FACULTY OF ECONOMICS & BUSINESS

SYLLABUS FOR THE PROGRAMME

BACHELOR OF COMMERCE (HONOURS) FINANCIAL SERVICES
(CREDIT BASED GRADING SYSTEM

SEMESTER: I-VIII

PROGRAMME CODE

BATCH 2026–2030

GURU NANAK DEV UNIVERSITY
AMRITSAR

(ii) Syllabi are subject to change at the discretion of the University.
Please visit the University website from time to time.

Bachelor of Commerce Financial Services (Honours) (CBGS)
Batch 2026–2030

SEMESTER-I

S. No.	Course Code	Course Title	L+T+P	Total Marks
Multidisciplinary Course				
1	**ENL121:**	**Communication Skills in English – I (Theory)**	4+0+0	100
Compulsory Course				
2	**PBL 601:** **PBL 611:** **PHC 110:**	*Punjabi (Compulsory)/ **ਮੁੱਢਲੀ ਪੰਜਾਬੀ / ***Punjab History & Culture	4+0+0	100
Discipline Specific Course				
3		Financial Accounting	4+0+0	100
4	BCS01007T	Quantitative Techniques for Business - I	4+0+0	100
5	BCS01008T	Business Organization and Management	4+0+0	100
Skill Enhancement Course				
6	BCS01009T	Computer Applications in Business (Theory)	2+0+0	50
	BCS01010L	Computer Applications in Business (Practical)	0+0+1	25
	USE0011	Entrepreneurship Mindset–I (Mandatory Skill Enhancement Course)	0+0+2	50

SEMESTER-II

S. No.	Course Code	Course Title	L+T+P	Total Marks
Ability Enhancement Course				
1	**ENL 122:**	**Communication Skills in English – II (Theory)**	3+0+0	75
	ENP 122:	**Communication Skills in English – II (Practical)**	0+0+1	25
Compulsory Course				
2	**PBL 602:** **PBL 612:** **PHC 111:**	*Punjabi (Compulsory)/ **ਮੁੱਢਲੀ ਪੰਜਾਬੀ / ***Punjab History & Culture	4+0+0	100
Discipline Specific Course				
3	BCS02006T	Quantitative Techniques for Business - II	4+0+0	100
4	BCS02007T	Mercantile Law	4+0+0	100
5	BCS02008T	Banking Operations & Regulations	4+0+0	100
Value Added Course				
6	**SOA: 105**	Drug Abuse: Problem, Management and Prevention (Value Added Course)	2+0+0	50
7	USE0012	Entrepreneurship Mindset–II (Mandatory Skill Enhancement Course)	0+0+2	50

Special Note:

* ਜਿਹੜੇ ਵਿਦਿਆਰਥੀ Domicile/Non-Domicile of Punjab ਹਨ ਅਤੇ ਉਨ੍ਹਾਂ ਨੇ ਅੱਠਵੀਂ/ਦਸਵੀਂ ਜਮਾਤ ਤੱਕ ਪੰਜਾਬੀ ਵਿਸ਼ਾ ਪੜ੍ਹਿਆ ਹੈ, ਉਹ ਪੰਜਾਬੀ (ਲਾਜ਼ਮੀ) ਪੜ੍ਹਨਗੇ।

**ਜਿਹੜੇ ਵਿਦਿਆਰਥੀ Domicile of Punjab ਹਨ ਅਤੇ ਪ੍ਰੰਤੂ ਕਿਸੇ ਕਾਰਨ ਪੰਜਾਬ ਤੋਂ ਬਾਹਰ ਹਨ ਅਤੇ ਉਨ੍ਹਾਂ ਨੇ ਅੱਠਵੀਂ/ਦਸਵੀਂ ਜਮਾਤ ਤੱਕ ਪੰਜਾਬੀ ਵਿਸ਼ਾ ਨਹੀ ਪੜ੍ਹਿਆ ਹੈ, ਉਹ ਮੁੱਢਲੀ ਪੰਜਾਬੀ ਦਾ ਹੀ ਵਿਸ਼ਾ ਪੜ੍ਹਨਗੇ।

**ਜਿਹੜੇ ਵਿਦਿਆਰਥੀ Domicile of Punjab ਹਨ ਅਤੇ ਪੰਜਾਬ ਦੇ ਕੇਂਦਰੀ ਵਿਦਿਆਲਿਆ ਜਾਂ ਕਿਸੇ ਹੋਰ ਸਕੂਲ ਵਿੱਚ ਪੜ੍ਹੇ ਹਨ ਅਤੇ ਕਿਸੇ ਕਾਰਣ ਉਨ੍ਹਾਂ ਨੇ ਅੱਠਵੀਂ/ਦਸਵੀਂ ਜਮਾਤ ਤੱਕ ਪੰਜਾਬੀ ਵਿਸ਼ਾ ਨਹੀ ਪੜ੍ਹਿਆ ਹੈ, ਉਹ ਮੁੱਢਲੀ ਪੰਜਾਬੀ ਦਾ ਵਿਸ਼ਾ ਹੀ ਪੜ੍ਹਨਗੇ।

***ਜਿਹੜੇ ਵਿਦਿਆਰਥੀ Non-Domicile of Punjab ਹਨ ਅਤੇ ਅੱਠਵੀਂ/ਦਸਵੀਂ ਜਮਾਤ ਤੱਕ ਪੰਜਾਬੀ ਵਿਸ਼ਾ ਨਹੀ ਪੜ੍ਹਿਆ ਹੈ, ਉਹ ਮੁੱਢਲੀ ਪੰਜਾਬੀ ਜਾਂ ਪੰਜਾਬ ਹਿਸਟਰੀ ਐਂਡ ਕਲਚਰ ਵਿੱਚੋਂ ਕੋਈ ਇੱਕ ਵਿਸ਼ਾ ਚੁਣ ਸਕਦੇ ਹਨ।

Bachelor of Commerce Financial Services (Honours) (CBGS)
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SEMESTER–III

S. No.	Course Code	Course Title	L+T+P	Total Marks
Multidisciplinary Course				
1		Business Environment **(MDC 5)**	4+0+0	100
Discipline Specific Course				
2		Income Tax Law- l	4+0+0	100
3		Corporate & Bank Accounting	4+0+0	100
4		Principles and Practices of Auditing	4+0+0	100
5	BCS03005T	Business Economics	4+0+0	100
Skill Enhancement Course				
6		Life Skills and Personality Development	3+0+0	75

SEMESTER–IV

S. No.	Course Code	Course Title	L+T+P	Total Marks
Discipline Specific Course				
1		Cost Accounting	4+0+0	100
2		Income Tax Law-II	4+0+0	100
3	BCS04005T	Fundamentals of Insurance and its Accounting	4+0+0	100
4		Marketing Management	4+0+0	100
5	BCS04006T	Fundamentals of Human Resource Management	4+0+0	100
Value Added Course				
6	**ESL 222**	Environmental Studies (**Value Added Course)**	2+0+0	50

Note: After Semester IV, every student is required to undergo 4 to 6 weeks summer training under any one of the following: like Bank, Finance company, Insurance company, stock broking house, financial product dealers and professionals like chartered accountants & tax consultant/lawyer and financial advisor. The report submission and seminar presentation shall be held in semester V.

SEMESTER–V

S. No.	Course Code	Course Title	L+T+P	Total Marks
Multidisciplinary Course				
1		Capital Market **(MDC 6)**	4+0+0	100
Discipline Specific Course				
2		Management Accounting	4+0+0	100
3		Goods and Services Tax	4+0+0	100
4		Banking Law and Practices	4+0+0	100
5		Financial Services	4+0+0	100
Skill Enhancement Course				
6		Startups and Entrepreneurship	3+0+0	75
Internship Course				
7		Seminar Based on Internship	2	50

SEMESTER–VI

S. No.	Course Code	Course Title	L+T+P	Total Marks
Discipline Specific Course				
1		Financial Management	4+0+0	100
2		Financial Market Operations	4+0+0	100
3		Corporate Law & Secretarial Practices	4+0+0	100
4		Marketing of Financial Services	4+0+0	100
5	BCS06005T	Corporate Governance	4+0+0	100
Value Added Course				
6	PSL 061	Human Rights and Constitutional Duties	2+0+0	50

Note: After Semester VI, every student continuing the course for four-year degree is required to undergo 4 to 6 weeks summer training under any one of the following: like Bank, Finance company, Insurance company, stock broking house, financial product dealers and professionals like chartered accountants & tax consultant/lawyer and financial advisor. The report submission and seminar presentation shall be held in semester VII.

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SEMESTER -VII

S. No.	Course Code	Course Title	L+T+P	Total Marks
Discipline Specific Course				
1		Contemporary Accounting & Reporting Practices	4+0+0	100
2		Advanced Financial Management	4+0+0	100
3		Foreign Trade	4+0+0	100
4		E-Commerce & E-reporting	4+0+0	100
5		Mutual Funds	4+0+0	100
Internship Course				
6		Seminar Based on Internship	2	50

SEMESTER -VIII

S. No.	Course Code	Course Title	L+T+P	Total Marks
Discipline Specific Course				
1		Security Analysis and Portfolio Management	4+0+0	100
2		International Accounting	4+0+0	100
3		International Financial Management	4+0+0	100
4		Indian Financial System	4+0+0	100
5		Foreign Exchange Management	4+0+0	100

SEMESTER–I
ENL121: COMMUNICATION SKILLS IN ENGLISH–I
(THEORY)

Time: 3 Hours **Credits: 4-0-0**
(6 periods per week)
Max. Marks: 100

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.
The syllabus is divided in four sections as mentioned below:

SECTION–A
Reading Skills: Reading Tactics and strategies; Reading purposes–kinds of purposes and associated comprehension; Reading for direct meanings.

SECTION–B
Reading for understanding concepts, details, coherence, logical progression and meanings of phrases/ expressions.
Activities:
- Comprehension questions in multiple choice format
- Short comprehension questions based on content and development of ideas

SECTION–C
Writing Skills: Guidelines for effective writing; writing styles for application, personal letter, official/ business letter.
Activities:

- Formatting personal and business letters.
- Organising the details in a sequential order

SECTION–D
Resume, memo, notices etc.; outline and revision.
Activities:

- Converting a biographical note into a sequenced resume or vice-versa
- Ordering and sub-dividing the contents while making notes.
- Writing notices for circulation/ boards

Recommended Books:
- *Oxford Guide to Effective Writing and Speaking* by John Seely.
- *English Grammar in Use* (Fourth Edition) by Raymond Murphy, CUP

Bachelor of Commerce Financial Services (Honours) (CBGS)
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SEMESTER–I

PBL601: Punjabi Compulsory-1
ਪੰਜਾਬੀ (ਲਾਜ਼ਮੀ)–1

ਕਰੈਡਿਟ 4–0–0

Time: 03 Hours **Max. Marks: 100**
(6 ਪੀਰੀਅਡ ਪ੍ਰਤੀ ਹਫ਼ਤਾ)

ਅੰਕ–ਵੰਡ ਅਤੇ ਪਰੀਖਿਅਕ ਲਈ ਹਦਾਇਤਾਂ

1. ਪ੍ਰਸ਼ਨ ਪੱਤਰ ਦੇ ਚਾਰ ਭਾਗ ਹੋਣਗੇ। ਹਰ ਭਾਗ ਵਿਚ ਦੋ ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ।
2. ਵਿਦਿਆਰਥੀ ਨੇ ਕੁੱਲ ਪੰਜ ਪ੍ਰਸ਼ਨ ਕਰਨੇ ਹਨ। ਹਰ ਭਾਗ ਵਿਚੋਂ ਇਕ ਪ੍ਰਸ਼ਨ ਲਾਜ਼ਮੀ ਹੈ। ਪੰਜਵਾਂ ਪ੍ਰਸ਼ਨ ਕਿਸੇ ਵੀ ਭਾਗ ਵਿਚੋਂ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ।
3. ਹਰੇਕ ਪ੍ਰਸ਼ਨ ਦੇ ਅੰਕ ਬਰਾਬਰ ਹਨ।
4. ਪੇਪਰ ਸੈੱਟ ਕਰਨ ਵਾਲਾ ਜੇਕਰ ਚਾਹੇ ਤਾਂ ਪ੍ਰਸ਼ਨਾਂ ਦੀ ਵੰਡ ਅੱਗੋਂ ਵੱਧ ਤੋਂ ਵੱਧ ਚਾਰ ਉਪ-ਪ੍ਰਸ਼ਨਾਂ ਵਿਚ ਕਰ ਸਕਦਾ ਹੈ।

ਪਾਠ–ਕ੍ਰਮ

ਸੈਕਸ਼ਨ–ਏ

ਕਾਵਿ–ਰੰਗ (ਸੰਪਾ. ਡਾ. ਦਰਿਆ, ਡਾ. ਮਨਜਿੰਦਰ ਸਿੰਘ)

(ਪ੍ਰਸੰਗ ਸਹਿਤ ਵਿਆਖਿਆ/ਵਿਸ਼ਾ–ਵਸਤੂ/ਸਾਰ)

ਸੈਕਸ਼ਨ–ਬੀ

ਮੰਚ ਘਰ
ਡਾ. ਕੁਲਦੀਪ ਸਿੰਘ ਧੀਰ, ਡਾ. ਹਿਰਦੇਜੀਤ ਸਿੰਘ ਭੋਗਲ (ਸੰਪਾ.), ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਯੂਨੀਵਰਸਿਟੀ, ਅੰਮ੍ਰਿਤਸਰ।
(ਵਿਸ਼ਾ–ਵਸਤੂ, ਪਾਤਰ ਚਿਤਰਨ)

ਸੈਕਸ਼ਨ–ਸੀ

(ੳ) ਪੈਰ੍ਹਾ ਰਚਨਾ
(ਅ) ਪੈਰ੍ਹਾ ਪੜ੍ਹ ਕੇ ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਉੱਤਰ

ਸੈਕਸ਼ਨ–ਡੀ

ਭਾਸ਼ਾ ਵੰਨਗੀਆਂ:
ਭਾਸ਼ਾ ਦਾ ਟਕਸਾਲੀ ਰੂਪ, ਭਾਸ਼ਾ ਅਤੇ ਉਪਭਾਸ਼ਾ ਵਿਚਲਾ ਅੰਤਰ, ਪੰਜਾਬੀ ਉਪਭਾਸ਼ਾਵਾਂ ਦੇ ਪਛਾਣ ਚਿੰਨ੍ਹ, ਪੰਜਾਬੀ ਭਾਸ਼ਾ–ਨਿਕਾਸ ਤੇ ਵਿਕਾਸ

ਸਹਾਇਕ ਪੁਸਤਕਾਂ

1. ਰਾਜਿੰਦਰਪਾਲ ਸਿੰਘ ਬਰਾੜ, **ਪੰਜਾਬੀ ਕਵਿਤਾ ਦਾ ਇਤਿਹਾਸ**, ਪੰਜਾਬੀ ਅਕਾਦਮੀ, ਦਿੱਲੀ।
2. ਬ੍ਰਹਮਜਗਦੀਸ਼ ਸਿੰਘ, **ਆਧੁਨਿਕ ਪੰਜਾਬੀ ਕਾਵਿ ਸਿਧਾਂਤ, ਇਤਿਹਾਸ ਅਤੇ ਪ੍ਰਵਿਰਤੀਆਂ**,ਵਾਰਿਸ ਸ਼ਾਹ ਫਾਉਂਡੇਸ਼ਨ, ਅੰਮ੍ਰਿਤਸਰ।
3. ਸਤਿੰਦਰ ਸਿੰਘ, **ਆਧੁਨਿਕ ਪੰਜਾਬੀ ਵਾਰਤਕ ਦਾ ਇਤਿਹਾਸ**, ਪੰਜਾਬੀ ਅਕਾਦਮੀ, ਦਿੱਲੀ।
4. ਹਰਕੀਰਤ ਸਿੰਘ, **ਭਾਸ਼ਾ ਤੇ ਭਾਸ਼ਾ ਵਿਗਿਆਨ**, ਲਾਹੌਰ ਬੁੱਕ ਸ਼ਾਪ, ਲੁਧਿਆਣਾ।
5. ਹਰਕੀਰਤ ਸਿੰਘ ਤੇ ਗਿਆਨੀ ਲਾਲ ਸਿੰਘ, **ਕਾਲਜ ਪੰਜਾਬੀ ਵਿਆਕਰਣ**, ਪੰਜਾਬ ਯੂਨੀਵਰਸਿਟੀ, ਚੰਡੀਗੜ੍ਹ।
6. ਬੂਟਾ ਸਿੰਘ ਬਰਾੜ, **ਪੰਜਾਬੀ ਵਿਆਕਰਨ : ਸਿਧਾਂਤ ਤੇ ਵਿਹਾਰ**, ਚੇਤਨਾ ਪ੍ਰਕਾਸ਼ਨ, ਲੁਧਿਆਣਾ।
7. ਮਿੰਨੀ ਸਲਵਾਨ, **ਪੰਜਾਬੀ ਵਿਆਕਰਨ : ਮੁੱਢਲੇ ਸੰਕਲਪ**, ਰਵੀ ਸਾਹਿਤ ਪ੍ਰਕਾਸ਼ਨ, ਅੰਮ੍ਰਿਤਸਰ
8. **ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਬੋਧ**, ਕਸਤੂਰੀ ਲਾਲ ਐਂਡ ਸੰਨਜ਼, ਅੰਮ੍ਰਿਤਸਰ।

SEMESTER–I

PBL 611: ਮੁੱਢਲੀ ਪੰਜਾਬੀ
(In lieu of Compulsory Punjabi)

ਕਰੈਡਿਟ 4-0-0

Time: 03 Hours **Max. Marks: 100**
(6 ਪੀਰੀਅਡ ਪ੍ਰਤੀ ਹਫ਼ਤਾ)

ਅੰਕ–ਵੰਡ ਅਤੇ ਪਰੀਖਿਅਕ ਲਈ ਹਦਾਇਤਾਂ

1. ਪ੍ਰਸ਼ਨ ਪੱਤਰ ਦੇ ਚਾਰ ਭਾਗ ਹੋਣਗੇ। ਹਰ ਭਾਗ ਵਿਚ ਦੋ ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ।
2. ਵਿਦਿਆਰਥੀ ਨੇ ਕੁੱਲ ਪੰਜ ਪ੍ਰਸ਼ਨ ਕਰਨੇ ਹਨ। ਹਰ ਭਾਗ ਵਿਚੋਂ ਇਕ ਪ੍ਰਸ਼ਨ ਲਾਜਮੀ ਹੈ। ਪੰਜਵਾਂ ਪ੍ਰਸ਼ਨ ਕਿਸੇ ਵੀ ਭਾਗ ਵਿਚੋਂ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ।
3. ਹਰੇਕ ਪ੍ਰਸ਼ਨ ਦੇ ਬਰਾਬਰ ਅੰਕ ਹਨ।
4. ਪੇਪਰ ਸੈੱਟ ਕਰਨ ਵਾਲਾ ਜੇਕਰ ਚਾਹੇ ਤਾਂ ਪ੍ਰਸ਼ਨਾਂ ਦੀ ਵੰਡ ਅੱਗੋਂ ਵੱਧ ਤੋਂ ਵੱਧ ਚਾਰ ਉਪ-ਪ੍ਰਸ਼ਨਾਂ ਵਿੱਚ ਕਰ ਸਕਦਾ ਹੈ।

ਪਾਠ–ਕ੍ਰਮ

ਸੈਕਸ਼ਨ–ਏ

ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਤੇ ਗੁਰਮੁਖੀ ਲਿਪੀ

(ੳ) ਨਾਮਕਰਣ ਤੇ ਸੰਖੇਪ ਜਾਣ-ਪਛਾਣ : ਗੁਰਮੁਖੀ ਵਰਣਮਾਲਾ, ਅਖਰ ਕ੍ਰਮ, ਸਵਰ ਵਾਹਕ (ੳ ਅ ੲ), ਲਗਾਂ-ਮਾਤਰਾਂ, ਪੈਰ ਵਿਚ ਬਿੰਦੀ ਵਾਲੇ ਵਰਣ, ਪੈਰ ਵਿਚ ਪੈਣ ਵਾਲੇ ਵਰਣ, ਬਿੰਦੀ, ਟਿਪੀ, ਅਧਕ।

(ਅ) ਸਿਖਲਾਈ ਤੇ ਅਭਿਆਸ

ਸੈਕਸ਼ਨ–ਬੀ

ਗੁਰਮੁਖੀ ਆਰਥੋਗ੍ਰਾਫੀ ਅਤੇ ਉਚਾਰਨ : ਸਵਰ, ਵਿਅੰਜਨ : ਮੁਢਲੀ ਜਾਣ-ਪਛਾਣ ਅਤੇ ਉਚਾਰਣ, ਮੁਹਾਰਨੀ, ਲਗਾਂ-ਮਾਤਰਾਂ ਦੀ ਪਛਾਣ।

ਸੈਕਸ਼ਨ–ਸੀ

ਪੰਜਾਬੀ ਸ਼ਬਦ ਜੋੜ : ਮੁਕਤਾ (ਦੋ ਅਖਰਾਂ ਵਾਲੇ ਸ਼ਬਦ, ਤਿੰਨ ਅਖਰਾਂ ਵਾਲੇ ਸ਼ਬਦ), ਸਿਹਾਰੀ ਵਾਲੇ ਸ਼ਬਦ, ਬਿਹਾਰੀ ਵਾਲੇ ਸ਼ਬਦ, ਔਂਕੜ ਵਾਲੇ ਸ਼ਬਦ, ਦੁਲੈਂਕੜ ਵਾਲੇ ਸ਼ਬਦ, ਲਾਂ ਵਾਲੇ ਸ਼ਬਦ, ਦੁਲਾਵਾਂ ਵਾਲੇ ਸ਼ਬਦ, ਹੋੜੇ ਵਾਲੇ ਸ਼ਬਦ, ਕਨੌੜੇ ਵਾਲੇ ਸ਼ਬਦ।

ਸੈਕਸ਼ਨ–ਡੀ

ਲਗਾਖ਼ਰ (ਬਿੰਦੀ, ਟਿਪੀ, ਅਧਕ ਵਾਲੇ ਸ਼ਬਦ)
ਸ਼ੁਧ, ਅਸ਼ੁਧ (ਪੈਰ੍ਹੇ ਵਿਚ ਲਿਖੇ ਅਸ਼ੁਧ ਸ਼ਬਦਾਂ ਨੂੰ ਸ਼ੁਧ ਕਰਨਾ)

ਸਹਾਇਕ ਪੁਸਤਕਾਂ

1. ਬ੍ਰਹਮਜਗਦੀਸ਼ ਸਿੰਘ, **ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਅਤੇ ਗੁਰਮੁਖੀ ਲਿਪੀ**, ਵਾਰਿਸ ਸ਼ਾਹ ਫਾਉਂਡੇਸ਼ਨ, ਅੰਮ੍ਰਿਤਸਰ।
2. ਪ੍ਰੋ. ਸ਼ੈਰੀ ਸਿੰਘ, ਪ੍ਰੋ. ਬ੍ਰਹਮਜਗਦੀਸ਼ ਸਿੰਘ, **ਭਾਸ਼ਾ ਵਿਗਿਆਨ : ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਤੇ ਗੁਰਮੁਖੀ ਲਿਪੀ**, ਵਾਰਿਸ ਸ਼ਾਹ ਫਾਉਂਡੇਸ਼ਨ, ਅੰਮ੍ਰਿਤਸਰ।
3. **ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਬੋਧ**, ਕਸਤੂਰੀ ਲਾਲ ਐਂਡ ਸੰਨਜ਼, ਅੰਮ੍ਰਿਤਸਰ।
4. ਮਿੰਨੀ ਸਲਵਾਨ, **ਪੰਜਾਬੀ ਵਿਆਕਰਨ : ਮੁਢਲੇ ਸੰਕਲਪ**, ਰਵੀ ਸਾਹਿਤ ਪ੍ਰਕਾਸ਼ਨ, ਅੰਮ੍ਰਿਤਸਰ।

Bachelor of Commerce Financial Services (Honours) (CBGS)
Batch 2026–2030
SEMESTER-I

PHC110 :Punjab History & Culture (From Earliest Times to C 320)
(Special Paper in lieu of Punjabi compulsory)
(For those students who are not domicile of Punjab)

Time: 3 Hours

Credits : 4-0-0
Max. Marks: 100

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A

1. Physical features of the Punjab and its impact on history.
2. Sources of the ancient history of Punjab

SECTION-B

3. Harappan Civilization: Origin and extent Town planning; social, economic and religious life of the Indus Valley People.
4. The Indo-Aryans: Original home and settlements in Punjab.

SECTION-C

5. Social, Religious and Economic life during *Rig* Vedic Age.
6. Social, Religious and Economic life during Later Vedic Age.

SECTION-D

7. Teachings and impact of Buddhism
8. Jainism in the Punjab

Suggested Readings:

1. L. M Joshi (ed.), *History and Culture of the Punjab*, Art-I, Patiala, 1989 (3rd edition)
2. L.M. Joshi and Fauja Singh (ed.), *History of Punjab*, Vol.I, Patiala 1977.
3. BudhaParkash, *Glimpses of Ancient Punjab*, Patiala, 1983.
4. B.N. Sharma, *Life in Northern India*, Delhi. 1966.
5. Chopra, P.N., Puri, B.N., & Das, M.N.(1974). *A Social, Cultural & Economic History of India*, Vol. I, New Delhi: Macmillan India

Bachelor of Commerce Financial Services (Honours) (CBGS)
Batch 2026–2030

SEMESTER-I

FINANCIAL ACCOUNTING

Credits: 4-0-0

Time: 3 Hours **Max. Marks: 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section. The duration for exam will be 3 hours.
Note: The paper will consist of minimum 50% numerical questions.

Section A

Introduction –Nature of Financial Accounting–scope–objects–limitations– Accounting concepts and conventions.
Introduction to Books of Accounts: Concept of Journal, Ledger, Cash Book and Trial Balance
Capital, Revenue and Deferred Revenue Expenditure – Capital and revenue receipts.

Section B

Final Accounts of Sole Proprietor: Preparation and Presentation of Financial Statements
Voyage Accounts– Meaning, accounting treatment in case of complete voyage & incomplete voyage.

Section C

Joint Venture – Meaning, types, determination of profits under different methods.
Consignment Accounts–Meaning, features, consignee's commission, account sales, distinction between joint venture & consignment, accounting treatment in the books of consignor & consignee.

Section D

Departmental Accounts – Meaning–Objects–Advantages–Accounting procedure– Allocation of expenses and incomes – Interdepartmental transfers – Provision for unrealized profit.
Branch Accounts –Features–Objects–Types of branches–Dependent branches– Account Systems –Stock and Debtors System –Independent branch –Features – Preparation of Consolidated Profit and Loss Account and Balance sheet.

Suggested Readings:

1. Maheshwari, S.N. and Maheshwari, S.K, "Financial Accounting", 2009, Vikas Publishing House, New Delhi.
2. Narayanswami, R., "Financial Accounting: A Managerial Perspective", 3rdEdition, 2008, Prentice Hall of India, New Delhi.
3. Mukherjee, A. and Hanif, M., "Financial Accounting", 1st Edition, 2003, Tata McGraw Hill.
4. Ramchandran, N. and Kakani, R.K., "Financial Accounting for Management", 2nd Edition,2007, Tata McGraw Hill.

Note: Latest edition of text books to be followed.

Bachelor of Commerce Financial Services (Honours) (CBGS)
Batch 2026–2030

SEMESTER-I

BCS01007T : QUANTITATIVE TECHNIQUES FOR BUSINESS-I

Credits: 4-0-0

Time: 3 Hours **Max. Marks: 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section. The duration for exam will be 3 hours.

Section A

Measures of Central Tendency: - Mean, Median, Mode, Geometric Mean and Harmonic Mean

Section B

Measures of Dispersion: - Range, Quartile Deviation, Mean Deviation and Standard Deviation. Skewness and Kurtosis

Section C

Index Numbers: - Meaning and importance, Methods of Construction of Index Numbers: weighted and unweighted, fixed base and chain base index numbers, Time Series Analysis: Trend cycles, seasonal and irregular components, estimation of trend(Graphical Method, Semi Average method, moving averages and method of least squares)(fitting straight lines only)

Section D

Simple and Compound Interest, Discounting and factoring techniques.

Suggested Readings:
1. Gupta, SC: Fundamentals of Statistic, Himalaya Publishing House, 7th Edition, 2018 ,Delhi
2. Gupta, SP: Statistical Methods, Sultan Chand & Sons, 43rd Edition ,2014, Delhi
3. Levin, Richard and David S. Rubin. “Statistics for Management”. 7th Edition, Prentice Hall of India, New Delhi.
4. Chandan, J.S., “Statistics for Business and Economics”, Ist Edition, (1998), Vikas Publishing House Pvt. Ltd.
5. Render, B. and Stair, R. M. Jr., “Quantitative Analysis for Management”, 7th Edition, Prentice–Hall of India, New Delhi.
6. Gupta C B, Gupta V, “An Introduction to Statistical Methods”, 23rd Edition (1995), Vikas Publications.

Note: Latest edition of text book may be used

Bachelor of Commerce Financial Services (Honours) (CBGS)
Batch 2026–2030
SEMESTER-I
BCS01008T: BUSINESS ORGANIZATION AND MANAGEMENT

Credits: 4-0-0
Time: 3 Hours **Max. Marks: 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section. The duration for exam will be 3 hours.

Section A
Introduction to Business and Commerce: Meaning and definition of business, Objectives of business, Essentials of a successful business, Scope of business, Business as an economic system
Social Responsibility of Business:- Concept of Social Responsibility, Objectives, Arguments in Favour and Against Social Responsibility; Responsibility of Business towards Different Interest groups :- Shareholders; Workers; Consumers ; Government and Community.

Section B
Forms of Business Organization: Sole-proprietorship, Partnership, Joint stock Company, Cooperative Society, Public Utilities, Selection of a suitable form of organization, Classification based on Business Unit.
Setting up a New Enterprise: Promotion of a business. Decisions in setting up an Enterprise – opportunity and idea generation, Role of creativity and innovation, Feasibility study and Business Plan, Business size and location decisions, various factors to be considered for starting a new unit, Problems in starting a new business.

Section C
Management: Meaning and definition, nature, purpose, scope, importance and functions, Management as art, science and profession, Management as a social system, Concept of management, administration and organization Principles of management, Scientific Management.
Evolution of Management Thought: Meaning, Features, Scope, functional areas, Management Vs Administration, Contribution to Management Thought (Henry Fayol, Elton Mayo, FW Taylor) Principles of Management (Henry Fayol), Scientific Management.

Section D
Personnel Management: Meaning, Significance & Functions, Recruitment, Selection and training. Job Evaluation and Merit Rating, Worker's participation in Management.
Strategic Management: Meaning, Need, Importance, Process and Role of C.E.O. (Chief Executive Officer) in Strategic Management.

Suggested Readings:

1. Tulsian, P.C.and Pandey V., “Business Organisation and Management”, 2009, Pearson Education, New Delhi
2. Basu, C.R., “Business Organisation and Management”, 2010, Tata McGraw Hill Company, New Delhi
3. Stoner, J. Freeman, R. & Gilbert, D., “Management”, 1995, Prentice Hall of India.
4. Koontz, H., “Principles of Management (Ascent Series)”, 2004, Tata McGraw Hill Publishing.
5. Robbins, S.P. and Coulter, M., “Management”, 9th Edition, 2008, Prentice Hall of India.

Note: Latest edition of text book may be used

Bachelor of Commerce Financial Services (Honours) (CBGS)
Batch 2026–2030
SEMESTER-I
BCS01009T : COMPUTER APPLICATIONS IN BUSINESS (THEORY)

Credits: 2-0-0

Time: 3 Hours **Max. Marks: 50**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section. The duration for exam will be 3 hours.

Section A

Basic Concepts: Characteristics of a Computer; Advantages of Computers; Limitation of Computers; Types of Computers; Applications of computers, Hardware, Firmware, Liveware; Software; System Software: Operating system, Translators, interpreter, compiler; Overview of operating system, function of operating system; Application software: General Purpose Packaged Software and tailormade software.

Section B

Word Processing: Introduction to word-Processing, Word-processing concepts, Use of Templates and styles, working with word document: Editing text, Find and replace text, Formatting, spell check, Autocorrect, Auto-text; Bullets and numbering, Tabs, Paragraph Formatting, Indent, Page Formatting, Header and footer, page break, table of contents.
Tables: Inserting, filling and formatting a table; Inserting Pictures and Video; Mail Merge (including linking with spreadsheet files as data source); Printing documents; Citations, references and Footnotes.

Section C

Preparing Presentations: Basics of presentations: Slides, Fonts, Drawing, editing; Inserting: Tables, Images, texts, Symbols, hyperlinking, Media; Design; Transition; Animation; and Slideshow, exporting presentations as pdf handouts and videos.

Section D

Spreadsheet basics: Spreadsheet concepts; Creating a work book, saving a work book, editing a work book, inserting, deleting work sheets, entering data in a cell, formula Copying, moving data from selected cells, Handling operators in formulae: Inserting Charts- LINE, PIE, BAR, Organizing Charts and graphs; Spreadsheet functions: Mathematical, Statistical, Financial, Logical, Date and Time.

Suggested Readings:

1. Jain, H. C. & Tiwari, H. N. —Computer Applications in Business   Taxmann, Delhi.
2. Joseph, P.T., S.J. E-Commerce: An Indian Perspective, 6th ed. PHI Learning
3. Mathur, S. & Jain, P. —Computer Applications in Business   Galgotia Publishing Company
4. Madan, S. —Computer Applications in Business   Scholar Tech Press, Delhi.
5. Sharma, S.K. & Bansal, M. —Computer Applications in Business   Taxmann, Delhi.
6. Thareja R (2019). Fundamentals of Computers. Oxford University Press.
7. Thareja R (2018). IT & Its Business Application. Oxford University Press.

Note: Latest edition of text books to be followed.

SEMESTER-I

BCS01010L : COMPUTER APPLICATIONS IN BUSINESS (PRACTICAL)

Credits: 0-0-1
Max. Marks: 25

USE-0011: ENTREPRENEURSHIP MINDSET-I (CBGS)
(Mandatory Skill Enhancement Course)

Credits: 0+0+2
Total Marks: 50

Introduction: This course provides students with a holistic framework to develop entrepreneurial skills across the student's journey. The curriculum covers core principles of entrepreneurship, including identifying business opportunities, setting up operations, marketing, scaling, and financial management.

The aim of this course is to ensure that, by the end, learners acquire essential entrepreneurial competencies such as **strategic thinking, practical application, founders & growth mindset, operational skills, and foundational financial literacy.**

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

- Understand and apply entrepreneurial principles to real-world business situations.
- Develop and implement business strategies across different industries.
- Use digital tools, including AI, to enhance and automate business operations.
- Build sustainable business models, manage financials, and scale operations.

Entrepreneurial Specialization Tracks: Skill Development and Business Implementation:
Throughout the program, students will select **one of the following five specialized tracks** using the ***"Punjab Entrepreneurship Mindset Programme"*** App, designed to provide a structured pathway for developing entrepreneurial skills and implementing business ventures.

1. **E-commerce:** In this track, students will learn how to build, manage, and scale an online business. From setting up an e-commerce platform to managing digital marketing strategies, inventory, and customer experience, this specialization provides the tools needed to succeed in the rapidly growing digital marketplace.
2. **Content Creation:** This track focuses on empowering students to create, curate, and market digital content across various platforms. Students will learn how to build a personal or brand identity, develop engaging content, and monetize their platforms, whether through social media, video production, blogging, or influencer marketing.
3. **Professional Services:** In this track, students will learn how to capitalize on freelance and contract-based opportunities. They will explore strategies for building a sustainable service-based business, manage client relationships, and maximize the flexibility that comes with this track.
4. **Retail Business:** This track introduces students to the fundamentals of starting and managing small scale retail ventures. Learners will discover how to identify in-demand products, source suppliers, setup shop (physical or home-based), and attract local customers. Emphasis will be placed on practical steps like pricing, promotion, customer service, and building repeat sales to establish as teady income stream.

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Miscellaneous: This track gives students the freedom to explore unique and diverse business ideas that don't fit into one category. Learners can identify opportunities around them, test simple solutions, and creates mall ventures based on local needs or personal interests. The focus is on creativity, problem- solving, and learning how to turn everyday ideas into earning opportunities.

The focus is on practical application, with students engaging in real-world projects that culminate in the creation and scaling of a business.

Registration on the APP:

For Android Users:

Step1: Click the following link to download and install the App:

https://drive.google.com/file/d/1zgfoFWN0Y1zWJNf_gMpbGvlyeQl0WPM2/view?usp=drivesdk

Step2: Register by providing your details and generate OTP.(If the OTP is not generated, use the last six digits of your mobile number as the OTP).

Step3: Open the tasks and complete it by giving your feedback and handling the AI based Quiz.

For I-Phone Users:

Step1: Click on this link https://punjabstartup.com/

Step2: Signup to create an account and generate OTP

Step3: Filliny our personal and educational details. After your account is created, open the tasks and complete it by giving your feedback and handling the AI based Quiz.

Content Creation		
Week/ Milestone	**Milestone**	**Description**
1	**Start your journey as a content creator**	Learn how to reach thousands of followers online by creating content
2	**Decide your content topic**	Explore different topics and finalize one topic on which you will create content
3	**Start your own content channel**	Launch your official channel on YouTube or Instagram and start building your audience
4	**Plan your first week content calendar**	Learn how to create a simple weekly content calendar that would keep your audience engaged and make them follow you
5	**Plan and record your first video**	Learn how to create a clear and catchy script for your first video and shoot it using your phone
6	**Edit and launch your first video**	Learn how to edit your video with trendy music And cool effects and launch your channel with first video
7	**Reach first 100 followers**	Use WhatsApp and personal Instagram account to tell people about your channel and reach first 100 followers/subscribers
8	**Master the skill of engaging people with your content**	Learn how to connect with your audience so they stay engaged and feel involved
9	**Follow latest trends and famous influencers to grow your channel**	Learn how to use trending to pics and tag well-known channels or creators to boost your reach and attract more followers
10	**Learn how you can make money from your content**	Discover how to do brand deals and promote brands or products your followers truly care about
11	**Make your first partnership**	Reach out to10 brands for partnership and turn one into your first paid deal
12	**Plan your business growth**	Create a 1-month plan on what to post on a weekly basis to grow your followers and earn money

E-commerce		
Week/ Milestone	**Milestone**	**Description**
1	**Learn how to start selling online**	Learn what an E-commerce business is and how you can start selling online in less than 30 days
2	**Choose your product**	Explore different products and finalize what you want to sell online
3	**Find a supplier who will deliver the product for you**	Identify suppliers who can send your product directly to the customer and help you launch your E-commerce business
4	**Create your E-commerce store**	Make a simple online store using Instamojo and learn how to upload product images and description on the store
5	**Activate payments on your store**	Learn how to link your bank account to a payment gateway and integrate that with your Instamojo store to Start receiving payments
6	**Launch your online store**	Connect your domain name to your Instamojo account, create your launch poster, and officially launch your E-commerce store
7	**Get first 100 people visit your online store**	Learn how to write simple and catchy messages to promote your store and send it to 100 people
8	**Make your first sale**	Convert one paying customer and learn how to process the order from beginning to delivery
9	**Create and post your first ad**	Learn how to design a simple promotional ad and post it to bring in more people and sales
10	**Take feedback from customers**	Engage with your paid customers, take product feedback, and upload success stories or reviews on your website
11	**Get a repeat customer or referral**	Build trust with your paid customers to get either a repeat order or a referral
12	**Plan your business growth**	Makea1-month plan to promote and grow your E- commerce store and earn more money

Professional Service		
Week/ Milestone	**Milestone**	**Description**
1	**Start your journey in professional services**	Learn what is a service and how you can earn money by offering your skill as a service
2	**Choose your service skill**	Choose one skill you are good at and turn it into a service that people will pay for
3	**Find your ideal customer**	Talk to people directly or through social media apps, understand who is willing to pay For your service and "WHY"
4	**Build your online profile and show what you offer**	Explore apps or websites such as WhatsApp Business, Upwork, or Urban Company, and learn how to create an online profile
5	**Write your service description**	Learn how to write your service in a simple and powerful way that gets people excited to try it
6	**Finalize your pricing and launch your service**	Learn how to set the right price that your customer finds fair and launch your service
7	**Get first 100 leads for your service**	Learn how to write catchy messages to promote your service in the market and get first100 leads
8	**Offer a free service and learn from feedback**	Give your service for free to real users and use their feedback to make it better
9	**Make your first sale**	Get one paying customer for your service and work really hard to get a 5 star rating and a video testimonial
10	**Build trust with customers and get repeat orders**	Use your trust and good relationship with existing customers to get your first repeat customer
11	**Earn your first referral**	Start offering bonus or other additional services to your existing customers and get Your first referral
12	**Plan your business growth**	Make a1month plan on how to get more customers and earn more money

SEMESTER-I

Retail Business		
Week/ Milestone	**Milestone**	**Description**
1	**Learn how to start retail business**	Understand how retail works, the types of business you can start, and talking to local shops
2	**Choose your product and ideal customer**	Look at products in demand in your area and choose what you'll focus on based on Your customer needs
3	**Find a supplier for your product**	Identify suppliers or wholesalers who can give you quality products/raw materials at good prices
4	**Setup your business**	Arrange your shop/home or prepare your product stocked with shopkeepers
5	**Decide product prices and prepare stock**	Decide the right selling price, maintain a simple record of sales, and get ready to handle cash or digital payments
6	**Launch your business**	Put up posters near your shop, and share the announcement with friends, family, and local Community groups
7	**Promote your business in your area**	Learn how to use simple ways to promote your business locally
8	**Make your first sale**	Ensure the buying process is smooth and the customer is happy
9	**Take feedback from customers**	Engage with your paid customers and take product feedback
10	**Discover other platforms to grow your sales**	Learn how to setup a free WhatsApp Business account for your shop and collect Orders there
11	**Get a repeat customer or referral**	Build trust with your paid customers to get either a repeat order or a referral
12	**Plan your business growth**	Make a 1-month plan to promote and grow your retail business and earn more money

Miscellaneous		
Week/ Milestone	**Milestone**	**Description**
1	**Start your journey as an entrepreneur**	Learn what entrepreneurship means and how you can start earning by solving problems around you
2	**Identify and valid a tea problem to solve**	Look around yourself, talk to people, and pick one real problem that many people face
3	**Define your customer and their pain points**	Find out who will buy from you, what difficulties they face, and why they need your solution
4	**Generate business ideas and finalize one idea**	Think of different ways to solve the problem, compare options, and choose one idea to move ahead with
5	**Define your product or service**	Decide clearly what product or service you will Provide and how it will solve the customer's problem
6	**Finalize your pricing and launch your business**	Set a fair price for your product or service and take the first step to launch your business
7	**Promote your business and get first 100 leads**	Tell people about your business using word of mouth, posters, or social media, and collect interest from 100 people
8	**Make your first sale**	Get your first paying customer and deliver your product or service with full effort
9	**Take feedback from customers and improve**	Listen to what customers say after using your product/service and make it better step by step
10	**Build trust with customers and get your first repeat order**	Keep your promise, give good quality, and motivate your customer to buy from you again
11	**Earn your first referral and expand your sales**	Ask happy customer store commend you to friends and family so that you can grow your sales
12	**Plan your business growth**	Make a simple plan for the next month to get more customers, increase sales, and grow your business

SEMESTER-I

Evaluation Criteria

The evaluation will be conducted by a committee consisting of the class mentor, nodal officer and the principal HOD or his/her nominee.

Evaluation Component	Description	Weightage
Weekly Task Completion	Timely submission of weekly tasks, including activities, reflection prompts, graded quizzes etc	60%
Target Completion	Performance-based evaluation on hitting revenue or Profit targets (e.g.,generating ₹ 10,000 revenue)	20%
Final Project	A comprehensive project depending the theme of the semester	20%

Evaluation mechanism: The score generated by the app will be final.
Weekly Component:

Each week of the course follows a structured format designed to guide students from learning to doing, using simple, mobile-accessible components:

Component	Duration	Description
Action Lab	~4hrs	- Hands-on task on the weekly concept - Includes step-by-step guidance, templates, and worksheets - Ends with a submission(e.g., video, reflection, or proof of action)
Learning Resources	Self-paced	-Videos, short readings, real-life stories, and tools to deepen understanding at their own pace
Check-in	Self-paced	-Quizzes & Reflection prompts

SEMESTER-I

Syllabus Overview for Semester 1-5

Semester	Learning Focus	Learner's demonstration	Revenue Target
1	Setup & Launch	**Understand. Create. Start.**	₹ 10,000
2	Marketing Basics	**Engage. Share. Grow.**	₹ 40,000
3	Operations &Scale	**Earn. Deliver. Expand.**	₹ 80,000
4	Organic Growth	**Attract. Retain. Build.**	₹ 160,000
5	AI Automation & Finance mastery	**Simplify. Track. Sustain**	₹ 400,000

Semester 1: Setup & Launch
In Term 1, students will explore what entrepreneurship means and how it connects to their daily lives. They will earn to identify problems, shape simple business ideas, and test the mineral settings. This semester builds the foundation—mindset, observation, value creation, and action.

Semester 2: Marketing Basics
In Term 2, students will learn how to attract customers and grow their visibility using digital platforms and community-based marketing strategies. Students will also begin to run paid advertising campaigns and learn how to optimize their marketing efforts.

Semester 3: Operations & Scale
This semester focuses on the day-to-day operations of running a business, including order fulfillment, customer service, and logistics. Students will also focus on scaling operations as demand grows, with an emphasis on managing resources effectively.

Semester 4: Organic Growth
Students will learn how to grow their businesses organically, using referrals, partnerships, and community engagement. This semester focuses on building a loyal customer base and using word-of-mouth marketing to increase reach and credibility.

SEMESTER-I

Semester 5: AI Automation & Financial Mastery

The final semester prepares students for long-term sustainability. Students integrate AI to improve productivity, automate routine tasks, and enhance decision-making. They also dive deep into financial planning, learning to set income goals, track expenses, understand profit margins, and create simple financial forecasts. This semester helps students solidify their entrepreneurial identity design systems for financial stability and scalability.

Course Outcomes

After studying this course, students will be able to:

- Launch and manage a business within their chosen track.
- Identify profitable opportunities and develop innovative solutions.
- Implement marketing and sales strategies using both digital and traditional methods.
- Use financial metrics to track performance and make informed business decisions.
- Scale a businesss using operational systems and automation tools.

Suggested Readings

- Simon Sinek, *Start with Why: How Great Leaders Inspire Everyone to Take Action*, Portfolio/Penguin
- Eric Ries, *The Lean Startup: How Today's Entrepreneurs Use Continuous Innovation to Create Radically Successful Businesses*, Crown Business
- Jonah Berger, *Contagious: How to Build Word of Mouth in the Digital Age*, Simon &Schuster
- Phil Knight, *Shoe Dog: A Memoir by the Creator of Nike*, Scribner
- Jason Fried and David Heinemeier Hansson, *Rework: Change the Way You Work Forever*, Crown Business
- Héctor García and Francesc Miralles, *Ikigai: The Japanese Secret to a Long and Happy Life*, Penguin Books
- Tim Ferriss, *Tools of Titans (Selected Chapters)*, Houghton Mifflin Harcourt
- Peter Thiel and Blake Masters, *Zero to One: Notes on Startups, or How to Build the Future*, Crown Business
- Anil Lamba, *Romancing the Balance Sheet*, Anil Lamba Publications
- The Better India/Your Story, *Young Entrepreneurs Series* (Collection of Articles) Real Indian stories
  Of youth starting businesses, snack able reads that show what's possible.

SEMESTER-II

ENL122: COMMUNICATION SKILLS IN ENGLISH – II (THEORY)

Time: 3 Hours

Max. Marks: 100
Theory Marks: 75
Practical Marks: 25
Credits: 3-0-0
(6 periods per week)

Instructions for the Paper Setters: -
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

Course Contents:

SECTION–A

Listening Skills: Barriers to listening; effective listening skills; feedback skills.
Activities: Listening exercises – Listening to conversation, News and TV reports

SECTION–B

Attending telephone calls; note taking and note making.
Activities: Taking notes on a speech/lecture

SECTION–C

Speaking and Conversational Skills: Components of a meaningful and easy conversation; understanding the cue and making appropriate responses; forms of polite speech; asking and providing information on general topics.
Activities:
1) Making conversation and taking turns
2) Oral description or explanation of a common object, situation or concept

SECTION–D

The study of sounds of English,
Stress and Intonation,
Situation based Conversation in English,
Essentials of Spoken English.
Activities: Giving Interviews

SEMESTER–II

ENP122: COMMUNICATION SKILLS IN ENGLISH – II (PRACTICAL / ORAL TESTING)

Marks: 25
Credits: 0-0-1

Course Contents:-

1. Oral Presentation with/without audio visual aids.
2. Group Discussion.
3. Listening to any recorded or live material and asking oral questions for listening comprehension.

Questions:-

1. Oral Presentation will be of 5 to 10 minutes duration (Topic can be given in advance or it can be student's own choice). Use of audio visual aids is desirable.
2. Group discussion comprising 8 to 10 students on a familiar topic. Time for each group will be 15 to 20 minutes.

Note: Oral test will be conducted by external examiner with the help of internal examiner.

SEMESTER–II
PBL602: Punjabi (Compulsory)-2
ਪੰਜਾਬੀ (ਲਾਜ਼ਮੀ)-2

ਕਰੈਡਿਟ 4–0–0

Time: 03 Hours **Max. Marks: 100**

(6 ਪੀਰੀਅਡ ਪ੍ਰਤੀ ਹਫ਼ਤਾ)

ਅੰਕ–ਵੰਡ ਅਤੇ ਪਰੀਖਿਅਕ ਲਈ ਹਦਾਇਤਾਂ

1. ਪ੍ਰਸ਼ਨ ਪੱਤਰ ਦੇ ਚਾਰ ਭਾਗ ਹੋਣਗੇ। ਹਰ ਭਾਗ ਵਿਚ ਦੋ ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ।
2. ਵਿਦਿਆਰਥੀ ਨੇ ਕੁੱਲ ਪੰਜ ਪ੍ਰਸ਼ਨ ਕਰਨੇ ਹਨ। ਹਰ ਭਾਗ ਵਿਚੋਂ ਇਕ ਪ੍ਰਸ਼ਨ ਲਾਜ਼ਮੀ ਹੈ। ਪੰਜਵਾਂ ਪ੍ਰਸ਼ਨ ਕਿਸੇ ਵੀ ਭਾਗ ਵਿਚੋਂ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ।
3. ਹਰੇਕ ਪ੍ਰਸ਼ਨ ਦੇ ਅੰਕ ਬਰਾਬਰ ਹਨ।
4. ਪੇਪਰ ਸੈੱਟ ਕਰਨ ਵਾਲਾ ਜੇਕਰ ਚਾਹੇ ਤਾਂ ਪ੍ਰਸ਼ਨਾਂ ਦੀ ਵੰਡ ਅੱਗੋਂ ਵੱਧ ਤੋਂ ਵੱਧ ਚਾਰ ਉਪ-ਪ੍ਰਸ਼ਨਾਂ ਵਿਚ ਕਰ ਸਕਦਾ ਹੈ।

ਪਾਠ–ਕ੍ਰਮ

ਸੈਕਸ਼ਨ–ਏ

I. **ਜਗ ਬੀਤੀ ਹੱਡ ਬੀਤੀ**
(ਸੰਪਾ. ਡਾ. ਜੋਗਿੰਦਰ ਸਿੰਘ ਰਾਹੀ)
ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਯੂਨੀਵਰਸਿਟੀ, ਅੰਮ੍ਰਿਤਸਰ।
ਕਹਾਣੀ ਦਾ ਸਾਰ/ਵਿਸ਼ਾ–ਵਸਤੂ

ਸੈਕਸ਼ਨ–ਬੀ

ਗੱਦ ਪ੍ਰਵਾਹ (ਰੇਖਾ ਚਿੱਤਰ ਤੇ ਹਲਕੇ ਲੇਖ)
(ਸੰਪਾ. ਡਾ. ਬਿਕਰਮ ਸਿੰਘ ਘੁੰਮਣ ਅਤੇ ਜਸਪਾਲ ਸਿੰਘ),
ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਯੂਨੀਵਰਸਿਟੀ, ਅੰਮ੍ਰਿਤਸਰ।
(ਵਿਸ਼ਾ–ਵਸਤੂ/ਸਾਰ/ਵਾਰਤਕ ਸ਼ੈਲੀ)

ਸੈਕਸ਼ਨ–ਸੀ

(ੳ) ਸ਼ਬਦ ਬਣਤਰ ਅਤੇ ਸ਼ਬਦ ਰਚਨਾ, ਪਰਿਭਾਸ਼ਾ, ਮੁੱਢਲੇ ਸੰਕਲਪ
(ਅ) ਸ਼ਬਦ ਸ਼੍ਰੇਣੀਆਂ

ਸੈਕਸ਼ਨ–ਡੀ

ਦਫ਼ਤਰੀ ਚਿੱਠੀ ਪੱਤਰ
ਮੁਹਾਵਰੇ ਅਤੇ ਅਖਾਣ

SEMESTER–II

ਸਹਾਇਕ ਪੁਸਤਕਾਂ

1. ਸਤਿੰਦਰ ਸਿੰਘ, **ਆਧੁਨਿਕ ਪੰਜਾਬੀ ਵਾਰਤਕ ਦਾ ਇਤਿਹਾਸ**, ਪੰਜਾਬੀ ਅਕਾਦਮੀ, ਦਿੱਲੀ।
2. ਪ੍ਰੋ. ਪਿਆਰਾ ਸਿੰਘ, **ਪੰਜਾਬੀ ਵਾਰਤਕ : ਸਿਧਾਂਤ ਇਤਿਹਾਸ ਪ੍ਰਵਿਰਤੀਆਂ**, ਨਿਊ ਬੁੱਕ ਕੰਪਨੀ, ਜਲੰਧਰ।
3. ਇੰਦਰਪ੍ਰੀਤ ਸਿੰਘ ਧਾਮੀ, **ਪੰਜਾਬੀ ਰੇਖਾ ਚਿਤਰ : ਰੂਪ ਤੇ ਪ੍ਰਕਾਰਜ**, ਰਵੀ ਸਾਹਿਤ ਪ੍ਰਕਾਸ਼ਨ, ਅੰਮ੍ਰਿਤਸਰ।
4. ਬਲਦੇਵ ਸਿੰਘ ਧਾਲੀਵਾਲ, **ਪੰਜਾਬੀ ਕਹਾਣੀ ਦਾ ਇਤਿਹਾਸ**, ਪੰਜਾਬੀ ਅਕਾਦਮੀ, ਦਿੱਲੀ।
5. ਹਰਕੀਰਤ ਸਿੰਘ ਤੇ ਗਿਆਨੀ ਲਾਲ ਸਿੰਘ, **ਕਾਲਜ ਪੰਜਾਬੀ ਵਿਆਕਰਨ**, ਪੰਜਾਬ ਯੂਨੀਵਰਸਿਟੀ, ਚੰਡੀਗੜ੍ਹ।
6. ਡਾ.ਰਮਿੰਦਰ ਕੌਰ, **ਪੰਜਾਬੀ ਕਹਾਣੀ ਦਾ ਸਫ਼ਰ ਤੇ ਸ਼ਾਸਤ੍ਰ ਭਾਗ–I,** ਸਿੰਘ ਬ੍ਰਦਰਜ਼, ਅੰਮ੍ਰਿਤਸਰ।
7. ਅਬਨਾਸ਼ ਕੌਰ, **ਪੰਜਾਬੀ ਰੇਖਾ ਚਿੱਤਰ**, ਪੰਜਾਬੀ ਯੂਨੀਵਰਸਿਟੀ, ਪਟਿਆਲਾ।
8. ਮਿੰਨੀ ਸਲਵਾਨ, **ਪੰਜਾਬੀ ਵਿਆਕਰਨ : ਮੁੱਢਲੇ ਸੰਕਲਪ**, ਰਵੀ ਸਾਹਿਤ ਪ੍ਰਕਾਸ਼ਨ, ਅੰਮ੍ਰਿਤਸਰ।
9. ਬੂਟਾ ਸਿੰਘ ਬਰਾੜ, **ਪੰਜਾਬੀ ਵਿਆਕਰਨ : ਸਿਧਾਂਤ ਤੇ ਵਿਹਾਰ**, ਚੇਤਨਾ ਪ੍ਰਕਾਸ਼ਨ, ਲੁਧਿਆਣਾ।

SEMESTER–II

PBL 612: ਮੁੱਢਲੀ ਪੰਜਾਬੀ
(In lieu of Compulsory Punjabi)

ਕਰੈਡਿਟ 4-0-0

Time: 03 Hours **Max. Marks : 100**

(6 ਪੀਰੀਅਡ ਪ੍ਰਤੀ ਹਫ਼ਤਾ)

ਅੰਕ-ਵੰਡ ਅਤੇ ਪਰੀਖਿਅਕ ਲਈ ਹਦਾਇਤਾਂ

1. ਪ੍ਰਸ਼ਨ ਪੱਤਰ ਦੇ ਚਾਰ ਭਾਗ ਹੋਣਗੇ। ਹਰ ਭਾਗ ਵਿਚ ਦੋ ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ।
2. ਵਿਦਿਆਰਥੀ ਨੇ ਕੁੱਲ ਪੰਜ ਪ੍ਰਸ਼ਨ ਕਰਨੇ ਹਨ। ਹਰ ਭਾਗ ਵਿਚੋਂ ਇਕ ਪ੍ਰਸ਼ਨ ਲਾਜਮੀ ਹੈ। ਪੰਜਵਾਂ ਪ੍ਰਸ਼ਨ ਕਿਸੇ ਵੀ ਭਾਗ ਵਿਚੋਂ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ।
3. ਹਰੇਕ ਪ੍ਰਸ਼ਨ ਦੇ ਬਰਾਬਰ ਅੰਕ ਹਨ।
4. ਪੇਪਰ ਸੈੱਟ ਕਰਨ ਵਾਲਾ ਜੇਕਰ ਚਾਹੇ ਤਾਂ ਪ੍ਰਸ਼ਨਾਂ ਦੀ ਵੰਡ ਅੱਗੋਂ ਵੱਧ ਤੋਂ ਵੱਧ ਚਾਰ ਉਪ-ਪ੍ਰਸ਼ਨਾਂ ਵਿੱਚ ਕਰ ਸਕਦਾ ਹੈ।

ਪਾਠ-ਕ੍ਰਮ

ਸੈਕਸ਼ਨ-ਏ

ਪੰਜਾਬੀ ਸ਼ਬਦ ਬਣਤਰ : ਧਾਤੂ, ਵਧੇਤਰ (ਅਗੇਤਰ, ਮਧੇਤਰ, ਪਿਛੇਤਰ), ਪੰਜਾਬੀ ਕੋਸ਼ਗਤ ਸ਼ਬਦ ਅਤੇ ਵਿਆਕਰਨਿਕ ਸ਼ਬਦ

ਸੈਕਸ਼ਨ-ਬੀ

(ੳ) ਸੰਯੁਕਤ ਸ਼ਬਦ, ਸਮਾਸੀ ਸ਼ਬਦ, ਦੋਜਾਤੀ ਸ਼ਬਦ, ਦੋਹਰੇ/ਦੁਹਰੁਕਤੀ ਸ਼ਬਦ ਅਤੇ ਮਿਸ਼ਰਤ ਸ਼ਬਦ

(ਅ) ਸਿਖਲਾਈ ਤੇ ਅਭਿਆਸ

ਸੈਕਸ਼ਨ-ਸੀ

ਇਕ-ਵਚਨ, ਬਹੁ-ਵਚਨ, ਲਿੰਗ-ਪੁਲਿੰਗ, ਬਹੁ-ਅਰਥਕ ਸ਼ਬਦ, ਸਮਾਨ-ਅਰਥਕ ਸ਼ਬਦ, ਬਹੁਤੇ ਸ਼ਬਦਾਂ ਲਈ ਇਕ ਸ਼ਬਦ, ਸ਼ਬਦ ਜੋੜ, ਵਿਰੋਧਆਰਥਕ ਸ਼ਬਦ।

ਸੈਕਸ਼ਨ-ਡੀ

ਨਿਤ ਵਰਤੋਂ ਦੀ ਪੰਜਾਬੀ ਸ਼ਬਦਾਵਲੀ: ਖਾਣ-ਪੀਣ, ਸਾਕਾਦਾਰੀ, ਰੁਤਾਂ, ਮਹੀਨਿਆਂ, ਗਿਣਤੀ, ਮੌਸਮ, ਮਾਰਕੀਟ/ਬਾਜ਼ਾਰ, ਵਪਾਰ, ਧੰਦਿਆਂ ਆਦਿ ਨਾਲ ਸੰਬੰਧਿਤ।

ਸਹਾਇਕ ਪੁਸਤਕਾਂ

1. ਜੋਤੀ ਸ਼ਰਮਾ, **ਪੰਜਾਬੀ ਵਿਆਕਰਨ**, ਵਾਰਿਸ ਸ਼ਾਹ ਫਾਊਂਡੇਸ਼ਨ, ਅੰਮ੍ਰਿਤਸਰ।
2. **ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਬੋਧ**, ਕਸਤੂਰੀ ਲਾਲ ਐਂਡ ਸੰਨਜ਼, ਅੰਮ੍ਰਿਤਸਰ।
3. ਮਿੰਨੀ ਸਲਵਾਨ, **ਪੰਜਾਬੀ ਵਿਆਕਰਨ : ਮੁਢਲੇ ਸੰਕਲਪ**, ਰਵੀ ਸਾਹਿਤ ਪ੍ਰਕਾਸ਼ਨ, ਅੰਮ੍ਰਿਤਸਰ।
4. ਰੰਜੂ ਬਾਲਾ, **ਅਰਥ ਵਿਗਿਆਨ**, ਆਰਸੀ ਪਬਲਿਸ਼ਰਜ਼, ਦਿਲੀ।।

SEMESTER-II

PHC111 :Punjab History & Culture (C. 320 to 1000 A.D.)
(Special Paper in lieu of Punjabi compulsory)
(For those students who are not domicile of Punjab)

Time: 3 Hours **Credits : 4-0-0**
Max. Marks: 100

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION–A

1. Alexander's Invasion and its Impact
2. Punjab under Chandragupta Maurya and Ashoka.

SECTION–B

3. The Kushans and their Contribution to the Punjab.
4. The Panjab under the Gupta Empire.

SECTION–C

5. The Punjab under the Vardhana Emperors
6. Socio-cultural History of Punjab from 7th century to 1000 A.D.

SECTION–D

7. Development of languages and Education with Special reference to Taxila
8. Development of Art & Architecture

Suggested Readings

1. L. M Joshi (ed), *History and Culture of the Punjab*, Art-I, Punjabi University, Patiala, 1989 (3rd edition)
2. L.M. Joshi and Fauja Singh (ed.), *History of Punjab* , Vol.I, Punjabi University, Patiala, 1977.
3. Budha Parkash, *Glimpses of Ancient Punjab*, Patiala, 1983.
4. B.N. Sharma: *Life in Northern India*, Delhi. 1966

SEMESTER-II

PAPER-III SOA 105: DRUG ABUSE: PROBLEM, MANAGEMENT AND PREVENTION (VALUE ADDED COURSE)

Credits :2-0-0

Time: 3 hours **Max. Marks: 50**

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION–A

Meaning: Drug Use, Drug Misuse, Drug Abuse and Addiction
Drug Abuse as a Social Problem: How Society is affected?
Common Terms: Dependence, Tolerance and Withdrawal

SECTION–B

Nature and Extent of Drug Abuse in India and Punjab
Social Patterns-Youth, Rural –Urban, Class, Gender and Peer Groups.
Reasons of Drug Abuse: Unemployment, Stress, Family Issues and Peer Pressure.
Basic Idea of Stigma and Labelling: How Society Treats Drug Abusers

SECTION–C

Role of De-Addiction Centers in Curbing Problem of Drug Addiction and Reducing Withdrawal
Counselling Support-Basic Counselling and Behavioral Help
Rehabilitation and Re-Integration-Bringing the person back to Normal Life, Social Work Interventions

SECTION–D

Role of Family: Supervision, Support, Communication and Values
Role of School and Colleges: Counselling, Teacher as Role-Model and Awareness
Community Prevention: Youth Activities, Local Awareness and De-Stigma Approach.
Basic Coordination: Family, School, Health Professional and Community.

Suggested Readings:
1. AM, K. & Raju, R.M. (2025). *A Comparative Analysis of Drug Use Patterns Among Youth in Slum and Affluent Communities of Chennai* Retrieved on 10.02.2026 from A comparative analysis of drug use patterns among youth in slum and affluent communities of Chennai.
2. Agarwal, M.L. (2023). "*Stigma and Substance Use: Perspectives from India"* Anthem Press.
3. Ahuja, Ram (2003), *Social Problems in India*, Rawat Publication, Jaipur.
4. Extent, Pattern and Trend of Drug Use in India, *Ministry of Social Justice and Empowerment*, Government of India, 2004.
5. Ghuman, R.S. (2020). Drug Abuse in Punjab: Unmasking the Crisis" NIPCCD.
6. Hugh T. Banks (2018) *Drug Use and Abuse: A Comprehensive Introduction*
7. Jodhka, S. S. (2021)Youth, Substance Abuse and Addiction in Punjab: A Sociological Study" Sage Publication.

SEMESTER-II

8. Kapoor. T. (1985) *Drug epidemic among Indian Youth*, New Delhi: Mittal Pub.
9. Modi, Ishwar and Modi, Shalini (1997) *Drugs: Addiction and Prevention*, Jaipur: Rawat Publication.
10. National Household Survey of Alcohol and Drug abuse. (2003) New Delhi, Clinical Epidemiological Unit, All India Institute of Medical Sciences, 2004.
11. Nimesh G. Desai. (2022) *Substance Abuse in India: An Enquiry into Cultural and Systemic Aspects"*
12. Ross Coomber and at al. 2013, *Key Concept in Drugs and Society*. New Delhi: Sage Publications.
13. Sain, Bhim 1991, *Drug Addiction Alcoholism,* Smoking obscenity New Delhi: Mittal Publications.
14. Reddy, K.B.N. et. al (2024). A study on Implications of Addiction on Youth of India. International Journal of Social Sciences & Management. Volume 4 and Issue 2 Retrieved on 10.02.2026 from A Study on the Implications of Addiction on the Youth of India.pdf
15. Sandhu, R. S. (2009), *Drug Addiction in Punjab*: A Sociological Study. Amritsar: Guru Nanak Dev University.
16. Singh, C. P. (2000). *Alcohol and Dependence among Industrial Workers*: Delhi: Shipra.
17. Social work.Institute on Prevention of Substance Abuse (2025). Drug Abuse in India: A look at Youth, Women and Tribal Communities Retrieved on 11.02.2026 from Drug Abuse in India: A Look at Youth, Women, and Tribal Communities • Social Work Institute
18. Sussman, S and Ames, S.L. (2008). *Drug Abuse: Concepts, Prevention and Cessation,* Cambridge University Press.
19. Verma, P.S. 2017, "*Punjab's Drug Problem: Contours and Characterstics"*, Economic and Political Weekly, Vol. LII, No. 3, P.P. 40-43.
20. World Drug Report [2016, 2017, 2025] United Nations office of Drug and Crime.

SEMESTER–II

BCS02006T : QUANTITATIVE TECHNIQUES FOR BUSINESS-II

Credits: 4-0-0

Time: 3 Hours **Max. Marks: 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section. The duration for exam will be 3 hours.
Note: The paper will consist of minimum 50% numerical questions.

Section A

Correlation Analysis: - Simple Correlation between two variables (grouped and ungrouped data), Rank Correlation, Concurrent Correlation, Partial and multiple Correlation

Section B

Simple Regression Analysis: - Grouped and Ungrouped data
Interpolation and Extrapolation with equal and unequal class intervals (Binomial, Newton's and Lagrange's formula)

Section C

Probability Theory: - Addition and Multiplication theorems, Probability Distribution, Binomial, Poisson and normal (Fitting of these distributions)

Section D

Sampling: - Various Concepts- Population, Sampling Units, Complete enumeration sample survey, Features of a good sample, Sampling Techniques

Suggested Readings:
1. Gupta, SC: Fundamentals of Statistic, Himalaya Publishing House, 7th Edition, 2018 ,Delhi
2. Gupta, SP: Statistical Methods, Sultan Chand & Sons, 43rd Edition ,2014, Delhi
3. Levin, Richard and David S. Rubin. "Statistics for Management". 7th Edition, Prentice Hall of India, New Delhi.
4. Chandan, J.S., "Statistics for Business and Economics", Ist Edition, (1998), Vikas Publishing House Pvt. Ltd.
5. Render, B. and Stair, R. M. Jr., "Quantitative Analysis for Management", 7th Edition, Prentice–Hall of India, New Delhi.
6. Gupta C B, Gupta V, "An Introduction to Statistical Methods", 23rd Edition (1995), Vikas Publications.
7. Siegel, Andrew F, Practical Business Statistics. International Edition, 5th Edition (2001), McGraw Hill Irwin.
8. Berenson, L.M., Krehbiel, T.C., Vishwanathan, P.K. and Levine, D.M., "Business Statistics: A First Course", 4th Edition (2008), Pearson Education.

Note: Latest edition of text book may be used.

SEMESTER–II

BCS02007T : MERCANTILE LAW

Credits: 4-0-0

Time: 3 Hours **Max. Marks: 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section. The duration for exam will be 3 hours.

Section A

The Indian Contract Act, 1872: Contract – Meaning, Characteristics and kinds, Essentials of valid contract –Offer and acceptance, consideration, contractual capacity, free consent. Discharge of contract – Modes of discharge, Breach of Contracts and its remedies.

Section B

Contract of Indemnity and Guarantee
Contract of Bailment & Pledge
Contract of Agency

Section C

The Sale of Goods Act, 1930: Contract of sale, meaning and difference between sale and agreement to sell., Conditions and warranties, Transfer of ownership in goods including sale by non–owners, Performance of contract of sale, Unpaid seller – meaning and rights of an unpaid seller against the goods and the buyer.

Section D

The Limited Liability Partnership Act, 2008: Foundation of LLP in India; Strcuture of an LLP; Procedure for Formation of LLP in India; LLP versus Sole Proprietorship; LLP versus Conventional Partnership; LLP versus Joint Stock Company.
The Competition Act: Compeition Commission: Aim and Objectives; Important Provisions.

Suggested Readings:
1. Singh, A., "*Principles of Mercantile Law*", (2011), Eastern Book Co.
2. Tulsian, P. C., "*Business Laws*", 2nd Edition (2000), Tata McGraw Hill, New Delhi.
3. Kucchal, M.C., "*Business Law*", 5th Edition (2009), Vikas Publishing, House (P) Ltd.
4. Maheshwari & Maheshwari, "*Business Law*", National Publishing House, New Delhi.
5. Chadha, P. R., "*Business Law*" Galgotia Publishing Company, New Delhi.

Note: Latest edition of text books to be followed.

SEMESTER–II

BCS02008T : BANKING OPERATIONS & REGULATIONS

Credits: 4-0-0

Time: 3 Hours **Max. Marks: 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section. The duration for exam will be 3 hours.

Section A

Banking: Evolution of Modern Banking System in India, Present Structure of Banking in India. Commercial Banking-Role and function of banks, Banker Customer Relationship

Section B

Bank Accounts: Various types of bank accounts, Opening of Bank accounts & its operations, closing of bank accounts, Various types of customers, KYC norms.
Principles of lending-loans and advances, Types and Documentation.

Section C

Innovations fin Banking: Wholesale and Retail Banking, Universal and Narrow Banking, off Shore Banking and Multinational banking and cheque truncation system, Globalised challenges in Banking services

Section D

Measurement of Service quality SERVQUAL Model
Digitalization of banking: E banking, Mobile banking, RTGS, NEFT, Debit cards, Credit cards, Smart cards, Introduction to IFSC, MICR, UPI, BHIM and Paytm.

Suggested Readings:
1. Paul and Suresh, “Management of Banking and Financial Services”, 2007, Pearson Education.
2. Sunderam and Varshney, “Banking Theory Law and Practices”, 2004, Sultan Chand and Sons Publisher.
3. Varshney, P.N, “Banking Law and Practice”, 2012, Sultan Chand and Sons
4. Desai, Vasant, “Banks and institutional management”, 2008, Himalaya Publications.
5. Gurusamy, S., “Banking Theory: Law and Practice”, 2009, Tata McGraw Hill
6. Sundharam, KPM, “Money Banking and International Trade”, 2002, Sultan Chand and Sons.
7. Bedi H. L. and Hardikar V. K., “Practical Banking Advances”, 2001, UBSPD Publishers and Distributers.
8. Bhole, L.M., “Financial Institutions and Markets”, 2009, Tata McGraw Hill.
9. Khan, M.Y., “Indian Financial System: Theory and Practices”, 2004, Tata McGraw Hill.
10. Mishkin, Frederic S., “The Economics of Money, Banking, and Financial Markets”, 2012, Pearson college Division.

Note: Latest edition of text book may be used.

SEMESTER-II

USE-0012: ENTREPRENEURSHIP MINDSET-II
(Mandatory Skill Enhancement Course)

Credits: 0+0+2
Total Marks: 50

Semester Snapshot - Semester 2
Entrepreneurship 102/201 (Marketing Basics)

Introduction

This semester helps learners understand marketing as a practical life skill - not just "advertising." It teaches them how to communicate value, attract the right customers, and grow something small into something sustainable. Learners explore the basics of customer psychology, messaging, content creation, and simple sales strategies. Through hands-on activities, they will practice real marketing techniques for their micro-hustle or a simulated business idea, learning how to get attention, build trust, and generate sales.

Learners Objective

→ Understand the core concepts of marketing using simple, relatable real-world examples.
→ Learn how customers think, choose, and buy—and how businesses influence decisions ethically.
→ Identify and define a target customer clearly instead of "selling to everyone."
→ Create clear messaging: what they sell, who it helps, and why it matters.
→ Use basic marketing channels (offline + online) to attract customers.
→ Run a simple marketing campaign and measure what worked.
→ Build confidence in selling, promoting, and talking about their product/service.

Outcome

By the end of this semester, learners will be able to market a product/service using basic strategies, attract real customers, and improve their results through feedback and experimentation.

Guiding Principles/Approach

This syllabus is built on action-based learning, clarity-first communication, and customer-first thinking. Learners don't just *study* marketing - they *practice* it in real situations through small experiments and repeated improvement. The course is designed to feel approachable and practical: learners create simple content, test messaging, talk to real people, and observe what influences decisions.

Instead of heavy theory, students build marketing skills through doing: customer discovery, storytelling, channel experiments, and reflection. The curriculum emphasizes confidence-building, ethical marketing, and communication as a leadership skill. By helping learners see results quickly (even small wins like one customer or one inquiry), the program builds motivation, creativity, and real-world business readiness.

SEMESTER-II

Semester 2 Curriculum
Recap Milestone

The recap milestone focuses on revising all the 12 milestones of semester 1 and also helps students understand the upcoming 12 milestones journey of semester 2.

Milestone #	Milestone Name	Milestone Description	Task #	Task Title	Activity title
Recap	**Recap and Introduction**	Revise what you learned in Semester 1 and plan what you will do in Semester 2	**1**	**Revise first 12 milestones of Semester 1**	Watch a video on "Semester 1 summary"
					Download 12 summary cards of Semester 1 milestones
					Write 3 key learnings of Semester 1
					Write 3 things you will improve in semester 2
					Attempt Semester 1 Recap Quiz
			2	**Set your goals for Semester 2**	Learn how to 4X your revenue in Semester 02 using Marketing
					Read how famous brands use marketing to increase revenue
					Set your marketing goals
					Attempt Semester 2 Readiness Quiz

SEMESTER-II

Milestone 13: Marketing Fundamentals

Marketing Fundamentals milestone focuses on helping students understand the basics of marketing and how they can use marketing to scale their businesses and generate revenue.

Milestone #	Milestone Name	Milestone Description	Task #	Task Title	Activity title
13	**Learn marketing fundamentals to scale your business**	Learn how you can use multiple types of marketing to scale your business and grow your revenue	**1**	**Understand what is marketing**	Watch a video on marketing fundamentals
					Read examples of famous marketing campaigns in India
					Explain what you learned about marketing
					Attempt task 01 quiz
			2	**Learn different types of digital marketing**	Watch a video on what is digital marketing
					Read a document on types of digital marketing
					Write what what kind of digital marketing works best for your business and why
					Attempt task 02 quiz
			3	**Write 3 marketing ideas for your business**	Read a document on how businesses like yours are using marketing to generate revenue
					Write 3 marketing ideas to scale your business
					Validate your ideas with 3-5 people
					Shortlist the best idea and explain how it will generate revenue
					Share your experience of doing this milestone
					Attempt task 03 quiz

SEMESTER-II

Milestone 14: WhatsApp Community Marketing

WhatsApp Community Marketing milestone focuses on helping students learn how to build a WhatsApp community for their users and use it to generate trust, engagement, and sales.

Milestone #	Milestone Name	Milestone Description	Task #	Task Title	Activity title
14	**Build and activate your WhatsApp community**	**Build a WhatsApp community for your users and use it to generate trust, engagement, and sales**	**1**	**Create your WhatsApp community**	Watch a video on why you should build a WhatsApp Community
					Read a document on how to create a WhatsApp community
					Enter the name of your community
					Upload your WhatsApp community link
					Attempt task 01 quiz
			2	**Invite people to join your WhatsApp community**	Read a few sample invite and welcome messages
					Draft an invite message to invite 50 people to join your community
					Draft a welcome message for your community members
					Upload a screenshot of your welcome message
					Attempt task 02 quiz
			3	**Engage your community users and start building trust**	Learn 'how to engage people in your community'
					Read top 10 community engagement ideas for your business
					Write 5 types of content to post weekly in your community
					Create and upload your weekly calendar
					Attempt task 03 quiz
			4	**Get 3 sales from your WhatsApp Community**	Learn how to do soft-selling on community
					Create a community-only offer
					Learn how to convert interested people into paid customers
					Write a simple plan to generate 3 sales per month from the community
					Share your experience of doing this milestone
					Attempt task 04 quiz

SEMESTER-II

Milestone 15: Generating Content for Marketing using AI

AI-led Content creation and marketing milestone focuses on helping students learn how to use AI tools to generate creative ideas and create professional videos, posters, and blogs.

Milestone #	Milestone Name	Milestone Description	Task #	Task Title	Activity title
15	**Use AI to generate content for marketing**	Learn how to use AI tools to generate creative ideas and create professional videos, posters, and blogs	**1**	**Learn what is content marketing**	Watch a video on 'what is content marketing'
					Learn which content works for brand awareness or revenue generation
					Write 3 types of content you believe your customers like
					Attempt task 01 quiz
			2	**Generate content ideas to attract customers**	Learn how to use AI to generate content marketing ideas for your business
					Generate 10 small content ideas to attract your customers
					Discuss the ideas with your users and take feedback
					Shortlist top 3 content ideas to attract customers
					Attempt task 02 quiz
			3	**Create your first brand video using AI**	Watch a video on "How to use AI tools to create simple short videos"
					Read this guide on how to ask AI to write a video script
					Generate 5 ideas for your AI videos and write them here
					Upload your AI generated video link
					Attempt task 03 quiz
			4	**Create a brand poster using AI**	Learn how to create a poster using AI
					Write a prompt for the poster will you create using AI
					Upload the AI poster you have created
					Post this poster in your WhatsApp community
					Attempt task 04 quiz
			5	**Write a blog using AI**	Learn how to use prompt engineering to write content for your business
					Read list of topics on which you can write a blog
					Write the topic on which you will write a short blog
					Write the first version of your blog
					Share your blog with your friends and faculty
					Share your experience of doing this milestone
					Attempt task 05 quiz

SEMESTER-II

Milestone 16: Social Media Marketing

Social Media Marketing milestone focuses on helping students learn what social media marketing is and how to create a social media weekly plan that engages users and improves brand visibility.

Milestone #	Milestone Name	Milestone Description	Task #	Task Title	Activity title
16	**Plan your social media marketing strategy**	Learn what is social media marketing and how can you execute it to scale your business	**1**	**Learn what is social media marketing**	Watch a video on "Introduction to Social media marketing"
					Learn different types of social media marketing
					Read a document on how to use social media marketing to generate revenue
					Write your understanding of social media marketing
					Write one social media marketing idea for your business
					Attempt Task 01 Quiz
			2	**Research your competitors**	Learn how to research your competitors
					Find your competitors
					Write top 3 things your competitors are posting
					Find one unique gap that you can capture
					Attempt task 02 quiz
			3	**Finalize your content pillars**	Watch a video on 'what are content pillars'
					Read examples of 'content pillars'
					Write 5 content pillars for your social media strategy
					Attempt task 03 quiz
			4	**Create your weekly social media plan**	Watch a video on 'how to create a weekly social media plan'
					Look at examples of 'social media calendar'
					Create and upload your weekly calendar
					Upload the link of your Instagram Channel
					Share your experience of doing this milestone
					Attempt task 04 quiz

SEMESTER-II

Milestone 17: Trust-led Marketing

Trust-led Marketing milestone focuses on helping students build trust through social media proofs, testimonials, or basic engagement and later converting them into leads and sales.

Milestone #	Milestone Name	Milestone Description	Task #	Task Title	Activity title
17	**Generate leads and turn them into sales**	Use testimonials, conversations, and daily posts to generate leads and close sales.	**1**	**Use social proof to build trust**	Identify 2 happy customers
					Create a testimonial post with CTA
					Post testimonial on social media
					Post testimonial on the community
					Attempt task 01 quiz
			2	**Make people share their problems**	Learn how to ask open-ended questions
					List 5 customer problems
					Post these problems in community and social media
					Evaluate top 2 problems customers face
					Encourage people to share their problems
					Attempt task 02 quiz
			3	**Help your users with 3-5 days content sprint and generate leads**	Brainstorm or use AI to create a solution document for each problem
					Post solution to 1 problem on a daily basis
					DM people to check if your solution is helping them
					Write how many leads did you generate
					Attempt task 03 quiz
			4	**Convert leads into sales**	Learn how to convert leads into sales
					Soft sell your offering in community and social media
					DM people how can your product help them better
					Follow up after 24 to 48 hours
					Write how many leads you converted into sales
					Share your experience of doing this milestone
					Attempt task 04 quiz

SEMESTER-II

Milestone 18: Viral/Trend Marketing

Viral Marketing milestone focuses on helping students learn how to launch viral campaigns for their businesses using the latest trends and make their brand go viral without spending any money.

Milestone #	Milestone Name	Milestone Description	Task #	Task Title	Activity title
18	**Make your brand go viral**	Design viral marketing campaigns to reach 5X users without spending any money	1	**Learn viral marketing**	Understand what is virality and how it works
					Read about top 10 viral marketing campaigns in India
					Write 3 reasons why people share content
					Attempt task 01 quiz
			2	**Design 2 viral campaigns for your business**	Learn 5 types of common viral marketing strategies
					Read 10 viral marketing ideas for your business
					Design 2 viral campaigns for your business
					Take feedback from people and finalize one campaign
					Set your campaign targets
					Attempt task 02 quiz
			3	**Launch one viral campaign to increase customer reach**	Create your campaign launch video or poster
					Create your campaign launch message
					Launch your campaign on your social media platform
					Launch your campaign in your WhatsApp community
					Attempt task 03 quiz
			4	**Promote your campaign to make it viral**	Share your campaign in other groups and forums
					Measure your campaign performance
					Learn how to improve your campaign
					Analyze your campaign and record final metrics
					Enter the summary of your campaign
					Share your experience of doing this milestone
					Attempt task 04 quiz

SEMESTER-II

Milestone 19: BTL/Offline Marketing

BTL/Offline Marketing milestone focuses on helping users learn about BTL (below the line) or offline marketing and use it to reach out to local customers and generate revenue.

Milestone #	Milestone Name	Milestone Description	Task #	Task Title	Activity title
19	**Drive revenue through offline/BTL marketing**	Use offline activities to reach local customers and generate sales	**1**	**Understand offline or BTL marketing**	Watch a video on what is BTL marketing
					Read about famous BTL marketing campaigns
					Write how you can use BTL marketing for your business
					Attempt task 01 quiz
			2	**Pick your offline marketing idea**	Learn about common offline tactics for your business
					Write 1 offline marketing idea you can execute
					Design your brand poster for offline marketing
					Create your offline marketing offer or pitch
					Practice your pitch with friends and take feedback
					Attempt task 02 quiz
			3	**Execute offline marketing in local market**	Identify people or locations in local for offline marketing
					Pitch to at least 10 real customers
					Collect contact details for WhatsApp Community invite
					Close at least one sale
					Write your offline marketing metrics
					Share your experience of doing this milestone
					Attempt task 03 quiz

SEMESTER-II

Milestone 20: Collaboration and Affiliate Marketing

Collaboration and Affiliate Marketing milestone focuses on helping users learn about affiliate marketing and how to collaborate with individuals/businesses to reach more customers and generate revenue.

Milestone #	Milestone Name	Milestone Description	Task #	Task Title	Activity title
20	**Grow through collaboration and affiliation marketing**	Use partners and affiliates to reach new audiences and generate sales	**1**	**Understand affiliate marketing and collaboration**	Watch a video on what is affiliate marketing
					Read about top collaboration or affiliate marketing campaigns
					Learn 10 common types of collaboration or affiliate marketing for your business
					Pick 3 types that can work for your business
					Attempt task 01 quiz
			2	**Design your affiliation model**	Learn how to start an affiliation program
					Decide your commission structure
					Write a pitch for partnership
					Attempt task 03 quiz
			3	**Finalize one person or business for collaboration**	Learn how to find a right partner for collaboration
					Create a list of 5 to 10 people or businesses for collaboration
					Send your partnership pitch to potential partners
					Write the name of one final partner
					Attempt task 03 quiz
			4	**Execute the collaboration**	Explain how will the partner market your brand
					Post the link or screenshot of successful collaboration
					Respond to new leads within 24 hours
					Close at least one sale
					Attempt task 04 quiz
			5	**Measure your collaboration**	Write number of leads generated
					Write number of sales closed and revenue generated
					Write what worked and how to improve collaboration
					Share your experience of doing this milestone
					Attempt task 05 quiz

SEMESTER-II

Milestone 21: Advertising Marketing (Meta)

Advertising Marketing milestone focuses on helping users learn how to post a paid ad on Meta (Instagram and Facebook) promoting their business and reach to more users or generate revenue.

Milestone #	Milestone Name	Milestone Description	Task #	Task Title	Activity title
21	**Run your first ad on Instagram**	Learn how to boost posts or run simple video ads to reach new viewers	**1**	**Setup your Meta Business Suite**	Watch a video on why to run ads on Meta
					Learn different types of ads
					Read the guide on Meta Ad account setup
					Setup your Meta Ad account
					Attempt task 01 quiz
			2	**Design your first paid ad**	Watch samples of good ad designs for your business
					Finalize your ad objective
					Upload the final draft of your ad with final copy and creatives
					Attempt task 02 quiz
			3	**Define your target audience and budget**	Watch a video on 'how to target the right people for ad'
					Define your target audience
					Learn how to decide the right budget for your ad
					Decide your final budget
					Attempt task 03 quiz
			4	**Launch your ad**	Learn how to create and launch your ad
					Create your ad and review ad preview
					Upload the screenshot of launched ad
					Attempt task 04 quiz
			5	**Manage incoming leads from ad**	Draft a message for incoming leads
					Send draft message to leads within 24 hours
					Pitch your offer to leads and follow
					up
					Close at least one sale
					Attempt task 05 quiz
			6	**Measure your ad performance**	Learn metrics to measure ad performance
					Write money spent and leads or impressions
					Mention CPL or CPM
					Write revenue generated and number of sales closed
					Write what worked and how to improve ads in future
					Share your experience of doing this milestone
					Attempt task 06 quiz

SEMESTER-II

Milestone 22: Psychological Marketing

Psychological Marketing milestone focuses on helping users identify psychological triggers like urgency, pricing, and offers, and use them to increase conversions and revenue.

Milestone #	Milestone Name	Milestone Description	Task #	Task Title	Activity title
22	**Use Psychological Triggers to Increase Sales**	Learn how to use urgency, pricing, and offers to increase conversions and revenue	**1**	**Understand the psychological triggers**	Learn why people buy products
					Share a story of one product you purchased because of a trigger
					Identify buying triggers for your business
					Attempt task 01 quiz
			2	**Execute FOMO or urgency marketing**	Learn how to create a FOMO or urgency marketing campaign
					Write how will you create FOMO or urgency for your customers
					Create one FOMO/urgency marketing campaign
					Launch your campaign on social media and community
					Attempt task 02 quiz
			3	**Execute one offer or discount marketing campaign**	Learn how to create offer or discounting marketing campaigns
					Write how will you create an offer/discount campaign
					Create one offer/discount campaign for your customers
					Launch your campaign on social media and community
					Share your experience of doing this milestone
					Attempt task 03 quiz

SEMESTER-II

Milestone 23: Data-Driven Marketing

Data-Driven Marketing milestone focuses on helping users analyze the data of the last 10 milestones and run specific campaigns or ideas that resulted in lead generation or revenue.

Milestone #	Milestone Name	Milestone Description	Task #	Task Title	Activity title
23	**Use Data-Driven Marketing to Grow Faster**	Analyze data of the last 10 milestones to identify top campaigns or ideas and decide what to continue, improve, or stop.	**1**	**Analyze your marketing data**	Learn how businesses make decisions using data
					List 3 things that worked well and why
					List 3 things that didn't work well and why
					Attempt task 01 quiz
			2	**Re-execute top performing campaign**	Re-execute top 1-2 campaigns for 1 week
					Write how it helped generate leads or revenue
					Attempt task 02 quiz
			3	**Improve one low performing campaign and relaunch it**	Pick one low performing campaign and write how to improve it
					Improve the campaign and relaunch it
					Measure its performance and see if it was better
					Share your experience of doing this milestone
					Attempt task 03 quiz

SEMESTER-II

Milestone 24: Closure and Next Step
The final milestone focuses on helping users reflect on their learnings and also create an action plan for the next few months to continue to scale and grow their business.

<table>
<tr><th>Milestone #</th><th>Milestone Name</th><th>Milestone Description</th><th>Task #</th><th>Task Title</th><th>Activity title</th></tr>
<tr><td rowspan="11">24</td><td rowspan="11">Plan your next growth phase</td><td rowspan="11">Document your 12 weeks of learning and create a 1 month plan to scale and grow your business</td><td rowspan="6">1</td><td rowspan="6">Review your progress</td><td>List all the ideas you executed</td></tr>
<tr><td>Write which milestone helped you the most and how</td></tr>
<tr><td>Write which milestone helped you the least and why</td></tr>
<tr><td>Write your key learnings from this semester</td></tr>
<tr><td>Create a not-to-do list for your business</td></tr>
<tr><td>Attempt task 01 quiz</td></tr>
<tr><td rowspan="5">2</td><td rowspan="5">Create your 1 month marketing plan</td><td>Learn how to create a 1 month marketing plan</td></tr>
<tr><td>Set your marketing goal</td></tr>
<tr><td>Create and upload your 1 month plan to achieve this goal</td></tr>
<tr><td>Share your experience of doing this milestone</td></tr>
<tr><td>Attempt final semester quiz</td></tr>
</table>

SEMESTER-II

Evaluation Criteria
The evaluation will be conducted by a committee consisting of the class mentor, nodal officer and the principal HOD or his/her nominee.

Evaluation Component	Description	Weightage
Weekly Task Completion	Timely submission of weekly tasks, including activities, reflection prompts, graded quizzes etc	60%
Target Completion	Performance-based evaluation on hitting revenue or Profit targets (e.g., generating ₹ 10,000 revenue)	20%
Final Project	A comprehensive project depending the theme of the Semester	20%

Evaluation Mechanism: The score generated by the app will be final.
Weekly Component:

Each week of the course follows a structured format designed to guide students from learning to doing, using simple, mobile-accessible components:

Component	Duration	Description
Action Lab	~4hrs	- Hands-on task on the weekly concept - Includes step-by-step guidance, templates, and worksheets - Ends with a submission (e.g., video, reflection, or proof of action)
Learning Resources	Self-paced	- Videos, short readings, real-life stories, and tools to deepen understanding at their own pace
Check-in	Self-paced	- Quizzes & Reflection prompts

SEMESTER-II

Syllabus Overview for Semester 1-5

Semester	Learning Focus	Learner's demonstration	Revenue Target
1	**Setup & Launch**	**Understand. Create. Start.**	**₹ 10,000/-**
2	**Marketing Basics**	**Engage. Share. Grow.**	**₹ 40,000/-**
3	**Operations & Scale**	**Earn. Deliver. Expand.**	**₹ 80,000/-**
4	**Organic Growth**	**Attract. Retain. Build.**	**₹ 160,000/-**
5	**AI Automation & Finance mastery**	**Simplify. Track. Sustain**	**₹ 400,000/-**

Semester 1: Setup & Launch
Term 1, students will explore what entrepreneurship means and how it connects to their daily lives. They will earn to identify problems, shape simple business ideas, and test the mineral settings. This semester builds the foundation—mindset, observation, value creation, and action.

Semester 2: Marketing Basics
In Term 2, students will learn how to attract customers and grow their visibility using digital platforms and community-based marketing strategies. Students will also begin to run paid advertising campaigns and learn how to optimize their marketing efforts.

Semester 3: Operations & Scale
This semester focuses on the day-to-day operations of running a business, including order fulfillment, customer service, and logistics. Students will also focus on scaling operations as demand grows, with an emphasis on managing resources effectively.

Semester 4: Organic Growth
Students will learn how to grow their businesses organically, using referrals, partnerships, and community engagement. This semester focuses on building a loyal customer base and using word-of-mouth marketing to increase reach and credibility.

SEMESTER-II

Semester 5: AI Automation & Financial Mastery

The final semester prepares students for long-term sustainability. Students integrate AI to improve productivity, automate routine tasks, and enhance decision-making. They also dive deep into financial planning, learning to set income goals, track expenses, understand profit margins, and create simple financial forecasts. This semester helps students solidify their entrepreneurial identity design systems for financial stability and scalability.

Course Outcomes:-

After studying this course, students will be able to:

- Launch and manage a business within their chosen track.
- Identify profitable opportunities and develop innovative solutions.
- Implement marketing and sales strategies using both digital and traditional methods.
- Use financial metrics to track performance and make informed business decisions.
- Scale a businesss using operational systems and automation tools.

Suggested Readings:-

- Simon Sinek, *Start with Why: How Great Leaders Inspire Everyone to Take Action*, Portfolio/Penguin
- Eric Ries, *The Lean Startup: How Today's Entrepreneurs Use Continuous Innovation to Create Radically Successful Businesses*, Crown Business
- Jonah Berger, *Contagious: How to Build Word of Mouth in the Digital Age*, Simon & Schuster
- Phil Knight, *Shoe Dog: A Memoir by the Creator of Nike*, Scribner
- Jason Fried and David Heinemeier Hansson, *Rework: Change the Way You Work Forever*, Crown Business
- Héctor García and Francesc Miralles, *Ikigai: The Japanese Secret to a Long and Happy Life*, Penguin Books
- Tim Ferriss, *Tools of Titans (Selected Chapters)*, Houghton Mifflin Harcourt
- Peter Thiel and Blake Masters, *Zero to One: Notes on Startups, or How to Build the Future*, Crown Business
- Anil Lamba, *Romancing the Balance Sheet*, Anil Lamba Publications
- The Better India/Your Story, *Young Entrepreneurs Series* (Collection of Articles) Real Indian stories Of youth starting businesses, snack able reads that show what's possible.

SEMESTER-III
BUSINESS ENVIRONMENT (MDC 5)

Time: 3 Hours **Credits 4-0-0**
Total marks 100

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section

SECTION-A

Business Environment: Concept, Importance, Inter relationship between environment andbusiness.
Types of Environment: Internal, External, Micro and macro, Environment analysis and strategic management, Managing diversity, Process and limitations of environment analysis. Competitive structure of industries and impact of globalization.

SECTION-B

Economic Environment: Nature, components: Economic systems, Economic conditions, Economic policies – Industrial policy, FEMA, Monetary and fiscal policies. Economic planning. Liberalization, privatisation and globalisation of Indian economy. Recent trends.

SECTION-C

Political Environment: Nature, Economic roles of government,
Government and legal environment, Rationale and extent of state intervention.

SECTION-D

Socio-Cultural Environment: Nature and impact of culture on business, Social Responsibility of business, Social Audit, Demographic Environment.
Technological Environment: Features, Innovation, Technological leadership and followership, Management of technology.

Suggested Readings:

1. Cherunilam, Francis, "*Business Environment*", Himalaya Publishing House, New Delhi.
2. K Ashwathappa, "*Legal Environment of Business*", Himalaya Publishing House, New Delhi.
3. M. Adhikary, "*Economic Environment for Business*", Sultan Chand & Sons, New Delhi.
4. K. Ashwathappa, "*Essentials of Business Environment*", Himalaya Publishing House, New Delhi.
5. Paul Justin, "*Business Environment – Text and Cases*", Tata McGraw Hills Publishing
6. Ruddar Dutt and KPM Sundaram, "*Indian Economy*", S. Chand and Company Ltd.,New Delhi.

SEMESTER-III

INCOME TAX LAW-I

Time: 3 Hours **Credits 4-0-0**
Total marks 100

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.
Note: The paper will consist of minimum 50% numerical questions.

SECTION-A

Income Tax Act 1961: Introduction and brief history of income tax in India; Important definitions, Rates of taxes applicable to different types of assesses; Agriculture income and its tax treatment, incomes exempt from tax, Residential status and its effect on tax incidence, Scope of total income.

SECTION-B

Computation of income under the head 'Salaries': Basis of charge, Tax treatment of Allowance, Perquisites and Retirement benefits, Permissible deductions from salary income and tax treatment of Provident Fund Contributions;
Computation of income under the head 'House Property': Basis of charge, Exempted House property incomes, Determination of annual value, deductions from House Property income, Tax treatment of arrears of rent and Unrealized Rent Recovered.

SECTION-C

Computation of income under the head 'Profits and Gains of Business and Profession': Basis of charge, Permissible deductions including depreciation; specific disallowance from Business and Profession income, Deemed Profit;
Computation income under the head 'Capital Gains': Basis of charge, Definition of Capital Assets and its transfer, determination of Value of Consideration, Cost of Acquisition and Cost of Improvement, Exempted Capital Gains.

SECTION-D

Computation of income under the head 'Income from Other Sources': Basis of charge, tax treatment of dividend income, casual incomes, interest of securities and other incomes, Permissible deductions; Aggregation of income;
Set off and Carry Forward of losses, permissible deductions from Gross Total Income; Rebates and Reliefs.

Suggested Readings:
1. Ahuja, G. 2019. Systematic Approach to Income Tax. Bharat Law House, New Delhi.
2. Kumar, R. Hand Book on Income Tax. Bharat Law House, New Delhi.
3. Singhania, V.K. 2019. Direct Taxes: Law & Practice. Taxmann Publications, New Delhi.
4. Lal, B.B. and Vashisht, N. Direct Taxes. Pearson Education, New Delhi.
5. Chandra, M., Goyal, S.P. and Shukla, D.C. Income Tax Law and Practice. Pragati Prakashan, New Delhi.
6. Mehrotra, H.C.,Goyal, S.P. Income Tax Law and Accounts. Sahitya Bhawan Publications, Agra.
7. Jain, R.K. Income Tax Law and Practice. SBPD Publications, Agra.

Website: www.incometaxindia.gov.in

SEMESTER-III
CORPORATE AND BANK ACCOUNTING

Credits 4-0-0
Time: 3 Hours **Total marks 100**

Instructions for the Paper Setters: -
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.
Note: The paper will consist of minimum 50% numerical questions.

SECTION-A
Introduction to Company: features, types, legal provisions regarding the preparation of Final accounts of companies

SECTION-B
Issues of Share capital and debentures and its redemption,
Issue and redemption of preference shares

SECTION-C
Amalgamation (excluding intercompany Owings and holdings), Internal Reconstruction.

SECTION-D
Accounts for Bankers: Rules for bank accounts, cash / clearing / transfer vouchers / system – subsidiary book and main day book – General Ledger – Branch v/s Bank, Accounts Preparation of **Final accounts for banks:** Provision and accounting for NPAs, Calculation of Simple Interest and Compound Interest –Fixed and Floating Interest Rates – Calculation of EMIs – Calculation of front end and back-end interest –Calculation of Annuities

Suggested Readings:
1. Shukla, M.C., Grewal T.S. and Gupta S.C: “Corporate Accounting”,2016S. Chand and Co. New Delhi.
2. Gupta R.L, and Radhaswamy M, “Corporate Accounting”, Latest Edition Sultan Chand and Sons, New Delhi.
3. Sehgal A. and Sehgal D., “Advanced Accounting”, Volume II, 2008, Taxmann Pvt Ltd., New Delhi.
4. Jain S.P and Narang K.L., “Financial Accounting”, 2011, Kalyani Publishers, New Delhi.
5. Maheshwari S.N., and Maheshwari S.K., “Corporate Accounting”, 2009, Vikas Publication, New Delhi.
6. Goyal V.K., “Corporate Accounting”, 2009, Excel Books, New Delhi.
7. Gupta N.and Sharma C., “Corporate Accounting”, 2nd Edition, 2009, Ane Books Pvt Ltd, New Delhi

Note: Latest edition of text book may be used

SEMESTER-III

PRINCIPLES AND PRACTICES OF AUDITING

Credits: 4-0-0

Time: 3 Hours **Total Marks: 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section. The duration for exam will be 3 hours.

SECTION-A

Introduction: Meaning, Objects, Basic Principles, Auditing and Assurance Standards and Techniques. Classification of Audit – Audit planning – qualities of auditor –advantages and limitations of audit.

SECTION-B

Internal Control, Internal Check and Internal Audit: Introduction, Necessity, Definitions – Internal Check: Definitions, Difference between Internal Check and Internal Control, Fundamental Principles of Internal Check – Difference between Internal check and Internal audit.

SECTION-C

Audit Procedure: Vouching – definition – features – examining vouchers – Vouching of Cash book – Vouching of trading transactions – Verification and Valuation of Assets & Liabilities: Meaning, definition and objects – Vouching vs. Verification – Verification – Valuation of different asset and liabilities.

SECTION-D

Audit of Limited Companies: Company Auditor – Qualifications and disqualifications – Appointment – Removal, Remuneration, Rights, Duties and Liabilities– Audit Committee– Auditor's Report – Contents and Types – Auditor's certificates

Special Areas of Audit: Tax audit and Management audit–Recent Trends in Auditing

Suggested Readings:
1. Jha, A., "*A Student's Guide to Auditing*", 2012, Taxmann Publications Pvt Ltd., New Delhi.
2. Tandon, B.N., Sudharsanam, S. and Sundharabahu, S., "*A Handbook of Practical Auditing*", 2010, S. Chand and Co. Ltd., New Delhi.
3. Dinkar, P., "*Principles and Practice of Auditing*", 2004, Sultan Chand and Sons, New Delhi.
4. Institute of Chartered Accountants of India: "*Auditing and Assurance Standard,*" ICAI, New Delhi.
5. Gupta, K., and Arora, A., "*Fundamentals of Auditing,*"2008, TataMc–GrawHill Publishing Co. Ltd., New Delhi.
6. Ghatalia, S.V.: "*Practical Auditing,*"2005, Allied Publishers Private Ltd., New Delhi

Note: Latest edition of text books to be followed.

SEMESTER-III

BCS 03005T BUSINESS ECONOMICS

Time: 3 Hours **Credits 4-0-0**

Total marks 100

Instructions for the Paper Setters:

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A

Theory of Demand: Meaning of demand and its types, law of demand, price elasticity of demand and its measurement,

Consumer Behavior: Utility Approach- brief outline of law of diminishing marginal utility and law of equi-marginal utility. Consumer's equilibrium with the help of utility Analysis,

Indifference Curve Approach: Meaning, properties, income, price and substitution effects. Consumer equilibrium with the help of indifference curve analysis

SECTION-B

Theory of Production: Law of variable proportions and returns to scale

Theory of Cost: Concept of total cost, marginal cost and average cost, short run and long run curve (traditional and modern theory),

Concept of Revenue: Total revenue, average revenue and marginal revenue. Relationship between average revenue, marginal revenue and elasticity of demand.

SECTION-C

Perfect Competition: Meaning, Features, Price & Output determination of firm and industry under Perfect Competition.

Monopoly: Meaning, Features, Price & Output determination of firm and industry under monopoly.

Monopolistic Competition: Meaning, Features, Price & Output determination of firm and industry under Monopolistic Competition.

SECTION-D

Rent: Concept; Ricardian Theory and Modern Theory of Rent.

Interest: Concept of interest; classical theory, loanable funds theory, Keynesian Theory. Profit: Concept of profit; Risk and uncertainity theories.

Suggested Readings:

1. Maheswari & Varshney, Managerial Economics, S. Chand & Co., New Delhi.
2. Koutsoyiannis A., "Modern Micro Economics", 2nd edition, MacMillan House, New Delhi.
3. Dwivedi, D.N., "Managerial Economics", 7th Edition, Vikas Publication.
4. Ahuja, H. L., "Modern Micro Economics", (2009), Sultan Chand and Co., New Delhi.
5. Willimson, S. D., "Macroeconomics", 4th Edition (2010), Pearson Publication.
6. Froyen, R., "Macroeconomics", 9th Edition (2008), Pearson Publication.
7. Hirschey, M. "Fundamental of Managerial Econom

Note: Latest edition of text book may be used.

SEMESTER–III
LIFE SKILLS AND PERSONALITY DEVELOPMENT

Credits: 3-0-0

Time: 3 Hours **Total Marks: 75**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section. The duration for exam will be 3 hours.

SECTION-A

Introduction to Personality Development: The concept of personality - Dimensions of personality – Theories of Freud & Erickson-Significance of personality development.
The concept of success and failure: What is success? - Hurdles in achieving success - Overcoming hurdles - Factors responsible for success – What is failure - Causes of failure. SWOT analysis.

SECTION-B

Attitude- Concept - Significance - Factors affecting attitudes - Positive attitude – Advantages – Negative attitude- Disadvantages - Ways to develop positive attitude - Differences between personalities having positive and negative attitude.
Concept of motivation - Significance – Internal and external motives - Importance of self- motivation- Factors leading to de-motivation

SECTION-C

Self-esteem: Term self-esteem - Symptoms - Advantages - Do's and Don'ts to develop positive self-esteem – Low self- esteem - Symptoms - Personality having low self-esteem - Positive and negative self-esteem. Interpersonal Relationships – Defining the difference between aggressive, submissive and assertive behaviours - Lateral thinking.

SECTION-D

Other Aspects of Personality Development: Body language - Problem-solving - Conflict and Stress Management - Decision-making skills - Leadership and qualities of a successful leader – Character building -Team-work – Time management Work ethics –Good manners and etiquette.

Suggested Readings:

1. Hurlock, E.B (2006). Personality Development, 28th Reprint. New Delhi: Tata McGraw Hill.
2. Stephen P. Robbins and Timothy A. Judge (2014), Organizational Behavior 16th Edition: Prentice Hall.
3. Andrews, Sudhir. How to Succeed at Interviews. 21st (rep.) New Delhi.Tata McGraw-Hill 1988. Heller, Robert.Effective leadership. Essential Manager series. Dk Publishing, 2002
4. Hindle, Tim. Reducing Stress. Essential Manager series. Dk Publishing, 2003
5. Lucas, Stephen. Art of Public Speaking. New Delhi. Tata - Mc-Graw Hill. 2001
6. Mile, D.J Power of positive thinking. Delhi. Rohan Book Company, (2004).
7. Pravesh Kumar. All about Self- Motivation. New Delhi. Goodwill Publishing House. 2005.

SEMESTER-IV
COST ACCOUNTING

Credits: 4-0-0

Time: 3 Hours **Total Marks: 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.
Note: The paper will consist of minimum 50% numerical.

SECTION-A

Introduction: Concept of Cost, Costing, Cost Accounting & Cost Accountancy, Limitations of Financial Accounting, Origin and Objectives of Cost Accounting, Advantages and Limitations of Cost Accounting, Difference between Financial and Cost Accounting, Cost Unit & Cost Centre
Elements of Cost: Material, Labour and other Expenses, Classification of Cost.

SECTION- B

Unit Costing: Types of Costs and Preparation of Cost Sheet
Contract Costing: Meaning, Features and Rules regarding the calculation of Profits in case of complete and incomplete contracts along with the treatment of Work-in-progress.
Reconciliation of Cost & Financial accounts

SECTION - C

Process Costing: Meaning, Features, Normal and Abnormal Loss/Gains, Inter process profits and equivalent production.
Budget and Budgetary Control: Definition, Meaning and objectives of Budgetary Control Advantages and disadvantages of Budgetary Control, Types of Budgets.

SECTION - D

Marginal Costing: Meaning and various concepts-Fixed Cost Variable Cost, Contribution, P/V Ratio, Break Event Point, Margin of Safety, Managerial Applications.
Standard Costing: Definition and Meaning of Various Concepts Advantages and Limitations of Standard Costing
Variance Analysis: Material, Labour and Overheads Variances only.

Suggested Readings:
1. H.J. Wheldon: Cost Accounting & Costing Method
2.N.K. Prasad: Cost Accounting
3.Lall.B.M., and I, C Jain, "Cost Accounting: Principles and Practice", 1st edition (2010), Prentice Hall, Delhi
4.Khan, M.Y. and Jain P.K., "Cost accounting", 1st edition (2003), Tata McGraw Hill
5.Drury, Colin, "Management and cost accounting,"6th edition (2004), Thomson Learning
6.Saxena and Vashist, "Cost Accounting", Sultan Chand and Sons.
Note: Latest edition of text books to be followed.

SEMESTER-IV

INCOME TAX LAW-II

Credits 4-0-0

Time: 3 Hours **Total marks 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section

Note: The paper will consist of minimum 50% numerical questions.

SECTION-A

Definition and meaning of person and assessee under Income Tax Act 1961: Concept of Tax Management, Tax Planning, Tax Avoidance and Tax Evasion,

Assessment of Individual: Scope of income, Alternate Minimum Tax, computation of income &tax liability,

SECTION-B

Assessment of HUF: Conditions for Assessment, Tax implications of Partition of HUF, computation of Income &tax liability.

Assessment of Partnership Firm (including LLP) and AOP: Treatment of Remuneration to partners and members, conditions U/S 184, conditions for claiming deduction U/S 40b. Computation of income and tax liability of firm and AOP/BOI and its partners and members,

SECTION-C

Income Tax Authorities: Preparation and filing of return of income, Assessment Procedure- General Provisions, Permanent Account Number, Tax Return Preparer, types of assessment, time limit for completion of assessment, Deduction and Collection of tax at source and E-TDS, Advance Payment of Tax.

SECTION-D

Recovery and Refund of tax: Procedure for claiming refund, Appeals and Revisions- Appealable orders and procedure, Penalties- General Provisions, power to waive penalty, Offences and Prosecutions, Double Taxation Relief.

Practical Work Applying PAN, E filing of ITRs.

Suggested Readings:

1. Ahuja, G. 2019. Systematic Approach to Income Tax. Bharat Law House, New Delhi.
2. Kumar, R. Hand Book on Income Tax. Bharat Law House, New Delhi.
3. Singhania, V.K. 2019. Direct Taxes: Law & Practice. Taxmann Publications, New Delhi. 4. Lal, B.B. and Vashisht, N. Direct Taxes. Pearson Education, New Delhi.
5. Chandra, M., Goyal, S.P. and Shukla, D.C. Income Tax Law and Practice. Pragati Prakashan, New Delhi.
6. Mehrotra, H.C.,Goyal, S.P. Income Tax Law and Accounts. Sahitya Bhawan Publications, Agra.
7. Jain, R.K. Income Tax Law and Practice. SBPD Publications, Agra. Website: www.incometaxindia.gov.in

Note: Latest edition of text books to be followed.

SEMESTER-IV

BCS04005T: FUNDAMENTALS OF INSURANCE AND ITS ACCOUNTING

Credit 4-0-0

Time: 3 Hours **Total Marks 100**

Instructions for the Paper Setters:

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section

SECTION-A

Introduction to Insurance: Evolution, Meaning of Insurance, Types of Insurance. Role of Insurance and Principles of Insurance.

Insurance Business Environment in India.

SECTION-B

Regulatory framework: Insurance Regulatory & Development Authority of India Act. Insurance Act 1938.

Privatization of Insurance sector

SECTION-C

Life Insurance: Nature, types of life insurance policies and use of Life Insurance- distinguishing features of life insurance contracts

General Insurance: Types of general insurance contracts and features of general insurance contracts

SECTION-D

Insurance Companies: Books maintained by insurance companies, Explanation of special terms peculiar to insurance business.

Accounts for life insurance business, types of policies, Annuity business, surrender value, paid up policy, life assurance fund – valuation balance sheet.

Preparation of final accounts of Life and General insurance business (as per the provisions of IRDA Act)

Suggested Readings:

1. Sethi, Jyotsana and Bhatia, Nishwan, "Elements of Banking and Insurance".
2. Emmett J.Vaughan and Therese Vaughan "Fundamentals of Risk and Insurance"
3. Agarwal, O.P "Banking and Insurance"
4. Periasamy,P; Veeraselvam,M., "Risk and Insurance Management", Tata Mc Graw Hill www.irda.org.
5. Shukla, M.C., Grewal T.S. and Gupta S.C: "Corporate Accounting",2008, S. Chand and Co.,New Delhi.
6. Gupta R.L, and Radhaswamy M, "Corporate Accounting", 1999, Sultan Chand and Sons, New Delhi.
7. Sehgal A. and Sehgal D., "Advanced Accounting", Volume II, 2008, Taxmann Publications Pvt Ltd., New Delhi

Note: Latest edition of text books to be followed.

SEMESTER–IV
MARKETING MANAGEMENT

Credits: 4-0-0

Time: 3 Hours **Total Marks: 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section. The duration for exam will be 3 hours.

SECTION-A

Introduction to Marketing: Meaning, Nature and Scope of Marketing, Marketing Concepts and Philosophies, Marketing Process, Marketing Mix.
Marketing Environment: Consumer Needs & Wants; Macro Environment – Demographic Environment, Socio Cultural Environment, Economic Environment, Technological Environment, Political & Legal Environment, Natural Environment; Micro Environment.
Consumer Buying Behavior: Consumer Buying Process – The Five Stage Model; Factors Influencing Consumer behavior.

SECTION-B

Market Segmentation: Meaning and concept of market segmentation; Need for segmentation; Bases for segmenting consumer markets.
Positioning: Concept and Positioning Strategies.
Product Decisions: Concept; Product Levels; Types of Products; Product Mix – Width, Length, Depth, Consistency; Product Evaluation; Packaging and labeling.

SECTION-C

Product Development and Product Life Cycle: New Product Development Process; Marketing Strategies at various Stages of Product Life Cycle.
Pricing Decisions: Objectives of Pricing; Factors affecting Pricing Decision; Pricing Methods & Pricing Strategies.

SECTION-D

Place Decisions: Distribution/Marketing Channels; Role of Distribution Channels; Distribution Strategies; Channel Design Decisions; Channel Management Decisions: Managing Channel Conflict.
Marketing Communication: Developing and Managing Integrated Marketing Communication; Communication Process; Models of Communication; Advertising – Types; Sales Promotion; Public Relations; Publicity; Personal Selling; Direct Marketing; Digital Marketing; Word-of-mouth Communication.

SEMESTER–IV

Suggested Readings:

1. Kotler, Philip; Keller, Kevin; Koshey, Abraham; and Jha, Mithileshwar, "Marketing Management: South Asian Perspective", Pearson Education New Delhi.
2. Ramaswamy, V.S. and Nama kumari, S., "Marketing Management: Global Perspective, Indian Context",
3. Kurtz, David L. and Boone, Louis E., "Principles of Marketing, Thomson South-Western".
4. Enis, B.M., "Marketing Classics: A Selection of Influential Articles", New York, McGraw-Hill.
5. Saxena, Rajan, "Marketing Management", Tata McGraw-Hill, New Delhi.

Note: Latest edition of text books to be followed.

SEMESTER–IV
BCS04006T: FUNDAMENTALS OF HUMAN RESOURCE MANAGEMENT

Credits 4-0-0

Time: 3 Hours **Total marks 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section

SECTION-A
Human Resource Management (HRM): Nature, Scope, Objectives and Functions of HRM, Evolution of HRM, Changing Trends in HRM. Status and competencies of HR manager.
Human Resource Planning (HRP): Concept, Need and Importance of HRP, Factors affecting HRP, Human Resource Planning Process.
Job Analysis: Meaning and Objective, Process, Methods of Collecting job data, Uses of Job Analysis, Problems of Job Analysis.

SECTION-B
Recruitment and Selection: Meaning and Factors governing Recruitment, Recruitment Sources and Techniques. Meaning and Process of Selection, Problems associated with Recruitment and Selection.
Employee Retention: Meaning, Factors Responsible for High Employee Turnover, Employee Retention Strategies.

SECTION-C
HR Training and Development: Concept and Need, Process of Training and Development Programme, Identification of Training and Development Needs, Objectives,
Strategy & Designing of Training and Development, Implementation and Methods of Training, Programme and Levels of Training Evaluation.
Performance Appraisal: Meaning, Purpose, Essentials of Effective Performance Appraisal System, Various Components of Performance Appraisal, Methods and Techniques of Performance Appraisal.

SECTION-D
Managing Compensation and Employee Remuneration: Concept, Objectives, Components of Employee Remuneration, Factors Influencing Employee Remuneration, Challenges of Remuneration. Incentive plans, fringe benefits, employee health and safety and employee grievance system.
Job Evaluation: Meaning, Process and Methods of Job Evaluation.

SEMESTER–IV

Suggested Readings:

1. Dessler, Gary, “Human Resource Management”, New Delhi, Pearson Education Asia,15th edition,
2. Durai, Pravin, “Human Resource Management,” New Delhi, Pearson,2nd edition,2016
3. Noe, Raymond A., Hollenbeck, John R, Gerhart, Barry, Wright, Patrick M., “Human Resource Management: Gaining a Competitive Advantage,” New Delhi, McGraw-Hill,16th edition, 2019.
4. Mathis, Robert L. and Jackson, John H, “Human Resource Management,” New Delhi, Thomson Publishing, 7th edition, 2015.
6. ... Gomez, Mejia, Balkin, Cardy, “Managing Human Resources,” New Delhi, Pearson Education, 8th edition, 2016
6. Aswathappa, K., “Human Resource Management”, Text and Cases. New Delhi, Tata McGraw, Hill,

SEMESTER-IV
PAPER VI : ESL222 : Environmental Studies (Value Added Course)

Time: 3 Hrs.

Credits: 2-0-0
Max. Marks : 50

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

Section-A

1. **The multidisciplinary nature of environmental studies**
    - Definition, scope and importance, Need for public awareness
2. **Natural Resource and associated problems**
    - Forest resources: Use and over-exploitation, deforestation, case studies. Timber extraction, mining, dams and their effects on forests and tribal people.
    - Water resources: Use and over-utilization of surface and ground water, floods, drought, conflicts over water, dams-benefits and problems.
    - Mineral resources: Use and exploitation, environmental effects of extracting and using mineral resources, case studies.
    - Food resources: World food problems, changes caused by agriculture and overgrazing, effects of modern agriculture, fertilizer-pesticide problems, water logging, salinity, case studies.
    - Energy resources: Growing energy needs, renewable and non-renewable energy sources, use of alternate energy sources, case studies.
    - Land resources: Land as a resource, land degradation, man induced landslides, soil erosion and desertification.
        a) Role of an individual in conservation of natural resources.
        b) Equitable use of resources for sustainable lifestyles.

Section-B

3. **Ecosystems**
    - Concept of an ecosystem
    - Structure and function of an ecosystem
    - Producers, consumers and decomposers
    - Energy flow in the ecosystem
    - Ecological succession
    - Food chains, food webs and ecological pyramids
    - Introduction, types, characteristic features, structure and function of the following ecosystem: Forest ecosystem, Grassland ecosystem, Desert ecosystem, Aquatic ecosystems (ponds, streams, lakes, rivers, ocean estuaries)

SEMESTER-IV

4. Biodiversity and its conservation

- Introduction – Definition: genetic, species and ecosystem diversity
- Biogeographical classification of India
- Value of biodiversity: consumptive use, productive use, social, ethical aesthetic and option values
- Biodiversity at global, national and local levels
- India as a mega-diversity nation
- Hot-spots of biodiversity
- Threats to biodiversity: habitat loss, poaching of wildlife, man wildlife conflicts
- Endangered and endemic species of India
- Conservation of biodiversity: *In-situ* and *Ex-situ* conservation of biodiversity

Section-C

5. Environnemental Pollution

- Définition, causes, effects and control measures of Air pollution, Water pollution, Soil pollution, Marine pollution, Noise pollution, Thermal pollution, Nuclear pollution
- Solid waste management: Causes, effects and control measures of urban and industrial wastes.
- Role of an individual in prevention of pollution
- Pollution case studies
- Disaster management: floods, earthquake, cyclone and landslides

6. Social Issues and the Environment

- From unsustainable to sustainable development
- Urban problems and related to energy
- Water conservation, rain water harvesting, watershed management
- Resettlement and rehabilitation of people; its problems and concerns. Case studies.
- Environmental ethics: Issues and possible solutions
- Climate change, global warming, acid rain, ozone layer depletion, nuclear accidents and holocaust. Case studies.
- Waste land reclamation
- Consumerism and waste products
- Public awareness

Section-D

7. Human Population and the Environment

- Population growth, variation among nations
- Population explosion – Family Welfare Programmes
- Environment and human health
- Human Rights
- Value Education
- HIV / AIDS
- Women and Child Welfare
- Role of Information Technology in Environment and Human Health

SEMESTER-IV

8. Introduction to Environmental Laws, Environmental Audit and Impact Assessment

- Constitutional provisions- Article 48A
- Article 51A(g) and other derived environmental rights
- Environmental Protection Act, 1986
- Air (Prevention and Control of Pollution) Act, 1981
- Water (Prevention and control of Pollution) Act, 1974
- Wildlife Protection Act
- Forest Conservation Act
- Issues involved in enforcement of environmental legislation
- Environmental risk assessment Pollution control and management
- Waste Management**-** Concept of 3R (Reduce, Recycle and Reuse)
- Ecolabeling /Ecomark scheme

Course Objectives:

At the end of this course, the students should be able to understand the scope and importance of environmental studies, different natural resources (forests, minerals, energy, water, land, food, biodiversity) and their utilization as well as conservation methods; importance of ecosystem structure and function; different types of environmental pollution (air, water, soil, thermal, nuclear and noise), Environmental Law and remedial methods. The students will also have to be introduced to various Acts and Last but not least the students should be made aware of the consequences of population explosion; diseases such as HIV/AIDS and various family welfare programs.

Learning Outcome:

- The present subject will help the student to gain knowledge about the effects of environmental pollution and remediation.
- Visiting to a local polluted site (including urban / rural / industrial / agricultural) will help to students to identify the causes, effects and remedial measures.
- After understanding the role of individual in conservation of environment, every individual would be able to follow the sustainable lifestyle patterns.
- The knowledge on environmental protection Acts and Rules will give them valuable glance on legal aspects towards conservation of environment.

References:

1. Bharucha, E. 2005. Textbook of Environmental Studies, Universities Press, Hyderabad.
2. Down to Earth, Centre for Science and Environment, New Delhi.
3. Heywood, V.H. & Waston, R.T. 1995. Global Biodiversity Assessment, Cambridge House, Delhi.
4. Joseph, K. & Nagendran, R. 2004. Essentials of Environmental Studies, Pearson Education (Singapore) Pte. Ltd., Delhi.
5. Kaushik, A. & Kaushik, C.P. 2004. Perspective in Environmental Studies, New Age International (P) Ltd, New Delhi.
6. Rajagopalan, R. 2011. Environmental Studies from Crisis to Cure. Oxford University Press, New Delhi.
7. Sharma, J. P., Sharma. N.K. & Yadav, N.S. 2005. Comprehensive Environmental Studies, Laxmi Publications, New Delhi.
8. Sharma, P. D. 2009. Ecology and Environment, Rastogi Publications, Meerut.
9. State of India's Environment 2018 by Centre for Sciences and Environment, New Delhi
10. Subramanian, V. 2002. A Text Book in Environmental Sciences, Narosa Publishing House, New Delhi.

SEMESTER V

CAPITAL MARKET (MDC 6)

Time: 3 Hours **Credits 4-0-0**
Total marks 100

Instructions for the Paper Setters:

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION A

Introduction to the capital Market, Evolution and growth of Capital Market, Constituents, Major Issues in Capital Market. Capital Market Instruments: Equity, Debenture, Preference Shares, Sweat Equity, Non-voting shares and Share warrants. Rating And grading of instruments: concept, Scope and significance. Regulatory Framework. Rating Agencies in India.

Regulation in Capital Market: SEBI functions and working, SEBI Guidelines for Primary Market. Regulation of Capital Market in India.

SECTION B

Guidelines and procedure for Primary and Secondary Market. New Issue Market: Meaning, Functions and Mechanics of Floating New Issues-Public Issues, E-IPOs, Book Building, Private Placement, New Financial Instruments, Reforms in New Issue Market. Stock Exchange: Organisation, Management, Membership rules of stock exchange, Listing of Securities; Trading on a Stock Exchange-Online Trading, Internet Trading; Recent Reforms in the Stock Exchanges.

SECTION C

Clearing and Settlement: Clearing and Settlement-Process, Account Period Settlement, Rolling Settlement, Derivatives Market: Products, Participants and Functions, Derivatives Market in India

SECTION D

Depositories System: Role, Function and Working procedure of Depository system in India. Securities Market Intermediaries: Role and Functions, Merchant bankers, Stock broker, Registrar, Underwriters, Banker to an issue, Portfolio Manager, Debenture Trustees, PortfolioManagers, Foreign Institutional Investors, Custodians.

Suggested Readings:

1. E Gordan & K. Natranjan, Capital Market in India; Himalaya Publishing House, 400004Ramdoot, Dr.Bhalerao Marg, Girgaon, Mumbai
2. Sanjeev Aggarwal. Guide to Indian Capital Market; Bharat Law House, 22 Tarun Enclave,Pitampura, New delhi-110034
3. M.Y .Khan. Indian financial system; Tata Mcgraw Hill, 4/12, Asaf Ali road, NewDelhi 110002 Taxmman SEBI Manual.

SEMESTER-V
MANAGEMENT ACCOUNTING

. **Credits: 4-0-0**
Time: 3 Hours **Total Marks: 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section. The duration for exam will be 3 hours.
Note: The paper will consist of minimum 50% numerical questions.

SECTION-A
Management Accounting: Nature and Scope – Difference between Cost Accounting, Financial Accounting and Management accounting – Recent Trends in Management Reporting.
Analysis and Interpretation of financial Statement: Meaning– Types and Methods of Financial Analysis – Comparative statements – Trend Analysis – Common size statements.

SECTION-B
Ratio Analysis: Meaning –Nature – uses and limitations of Ratios, computation of Liquidity, turnover, leverage, profitability and market-based ratios.

SECTION-C
Fund Flow Statements: Meaning and concept of fund–Flow of Fund –Preparation of Fund flow statements – uses and significance
Responsibility Accounting: Concept– Significance– Responsibility centers

SECTION-D
Cash Flow Statement: Difference between fund flow statement and cash flow statements – Preparation of cash flow statements as per AS–3 Norms
Transfer Pricing: Meaning & Methods.

Suggested Readings:
1. Maheswari, S.N., "*Principles of Management Accounting*", 2007, Sultan Chand & Sons, New Delhi
2. Vashisht, C.D. and Sexana, V. K., "*Advanced Management Accounting*", 2012, Sultan Chand & Sons, New Delhi.
3. Gowda, J.M., "*Management Accounting*",2010, Himalaya Publishing House, New Delhi.
4. Manmohan and Goyal, S. N., "*Principles of Management Accounting*", Shakitha bhavan Publication, Agra

Note: Latest edition of text books to be followed.

SEMESTER-V
GOODS & SERVICES TAX (GST)

Credits: 4-0-0

Time: 3 Hours **Total Marks: 100**

Instructions for the Paper Setters: -

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION- A

GST Act 2017: Overview, Constitutional aspects, Implementation, Lability of Tax Payer, GST Council, Brief Introduction to IGST, CGST, SGST and UGST. Levy and collection.
Exemption from GST: Introduction, Composition Scheme and remission of Tax.

SECTION- B

Registration: Introduction, Registration Procedure, Special Persons, Amendments / Cancellation.
Supply: Concept, including composite supply, mixed supply, interstate supply, inra-state supply, supply in territorial waters, place and time of supply.

SECTION- C

Input Tax Credit: Introduction, Tax Invoice Credit & Debit notes, e-way bill.
Computation of GST Liability and Payment including time, method of making payment, challan generation, CPIN, TDS &TCS. Reverse charge.

SECTION-D

Returns: various returns to be filed by the assesses.
GST Portal: Introduction, GST Eco-system, GST Suvidha Provider (GSP), Uploading Invoices

Suggested Readings:

1. Taxmann: Taxman's GST Manual 2017. Taxman, Publications (P) Ltd.
2. Datey V.S., Taxmann's GST Ready Reckoner Taxman, Publications (P) Ltd.
3. Gupta S.S., GST-How to meet your obligations 2017. Taxman, Publications (P) Ltd.
4. www.cbec.gov.in

Note: Latest edition of text books to be followed.

SEMESTER-V
BANKING LAWS AND PRACTICE

Credits 4-0-0
Time: 3 Hours **Total marks 100**

Instructions for the Paper Setters
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A
Central Bank: Role, Objectives and Functions. Reserve Bank of India, Techniques of credit control by RBI.
Credit Creation and its process
SECTION-B
Negotiable Instrument: Cheques, bills of exchange, promissory note and drafts. Endorsement and its types. Types of Cheques, bouncing of Cheques and their implication.
Payment and Collection of Cheques: duties and responsibilities of paying and collecting banker. Protection available to paying and collecting banker under negotiable instrument Act.
SECTION –C
Reforms in the Indian Banking Sector: Narasimham Committee I and II, Raghuram Rajan Committee.
Introduction to Basel Norms: Significance, Implementation and Difficulties Non- performing assets and its provisioning norms.
Capital adequacy
SECTION-D
Asset Liability Management of Commercial Banks Financial Inclusion: Concept, Importance and present status.
Demonetization: Concept and impact on Indian banking sector.
Suggested Readings:
1. Khubchandani, B S, ‘Practice and Law of Banking’, Mac Millan India Ltd 2000.
2. Nanda, KC, ‘Credit and Banking’, Response Book, Sage Publications, 1999.
3. Sundram & Varshney, ‘Banking and Financial System’, Sultan Chand &Sons.
4. Neelam C Gulati, ‘Banking and Insurance: Principles & Practices’, Excel Books
5. Indian Institute of Banking and Finance, ‘Principles and Practices of Banking, Mcmillan Education.
6. Jyotsna Bhatia and Nishwan Sethi, ‘Elements of Banking and Insurance’, PHI

Note: Latest edition of the books may be used

SEMESTER V
FINANCIAL SERVICES

Credits: 4-0-0

Time: 3 Hours **Total Marks: 100**

Instructions for the Paper Setters: -

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A

Financial services: meaning – features – importance – contribution of financial services in promoting industry – service sector

Merchant banking: meaning, origin and growth of merchant banking in India. Scope of merchant banking services – merchant bankers and management of public issues –pre and post issue- merchant banking practices in India. Weakness in the functioning of merchant bankers in India.

SECTION-B

Mutual funds: Concept of mutual funds. Growth of mutual funds in India. Mutual fund schemes – money market mutual funds – private sector mutual funds – functioning of mutual funds in India.

SECTION-C

Lease financing: Meaning – types of leasing – factors influencing lease – performance of leasing industry in India – RBI guidelines for hire–purchase – problems of hire–purchasing companies in India**.**

Factoring: Concept of factoring – why factoring – types of factoring – factoring mechanism – **Securitization of debt** – concept and mechanism

SECTION-D

Retail banking services – personal loan – home loons – car loans – consumer loans – educational loans–concept of plastic money – credit cards – debit card – (meaning – features – types – merits and demerits of each service are covered)

Venture Capital: Concept of venture capital fund – characteristics – growth of venture capital funds in India.

Suggested Readings:

1. Avadhani, “Financial Services and Market”, 1999, Himalaya Publishing House.
2. Bhole, “Indian Financial System”, 2009, Himalaya Publishing House.
3. Chandra, P, “Security Analysis and Portfolio Management”, 2011, Tata McGraw Hill.
4. Desai, Vasanth, “The Indian Financial System”, 1999, Himalaya Publishing House
5. Varshney, PN & Mittal DK, “Indian Financial System”, 2000, Sulthan Chand & Sons.

Note: Latest edition of the books may be used

SEMESTER-V
STARTUPS AND ENTREPRENEURSHIP

Credits: 3-0-0

Time: 3 Hours **Total Marks: 75**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section. The duration for exam will be 3 hours.

SECTION-A

Introduction: Meaning and importance of Entrepreneurship, Evolution of the term entrepreneurship, Factors influencing entrepreneurship, characteristics of entrepreneurship, types of entrepreneurships, objectives of entrepreneurship development, Startups- Definition, Types.

SECTION-B

Entrepreneurship Development Skills: Types of entrepreneurial skills - team work and leadership skill, analytical and problem-solving skills, critical thinking skills, branding, marketing and networking skills. Role of entrepreneurship development programmes (EDP)

SECTION-C

Institutions supporting Entrepreneurs: Various Central and State Level Organizations which Help the Entrepreneurs, Banks and non-banking financial organisations, Fund Collection for Entrepreneurship

SECTION-D

Entrepreneurial opportunity and enterprise planning: Sensing entrepreneurial opportunities, selecting the right opportunity, Site Selection, Feasibility Analysis.

Preparation of Business model/Plan: Business plan - concept, format, components of business plan. Significance of Business Plan. Making of a Business plan.

Suggested Readings:

1. Kathleen R Allen, Launching New Ventures, An Entrepreneurial Approach, Cengage Learning.
2. Anjan Raichaudhuri, Managing New Ventures Concepts and Cases, Prentice Hall International.
3. S. R. Bhowmik & M. Bhowmik, Entrepreneurship, New Age International.
4. Steven Fisher, Ja-nae’ Duane, The Startup Equation -A Visual Guidebook for Building Your Startup, Indian Edition, Mc Graw Hill Education India Pvt. Ltd.
5. Byrd Megginson, Small Business Management An Entrepreneur’s Guidebook, 7th ed, McGrawHill
6. A Fayolle Entrepreneurship and new value creation, Cambridge, Cambridge University Press

SEMESTER-V
SEMINAR BASED ON INTERNSHIP

Credits: 2-0-0

Time: 3 Hours **Total Marks: 50**

SEMESTER-VI
FINANCIAL MANAGEMENT

Credits: 4-0-0

Time: 3 Hours **Total Marks: 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section. The duration for exam will be 3 hours.
Note: The paper will consist of minimum 50% numericals.

SECTION- A

Time Value of Money: Compounding and discounting techniques–Concepts of Annuity and Perpetuity. Risk–return relationship

Sources of Finance and Cost of Capital: Different sources of finance; long term and Short-term sources

Cost of capital: concept, relevance of cost of capital, specific costs and weighted average cost, rationale of after tax weighted average cost of capital, marginal cost of capital

SECTION- B

Leverage and Capital Structure Theories: Leverage–Business Risk and Financial Risk– Operating and financial leverage, Trading on Equity

Capital Structure Decisions: Capital structure patterns, Designing optimum capital structure, Constraints, Various capital structure theories.

SECTION -C

Working Capital Management: Introduction, Meaning and Concept of Working Capital, Management of Working Capital and Issues in Working Capital, Estimating Working Capital Needs, Operating or Working Capital Cycle. Various sources of finance to meet working capital requirements Financing current assets: Strategies of financing (Matching, Conservative, and Aggressive policies)

Bank financing: recommendations of Tandon committee and Chore committee. Management of components of working capital (an introduction only)

SECTON -D

Capital Expenditure Decisions: Purpose, Objectives & Process, understanding different types of projects, Techniques of Decision making. Methods of Capital Budgeting – Traditional and Modern (Elementary Level).

Dividend Decisions: Meaning, Nature and Types of Dividends Some dividend policies and formulating a dividend policy. Dividend Theories: Walter’s Model, Gordon’s Model, Modigliani and Miller: Irrelevancy Theory (Introductory Level)

SEMESTER-VI

Suggested Readings:

1. KhanandJain,"*FinancialManagement*",2007,TMH
2. Horne,Van, "*Financial Management & Policy*",2002, Pearson
3. Sharan, "*Fundamentals of Financial Management*",2008, Pearson
4. Banerjee, B, "*Financial Policy & Management Accounting*",2005, PHI
5. Chandra, P., "*Financial Management*",2010, TMH

Note: Latest edition of text books to be followed.

Bachelor of Commerce Financial Services (Honours) (CBGS)
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SEMESTER VI

FINANCIAL MARKET OPERATIONS

Credits 4-0-0

Time: 3 Hours **Total marks 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A

Money Market: Indian Money Markets Composition, Composition and Structure; (a) Acceptance houses (b) Discount houses and (c) Call money market; Recent trends in Indian money market.
Capital Market: Security market– (a) New Issue Market (b) Secondary market; functions and role of stock exchange listing, procedure and legal requirements Public Issue pricing and marketing.

SECTION-B

Stock exchange: National Stock Exchange and over the Counter Exchanges. Functionaries on Stock Exchanges: Brokers, Sub brokers, Market makers, Jobbers, Portfolio Consultants, Institutional Investors.

SECTION-C

SEBI: Introduction, Role, Its powers, Objectives, Scope & Functions.
Investors Protection: Grievances concerning stock exchange and dealings and their removal; grievance cell in stock exchange SEBI: Company law Board: Press remedy through courts.

SECTION-D

Products & Services offered by IFCI, IDBI, IIBI, SIDBI, IDFCL, EXIM, NABARD & ICICI. Meaning and benefits of mutual funds, Types, SEBI guidelines.
Depositories Act 1996: Definitions, Rights and Obligations of Depositories, Participants Issuers and Beneficial Owners, Inquiry and Inspections, Penalty.

Suggested Readings:

1. Chandler L.V. and Goldfield S.M., "Economics of Money and Banking", 1977, Harper & Row Publishers, New York.
2. Gupta, S. B., "Monetary Planning for India", 1995, Oxford University Press, Delhi.
3. Gupta Sural B, "Monetary Economics: Institutions, Theory & Policy", 1983,

S. Chand & Co. New Delhi.

4. Bhole L.M., "Financial Institutions and Markets"; 2009, Tata McGraw–Hill, New Delhi.
5. Hooda, R.P," Indian Securities Markets– Investors View Point"; 1998, Excell Books, New Delhi.

Note: Latest edition of text book may be used.

SEMESTER VI

CORPORATE LAW & SECRETARIAL PRACTICES

Credits 4-0-0

Time: 3 Hours **Total marks 100**

Instructions for the Paper Setters:

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section

SECTION-A

Companies Act 2013: Introduction, Company- Meaning and Characteristics, lifting the corporate veil, types of companies including OPC, small company, producer company, dormant company; Formation of company, promoters and their legal position, Preliminary Contract.

On Line registration of Company.

SECTION-B

Memorandum of Association and its alteration, Doctrine of Ultra vires,

Articles of Association and its alteration, doctrine of constructive Notice and indoor management.

Prospectus and its types, consequences of misstatement in prospectus, book binding process.

SECTION-C

Shares: Types, statutory provisions regarding allotment of shares, irregular allotment, Buy Back of Shares, transfer and transmission of shares

Company Management: Directors, Qualification, Disqualification, Appointment, Position, Powers, Remuneration, Duties and Liabilities.

Meetings of shareholders and Board: types, convening and conduct of meetings, requisites of a valid meeting, meeting through video conferencing, e-voting.

SECTION-D

Company Secretary: Definition, appointment, Role and legal position, rights & liabilities of company secretary, qualification for appointment as secretary, disqualifications, dismissal of the secretary, liabilities of Company Secretary.

Practical Notebook:

Notice, Agenda, Quorum, Proxy, Reports, Minutes of Meetings, Resolutions.

Suggested Readings:

1. Sharma J. P, “An Easy Approach to Corporate Laws”, 2010, Ane Books Pvt Ltd, New Delhi.
2. Puliani R. and Puliani, M., “Bharat’s Manual of Companies Act and Corporate Laws”, 2011, Bharat Law House, New Delhi.
3. Ramaiya, A., “A Ramaiya’s Guide to Companies Act”, 17th Edition, 2011, Lexis Nexis Butterworths Wadhwa, Nagpur.
4. Kannal, S., & V.S. Sowrirajan, “Company Law Procedure”, Taxman’s Allied Services (P) Ltd., New Delhi (Latest Edn).
5. Singh, Harpal, “Indian Company Law”, Galgotia Publishing, Delhi.

Note: Latest edition of text book may be used.

SEMESTER-VI

MARKETING OF FINANCIAL SERVICES

Credits 4-0-0

Time: 3 Hours **Total marks 100**

Instructions for the Paper Setters:

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section

SECTION-A

Marketing of financial services: Meaning, Difference between Services and product. The changing environment of financial services. Services marketing mix.

Financial Product Mix strategy: Product research & development, Test marketing of financial products.

Product life cycle, Product modification, Diversification, Packaging and branding of financial products.

SECTION-B

Pricing of Financial Products and Services: Objectives, Strategies and Methods, Factors influencing the pricing decisions, Importance of pricing.

SECTION-C

Distribution: Meaning, types of channels, Functions of distribution channels. Channel management.

Promotion of Financial Services: Promotion mix and role of promotion in marketing,

SECTION-D

Marketing Information Systems. Tele marketing/Mobile Phone banking.

Marketing of Allied services: Mutual funds, credit cards, housing finance, personal loans, factoring services, Quality issues in financial services.

Suggested Readings:

1. Avadhani, V.A, “Marketing of Financial Services”, 1999, Himalaya Publication House
2. Suri, R.K., “Services Management”, 2005, Himalaya Publication.
3. Jha, S.M., “Bank Marketing”, 2003, Himalaya Publication.
4. Arora, Sangeeta, “Marketing of Financial Services”, 2005, Deep and Deep Publications.
5. Madhukar R.K. “Dynamics of Bank Marketing”, VBS publishers.

Note: Latest edition of text book may be used.

Bachelor of Commerce Financial Services (Honours) (CBGS)
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SEMESTER-VI

BCS06005T: CORPORATE GOVERNANCE

Credits: 4-0-0

Time: 3 Hours **Total Marks: 100**

Instructions for the Paper Setters:

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section. The duration for exam will be 3 hours.

SECTION-A

Ethics in Business: Concept of Business Ethics. Corporate Code of Ethics: Environment, Accountability, Responsibility, Leadership, Diversity, Discrimination.

Principles of Business Ethics: Characteristics of Ethical Organisation, Theories of Business Ethics, Globalization and Business Ethics, Stakeholder's Protection, Corporate Governance and Business Ethics.

Corporate Governance: Conceptual framework of Corporate Governance, Insider Trading, Rating Agencies, Whistle Blowing,

SECTION-B

Corporate Governance Reforms: Initiatives in India including clause 49.

Major Corporate Scandals: Junk Bond Scam (USA), Enron (USA), WorldCom (USA), Tyco (USA), Andersen Worldwide (USA), Kirch Media (Germany), Vivendi (France), Parmalat (Italy) and Satyam Computer Services Ltd (India),

SECTION -C

Common Governance Problems: Noticed in various Corporate Failures, Is Corporate Governance always the Cause for Corporate Failures?

Codes & Standards on Corporate Governance: Sir Adrian Cadbury Committee (UK), 1992, Calpers Global Corporate Governance Principles (USA), 1996, Hampel Committee on Corporate Governance (UK), 1997, Combined Code of Best Practices (London Stock Exchange), 1998,

SECTION-D

OECD Principles of Corporate Governance, 1999, CACG Guidelines/Principles for Corporate Governance in Commonwealth, 1999, Euro shareholders Corporate Governance Guidelines, 2000, Principles of Good Governance and Code of Best Practice (UK), 2000, Sarbanes–Oxley (SOX) Act, 2002(USA), Smith Report, 2003 (UK).

Suggested Readings:

1. Murthy, K.V. Bhanuand Krishna, U., “*Politics Ethics and Social Responsibilities of Business*”, 2009, Pearson Education, New Delhi.
2. Sharma, J.P., “*Corporate Governance, Business Ethics & CSR*”,2011, Ane Books Pvt. Ltd., New Delhi.
3. Mallin, C., “*Corporate Governance*” (Indian Edition), 2012, Oxford University Press, New Delhi.
4. Tricker, B., “*Corporate Governance– Principles, Policies, and Practice*”, (Indian Edition), 2012, Oxford University Press, New Delhi.
5. Crane, A. and Matten, D., “*Business Ethic*” (Indian Edition),2003, Oxford University Press, New Delhi.
6. Albuquerque, D., “*Business Ethics, Principles and Practices*”, (Indian Edition), 2010, Oxford University Press, New Delhi.
7. Blowfield, M. and Murray, A., “*Corporate Responsibility–A Critical Introduction*”, 2008, Oxford University Press.

Note: Latest edition of text books to be followed.

Bachelor of Commerce Financial Services (Honours) (CBGS)
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SEMESTER–VI

PSL061: HUMAN RIGHTS AND CONSTITUTIONAL DUTIES
(Value Added Course)

Time: 3 Hrs: **Credit: 2**
Total Marks: 50

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION – A

INTRODUCTION TO HUMAN RIGHTS
Foundational Aspects: Meaning, Nature, Characteristic, Classification.
International Framework: Constituents of the Universal Declaration of Human Rights (UDHR).

SECTION-B

INDIAN PERSPECTIVE OF HUMAN RIGHTS
Constitutional Realisation in India: Fundamental Rights (Part III, Constitution of India).
Protective Mechanism in India: The composition, Powers and Functions of the National Human Rights Commission of India (NHRC).

SECTION – C

INTRODUCTION TO HUMAN DUTIES
Conceptual Perspective: Meaning, Nature & Characteristics of Human Duties.
Intellectual discourses: Classification of Human Duties; Relevance of Human Duties

SECTION – D

INDIAN PERSPECTIVE OF HUMAN DUTIES
Constitutional Recognition in India: Fundamental Duties in Indian Constitution, Part IV A.
Intellectual Discourse: Critical Analysis and Significance of Fundamental Duties

Readings List

1. United Nations. The *United Nations and Human Rights 1945-1995*. Geneva: United Nations Blue Books Series, Vol. VII, 1996.
2. Sastry, S. N. *Introduction to Human Rights and Duties*. Pune: University of Pune Press, 2011.
3. Mertus, Julie. *The United Nations and Human Rights-A Guide for a New Era*. London: Routledge, 2009.
4. Donnelly, Jack. *Universal Human Rights in Theory and Practice*. New York: Cornell University Press, 2013.
5. Hammarberg, Thomas. *Taking Duties Seriously- Individual Duties in International Humanitarian Law*. Versoix: International Council on Human Policy, 1999.
6. Miller P. Frederic, *et al. Fundamental Rights, Directive Principles and Fundamental Duties in India*. New York: VDM Publishing, 2009.
7. Cinganelli, Davis Louis. *Human Rights- Theory and Measurements*. London: Macmillan Press, 1988.
8. Ishay, M. R. *The History of Human Rights*. New Delhi: Orient Longman, 2004.
9. Mohapatra, Arun Ray. *National Human Rights Commission of India: Formation, Functioning and Future Perspectives*. New Delhi: Atlantic, 2004.
10. Deol, Satnam Singh. *Human Rights in India-Theory and Practice*. New Delhi: Serials Publications, 2011

Bachelor of Commerce Financial Services (Honours) (CBGS)
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SEMESTER-VII

CONTEMPORARY ACCOUNTING AND REPORTING PRACTICES

Credits 4-0-0

Time: 3 Hours **Total marks 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section

SECTION-A

Emergence of contemporary issues in accounting: influence of other disciplines on accounting and changing environment,
Human Resource Accounting: Meaning and Scope, Human Resource Cost Accounting, Capitalization, Write off and Amortization Procedure, approaches. Human Resource Valuation Accounting –Appraisal of Various Human Resource Valuation Models. Use of Human Resource Accounting in Managerial Decisions, Human Resource Accounting in India.

SECTION-B

Price Level Accounting: Meaning, Major drawbacks of historical cost system, Methods and applications,
Corporate Social Reporting: Meaning, Nature, Need and Models of Social Disclosure.
Environmental Accounting: Introduction and objectives.
Forensic Accounting: Introduction and its features

SECTION-C

Corporate Reporting: Issues in Corporate Disclosure, Corporate Disclosure Environment, Conceptual framework of Corporate Reporting. Recent Trends in the Presentation of Published Accounts.
Reporting by Diversified Companies.
Web based reporting.

SECTION-D

Value Added Reporting: Preparation and Disclosure of Value-Added Statements, Economic ValueAdded, EVA Disclosure in India.
Accounting Standards in India: Significance and formulation of Accounting Standards. AccountingStandards relating to Interim Reporting. Accounting for Leases, Earning Per Share and Accountingfor Intangibles.

Suggested Readings:

1. Lal, Jawahar and Lele, R.K., “Contemporary Accounting Issues”, 1988, Himalaya Publishers.
2. Porwal, L.S., “Accounting Theory”, 2001, Tata McGraw Hill.
3. Lal, Jawahar, “Corporate Financial Reporting”,2009, Taxman.
4. Arora, J.S., “Price Level Accounting”, 1999, Deep and Deep Publishers.
5. Chander, Subhash, “Corporate Reporting Practices”,1992, Deep and Deep Publishers.

Note: Latest edition of text book may be used.

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Batch 2026–2030

SEMESTER-VII

ADVANCED FINANCIAL MANAGEMENT

Credits 4-0-0

Time: 3 Hours **Total marks 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section

SECTION-A

Risk Analysis in Capital Budgeting: Meaning of Risk and Risk Analysis–Types of Risks–Risk and Uncertainty–Techniques of Measuring Risks–Risk adjusted Discount Rate Approach–Certainty Equivalent Approach Probability Approach-Standard Deviation and Co-efficient of Variation- Theory and Problems. Sensitivity Analysis and Decision Tree Analysis (Theory only).

SECTION-B

Management of Current Assets: Introduction – Significance of Current Assets – Meaning of Cash and Cash Management – Objectives, Motives of Holding Cash

Maintaining Receivables: Meaning and Definition of Receivables – Cost of Maintaining Receivables – Factors influencing the size of Receivables -Objectives of Receivables Management – Problems on Debtors Turnover Ratio, Average Collection Period, Creditors Turnover Ratio, Average Payment Period.

Inventory Management: Meaning and Definition of Inventory – Elements of Inventory-Motives of holding the Inventory – Costs associated with Inventory – Techniques of Inventory Management.

SECTION-C

Dividend Decision and Theories: Introduction - Dividend Decisions: Meaning - Types of Dividends – Types of Dividends Polices Significance of Stable Dividend Policy - Determinants of Dividend Policy;

Dividend Theories: Theories of Relevance – Walter's Model and Gordon's Model and Theory of Irrelevance – The Miller-Modigliani (MM) Hypothesis -Problems.

SECTION-D

Capital Structure Theories: The Net Income Approach, The Net Operating Income Approach, Traditional Approach and MM Hypothesis–Problems on all the approaches.

Financial Restructuring: Need & steps in financial restructuring, reorganization of capital, buy- back of shares-concept, necessity and procedure. Financial management of sick units.

Suggested Readings:

1. IM Pandey, Financial Management, Vikas publications, New Delhi.
2. Abrish Guptha, Financial Management, Pearson.
3. Khan & Jain, Basic Financial Management, TMH, New Delhi.
4. S N Maheshwari, Principles of Financial Management, Sulthan Chand & Sons, New Delhi.
5. Chandra & Chandra D Bose, Fundamentals of Financial Management, PHI, New Delhi.
6. Ravi M Kishore, Financial Management, Taxman Publications
7. Prasanna Chandra, Financial Management, Theory and Practice, Tata McGraw Hill.

Bachelor of Commerce Financial Services (Honours) (CBGS)
Batch 2026–2030

SEMESTER-VII

FOREIGN TRADE

Credits 4-0-0

Time: 3 Hours **Total marks 100**

Instructions for the Paper Setters:

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section

SECTION-A

Foreign Trade: Meaning, importance and implications for the developing countries. India's current foreign trade policy. Composition of India's foreign trade, major imports and exports. Recent trends in foreign trade with special reference to India.

SECTION-B

Globalization: Meaning and its growing importance in world economy. Impact of Globalization, Modes of entry into international business.

Balance of payment: Meaning, its components and situation during post reform period. Foreign Trade promotion measures and organizations in India, SEZs and 100% export-oriented units.

SECTION-C

International Organizations and Arrangements: WTO – its objectives, principles, organizational structure and functioning. An overview of other organizations- World Bank and IMF

SECTION-D

Commercial Policy: Free trade vs protection, rationale of a protectionist policy in less developed area.

Rate of Exchange: Meaning and determination, Fixed and Flexible exchange rates.

Suggested Readings:

1. Bhalla, V.K., International Business Environment and Management, Anmol Publications, Delhi.
2. Jain, S.K., Export Performance and Export Marketing Strategies, Common Wealth Publication, Delhi.
3. P. Subba Rao, International Business, Himalaya Publishing House.
4. Paul, Justin, Business Environment, Tata McGraw-Hill Publishing Co.
5. Sundaram, Anant K. and Black, J. S., "The International Business Environment, 2nd Edition Prentice Hall.
6. Hamilton, Leslie and Webster, Philip, "The International Business Environment", 2nd Edition (2012), Oxford University press.

Note: Latest edition of text book may be used.

Bachelor of Commerce Financial Services (Honours) (CBGS)
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SEMESTER-VII

E-COMMERCE & E-REPORTING

Credits 4-0-0

Time: 3 Hours **Total marks 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section

SECTION-A

Introduction to E Commerce: Definition, E-Commerce based activities, Goals of E-Commerce,Functions, Advantages and disadvantages of E-Commerce, Scope of E-Commerce, Framework of E-Commerce, Electronic Commerce and Electronic Business.

SECTION-B

Electronic business models: B2B, B2C, C2C, C2B and Recent models.
Operations of E-Commerce: Online-payment mechanism; Electronic Payment systems; Payment gateways; Visitors to website; Tools for promoting websites; Risk management options for e- payment systems

SECTION-C

Security and Legal Aspects of E-Commerce: Threats in E-Commerce, Security of Clients and Service-Provider; Cyber Laws- Relevant provisions of Information Technology Act 2000, offences, secure electronic records and digital signatures penalties and adjudication.
Corporate Reporting: Concept and Significance of Reporting in relation to Published Accounts, Components of Corporate Reporting System, Corporate Reporting Environment in India, Qualitative Characteristics of Corporate Information, Major Issues in Corporate Reporting, Traditional Formats of Corporate Disclosure.

SECTION-D

Corporate Reporting Through Web: Emergence of Web as a Medium of Corporate Reporting, Concept of Corporate Reporting through Web, Stages of Web-based Corporate Reporting, Formatsof Digital Annual Report, Potential benefits and limitations of Corporate Reporting through Web,Regulations for Web-based Corporate Reporting, Role of Outsiders in the distribution of Information over the Internet.

SEMESTER-VII

Suggested Readings:

1. Turban, Efraim, and David King, "Electronic Commerce: A Managerial Perspective", 2010,Pearson Education Asia, Delhi.
2. Kalakota, Ravi, "Frontiers of Electronic Commerce", 2004, Addison – Wesley, Delhi.
3. Rayport, Jeffrey F. and Jaworksi, Bernard J, "Introduction to E–Commerce", 2003, TataMcGraw Hill, New Delhi.
4. Smantha Shurety, "E–Business with Net Commerce", Addison –Wesley, Singapore.
5. Rich, Jason R: Starting an E–Commerce Business, 2007, IDG Books, Delhi.
6. Laudon, Kenneth C and Carol Guercio Traver: E–Commerce business. Technology, 2011,Pearson Education, Delhi.

Note: Latest edition of text book may be used.

SEMESTER-VII

MUTUAL FUNDS

Credits 4-0-0

Time: 3 Hours **Total marks 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section

SECTION-A

Introduction to Mutual Fund: History & origin, Meaning, Characteristics, Advantages, Disadvantages.
Entities involved: Sponsor, Trust, Trustee, Asset Management Company, registrar and Transfer Agent and Fund Houses in India.

SECTION-B

Types of Mutual Fund schemes
Role of Regulatory Agencies for Mutual Funds: SEBI, RBI, Ministry of Finance, Company LawBoard, Department of Company Affairs, Registrar of Companies, AMFI

SECTION-C

Fund Selection Criteria: Fund Rating & Ranking, Basis of Ratings.
Funds' performance Measurement: - Rolling returns and bench marking, yield to maturity and bond valuation

SECTION-D

Investors Guide towards Financial Planning: Eligibility for Investment in Mutual Fund, KYC (individuals, Micro SIP's, Fund Category guidance). Bank FD vs Mutual Funds.

Suggested Readings:
1. Mobius Mark, "Mutual Funds: An Introduction to the Core Concepts", Wiley.com
2. Shashikant, Abraham and Bhhargava, "Understanding Mutual Funds", McGraw Hill Publications.
3. Tripathy, "Mutual funds in India", Excel Book

Note: Latest edition of text book may be used.

Bachelor of Commerce Financial Services (Honours) (CBGS)
Batch 2026–2030

SEMESTER–VII

SEMINAR BASED ON INTERSHIP

Credits:2
Total Marks:50

Bachelor of Commerce Financial Services (Honours) (CBGS)
Batch 2026–2030
SEMESTER-VIII

SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

Credits 4-0-0
Time: 3 Hours **Total marks 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A

Investment Background: Investment Defined, Nature and Scope of Investment Analysis, Objectives of Investment.
Concept of Risk and Return: Security Return and Risk Analysis, Types of returns and their calculation: Average return using arithmetic mean, geometric mean, expected return based on probability, holding period return,
Risk: Types of risks, Measurement of total risk using standard deviation, coefficient of variation.

SECTION-B

Organization of securities Market: Concept of Capital Market, Importance, Primary Market & Secondary Market.
Market Efficiency: Efficient Market Hypothesis-Meaning, Various Forms and Relevance.

SECTION-C

Fundamental Analysis: Economy analysis, industry analysis and company analysis, weaknesses of fundamental analysis.
Technical Analysis: Assumptions, advantages and challenges, various types of charts, support and resistance, trends, Tools of technical analysis- important chart patterns and technical indicators.

SECTION-D

Portfolio Management: Meaning, Importance, Objectives and Various Issues in Portfolio Construction and Revision of Portfolio.
Markowitz Risk-Return Optimization: Estimating Rate of Return and Standard Deviation of Portfolio Returns, Effects of Combining Securities.
Portfolio Performance Evaluation: Measure of Return, Risk Adjusted Measures of Performance Evaluation.

Suggested Readings:

1. Fischer & Jordan: Security Analysis & Portfolio Management
2. Robert Haugen: Modern Investment Theory
3. V.K. Bhalla: World Economy in Ninety's –A Portfolio Approach
4. "Modern Portfolio Theory and Investment Analysis" by E.J. Elton and M.J. Gmber, Publishers: John Wiley & Sons, New York.
5. "Investment, Analysis and Management" by J.C.Francis, Publishers: McGraw Hill, New York.

Note: Latest edition of text book may be used.

Bachelor of Commerce Financial Services (Honours) (CBGS)
Batch 2026–2030
SEMESTER-VIII

INTERNATIONAL ACCOUNTING

Credits 4-0-0

Time: 3 Hours **Total marks 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section

SECTION-A

Introduction to International Accounting: Interaction between accounting and its environment. The global economy. Meaning and domain of international accounting. International classification of financial accounting and reporting.
International financial reporting: concept and differences in international financial reporting. Reporting problems of Multinational Companies.

SECTION-B

International financial analysis: meaning, need and significance of international financial analysis. Business analysis framework. Problems in international financial analysis.
Comparative financial reporting in U S, U K, China, Japan and India.
International harmonization of financial reporting: need of harmonization, Role of IASB, OECD, EU and IOSCO (International Organization of Securities Commissions)

SECTION-C

Convergence of accounting standards.
International transfer pricing: meaning, objectives, methods and regulation.
Accounting for foreign currency transactions and translation: approaches to accounting for foreign currency transactions, methods of foreign currency translation. Practices in various countries.

SECTION-D

Issues related to consolidation of financial statements of MNCs.
International taxation: diversity of national tax systems, taxation of foreign source income and double taxation.
Strategic accounting issues in MNCs: strategy formulation, implementation and control. Evaluating the performance of foreign operations.

Suggested Readings:

1. Choi, Frederick D S and Meek, Garry K, “International Accounting”, Pearson Education, 5 th Edition. 2007.
2. Doupnik, Timothy and Perera, Hector, “International Accounting”, McGraw Hill international Edition, 2007.
3. Saudagaran, Shahrokh M. International Accounting – A Users Perspective”, Thompson, 2 nd Edition, 2007.
4. Iqbal, zafar M, Melchar, Trini U, and Elmallah, Amin A, International Accounting: A Global Perspective”. International Thomson Publishing.
5. Rathore, Shirin, “International Accounting”, PHI.

Note: Latest edition of text book may be used.

Bachelor of Commerce Financial Services (Honours) (CBGS)
Batch 2026–2030
SEMESTER-VIII
INTERNATIONAL FINANCIAL MANAGEMENT

Credits 4-0-0

Time: 3 Hours **Total marks 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section

SECTION-A

Foreign Exchange System: The Internationalization of Business and Finance, Alternatives Exchange Rate System; International Monetary System, The European Monetary System.
Foreign Exchange Rate Determination: Introduction to Spot Market and Forward Market; Setting the Equilibrium Spot Exchange Rate; Factors Affecting Currency Value; Bop Approach and Asset Market Approach.

SECTION-B

Role of Central Bank in Determination of Exchange Rates: Parity Conditions in International Finance; Purchasing Power Parity.
Foreign capital budgeting decisions: Ascertainment of Cash Outlay and FutureCash Inflows for Parent and Subsidiary, Profitability Analysis of Project for Parent under Different Situation.

SECTION-C

Country risk analysis: Country Risk Analysis, Measuring and Managing Political Risk, Firms Specific Risk; Country Risk Analysis, Study of Economic and Political Factors Posing Risk, Country Risk Analysis in International Banking

SECTION-D

Measuring and Managing Various Exposures: Alternative Measures of Foreign Exchange Exposure. Risk Hedging, Measuring and Managing Transaction Exposure; Measuring and Managing Operating Exposure.
Foreign Exchange Risk Management; Foreign Exchange Instruments, Currency Futures and Options Market; Interest Rates and Currency Swaps; Interest Rate Forwards and Futures.

Suggested Readings:

1. Shapiro, Allan C “Multinational Financial Management”, 2003, John Wiley and Sons, Singapore.
2. Apte P.G., “International Financial Management”, 2009, Tata McGraw Hill, India.
3. Bhalla, V.K., “International Financial Management”, 2008, Anmol Publications, India.
4. Eitman, Stonehill and Moffett, “Multinational Business Finance”, 2004, Pearson Education, India.

Note: Latest edition of text book may be used.

SEMESTER-VIII
INDIAN FINANCIAL SYSTEM

Credits 4-0-0

Time: 3 Hours **Total marks 100**

Instructions for the Paper Setters:

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section

SECTION-A

Introduction to Indian Financial System: Financial System: Meaning, Characteristics, Significance and Components, Evolution of Financial System in India, Liberalization of Financial system. Structure of Indian Financial System- Main functions of these constituents and respective role

SECTION-B

Financial Markets: Functions and Organisation of Financial markets. Capital & Money Markets. Money Markets: Functions, Players and Instruments in Money Market.

SECTION-C

Primary Market: Activities, Intermediaries and Functions,

Secondary Market: Functions, Instruments and Mechanism,

Financial Services: Objectives, types, intermediaries, financial service sector problems & reforms.

SECTION-D

Stock Exchanges in India: Objectives, Functions and significance of stock Exchanges, Working of Stock Exchange in India.

Financial Institution: Commercial Banking development- Types, Rate, Recent Developments, Life & non-Life insurance only

Suggested Readings:

1. Khan, M.Y, "Indian Financial System" fifth edition by Tata McGraw Hill Publishing Co.Ltd.
2. Vasant Desai, "The Indian Financial System & Development", Himalaya Publishing House.
3. Dr.K.Ravichandran, "Merchant Banking & Financial Services", Himalaya Publishing House.
4. Bhole, L.M , "Indian Financial Institutions and Market", Tata McGraw Hill Publishing Co. Ltd.
5. Avadhani V.A., "Capital Market Management", Himalaya Publishing House.
   SEBI Guidelines, Nabhi Publication.

Note: Latest edition of text book may be used.

SEMESTER-VIII

FOREIGN EXCHANGE MANAGEMENT

Credits 4-0-0

Time: 3 Hours **Total marks 100**

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section

SECTION-A

Foreign Exchange Rate Behaviour: Theories of exchange rate, Forecasting exchange rate movements. Different exchange rate arrangements and government intervention.
Financial Fragility and Systemic Risk: The main causes of financial. fragility and systemic risk.Financial sector adjustments in response to financial booms and busts since1980.

SECTION-B

Introduction to Futures: an overview of financial futures markets, including the types of contracts available – futures terminology and concepts, and futures pricing and behavior – cost of carrying and expectations approach – Uses of futures for hedging, arbitrage and speculation.

SECTION-C

Swaps: Meaning**,** Characteristics and uses of swap products, interest rate and currency swaps – Legal and regulatory issues. Development of the swaps market,

SECTION-D

Exchange rate Risk and Political Risk: Identification of the different types of exchange rate risk, transaction exposure, translation exposure and economic exposure, together with an analysis of political risk. Managing Foreign Exchange Rate Risk Strategies for managing foreign exchange rate risk and the instruments available; currency forwards, futures, options and swaps – Short–term Interest Rate Risk Management.

Suggested Readings:

1. Luc Soenen: “Foreign Exchange Management”, 1999, McGraw–Hill Primis Custom Publishing.
2. Loosigian, Allan: “ForeignExchange Futures: A Guide to International Currency”,2009, Scholarly Books, USA
3. Klopfenstein, Gary: “Strategic Trading in the Foreign Exchange Markets: Insights from Foreign Exchange Traders Worldwide”, 1993, AMACOM.
4. Fatemi, Khosrow: “Foreign Exchange Issues, Capital Markets and International Banking inthe1990’s”,2012, Taylor & Francis Publishers.
5. Walton, L E: “Foreign Trade and Foreign Exchange”, Macdonald & Evans. London.
6. Daigler, R.T: “Managing Risk with Financial futures”, 2000, Ashgate Publishing Limited
7. C. Jeevanandam: “Foreign Exchange, Concepts, Practices & Control”, 2012 Sultan Chand & Sons.

Note: Latest edition of text book may be used.