Annual General Meeting, Extra Ordinary General Meeting, Requisites of a valid meeting, Convening of Meetings, Minutes and Resolutions; Postal ballot; voting through electronic matters.	20	✓	✓
Unit - 3	Dividends, Accounts, and Audit Declaration and Payment of Dividend, Accounts of Companies, Maintenance and authentication of Financial Statement, Corporate social Responsibility, Appointment of Auditor, qualification, disqualifications, rotation, removal, duties and responsibilities, Auditors report, Constitution and functions of Audit committee.	20	✓	✓
Unit - 4	Directors and their Powers Board of directors, appointment and qualifications of directors; Disqualifications, Removal of directors; Legal positions, Powers, Duties and responsibilities; Additional Director, Alternate Director, Nominee Director, Director appointed by casual Vacancy, Key Managerial Personnel, Managing Director, Manager and Whole Time Director.	20	✓	✓
Unit - 5	(a): Oppression, Mismanagement, Corporate Restructuring, and Winding Up Oppression, Mismanagement, Rights to apply, Powers of Tribunal, Concept and Modes of Winding Up; Provisions of winding up under Insolvency and Bankruptcy Code, 2016. (b): National Company Law Tribunal and Appellate Tribunal Definitions; Constitution of National Company Law Tribunal; Constitution of Appellate Tribunal; Power to punish for contempt	30	✓	


Practical Exercises:


The learners are required to:

1. Enlist the content of the prospectus
2. Prepare a hypothetical notice, resolutions, and minutes of a meeting.
3. Read the Annual Report and Financial Statements of a company and prepare a report on the same


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Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Suggested Readings:

1. Chadha R., & Chadha, S. (2018). Company Laws. Delhi: Scholar Tech Press.
2. Hicks, A., & Goo, S. H. (2017). Cases and Material on Company Law. Oxford: Oxford University Press.
3. Kuchhal, M. C., & Kuchhal, A. (2020). Corporate Laws. New Delhi: Shree Mahavir Book Depot.
4. Kumar, A. (2019). Corporate Laws. New Delhi: Taxmann Publication.
5. Sharma, J. P. (2018). An Easy Approach to Corporate Laws. New Delhi: Ane Books Pvt. Ltd.

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Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)



Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)



Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester VI

Discipline Specific Course (5 Credits)

Course Code: COUFTD1

Auditing [DSE – 3 (a)]


Objective: The course aims to provide knowledge of auditing principles, procedures, and techniques in accordance with current legal requirements in India.


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


1. Demonstrate an understanding of the nature and scope of auditing and related services.
2. Describe and discuss the regulatory framework of auditing and related services.
3. Show understanding and explain the ethical standards of an auditor.
4. Explain the stages of an audit and methods of gathering audit evidence.
5. Show understanding and be able to interpret different types of audit reports.


COURSE CONTENTS:

Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Auditing Concepts & Audit Documentation and Audit Evidence a. Audit Concepts Meaning and nature of auditing; Objectives, advantages and limitations of auditing; Relationship of auditing with other disciplines; Classification of Audit; Errors and Frauds and Auditor's duty. Ethical principles and concept of auditor's independence. Code of conduct & value system for auditors. Development of Audit Plan and Programme, Delegation and supervision of audit work; b. Audit Documentation and Audit Evidence Concept of Audit Documentation; Nature & Purpose of Audit Documentation; Form, Content & Extent of Audit Documentation; Audit File; Audit evidence; Sufficiency and Appropriateness of Audit evidence; Audit procedures for obtaining audit evidence; Types of Audit evidence; Sources of audit evidence; Relevance and Reliability of audit evidence.	10	✓	✓
Unit - 2	Internal Control, Internal Check, and Audit Sampling Meaning and objectives; Features of a good internal control system; internal control questionnaire; internal control checklist; tests of control; Internal Control and IT Environment, concept of materiality and audit risk. Concept of internal audit; Test checking, audit sampling and sampling methods.	20	✓	✓
Unit - 3	Vouching and Verification Vouching – Meaning and objectives; Procedure of Vouching; Vouching of Cash Book and Bank details; Verification of Assets and Liabilities.	20	✓	✓
Unit - 4	Audit of Companies Audit of Limited Companies under the Companies Act, 2013: Qualifications and disqualifications, Appointment, Rotation, Removal, Remuneration, Rights and Duties of auditor; Auditor's Report- Contents and Types; Audit attestation and certification. Liabilities of Statutory Auditors. Overview of Auditing Standards.	20	✓	
Unit - 5	Special Areas of Audit Cost audit, Tax audit, Management audit, Performance audit, Audit of Banking Companies, Insurance Companies and Not for profit organisations like educational institutions, club, charitable organisation.	30	✓	


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Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


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External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Practical Exercises:

The learners are required to:

1. Prepare Audit Programme for conducting audit of receipts of a school/charitable institution.
2. Identify and verify any five-documentary evidences in connection with sales, purchases of goods/machineries, payment of expenses and liabilities.
3. Prepare internal control questionnaire and internal control checklist for audit of an organisation/business firm.
4. Perform internal control under computerized audit environment using Audit Expert Systems.
5. Perform vouching of cash book of college/learner functions, small business firms, club etc. to gain a practical knowledge.
6. Collect audit evidence for verification of property, plant, and equipment.
7. Perform dummy audit of a club, college, and a small business firm.


Suggested Readings:


1. Ainapure, V., & Ainapure, M. (2009). Auditing & Assurance. Delhi: PHI Learning.
2. Aruna, J. (2016). Auditing. Delhi: Taxmann Publication.
3. Kumar, R., & Sharma, V. (2015). Auditing Principles and Practice. Delhi: PHI Learning.
4. Garg, P. (2019). Auditing & Assurance. Delhi: Taxmann Publication.
5. Singh A. K., & Gupta, L. (2011). Auditing Theory and Practice. Galgotia Publishing.
6. Pipara, G.C. (2020). Forensic Audit Decoded. New Delhi: Taxmann Publication Pvt. Ltd.
7. Jha, Aruna (2021). Auditing and Corporate Governance. New Delhi: Taxmann Publication Pvt. Ltd.
8. Sharma, T.R. (2018). Auditing. Agra, Uttar Pradesh: Sahitya Bhawan Publications.


Note: Learners are advised to use the latest edition of textbooks.


Note:

- (i) Where necessary Standard on Auditing and Statements on Auditing Practice issued by the ICAI shall be referred.
- (ii) Learners shall be provided with corporate annual reports along with audit report so that they can get an idea of the format and contents.


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Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


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Principal,
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Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Semester VI

Discipline Specific Course (5 Credits)

Course Code: COUFTD2

Personal Finance & Planning [DSE – 3 (b)]

Objective: The course aims to familiarize learners with different aspects of financial planning like savings, investment, taxation, insurance, and retirement planning and to develop the necessary knowledge and skills for effective financial planning.

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

1. Explain the meaning and appreciate the relevance of Financial Planning;
2. Familiarize with regard to the concept of Investment Planning and its methods;
3. Examine the scope and ways of Personal Tax Planning;
4. Analyze Insurance Planning and its relevance;
5. Develop an insight in to retirement planning and its relevance..


COURSE CONTENTS:


Unit	Contents	Weightage of Marks (in %)	C & K	A & A
Unit - 1	Introduction to Financial Planning Financial goals, Time value of money, steps in financial planning, personal finance/loans, education loan, car loan & home loan schemes. Introduction to savings, benefits of savings, management of spending & financial discipline.	20	√	√
Unit - 2	Investment Planning Process and objectives of investment, Concept and measurement of return & risk for various assets class, Measurement of portfolio risk and return, Diversification & Portfolio formation. Gold Bond; Real estate; Investment in Greenfield and brownfield Projects; Investment in fixed income instruments.	20	√	√
Unit - 3	Personal Tax Planning Tax Structure in India for personal taxation, Scope of Personal tax planning, Exemptions and deductions available to individuals under different heads of income and gross total income, Special provision u/s 115BAC vis-à-vis General provisions of the Income-tax Act, 1961. Tax avoidance versus tax evasion.	20	√	√
Unit - 4	Insurance Planning Need for Protection planning. Risk of mortality, health, disability and property. Importance of Insurance: life and non-life insurance schemes. Deductions available under the Income-tax Act for premium paid for different policies.	20	√	√
Unit - 5	Retirement Benefits Planning Retirement Planning Goals, Process of retirement planning, Pension plans available in India, Reverse mortgage, New Pension Scheme. Exemption available under the Income-tax Act, 1961 for retirement benefits.	20	√	√


Practical Exercises:


The learners are required to:

1. Perform electronic fund transfer through net-banking and UPI.
2. Identify certain Ponzi schemes in the market during last few selected years.
3. Prepare tax planning of a hypothetical individual.


Prof. Ashok Kumar Mishra
Ex-officio Chairman, BoS
Head & Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Prof. O. P. Chandrakar
External Expert, BoS
Principal,
Govt. PG College, Kurud (C.G.)


Dr. Bhuvana Venkatraman
Member, BoS
Associate Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)


Dr. Mukesh Agarwal
Member, BoS
Assistant Professor
Department of Commerce,
Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)

Suggested Readings:

1. Indian Institute of Banking & Finance. (2017). Introduction to Financial Planning. New Delhi: Taxmann Publication.
2. Pandit, A. (2014). The Only Financial Planning Book that You Will Ever Need. Mumbai: Network 18 Publications Ltd.
3. Sinha, M. (2008). Financial Planning: A Ready Reckoner. New York: McGraw Hill Education.
4. Halan, M. (2018). Let's Talk Money: You've Worked Hard for It, Now Make It Work for You. New York: HarperCollins Publishers.
5. Tripathi, V. (2017). Fundamentals of Investment. New Delhi: Taxmann Publication.
6. Nayan and Nayan. (2018). Personal Finance: An Indian Perspective. Kindle Books
7. Clason, George. (2021). The Richest Man in Babylon. New Delhi: Penguin India
8. Rajput, Vimal Krishna. (2021). 5 W's of Financial Planning: Master the Art of Personal Finance Strategy. New Delhi: Notion Press.

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Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G.)