

Scheme and Syllabus for
Apprenticeship Embedded Degree Program

**Three/Four-year Bachelors in Commerce with Double Major in
Banking, Financial Services, and Insurance (BFSI)
and Commerce**

Table: Apprenticeship Embedded Degree Program: Three Year Bachelor in Commerce with Double Major in Banking, Financial Services, and Insurance (BFSI) and Commerce
(Eligibility: Anyone who has completed Higher Secondary or Equivalent belonging to any stream – Arts/ Science/ Commerce/ Vocation/ Diploma in Engineering) **w.e.f. 2025-26**

Semester	Core-I (Credit 4)	Core-II (Credit 4)	Core-III (Credit 4)	Multi-disciplinary (Credit 3)	AEC (Credit 4)	SEC (Credit 3)	VAC (Credit 3)	Community Engagement & Services/ Fieldwork/ Internship	Total Credit
Semester I	1.Basic Business and Applied Law 2.Business Mathematics and Statistics 3.Business Economics 4.Accounts Assistant	Financial Accounting		Business Organisation & Management			Environmental Studies and Disaster management		26
Semester II	5.Financial Analysis 6.Investments – Risk and Returns 7.Financial Management 8.GST Assistant		Income Tax Law & Practice		English: Business Communication	Business Statistics & Data Interpretation	Good Citizenship		30
Semester III	9.Personal Financial Planning 10. Introduction to Indian Capital Markets 11. Sales and Distribution Management 12. Insurance Advisor/ Agent	GST & Indirect Tax	Management Accounting	Financial Market & Institutions					27
Semester IV	13. Retail Banking Assets Sales and Underwriting 14. Retail Banking Liabilities 15. Mutual Fund Distributor	Corporate Legal Framework	Financial Management & Risk Management		English: Word and Presentation Skills	Business Regulatory Framework			27
V	APPRENTICESHIP (Credit 20)								20
VI	APPRENTICESHIP (Credit 20)								20
Credit Summary	15 x 4 = 60 (+ 40)	3 x 4 = 12	3 x 4 = 12	2 x 3 = 6	2 x 4 = 8	2 x 3 = 6	2 x 3 = 9		150

Semes ter	Core-I (Credit 4)	Core-II (Credit 4)	Core-III (Credit 4)	Multi- discipli nary (Credit 3)	AEC (Credit 4)	SEC (Credit 3)	VAC (Credit 3)	Community Engagem ent & Services/ Fieldwork/ Internship	Total Credi t
VII	16. Research Methodology & Research Ethics 17. Fundamentals of Securities Analysis and Portfolio Management 18. Fundamentals of Operations Research and Quantitative Techniques	19. Corporate Restructuring and Business Valuation 20. International Business Environment						Research	20
VIII	21. Sustainable Development & Corporate Social Responsibility 22. Fundamentals of Commodity Markets							Community Engagem ent & Services/ Fieldwork/ Internship	20
	3x4 = 12 + 2x4=8	2x4						12	190

Semester I

Semester	Core-I	Core-II	Core-III	Multi-disciplinary	AEC	SEC	VAC
Semester - I	1. Basic Business and Applied Law 2. Business Mathematics and Statistics 3. Business Economics 4. Accounts Assistant	Financial Accounting		Business Organization & Management			Environmental Studies and Disaster management

Core I:**Paper I
Basic Business and Applied Law****Credit– 4**

Introduction to Indian Business Law
Overview of the Indian legal System
Sources of Indian business law (constitution, statutes, case law)
Importance of legal compliance in Indian business operations
Key Legal Concepts in Indian Law
Principles of Indian contract law
Essentials of valid contracts under the Indian Contract Act, 1872
Overview of tort law and its application in business disputes
Regulatory Framework for Business in India
Role of regulatory agencies (SEBI, RBI, IRDAI, CCI)
Overview of company law (Companies Act, 2013)
Overview of taxation laws (Income Tax Act, GST Act)
Contract Law and Commercial Transactions
Indian Contract Act, 1872
Formation and essentials of a valid contract
Types of contracts under Indian law (sale, lease, agency)
Performance, breach, and discharge of contracts
Special Contracts
Bailment and pledge
Indemnity and guarantee
Contract of agency
Commercial Transactions
Sale of Goods Act, 1930
Negotiable Instruments Act, 1881
Overview of e-commerce laws and electronic contracts
Corporate Law and Business Organizations
Companies Act, 2013
Incorporation and registration of companies
Corporate governance requirements for Indian companies
Directors' duties and liabilities
Limited Liability Partnerships (LLPs)
Formation and registration of LLPs
Rights and duties of partners in an LLP

Conversion and winding up of LLPs
Partnership Act, 1932
Formation and types of partnerships
Rights and duties of partners
Dissolution of partnerships
Intellectual Property Rights (IPR) in India
Intellectual Property Laws in India
Indian Patents Act, 1970
Trademarks Act, 1999
Copyright Act, 1957
Protection of Trade Secrets and Designs
Indian laws on trade secrets
Design protection under the Designs Act, 2000
Geographical Indications (GI) protection
Regulatory Compliance and Business Ethics
Securities laws and regulations (SEBI Act)
Regulatory Compliance for Businesses
Competition law (Competition Act, 2002)
Consumer protection laws (Consumer Protection Act, 2019)
Business Ethics and Corporate Social Responsibility (CSR)
Legal and ethical responsibilities of businesses
CSR provisions under the Companies Act, 2013
Compliance and reporting requirements for CSR activities
Dispute Resolution Mechanisms
Indian Judiciary and Legal Proceedings
Structure of Indian courts (civil and criminal)
Jurisdiction and hierarchy of courts
Overview of alternative dispute resolution (ADR) methods
Arbitration and Conciliation Act, 1996
Arbitration agreements and proceedings
Appointment and powers of arbitrators
Enforcement and challenge of arbitral awards
Emerging Areas in Indian Business Law
Data Protection and Privacy Laws
Overview of the Personal Data Protection Bill, 2019
Compliance requirements for data protection
Impact of data protection laws on businesses
Start-up and Entrepreneurship Laws

Legal framework for start-ups in India
Incentives and support mechanisms for start-ups
Intellectual property strategies for start-ups
Case Studies and Practical Applications
Analyzing real-world legal cases and business disputes in India
Drafting legal documents and contracts under Indian law
Simulated negotiations and legal advisory exercises
Additional Resources and Tools
Indian business law textbooks, casebooks, and legal journals
Legal databases and online resources (Manupatra, SCC Online)
Guest lectures by legal practitioners and business lawyers
Evaluation and Assessment
Assignments, quizzes, and exams assessing understanding of Indian business law concepts and principles
Case analysis and legal memo writing
Oral presentations and moot court simulations on legal issues
This curriculum provides a comprehensive understanding of applied Indian business law, covering both theoretical concepts and practical applications in the Indian business environment. It prepares students for legal compliance, risk management, and ethical decision-making in Indian businesses and commercial transactions.

Core I:

Paper II
Business Mathematics and Statistics

Credit 4

Basic Arithmetic Operations
Addition, subtraction, multiplication, and division
Order of operations (PEMDAS)
Fractions, decimals, and percentages
Algebraic Concepts
Variables, constants, and expressions
Solving linear equations and inequalities
Formulas and their applications in business
Functions and Graphs
Linear functions and their graphs
Quadratic functions and parabolas
Exponential and logarithmic functions
Financial Mathematics:
Time Value of Money
Future value and present value calculations
Compound interest and simple interest
Annuities and perpetuities
Discounted Cash Flow Analysis
Net present value (NPV) and internal rate of return (IRR)
Capital budgeting decisions
Sensitivity analysis and scenario modeling
Financial Ratios and Analysis
Liquidity ratios (current ratio, quick ratio)
Solvency ratios (debt-to-equity ratio, interest coverage ratio)
Profitability ratios (return on investment, profit margin)
Descriptive Statistics:
Data Presentation and Summary
Frequency distributions and histograms
Measures of central tendency (mean, median, mode)
Measures of dispersion (variance, standard deviation)
Probability Distributions
Discrete probability distributions (binomial, Poisson)
Continuous probability distributions (normal distribution)

Sampling and Estimation
Sampling techniques (random sampling, stratified sampling)
Point estimation and interval estimation
Inferential Statistics:
Hypothesis Testing
Null and alternative hypotheses
Type I and Type II errors
One-sample and two-sample hypothesis tests
Regression Analysis
Simple linear regression
Multiple regression analysis
Interpretation of regression coefficients
ANOVA and Nonparametric Tests
Analysis of variance (ANOVA)
Nonparametric tests (Mann-Whitney U test, Kruskal-Wallis test)
Time Series Analysis:
Trend Analysis
Moving averages and trend lines
Seasonal variations and seasonal decomposition
Forecasting Techniques
Exponential smoothing methods
Time series models (ARIMA)
Decision Analysis and Optimization:
Decision Trees
Decision nodes, chance nodes, and terminal nodes
Expected value and decision tree analysis
Linear Programming
Formulating linear programming problems
Graphical and simplex methods for solution
Business Applications and Case Studies:
Financial analysis using ratios and financial models
Market research and data analysis for business decision-making
Risk assessment and management using statistical techniques

Additional Resources and Tools:
Business mathematics and statistics software (e.g., Excel, MATLAB, R)
Online resources, textbooks, and academic journals
Workshops, tutorials, and webinars on business mathematics and statistics
Evaluation and Assessment:
Problem-solving exercises and assignments on mathematical and statistical concepts
Data analysis projects and case studies
Exams and quizzes assessing understanding and application of business mathematics and statistics principles
This curriculum provides a comprehensive understanding of business mathematics and statistics, covering both mathematical concepts and statistical techniques relevant to various business applications. It integrates theoretical knowledge with practical skills to prepare students for analyzing data, making informed business decisions, and solving complex problems in real-world contexts.

Core I:**Paper III**
Business Economics:**Credit 4**

Introduction to Business Economics
Definition and scope of business economics
Importance of economic analysis in business decision-making
Economic Fundamentals
Basic concepts of economics (scarcity, opportunity cost, supply and demand)
Microeconomics vs. macroeconomics
Economic Systems and Market Structures
Overview of different economic systems (capitalism, socialism, mixed economy)
Market structures (perfect competition, monopoly, oligopoly, monopolistic competition)
Microeconomic Analysis:
Consumer Behavior
Utility theory and consumer preferences
Indifference curve analysis and budget constraints
Elasticity of demand and its applications
Producer Behavior
Production and cost analysis
Profit maximization under different market structures
Theory of the firm: short-run vs. long-run decisions
Market Equilibrium and Pricing
Equilibrium in competitive markets
Pricing strategies and price discrimination
Non-price competition and product differentiation
Macroeconomic Analysis:
National Income Accounting
Concepts of GDP, GNP, and national income
Measures of economic performance (unemployment rate, inflation rate)
Aggregate Demand and Supply
Determinants of aggregate demand and supply
Keynesian and classical approaches to macroeconomic equilibrium
Fiscal and monetary policy tools
Economic Growth and Development
Theories of economic growth (Solow model, endogenous growth theory)
Factors influencing economic development (human capital, technology, institutions)

Business Cycles and Economic Fluctuations:
Understanding Business Cycles
Phases of the business cycle (expansion, peak, contraction, trough)
Causes and consequences of economic fluctuations
Role of Government in Stabilization
Fiscal policy tools for stabilization (taxation, government spending)
Monetary policy tools (interest rates, open market operations)
Applied Business Economics:
Cost-Benefit Analysis
Principles of cost-benefit analysis
Application in project evaluation and decision-making
Risk Analysis and Uncertainty
Decision-making under uncertainty
Techniques for risk assessment and management
Market Research and Forecasting
Methods of market research (surveys, interviews, focus groups)
Forecasting techniques (time-series analysis, regression analysis)
International Economics and Global Business Environment:
International Trade Theory
Comparative advantage and gains from trade
Tariffs, quotas, and trade policies
Foreign Exchange Markets and Exchange Rate Determination
Exchange rate regimes (fixed vs. floating)
Factors influencing exchange rates
Business Economics and Strategy:
Strategic Decision Making
Game theory and strategic interactions
Competitive dynamics and strategic positioning
Economic Analysis of Pricing and Product Strategies
Price discrimination strategies
Product differentiation and market segmentation

Case Studies and Practical Applications:
Analyzing real-world business scenarios and case studies
Applying economic concepts to business decision-making processes
Simulation exercises on market behavior, strategic interactions, and policy analysis
Additional Resources and Tools:
Economic textbooks, journals, and academic literature
Economic databases and statistical resources
Industry reports and market analysis tools
Evaluation and Assessment:
Assignments, quizzes, and exams assessing understanding of economic principles and theories
Case study analyses and presentations evaluating application of economic concepts in business contexts
Project work and group activities measuring ability to conduct economic analysis and make informed business decisions
This curriculum provides a comprehensive understanding of business economics, covering both microeconomic and macroeconomic principles, applied analysis techniques, and their relevance to business strategy and decision-making.

Core I:

Paper IV

Accounts Assistant:

Credit 4

- Conceptual Framework
- Financial Statement
- Preparation of Balance sheet
- Cash flow statement
- Bank Reconciliation
- Preparation of Financial Statement of Non-Profit Organization
- Government Accounting
- The Employee State Insurance Act, 1948
- The Employee Provident Fund Organization
- Introduction of Income Tax
- Residential Status and Taxability
- Salaries
- Income from House Property
- Profit and Gains of Business or Profession
- Capital Gains
- Income from other sources
- Aggregation of Income
- Computation of Total Income and Tax Liability of Individuals
- Deductions from Gross Total Income & Filing Returns of Income and Self-Assessment
- Employability Skills (DGT/VSQ/N0102) (60 hrs.)

CORE II

Paper I Financial Accounting

Credit 4

Course Objectives

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

Course Outcomes

At the end of this course the learner will be able to;

- Apply the generally accepted accounting principles while recording transactions and preparing financial statements of sole-traders;
- Compute depreciation and inventories to be recorded in financial statements
- Demonstrate accounting process under computerized accounting
- System;
- Create financial statements of sole proprietor and partnership firms;
- Prepare accounts for inland branches and not-for-profit organizations.

Unit I: Introduction

- Accounting principles: Concepts and Conventions. Introduction to Accounting Standards and Indian Accounting Standards (AS & Ind-AS), Accounting Cycle: Journal, Ledger, Trial Balance, Financial Statements (IND AS-1). Capital & Revenue Recognition (IND AS 18), Accounting for Inventory (IND AS-2)
- **Depreciation (IND AS-16):** Nature of depreciation causes of depreciation, Factors, Methods of computing depreciation; Disposal of depreciable assets- change of method, Relevant Accounting Standard. **Final Accounts:** Preparation of Financial Statements of a Sole Trader including adjustments. Errors & their rectification.

Unit II:

- **Accounting for partnership Firms:** Partner's Capital Accounts; profit and Loss Appropriation Account, Accounts Prepared on admission, Death and Retirement of Partners; Accounts on Dissolution of partnership Firm.
- **Accounting for Hire purchase and Installment Purchase;** Lease accounting (IND AS 116)/ Royalty accounting

Unit III: Accounting for Branch and Not-for Profit organizations

- **Accounting for Branch:**

Concept of Dependent branches; Branch Accounting debtors system, stock and debtors' system, branch final account system and wholesale basis system. Independent branches: concept, accounting treatment with necessary adjustment entries; Incorporation of Branch Trial Balance in Head Office Books for home branches.

- **Accounting for Not-for-Profit Organizations**

Meaning of Not-for-Profit Organization; Significance of Receipt and Payment Account, Income and Expenditure Account and Balance Sheet; Difference between Profit and Loss Account and Income and Expenditure Account; Preparation of Receipt and Payment Account, Income and Expenditure Account and Balance Sheet.

Unit IV: Computerized Accounting Systems

Computerized Accounting Systems: Computerized Accounts by using any popular accounting software Creating a Company; Configure and Features settings; Creating Accounting Ledgers and Groups; Creating Stock Items and Groups; Vouchers Entry; Generating Reports - Cash Book, Ledger Accounts, Trial Balance, Profit and Loss Account, Balance Sheet, and Cash Flow Statement. Selecting and shutting a Company; Backup, and Restore data of a Company.

Suggested Readings

- *Goyal, Bhusan Kumar- Fundamentals of Financial Accounting Taxmann's.*
- *S.P. Jain and K.L. Narang- Financial Accounting– Kalyani Publisher*
- *Gupta R.L. Radhaswamy. M-Financial Accounting, Sultan Chand and Sons*
- *R.K. Mittal / M.R. Bansal/Sahadev Swain, Financial Accounting, VK Global Publication*
- *Tulsian P.C., Financial Accounting, Pearson Education*
- *S.N. Maheshwari, and. S. K. Maheshwari. Financial Accounting. Vikas Publishing House.*
- *Jawahar Lal & S. Srivastava, B. Com- Financial Accounting, Himalaya Publishing House.*

MDC Paper 1: Business Organization & Management (Semester-I)

Course Objectives

The course aims to acquaint learners with the basics of Business concepts and functions, forms of Business Organisation and functions of Management.

Course Outcomes

At the end of this course the learner will be able to;

Course Outcomes At the end of this course the learner will be able to;

- Distinguish and explain each form of business.
- Prepare draft of Article of Association & Memorandum of Association for a business;
- Explain principles and functions of management implemented in the organisation;
- Identify the managerial skills used in business;
- Analyse the concept of Delegation of Authority, coordination, and control.

Course Outlines

Unit 1: Concept and Forms of Business Organisations

Concepts of Business, Trade, Industry and Commerce- Objectives and functions of Business– Social Responsibility of a business, Ethical Conduct & Human Values. Forms of Business Organisation-Meaning, Characteristics, Advantages and Disadvantages of Sole Proprietorship – Meaning, Characteristics, Advantages and Disadvantages of Partnership - Kinds of Partners - Partnership Deed - Concept of Limited liability partnership – Meaning, Characteristics, Advantages and Disadvantages of Hindu Undivided Family – Meaning, Advantages and Disadvantages of Co-operative Organisation and Joint Stock Company.

Unit 2: Principles and Functions of Management

Management - Meaning - Characteristics - Fayol's 14 Principles of Management. Functions of Management; Planning, Organising, Staffing, Directing, Coordinating and Controlling; Levels of Management, Skills of Management, Scientific Management - meaning, objectives, relevance and criticism.

Unit 3: Leadership and Management

Distinction between leadership and management, Leadership theories (trait theory, behavioral theory, contingency theory), Management styles (autocratic, democratic, laissez-faire), Developing leadership skills competencies

Suggested Readings

- *Management Concepts and Organizational Behaviour" by K. Aswathappa - published by Himalaya Publishing House, Cuttack, Odisha.*
- *Business Organisation and Management" by M. C. Shukla and T. S. Grewal - published by Sultan Chand & Sons, Bhubaneswar, Odisha.*
- *Business Organization and Management" by K. C. Gupta - published by V K Publications, Bhubaneswar, Odisha.*
- *Essentials of Business Organisation and Management" by S. K. Bhatia - published by Kalyani Publishers, Cuttack, Odisha.*
- *Daft, R. L. (2015). Organization theory & design. Cengage Learning.*
- *Drucker, P. F. (2017). The effective executive: The definitive guide to getting the right things done. Harper Collins.*
- *Kotter, J. P. (2014). Leading change. Harvard Business Review Press.*
- *Mintzberg, H., Ahlstrand, B., & Lampel, J. (2019). Strategy safari: A guided tour through the wilds of strategic management. Routledge.*
- *Robbins, S. P., Coulter, M., & DeCenzo, D. A. (2017). Fundamentals of management. Pearson.*
- *Principles of Management, Neeru Vasisth, Taxman*

VAC Paper I
Environmental Studies & Disaster Management
SEMESTER-I

FULL MARK-100 (Credit-3)

Unit 1: Multidisciplinary nature of environmental studies (8 Period)

Definition, scope and importance

Need for public awareness

Environmental Pollution

Definition

Cause, effects and control measures of:-

- a) Air pollution
- b) Water pollution
- c) Soil pollution
- d) Marine pollution
- e) Noise pollution
- f) Radiation pollution

Unit 2: Natural Resources: (8 Period)

Renewable and non-renewable resources:

Natural resources and associated problems.

- a) Forest resources: Use and over-exploitation, deforestation, case studies. Timber extraction, mining, dams and their effects on forest and tribal people.
- b) Water resources: Use and over-utilization of surface and ground water, floods, drought, conflicts over water, dams-benefits and problems.
- c) Mineral resources: Use and exploitation, environmental effects of extracting and using mineral resources, case studies.
- d) Food resources: World food problems, changes caused by agriculture and Overgrazing, effects of modern agriculture, fertilizer-pesticide problems, waterlogging, salinity, case studies.
- e) Energy resources: Growing energy needs, renewable and non-renewable energy sources, use of alternate energy sources. Case studies.

Biodiversity: - Introduction-Definition; Biogeographically classification of India

India as a mega diversity nation. Hot spots of biodiversity, Threats to biodiversity.

Endangered and endemic species of India. Conservation of biodiversity. In Situ and Ex-situ conservation of biodiversity

Unit-3: Disaster Management (8 Period)

1. Disaster Management: Types of disasters (natural and Man-made) and their causes and effect)
2. Vulnerability Assessment and Risk analysis: Vulnerability to various disasters (Flood, Cyclone, Earthquake, Heat waves, Desertification and Lighting)
3. Institutional Framework: Institutional arrangements for disaster management (National Disaster Management Authority (NDMA), State Disaster Management Authority (SDMA), Disaster Management Act, 2005, District Disaster Management Authority (DDMA), National Disaster Response Force(NDRF) and Odisha Disaster Rapid Action Force(ODRAF)
4. Preparedness measures: Disaster Management cycle, Early Warning System, PreDisaster and Post-Disaster Preparedness, strengthening of SDMA and DDMA, Community Preparedness for flood cyclone, heat waves, fire safety, lightening and snake biting. Stakeholders' participation, Corporate Social Responsibility (CSR)
5. Survival Skills: Survival skills adopted during and after disaster (Flood, Fire, Earthquake, Cyclone and Lightening), Disaster Management Act-2005, Compensation and Insurance

Unit 4: Social Issues and the Environment (6 Period)

- A. a) Environmental Ethics: Issues and possible solutions.
b) Climate change, global warming, acid rain, ozone layer depletion, nuclear accidents and holocaust. Case studies
c) Environment Protection Act
d) Air (Preservation Control of Pollution) Act
e) Water (Preservation Control of Pollution) Act
f) Wildlife Protection Act
g) Forest Conservation Act
h) Solid waste management Cause, effect and Control Measure of Urban and Industrial waste (Role of each individual in conservation of Natural resources and prevention of pollution)

B. Human Population and the Environment

Population Ecology: Individuals, species, population, community

Human population growth, population control method

Urbanisation and its effect on society

Unit 5: Field work (15 Periods of 30 hrs)

- Visit to an area to document environmental assets: river/forest/flora/fauna, etc.
- Visit to a local polluted site- Urban/Rural/Industrial/Agricultural
- Study of common plants, insects, birds and basic principles of identification.
- Study of simple ecosystems-pond, river, Delhi Ridge,etc.

Semester–II

Semester	Core-I	Core-II	Core-III	Multi-disciplinary	AEC	SEC	VAC
Semester II	1. Financial Analysis 2. Investments – Risk and Returns 3. Financial Management 4. GST Assistant		Income Tax Law & Practice		English: Business Communication	Business Statistics & Data Interpretation	Good Citizenship

CORE I**Paper V**
FINANCIAL ANALYSIS**Credit 4**

Basic Finance Concepts
Introduction to Finance
Overview of financial markets
Key participants (individuals, institutions)
Objectives of financial analysis
Time Value of Money (TVM)
Future value, present value, and compounding
Understanding interest rates and discounting
Risk and Return
Types of risk (systematic, unsystematic)
Calculating risk measures (standard deviation, beta)
Relationship between risk and return
Financial Statement Analysis
Understanding Financial Statements
Balance Sheet, Income Statement, Cash Flow Statement
Reading and interpreting financial statements
Financial Ratios
Liquidity ratios
Solvency ratios
Profitability ratios
Efficiency ratios
DuPont Analysis
Decomposition of return on equity (ROE)
Identifying drivers of performance
Valuation Techniques
Discounted Cash Flow (DCF) Analysis
Forecasting cash flows
Estimating terminal value
Calculating present value
Comparable Company Analysis (CCA)
Identifying comparable companies
Analyzing multiples (P/E, EV/EBITDA, etc.)
Valuation using market comparables

Asset-Based Valuation
Valuing assets and liabilities
Adjusted book value method
Liquidation value method
Financial Modeling
Excel Skills for Financial Modeling
Building income statement, balance sheet, cash flow statement
Creating dynamic financial models
Building Integrated Financial Models
Forecasting revenue, expenses, and cash flows
Sensitivity analysis and scenario modeling
Company Valuation Modeling
Integrating DCF, CCA, and other valuation methods
Developing valuation models for different industries
Advanced Topics
Financial Risk Management
Hedging techniques
Derivatives and their use in risk management
Corporate Finance
Capital structure decisions
Cost of capital estimation
Mergers and Acquisitions (M&A) Analysis
M&A process overview
Valuation techniques in M&A
Case Studies and Practical Applications
Analyzing real-world financial statements
Valuing companies based on case studies
Hands-on financial modeling exercises
Additional Resources and Tools
Financial analysis software (e.g., Bloomberg Terminal, FactSet)
Online resources, books, and academic journals
Guest lectures from industry professionals

Evaluation and Assessment
Assignments on financial statement analysis
Valuation projects and presentations
Quizzes and exams to test understanding
This curriculum covers a comprehensive range of topics in financial analysis, starting from basic concepts to advanced techniques, and integrates practical applications to provide a well-rounded learning experience.

CORE I**Paper VI**
INVESTMENTS – RISKS AND RETURN**Credit 4**

Foundations of Investments
Introduction to Investments
Definition and objectives of investment
Importance of risk-return trade-off in investment decisions
Overview of investment vehicles (stocks, bonds, mutual funds, ETFs)
Financial Markets and Instruments
Overview of financial markets (stock market, bond market, money market)
Types of financial instruments (stocks, bonds, derivatives)
Understanding market efficiency and pricing mechanisms
Risk and Return Concepts
Risk and Return Fundamentals
Definition of risk and return
Relationship between risk and return (risk-return trade-off)
Measures of risk (standard deviation, beta) and return (expected return, yield)
Capital Asset Pricing Model (CAPM)
Theory of CAPM and its assumptions
Calculation of expected return using CAPM
Role of beta in measuring systematic risk
Modern Portfolio Theory (MPT)
Portfolio diversification and risk reduction
Efficient frontier and optimal asset allocation
Capital Market Line (CML) and Risk-Free Rate
Risk Assessment and Management
Types of Risk in Investments
Systematic vs. unsystematic risk
Market risk, credit risk, liquidity risk, and operational risk
Political and regulatory risk
Risk Measurement Techniques
Value at Risk (VaR)
Conditional Value at Risk (CVaR)
Stress testing and scenario analysis
Risk Management Strategies

Asset allocation strategies (strategic vs. tactical asset allocation)
Hedging techniques (options, futures, swaps)
Portfolio insurance strategies
Investment Analysis and Valuation
Fundamental Analysis
Analysis of financial statements (income statement, balance sheet, cash flow statement)
Valuation methods (discounted cash flow, relative valuation)
Qualitative analysis (industry analysis, competitive advantage assessment)
Technical Analysis
Price and volume analysis
Chart patterns and trends
Technical indicators (moving averages, MACD, RSI)
Portfolio Management
Portfolio Construction
Asset allocation strategies based on risk tolerance and investment objectives
Portfolio optimization techniques
Rebalancing and monitoring portfolio performance
Diversification Strategies
Benefits of diversification
Correlation analysis and portfolio diversification
Risk-parity and risk-budgeting approaches
Performance Evaluation
Measures of portfolio performance (Sharpe ratio, Treynor ratio, Jensen's alpha)
Benchmarking and performance attribution analysis
Evaluation of active vs. passive investment strategies
Behavioral Finance
Behavioral Biases and Heuristics
Overconfidence, loss aversion, herd behavior, and other biases
Impact of behavioral biases on investment decisions
Strategies to mitigate behavioral biases
Market Anomalies and Investor Irrationality
Market bubbles and crashes
Momentum effect, value effect, and other market anomalies
Contrarian investment strategies

Case Studies and Practical Applications
Analyzing real-world investment scenarios and case studies
Conducting risk assessments and constructing investment portfolios
Simulated trading exercises and portfolio management simulations
Additional Resources and Tools
Investment textbooks, journals, and academic literature
Financial modeling software (e.g., Excel, Bloomberg)
Investment analysis platforms and databases
Evaluation and Assessment
Assignments, quizzes, and exams assessing understanding of investment concepts and principles
Case study analyses and presentations evaluating application of investment theories in real-world scenarios
Portfolio construction projects and performance evaluations
This curriculum provides a comprehensive understanding of investments focusing on risk and returns, covering theoretical concepts, practical applications, and behavioral aspects to prepare students for careers in investment management, financial analysis, and portfolio management.

CORE I**Paper VII**
Financial Management**Credit 4**

Foundations of Financial Management
Introduction to Financial Management
Definition and objectives of financial management
Role and responsibilities of financial managers
Overview of financial markets and institutions
Financial Statements Analysis
Understanding financial statements (income statement, balance sheet, cash flow statement)
Financial ratio analysis and interpretation
DuPont analysis for assessing profitability
Time Value of Money
Principles of time value of money (present value, future value, discounting)
Applications of time value of money in investment decision-making
Calculating present and future values of cash flows
Capital Budgeting and Investment Decisions
Capital Budgeting Techniques
Net present value (NPV) analysis
Internal rate of return (IRR) method
Payback period and discounted payback period
Risk and Return Analysis
Understanding risk and return relationship
Capital asset pricing model (CAPM) for calculating cost of equity
Risk-adjusted discount rate and sensitivity analysis
Project Evaluation and Selection
Evaluating strategic alignment and project viability
Capital rationing and project prioritization
Real options analysis for investment flexibility
Financing Decisions and Capital Structure
Capital Structure Theory
Modigliani-Miller theorem and capital structure irrelevance
Trade-off theory and pecking order theory
Factors influencing optimal capital structure
Debt and Equity Financing
Sources of long-term financing (debt, equity, hybrid securities)
Cost of debt and cost of equity calculation
Dividend policy and distribution decisions
Financial Leverage and Risk Management
Impact of financial leverage on returns and risk
Managing financial risk through hedging and derivatives

Working capital management and liquidity risk
Financial Planning and Forecasting
Budgeting and Forecasting
Types of budgets (operating budget, capital budget, cash budget)
Zero-based budgeting and flexible budgeting techniques
Rolling forecasts and variance analysis
Financial Modeling
Building financial models for forecasting and scenario analysis
Sensitivity analysis and scenario planning
Forecasting financial statements and cash flows
Working Capital Management
Managing cash, receivables, and inventory
Cash conversion cycle optimization
Short-term financing and liquidity management
Financial Performance Measurement and Analysis
Financial Performance Metrics
Key performance indicators (KPIs) for financial analysis
Economic value added (EVA) and shareholder value analysis
Balanced scorecard approach to performance measurement
Financial Reporting and Disclosure
International Financial Reporting Standards (IFRS) and Generally Accepted Accounting Principles (GAAP)
Corporate governance and financial transparency
Regulatory compliance and financial reporting requirements
Financial Risk Management
Identification and assessment of financial risks (market risk, credit risk, liquidity risk)
Risk mitigation strategies (diversification, hedging, insurance)
Stress testing and risk scenario analysis
Corporate Finance and Strategic Financial Management
Mergers and Acquisitions
M&A process and valuation methods
Financial and strategic considerations in mergers and acquisitions
Post-merger integration and performance evaluation
Corporate Restructuring
Types of corporate restructuring (divestitures, spin-offs, joint ventures)
Financial implications of restructuring activities
Shareholder value creation through restructuring
International Financial Management
Foreign exchange risk management
Multinational capital budgeting and financing decisions
Global financial markets and international investment opportunities

Case Studies and Practical Applications
Analyzing real-world financial management scenarios and case studies
Financial modeling and decision-making projects
Simulations and business games for strategic financial management
Additional Resources and Tools
Financial management textbooks, journals, and research papers
Financial analysis software and tools (e.g., Excel, financial modeling software)
Workshops and seminars on financial management topics
Evaluation and Assessment
Assignments, quizzes, and exams assessing understanding of financial management concepts and theories
Case analysis and presentation evaluations
Financial modeling and forecasting projects assessment
This curriculum provides a comprehensive understanding of financial management, covering theoretical concepts, practical applications, and tools and techniques to equip individuals with the skills needed to make informed financial decisions and effectively manage financial resources within organizations.

CORE I

Paper VII **GST Assistant**

Credit 4

Introduction to GST:

Overview of GST

Concept and purpose of GST

Evolution of GST in various countries

GST structure and components

GST Law and Regulations

Understanding the GST Act and rules

GST Council and its role in decision-making

Amendments and updates in GST law

GST Registration and Compliance:

GST Registration Process

Eligibility criteria for GST registration

Procedure for obtaining GST registration

Voluntary vs. mandatory registration

GST Compliance Requirements

Filing GST returns (GSTR-1, GSTR-3B, etc.)

Input Tax Credit (ITC) mechanism

GST audit and assessment procedures

GST Rates and Classification

Classification of goods and services under GST

Understanding GST rates and exemptions

Reverse charge mechanism

GST Accounting and Record Keeping:

GST Accounting Principles

Double-entry accounting system for GST

Treatment of GST in financial statements

Record Keeping and Documentation

Maintaining invoices, vouchers, and records for GST compliance

Documentation requirements for claiming ITC

GST in Specific Industries:

GST in Manufacturing Sector

Impact of GST on manufacturing operations

Input tax credit on capital goods and raw materials

GST in Service Sector

Taxability of various services under GST

Place of supply rules for services

GST in E-commerce

GST implications for e-commerce operators and sellers

Tax collection at source (TCS) provisions

GST Compliance Software and Tools:

Introduction to GST Software

Overview of popular GST compliance software

Features and functionalities of GST software tools

Practical Training on GST Software

Hands-on experience with GST software for filing returns

Generating GST reports and reconciling data

Case Studies and Practical Applications:

Analyzing real-life scenarios related to GST registration, compliance, and accounting

Preparation of GST returns and reconciliations using case studies

Simulation exercises on handling GST-related queries and issues

Additional Resources and Tools:

GST portals and online resources provided by government authorities

Training materials and guides on GST compliance and procedures

Webinars, workshops, and seminars conducted by GST experts

Evaluation and Assessment:

Practical assignments on GST registration, filing returns, and record-keeping

Quizzes and tests assessing understanding of GST concepts and compliance requirements

Project work involving application of GST knowledge in real-world scenarios

CORE III

Paper I

Income Tax Law & Practice

Credit 4

Course Objectives

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

Course Outcomes

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

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

Unit I: Introduction

- **Basic concepts:** Income, agricultural income, person, assessee, assessment year, previous year, gross total income, total income, maximum marginal rate of tax; Permanent Account Number (PAN)
- **Residential status**–Meaning, Determination of Residential Status, Scope of total income on the basis of residential status, Exempted income.

Unit II: Computation of Income under different Heads

Income from Salaries, Income from house property, Profits and gains of business or profession, Capital gains & Income from other sources.

Unit III: Computation of Total Income and Tax Liability

Aggregation of income and set-off and carry forward of losses, Deductions from Gross Total Income, Exemptions, Rebates and reliefs, Computation of total income of individuals; Tax liability of an individual.

Unit IV: Preparation of Return of Income

Filing of returns: Manually, Assessment Procedures, Filing of Returns, Return Forms, Provision & Procedures of Compulsory On-Line filing of returns for specified assesses.

Suggested Readings

- *Singhania, V. K., &Singhania, M. Student's Guide to Income Tax including GST-Problems & Solutions. New Delhi: Taxmann Publications Pvt. Ltd.*
- *Gaur, V. P., Narang, D. B., & Gaur, P. (2018). Income Tax Law and Practice. New Delhi: Kalyani Publishers.*
- *Singhania, V. K., &Singhania, K. (2020). Direct Taxes: Law & Practice. New Delhi: Taxmann Publication.*
- *Ahuja, G., & Gupta, R. Simplified Approach to Income Tax. New Delhi: Flair Publications Pvt.Ltd.*
- *Study material of ICAI Intermediate Paper 4A: Income-tax Law.*

AEC Paper I:

English Communication

Credits: 4

S. No	Modules	Outcomes
1.	English Language and Communication : Introduction	<ul style="list-style-type: none">● Communication, its Importance and Factors● Types of Communication● Verbal and Non-verbal Communication● Styles of Communication
2	English Language and Communication : Listening and Speaking	<ul style="list-style-type: none">● Types of Listening● Speaking to communicate effectively● Style of speaking in Various Situations● English Pronunciation
3	English Language and Communication : Reading and Writing	<ul style="list-style-type: none">● Reading methods and techniques.● Reading texts to Understand meaning● Writing Process● Writing short and Long texts
4	English Language and Communication : Grammar and Vocabulary	<ul style="list-style-type: none">● Grammar● Sentence structure● Functions of Language

Reference Book: A Coursebook for ENGLISH COMMUNICATION (Publisher: Orient BlackSwan)

SEC Paper I
Business Statistics and Data Interpretation (Semester-II)

Credit 3

Course Objectives

The course aims to develop amongst the learners the ability to summarise, analyse and interpret quantitative information for business decision making

Course Outcomes

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

- Examine and understand the various descriptive properties of statistical data;
- Evaluate probability rules and concepts relating to discrete and continuous random variables to answer questions within a business context;
- Analyse the underlying relationships between the variables to use simple regression models;
- Analyse the trends and tendencies over a period of time through time series analysis;
- Examine and apply index numbers to real life situations.

Course Outlines

Unit 1: Descriptive Statistics

Measures of Central Tendency: Concept and properties of averages including Arithmetic mean, Median and Mode. Measures of Dispersion: An overview of Range, Quartile Deviation and Mean Deviation; Standard deviation; Variance and Coefficient of variation. Moments: Computation and significance; Skewness; Kurtosis.

Use Microsoft Excel for data analysis and interpretation

Unit 2: Probability and Probability Distributions

Theory and approaches to probability; Probability Theorems: Addition and Multiplication; Conditional probability and Bayes' Theorem. Expectation and variance of a random variable. Discrete Probability distributions: Binomial and Poisson (Properties and Applications). Normal distribution: Properties of Normal curve; Computation of Probabilities and Applications.

Use Microsoft Excel for data analysis and interpretation

Unit 4: Time Series Analysis and Index Numbers

Time Series Data; Components of time series; Additive and Multiplicative models. Trend analysis; Fitting of trend using principle of least squares – linear and second-degree parabola. Shifting of Origin and Conversion of annual linear trend equation to quarterly/monthly basis

and vice-versa.

Meaning and uses of index numbers. Construction of Index numbers: Methods of Laspeyres, Paasche and Fisher's Ideal index.

Use Microsoft Excel for data analysis and interpretation

Suggested Readings

- *Anderson, D. R. (2019). Statistics for learners of Economics and Business. Boston, United States: Cengage Learning.*
- *"Statistics for Management" by Richard I. Levin and David S. Rubin - published by Kalyani Publishers, Cuttack, Odisha.*
- *Douglas A. Lind, Robert D. Mason, William G. Marchal. (2022).*
- *Basic Statistics for Business and Economics. New York, United States: Mc-Graw-Hill International editions.*
- *Gupta, S. C., & Gupta, I. (2018). Business Statistics. Mumbai, India: Himalaya Publishing House.*
- *Gupta, S. P., & Gupta, A. (2018). Business Statistics: Statistical Methods.*

VAC Paper II

Good Citizenship

(3 Credits)

Objectives/Learning Goals of the Course

- Development of good human being and a responsible citizen
- Developing a sense of right and wrong leading to ethically correct behavior.
- Inculcating a positive attitude and a healthy work culture.

Learning Objectives:

- Understanding Basic Values of Indian Constitution.
- Understand how to be a patriot.
- Develop professionalism and understand the ethics relating to various professions.

1. Indian Constitution (1 Credit= 15 hours)

Salient Values of Preamble: Sovereign, Socialist, Secular, Democratic, Republic, Justice, Liberty, Equality and Fraternity

2. Patriotism (1 Credit= 15 hours)

Patriotic Value and ingredients of nation building, Concept of Good Citizenship, Emotional connection with the country, Duties of citizens and Qualities of good citizens

3. Work Ethics (1 Credit= 15 hours)

Punctuality, Cleanliness, Law abidingness, Rational Thinking and Scientific Temper

Semester–III

Semester	Core-I	Core-II	Core-III	Multi-disciplinary	AEC	SEC	VAC
Semester III	1. Personal Financial Planning 2. Introduction to Indian Capital Markets 3. Sales and Distribution Management 4. Insurance Advisor/ Agent	GST & Indirect Tax	Management Accounting	Financial Market & Institutions			

CORE I**Paper IX**
Personal Financial Planning**Credit 4**

Foundations of Personal Financial Planning
Introduction to Personal Finance
Importance of personal financial planning
Key financial goals (short-term, medium-term, long-term)
Overview of the financial planning process
Financial Statements and Budgeting
Understanding income statements and balance sheets
Budgeting techniques (zero-based budgeting, envelope system)
Developing a personal budget and tracking expenses
Financial Goal Setting and Prioritization
Identifying financial goals and objectives
Setting SMART financial goals
Prioritizing goals based on importance and urgency
Managing Cash Flow and Debt
Cash Flow Management
Managing income and expenses effectively
Strategies for increasing income (career advancement, side hustles)
Emergency fund planning and savings strategies
Debt Management
Understanding different types of debt (credit card debt, student loans, mortgages)
Debt repayment strategies (snowball method, avalanche method)
Consolidation and refinancing options
Savings and Investment Strategies
Building a Savings Plan
Importance of saving for emergencies and future goals
Strategies for increasing savings rate (automatic transfers, pay yourself first)
Savings vehicles (savings accounts, money market accounts, certificates of deposit)
Introduction to Investments
Overview of investment options (stocks, bonds, mutual funds, ETFs)
Risk-return trade-off and investment objectives
Basics of asset allocation and diversification
Retirement Planning
Understanding retirement needs and expenses

Retirement savings vehicles (401(k), IRA, pension plans)
Retirement income sources (Social Security, annuities)
Risk Management and Insurance
Understanding Insurance
Types of insurance (life insurance, health insurance, property insurance)
Evaluating insurance needs and coverage options
Importance of risk management in financial planning
Estate Planning
Basics of estate planning (wills, trusts, power of attorney)
Estate planning considerations for different life stages
Minimizing estate taxes and probate costs
Tax Planning and Optimization
Tax Basics
Understanding the tax system (income tax, capital gains tax, estate tax)
Tax deductions and credits
Strategies for tax-efficient investing
Tax Planning Strategies
Retirement account contributions and withdrawals
Tax-loss harvesting
Charitable giving and tax deductions
Behavioral Finance and Psychology of Money
Understanding Behavioral Biases
Common behavioral biases in personal finance (loss aversion, overconfidence, anchoring)
Impact of emotions on financial decision-making
Strategies for overcoming behavioral biases
Financial Psychology and Money Mindset
Building a healthy relationship with money
Goal visualization and motivation techniques
Financial mindfulness and stress management
Case Studies and Practical Applications
Analyzing real-life financial scenarios and case studies
Developing personalized financial plans and strategies
Simulated investment portfolio management exercises

Additional Resources and Tools
Personal finance books, blogs, and podcasts
Financial planning software and tools (e.g., Mint, Personal Capital)
Workshops and seminars on personal finance topics
Evaluation and Assessment
Assignments, quizzes, and exams assessing understanding of personal financial planning concepts and principles
Case study analyses and presentations evaluating application of financial planning strategies
Development of personal financial plans and portfolios
This curriculum provides a comprehensive understanding of personal financial planning, covering theoretical concepts, practical applications, and behavioral aspects to empower individuals to make informed financial decisions and achieve their financial goals.

CORE I**Paper X**
Introduction to Indian Capital Markets**Credit 4**

Foundations of Indian Capital Market
Introduction to Indian Financial Markets
Overview of Indian capital markets (equity, debt, derivatives)
Role and importance of capital markets in the Indian economy
Regulatory framework (SEBI, RBI, stock exchanges)
Market Participants
Role of investors, issuers, intermediaries, and regulators
Overview of market infrastructure (stock exchanges, depositories, clearing corporations)
Types of market participants (retail investors, institutional investors, market makers)
Equity Market Products
Introduction to Equities
Basics of stocks and shares
Types of equities (common stock, preferred stock)
Stock exchanges in India (NSE, BSE)
Equity Market Operations
Trading mechanisms (cash market, derivatives market)
Order types and execution
Market indices (Nifty, Sensex) and their significance
Initial Public Offerings (IPOs)
Process of IPO issuance
IPO valuation methods
Investing in IPOs: Opportunities and risks
Debt Market Products
Introduction to Debt Instruments
Types of debt securities (bonds, debentures, government securities)
Characteristics of debt instruments (coupon rate, maturity, credit rating)
Role of debt markets in financing
Bond Market Operations
Bond pricing and yield calculation
Primary bond market vs. secondary bond market
Government securities market (G-Sec market)
Corporate Bonds and Debentures
Issuance process and documentation

Credit rating agencies and credit risk assessment
Investing in corporate bonds: Strategies and considerations
Derivatives Market Products
Introduction to Derivatives
Basics of derivatives (futures, options, swaps)
Purpose and functions of derivatives markets
Regulatory framework for derivatives trading
Futures and Options
Mechanics of futures contracts (trading, margin, settlement)
Options contracts (call options, put options)
Trading strategies using futures and options
Currency and Interest Rate Derivatives
Currency futures and options
Interest rate futures
Hedging and speculation using currency and interest rate derivatives
Mutual Funds and Exchange-Traded Funds (ETFs)
Introduction to Mutual Funds
Basics of mutual funds (structure, types)
Mutual fund units and NAV calculation
Role of mutual funds in investment management
Types of Mutual Funds
Equity funds, debt funds, hybrid funds
Index funds vs. actively managed funds
Sectoral funds and thematic funds
Exchange-Traded Funds (ETFs)
Structure and features of ETFs
Advantages of investing in ETFs
ETFs vs. mutual funds: A comparative analysis
Alternative Investment Products
Real Estate Investment Trusts (REITs)
Introduction to REITs
Structure and operation of REITs
Investing in REITs: Pros and cons
Infrastructure Investment Trusts (InvITs)
Basics of InvITs
InvIT structure and regulation

Investing in InvITs: Risks and rewards
Case Studies and Practical Applications
Analyzing real-world investment scenarios and case studies
Simulated trading exercises using virtual trading platforms
Portfolio construction projects incorporating various capital market products
Additional Resources and Tools
Financial market textbooks, research papers, and regulatory publications
Financial news portals and market analysis websites (e.g., Moneycontrol, Economic Times)
Interactive trading platforms and virtual investment simulations
Evaluation and Assessment
Assignments, quizzes, and exams assessing understanding of Indian capital market products and concepts
Case study analyses and presentations evaluating application of investment strategies
Portfolio performance assessments and investment simulations
This curriculum provides a comprehensive understanding of Indian capital market products, covering theoretical concepts, practical applications, and regulatory aspects to equip participants with the knowledge and skills needed to navigate and invest in the Indian financial markets.

CORE I**Paper XI**
Sales and Distribution Management**Credit 4**

Foundations of Sales and Distribution Management
Introduction to Sales Management
Definition and scope of sales management
Importance of sales function in business
Evolution of sales management concepts
Sales Process
Steps in the sales process (prospecting, pre-approach, approach, presentation, closing, follow-up)
Sales cycle and pipeline management
Customer relationship management (CRM) systems
Distribution Channels
Types of distribution channels (direct, indirect, omnichannel)
Channel design and management
Selection of distribution partners and intermediaries
Sales Strategies and Planning
Sales Planning and Forecasting
Setting sales objectives and targets
Sales forecasting methods (qualitative and quantitative)
Sales budgeting and resource allocation
Sales Strategies
Market segmentation and targeting
Positioning and differentiation strategies
Pricing strategies and tactics
Sales Promotion and Personal Selling
Sales promotion techniques (discounts, coupons, sales contests)
Personal selling skills and techniques
Sales presentation and negotiation skills
Sales Force Management
Recruitment and Selection
Sales force recruitment methods
Selection criteria for sales personnel
Assessing sales aptitude and skills
Training and Development

Sales training programs and methods
Product knowledge training
Sales techniques and communication skills training
Motivation and Compensation
Sales incentive schemes (commission, bonuses, contests)
Motivational theories and techniques
Performance appraisal and feedback mechanisms
Sales Analytics and Performance Measurement
Sales Performance Metrics
Key performance indicators (KPIs) for sales
Sales activity tracking (calls, meetings, conversions)
Sales productivity and efficiency metrics
Sales Analytics
Data-driven decision making in sales
Sales forecasting models
Customer lifetime value analysis
Sales Force Automation
CRM systems and sales automation tools
Lead management and tracking
Integration with other business systems (ERP, marketing automation)
Channel Management and Logistics
Channel Relationship Management
Partner selection and evaluation
Channel conflict resolution
Channel incentives and support programs
Logistics and Supply Chain Management
Inventory management and replenishment strategies
Order processing and fulfillment
Warehousing and distribution network design
Retail Management
Retailing Concepts
Types of retail formats (brick-and-mortar, e-commerce, mobile commerce)
Retail store layout and design
Merchandising and visual merchandising techniques
Customer Service and Experience
Importance of customer service in retail

Managing customer complaints and feedback
Creating memorable customer experiences
Emerging Trends and Technologies in Sales and Distribution
E-commerce and Digital Sales
Trends in online retailing and e-commerce
Digital marketing strategies for sales
Omnichannel retailing and integrated sales approaches
Artificial Intelligence (AI) in Sales
AI-powered sales automation and predictive analytics
Chatbots and virtual assistants in sales
Personalization and recommendation engines
Case Studies and Practical Applications
Analyzing real-world sales and distribution management scenarios and case studies
Developing sales plans and strategies for hypothetical businesses
Simulated sales presentations and negotiations
Additional Resources and Tools
Sales management textbooks, journals, and academic literature
Sales training programs and workshops
Sales automation software and CRM platforms
Evaluation and Assessment
Assignments, quizzes, and exams assessing understanding of sales and distribution management concepts and principles
Case study analyses and presentations evaluating application of sales strategies and techniques
Sales role-playing exercises and performance evaluations
This curriculum provides a comprehensive understanding of sales and distribution management, covering theoretical concepts, practical applications, and emerging trends to prepare students for careers in sales management, channel management, retail management, and related fields.

CORE I

Paper XII

Insurance Agent / Advisor

Credit 4

- Introduction to the Banking Sector and the Job Role of Insurance Agent
- Source Insurance Customers
- Provide Pre- Issuance Services to the Customers
- Assist Customers with Post- Sale Services
- NG-Lx-ES-00002-2022-v1-DGT: Employability Skills

CORE II

Paper II

GST and other Indirect Taxes (Customs)

Credit 4

Course Objectives

The course aims to provide understanding about salient features of GST law and implications of its various provisions for different classes of suppliers, to be applied in real life business scenario.

Course Outcomes

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

- Explain the concept, need, and utility of indirect taxes;
- Implement the provisions relating to supply under GST in real life scenario;
- Apply the provisions of levy of GST and identify various returns under GST and payment of taxes;
- Evaluate the concepts of Customs Act, various custom duties and computation of the assessable value for charging customs duty

Unit I: Basic Concepts

Concept and features of Indirect Taxes, Difference between Direct and Indirect Taxes, Concept of GST, Relevant Definitions under GST law, Constitutional aspects of GST. GST Council: Constitution, Structure and functioning.

Unit II: Concept of supply and Levy of GST

Concept of supply including composite and mixed supply, Place, Time and Value of taxable supply, Significance of consideration. Basis of Charge of GST, Inter-State Supply, Intra-state supply, GST rates notified for supply of various goods and services, Reverse charge mechanism, Composition levy, Exemptions from GST, Power to grant exemptions, Exempted goods under exemption notifications, Exempted services under exemption notifications, Input tax credit.

Unit III: Procedures under GST

Registration under GST law, Tax invoice credit and debit notes, Different GST returns, Electronic liability Ledger, Electronic credit Ledger, Electronic cash ledger, Different assessment under GST, Interest applicable under GST (Period), Penalty under GST, Various provisions regarding e-way bill in GST, Mechanism of Tax Deducted at Source (TDS) and tax collected at source (TCS), Audit under GST.

Unit IV: E-filing of GST returns and Customs Law

Understanding the GST return preparation process, Data entry and validation of GST return details, Uploading GST returns using offline/online tools, Filing GSTR-1 (Outward

Supplies), Filing GSTR-3B (Monthly Summary Return), Filing GSTR-9 (Annual Return). Compliance and Error Handling; Overview of GST compliance requirements, Identifying common errors and discrepancies in GST returns, Strategies for error correction and reconciliation. Basic concepts, Territorial waters and High seas; Types of custom duties; Valuation.

Suggested Readings

- ✓ *Rout P.K. & Others GST and Indirect Taxes, kalyani publishing house.*
- ✓ *Haldia, Arpit&Mohd, Taxmann's GST Law & Practice*
- ✓ *Bangar, Vandana&Bangar,Yogendra, Comprehensive Guide to Indirect Tax Laws– GST & Customs*

Latest revisions and notifications relating to GST & Customs

CORE III

Paper II Management Accounting

Credit 4

Course Objectives

The course aims to enable students to acquire knowledge of concepts, methods and techniques of management accounting for the purpose of managerial planning, control and decision making.

Course Outcomes

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

- Examine the conceptual framework of Management Accounting and identify the differences between various forms of accounting.
- Analyse budgetary control system as a tool of managerial planning and control.
- Evaluate the standard costing system as a tool of managerial control.
- Recognise the concept of marginal costing and cost-volume-profit analysis.
- Analyse techniques of decision making.
- Discuss the concept of responsibility accounting and performance measurement.

Unit 1: Introduction to Management Accounting

Meaning, objectives, nature and scope of management accounting, Difference between different forms of accounting- Cost, Financial and Management accounting, Cost control and Cost reduction.

Unit 2: Budgetary Control and Standard Costing Systems

- Budgeting and Budgetary Control: Concept of budget, budgeting and budgetary control; objectives, merits and limitations; Functional Budgets; Fixed and Flexible budgeting; An overview of different approaches to budgeting (Zero base budgeting, Performance budgeting and Programme budgeting)
- Standard Costing and Variance Analysis: Meaning of standard cost and standard costing; advantages, limitations and applications; Variance Analysis – material, labour, overheads and sales variances. Control ratios.

Unit 3: Marginal Costing

Concept of marginal cost and marginal costing; Absorption versus Variable Costing: Distinctive features and income determination; Cost-volume-profit analysis; Break-even Analysis-Statements, mathematical and graphical approaches; Profit-volume ratio, angle of incidence, margin of safety, key factor, determination of cost indifference point.

Unit 4: Decision Making

Steps in Decision making process. Concept of relevant costs. solving various short -term decision making problems using marginal costing and differential costing techniques – Profitable product mix, Acceptance or rejection of special/ export offers, Make or buy, Addition or elimination of a product line, sell or process further, operate or shut down and Pricing decisions.

Suggested Readings

- *Sharma / Gupta Management accounting, kalyani publishing house.*
- *Management Accounting, 4th Edition Pillai R.S.N. & Bagavathi S. Chand Publishing*
- *Arora, M. N. (2019). Management Accounting. Delhi, India: Himalaya Publishing House.*
- *Management Accounting: Principles & Practice, 3rd Edition Sahaf M.A.Vikas Publishing*
- *Cost and Management Accounting Ravi M Kishore, Taxman publishing house.*
- *Goel, R. K., & Goel, I. (2019). Concept Building Approach to Management Accounting for B. Com (Hons.), Delhi, India: Cengage.*
- *Maheshwari, S. N., & Mittal, S. N. (2019). Management Accounting. Delhi, India: ShriMahaveer Book Depot.*
- *Maheshwari, S. N., Maheshwari, S. K., & Maheshwari, S. K. (2021). Principles of Management Accounting. Delhi, India: Sultan Chand & Sons.*
- *Maheshwari, S. N. (2015). Management Accounting and Financial Control. Delhi, India: Sultan Chand & Sons.*
- *Shah, P. (2015). Management Accounting. Delhi, India: Oxford University Press.*
- *Singh, S. (2023). Management Accounting. Delhi, India: PHI Learning Pvt. Limited.*
- *Singh, S. K., & Gupta, L. (2021). Management Accounting: Theory and Practice. Delhi, India: A. K. Publications.*
- *Tulsian, P. C., & Tulsian, B. (2023). Advanced Management Accounting.*
- *Drury, C. (2020). Management and Cost Accounting. China: Cengage.*
- *Horngren, C. T., Foster, G., & Dattar, S. M. (2002). Cost Accounting: A Managerial Emphasis. Delhi, India: Prentice Hall of India Ltd.*
- *Khan, M. Y., & Jain, P. K. (2021). Management Accounting. Delhi, India: Tata McGraw Hill Publishing Co.*
- *Usry, M. E., & Lawrence, H. H. (2010). Cost Accounting: Planning and Control. Delhi, India: S. Chand.*

MDC Paper II
Financial Markets and Institutions

Credit 3

Course Objectives

- Understand the structure and organization of financial markets.
- Analyze the functions and operations of various financial institutions.
- Explore the role of financial intermediaries in the economy.
- Examine the regulatory frameworks governing financial markets and institutions.
- Assess the impact of financial market developments on economic activity.
- Develop critical thinking and analytical skills in evaluating financial market trends and dynamics

Course Outcomes

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

- Students are able to know the features of different financial markets and their role in economic development.
- Students are able to know the functions of financial markets and capital markets.
- Students are able to know about the commercial Banks and their role in project financing and working capital finance and also about the massive growth of NPAs.
- Students are able to know about the role of insurance companies, NBFCs and Mutual Funds.
- Understand the basics of financial services and its various dimensions.

Unit I: An Introduction to Financial System and its Components

Financial markets and institutions. Financial intermediation, Functions and components of Financial System Financial system and economic development. An overview of the Indian financial system.

Unit II: Financial Market

Money market-functions, organization and instruments. Role of Central Bank in money market; Indian money market-An overview. Capital Markets- functions, organization and instruments. Indian debt market; Indian equity market-primary and secondary markets; Role of stock exchanges in India.

Unit III: Financial Institution

Commercial banking-introduction, its role in project finance and working capital finance. Development Financial Institutions (DFIs). problems of NPA, Financial Inclusion. Life and non-life insurance companies in India; Non-banking financial companies (NBFCs); Mutual Funds; Types and role in Capital Market, Regulation of Mutual Funds.

Suggested Readings

- *Gupta S. K. Financial Market, Institution and Services, Kalyani publishing house.*
- *Bhole, L.M., Financial Markets and Institutions. Tata McGraw Hill Publishing Company*
- *Khan, M.Y., Indian Financial System Theory and Practice. New Delhi: Vikas Publishing House*
- *Financial Services and Markets, Pandian Punithavathy Vikas Publishing*
- *Sharma, G.L., and Y.P. Singh. Contemporary Issues in Finance and Taxation. Academic Foundation, Delhi*
- *Khan and Jain, Financial Services, Tata McGraw Hill*
- *Singh, J.K., Venture Capital Financing in India. Dhanpat Rai and Company, New Delhi.*
- *Annual Reports of Major Financial Institutions in India.*

Semester–IV

Semester	Core-I	Core-II	Core-III	Multi-disciplinary	AEC	SEC	VAC
Semester IV	5. Retail Banking Assets Sales and Underwriting 6. Retail Banking Liabilities 7. Mutual Fund Distributor	Corporate Legal Framework	Financial Management & Risk Management		English: Word and Presentation Skills	Business Regulatory Framework	

CORE I**Paper XIII****Retail Banking Assets and Underwriting****Credit 4**

Foundations of Retail Banking Asset Sales
Introduction to Retail Banking
Overview of retail banking products and services
Importance of retail banking asset sales in revenue generation
Role of retail banking sales professionals
Understanding Retail Banking Products
Types of retail banking assets (loans, mortgages, credit cards)
Features, benefits, and risks associated with each product
Regulatory requirements and compliance considerations
Sales Process in Retail Banking
Sales funnel stages (prospecting, qualification, presentation, closing)
Relationship-building techniques with retail banking customers
Cross-selling and upselling strategies
Retail Banking Sales Techniques
Customer Needs Analysis
Understanding customer financial goals and needs
Conducting financial health checks and risk assessments
Identifying opportunities for personalized product recommendations
Effective Sales Communication
Active listening and questioning techniques
Value-based selling approach
Overcoming objections and handling customer concerns
Product Knowledge and Demonstration
In-depth understanding of retail banking products and features
Demonstrating product benefits and suitability to customers
Using product comparison and visualization tools
Relationship Management and Customer Service
Building Customer Relationships
Building rapport and trust with retail banking customers
Managing customer expectations and preferences
Strategies for retaining and nurturing customer relationships
Customer Service Excellence

Providing personalized service and support
Handling customer inquiries, complaints, and feedback
Resolving customer issues promptly and effectively
Client Onboarding and Retention
Onboarding new retail banking customers smoothly
Developing customer retention strategies
Conducting customer satisfaction surveys and feedback sessions
Regulatory Compliance and Risk Management
Compliance Requirements in Retail Banking Sales
Understanding regulatory frameworks (e.g., Consumer Financial Protection Bureau, Anti-Money Laundering laws)
Compliance with Fair Lending laws and regulations
Responsible lending practices and customer privacy protection
Risk Assessment and Mitigation
Identifying and assessing credit risk in retail banking assets
Implementing risk management controls and procedures
Monitoring and managing portfolio risk exposure
Ethical Sales Practices
Adhering to ethical standards and professional conduct
Avoiding predatory lending practices and deceptive sales tactics
Promoting financial literacy and consumer education
Sales Performance Measurement and Improvement
Key Performance Indicators (KPIs)
Tracking sales metrics (conversion rates, average deal size, customer lifetime value)
Setting SMART sales goals and targets
Performance evaluation and feedback mechanisms
Continuous Learning and Development
Staying updated on industry trends and market developments
Participating in training programs and skill enhancement workshops
Learning from successful sales strategies and best practices
Case Studies and Practical Applications
Analyzing real-world retail banking sales scenarios and case studies
Role-playing exercises and simulations
Field visits to observe retail banking sales processes in action

Additional Resources and Tools

Retail banking sales manuals, scripts, and training materials

Sales automation tools and customer relationship management (CRM) software

Online resources and industry publications on retail banking sales strategies

Evaluation and Assessment

Sales performance evaluations and assessments

Role-play observations and feedback sessions

Case study analyses and presentations

This curriculum provides a comprehensive understanding of retail banking asset sales, covering theoretical concepts, practical applications, and regulatory compliance considerations to equip sales professionals with the skills and knowledge needed to succeed in retail banking sales roles.

Foundations of Retail Banking Assets Underwriting

Introduction to Retail Banking Underwriting

Overview of retail banking assets (loans, mortgages, credit cards)

Importance of underwriting in retail banking risk management

Role of underwriters in the loan approval process

Credit Risk Management

Understanding credit risk and its components

Credit risk assessment methodologies

Factors affecting creditworthiness of borrowers

Regulatory Environment

Overview of retail lending regulations (e.g., Consumer Financial Protection Bureau, Fair Lending laws)

Compliance requirements and regulatory guidelines

Ethical considerations in retail banking underwriting

Loan Underwriting Processes

Pre-Application Assessment

Customer eligibility criteria and pre-qualification requirements

Initial customer screening and risk profiling

Gathering relevant customer information and documentation

Credit Analysis

Assessing borrower's creditworthiness (credit history, income, debt-to-income ratio)

Financial statement analysis and cash flow assessment

Evaluating collateral and loan security

Decision Making and Approval

Loan structuring and terms negotiation
Risk-based pricing and interest rate determination
Credit scoring models and automated underwriting systems
Retail Banking Products Underwriting
Consumer Loans Underwriting
Types of consumer loans (personal loans, auto loans, student loans)
Underwriting criteria and risk assessment factors
Loan documentation requirements and processing procedures
Mortgage Underwriting
Mortgage loan types (fixed-rate, adjustable-rate, FHA, VA)
Mortgage underwriting standards and guidelines
Appraisal and valuation of real estate properties
Credit Card Underwriting
Credit card application screening and evaluation
Credit limit determination and risk management
Assessing credit card affordability and usage patterns
Risk Management and Mitigation
Credit Risk Mitigation Strategies
Loan diversification and portfolio management
Collateralization and asset-backed securities
Credit enhancements and guarantees
Fraud Prevention and Detection
Identifying red flags and warning signs of fraud
Anti-money laundering (AML) and know-your-customer (KYC) procedures
Fraud detection tools and techniques
Loan Loss Provisioning and Reserving
Estimating and provisioning for loan losses
Reserve management and impairment testing
Regulatory requirements for loan loss reserves
Underwriting Quality and Performance Monitoring
Quality Control and Assurance
Underwriting quality standards and best practices
Quality control measures and audits
Continuous improvement and process optimization
Monitoring and Reporting
Tracking loan performance and delinquency rates

Early warning indicators and risk triggers
Reporting to senior management and regulatory authorities
Case Studies and Practical Applications
Analyzing real-world underwriting scenarios and case studies
Role-playing exercises and simulations
Underwriting decision-making projects and presentations
Additional Resources and Tools
Underwriting manuals, guidelines, and training materials
Underwriting software and decision support systems
Industry publications and research reports on retail banking underwriting practices
Evaluation and Assessment
Underwriting case analysis and presentations
Quality assurance evaluations and audits
Performance metrics tracking and analysis
This curriculum provides a comprehensive understanding of retail banking assets underwriting, covering theoretical concepts, practical applications, and regulatory compliance considerations to equip underwriting professionals with the skills and knowledge needed to effectively assess and manage credit risk in retail banking portfolios.

CORE I**Paper XIV**
Retail Banking Liabilities**Credit 4**

Foundations of Retail Banking Liabilities Sales
Introduction to Retail Banking Liabilities
Overview of retail deposit products (savings accounts, checking accounts, certificates of deposit)
Importance of liabilities sales in retail banking revenue generation
Role of liabilities sales professionals in banking institutions
Understanding Customer Needs and Preferences
Identifying customer financial goals and objectives
Conducting needs assessments and financial health checks
Segmentation and targeting of retail banking customers
Regulatory Environment and Compliance
Regulatory framework governing retail banking liabilities sales (e.g., Consumer Financial Protection Bureau, Know Your Customer regulations)
Compliance requirements and ethical considerations in retail banking sales practices
Anti-money laundering (AML) and customer due diligence (CDD) procedures
Retail Deposit Products and Features
Savings Accounts
Types of savings accounts (regular savings, high-yield savings, money market accounts)
Features, benefits, and interest rate structures
Target customer segments and marketing strategies
Checking Accounts
Types of checking accounts (basic checking, interest-bearing checking, premium checking)
Account features, fees, and overdraft protection options
Cross-selling opportunities and relationship-building strategies
Certificates of Deposit (CDs)
Characteristics of CDs (term length, interest rates, early withdrawal penalties)
Advantages and limitations of CDs for customers
Positioning CDs as part of a diversified savings portfolio
Sales Techniques and Strategies
Consultative Selling Approach
Building rapport and trust with retail banking customers
Asking probing questions to uncover customer needs and financial goals
Tailoring product recommendations based on customer profiles

Value Proposition and Benefits Communication
Articulating the value proposition of retail deposit products
Highlighting key features and benefits to customers
Overcoming objections and addressing customer concerns
Cross-Selling and Up-Selling
Identifying cross-selling opportunities based on customer relationships and transaction history
Promoting bundled product offerings and package deals
Maximizing customer lifetime value through up-selling strategies
Relationship Management and Customer Service
Building Customer Relationships
Developing long-term relationships with retail banking customers
Providing personalized service and proactive account management
Leveraging customer feedback for product improvement and innovation
Customer Onboarding and Engagement
Streamlining the account opening process for new customers
Onboarding best practices and welcome communication strategies
Engaging customers through targeted marketing campaigns and loyalty programs
Customer Retention and Loyalty
Strategies for retaining retail banking customers and reducing churn
Recognizing and rewarding customer loyalty
Handling customer complaints and resolving issues promptly
Sales Performance Measurement and Improvement
Key Performance Indicators (KPIs)
Tracking sales metrics (account openings, deposit balances, cross-sell ratio)
Setting sales targets and performance goals
Performance evaluation and feedback mechanisms
Continuous Learning and Development
Staying updated on retail banking products and industry trends
Participating in sales training programs and skill enhancement workshops
Learning from successful sales strategies and best practices
Sales Automation and Technology
Leveraging sales automation tools and customer relationship management (CRM) software
Analyzing customer data and behavior to inform sales strategies
Using technology to streamline sales processes and improve efficiency

Case Studies and Practical Applications
Analyzing real-world retail banking sales scenarios and case studies
Role-playing exercises and simulations
Sales campaign development and execution projects
Additional Resources and Tools
Retail banking sales manuals, scripts, and training materials
Sales automation software and CRM platforms
Industry publications and research reports on retail banking sales strategies
Evaluation and Assessment
Sales performance evaluations and assessments
Role-play observations and feedback sessions
Case study analyses and presentations
This curriculum provides a comprehensive understanding of retail banking liabilities sales, covering theoretical concepts, practical applications, and regulatory compliance considerations to equip sales professionals with the skills and knowledge needed to succeed in retail banking sales roles.

CORE I

Paper XIV

Mutual Fund Distributor

Credit 4

Unit 1: Introduction to the Banking Sector and the Job Role of Mutual Fund Distributor

Unit 2: Conduct Market Research and Sell the Products

Unit 3: Perform After-Sales Activities

Unit 4: Employability Skills

CORE II

Paper III **Corporate Legal Framework**

Credit 4

Course Objectives

The course aims to impart the learner's working knowledge of the provisions of the Companies Act, 2013.

Course Outcomes

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

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

Unit I: Introduction to Companies Act, 2013

Important definitions: Prospectus and Share Capital, Allotment of securities, Private Placement, share capital, basic requirements, alteration of share capital, Sweat Equity, Bonus issue, issue of shares at premium and discount, Further issue of shares, buy-back of shares.

Unit II: Management and Administration

Board Meetings, Annual General Meeting, Extraordinary General Meeting, Requisites of a valid meeting, Convening of Meetings, Minutes and Resolutions; Postal ballot; voting through electronic matters.

Unit III: Directors and their Powers

Board of directors, classification of directors, women directors, independent director; appointment and qualifications of directors; Director Identification Number (DIN); Disqualifications, Removal of directors; Legal positions, Powers, Duties and responsibilities; Additional Director, Alternate Director, Nominee Director, Director appointed by casual Vacancy, Key Managerial Personnel, Managing Director, Manager and Whole Time Director.

Unit IV: Oppression, Mismanagement, Corporate Restructuring and Winding-Up

Oppression, Mismanagement, Rights to apply, Powers of Tribunal, Provisions related to Compromises, Arrangement and Amalgamations, Concept and Modes of Winding Up; Provisions of winding up under Insolvency and Bankruptcy Code, 2016. National Company Law Tribunal and Appellate Tribunal-Definitions; Constitution of National Company Law Tribunal; Constitution of Appellate Tribunal; Appeal from orders of Tribunal; Power to punish for contempt.

Suggested Readings

- *Garg /Gupta/Dhingra Corporate Law, Kalyani publisher.*
- *CORPORATE LAWS, Vandana Bansal, Anjali Arora & Jyoti Prakash Rath Vikas Publishing.*
- *Business and Corporate LawsTulsian P.C.S. Chand Publishing.*
- *Kumar, A. Corporate Laws. New Delhi: Taxmann Publication.*
- *Sharma, J. P. An Easy Approach to Corporate Laws. New Delhi: Ane Books Pvt. Ltd.*
- *Chadha R., & Chadha, S. (2018). Company Laws. Delhi: Scholar Tech Press.*
- *Hicks, A., & Goo, S. H. (2017). Cases and Material on Company Law. Oxford: Oxford University Press.*
- *Kuchhal, M. C., &Kuchhal, A. (2020). Corporate Laws. New Delhi: Shree Mahavir Book Depot.*
- *Kumar, A. (2019). Corporate Laws. New Delhi: Taxmann Publication.*
- *Sharma, J. P. (2018). An Easy Approach to Corporate Laws. New Delhi: Ane Books Pvt. Ltd.*

CORE III

Paper III

Financial Management & Risk Management

Credit 4

Course Objectives

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

Course Outcomes

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

- Explain the nature and scope of financial management and assess the impact of time value of money in different business decisions;
- Analyze capital budgeting process and apply capital budgeting techniques for business decisions;
- Discuss the various sources of finance in today's competitive industry and explain various theories and factors affecting capital structure decisions;
- Critically examine various theories of dividend, identify and analyze factors affecting dividend policy;
- Design a model of risk assessment and control.

Unit I: Introduction

Nature, scope, and objectives of financial management- profit maximization Vs wealth maximization; Value maximization-concept and implications, Economic Value Added (EVA), Market Value Added (MVA). Functions and Responsibilities of a Finance Manager. Time value of money, Risk and Return Analysis; emerging dimensions in finance area- Crypto currencies, block chain, behavioral finance, sustainable finance.

Unit II: Financing Decision

Sources of long-term financing, Components of cost of capital, Method for calculating Cost of Equity, Cost of Retained Earnings, Cost of Debt and Cost of Preference Capital, Weighted Average Cost of Capital (WACC) and Marginal Cost of Capital. Capital Structure-Theories of Capital Structure (Net Income, Net Operating Income, MM Hypothesis, Traditional Approach). Operating Leverage, Financial Leverage and Combined Leverage. EBIT-EPS Analysis. Determinants of Optimum Capital Structure.

Unit III: Investment Decision and Dividend Decision

- **Long-term investment decision:** Capital Budgeting Process, Capital Budgeting Techniques; Payback Period Method, Discounted Payback Period Method, Accounting Rate of Return, Net Present Value (NPV), Net Terminal Value, Internal Rate of Return (IRR), Profitability Index.
- **Short-term investment decision:** Concept of Working Capital, working capital cycle, Risk-return Trade off, working capital estimation, cash management, receivables management, inventory management, payables management.
- **Dividend Decision:** Theories for relevance and irrelevance of dividend decision for corporate valuation-Walter's Model, Gordon's Model, MM Approach, Forms of dividend payment, types of dividend policies and Determinants of Dividend policy.

Unit IV: Risk Management

Introduction, meaning, definition and types of risk; operational and financial risks. Risk management process; identification, assessment, risk treatment; risk transfer, risk avoidance, risk retention and risk control, review and evaluation of plan. Risk management approach and methods; avoidance, loss prevention, loss reduction separation, duplication, diversification; risk reporting process; internal reporting and external reporting, risk organisation and risk management organization structure; traditional and modern structure

Suggested Readings

- *Sharma R. K. & Gupta S. K. Financial Management, Kalyani Publishing House.*
- *Fundamentals of Financial Management Amit Singhal Vikas Publishing*
- *Khan, M.Y., & Jain, P.K. Financial Management: Text and Problem. New Delhi: Tata McGraw Hill Education India.*
- *Kothari, R. Financial Management: A Contemporary Approach. New Delhi: Sage Publications India Pvt. Ltd.*
- *Pandey, I.M. Financial Management. New Delhi: Vikas Publications.*
- *Rustagi, R.P. Fundamentals of Financial Management. New Delhi: Taxmann Publication.*
- *Ross, S. A., Westerfield, R. W., Jaffe, J., & Kakani, R. K. Corporate Finance. New York: McGraw Hill Education.*
- *Chandra, P. (2007). Financial Management-Theory and Practice. New Delhi: Tata McGraw Hill Education.*
- *Horne. J. C., & Wachowicz, J. M. (2008). Fundamentals of Financial Management. New Jersey: Prentice Hall.*
- *Khan, M. Y., & Jain, P. K. (2018). Financial Management: Text and Problem. New Delhi: Tata McGraw Hill Education India.*
- *Kothari, R. (2016). Financial Management: A Contemporary Approach. New Delhi: Sage Publications India Pvt. Ltd.*
- *Pandey, I. M. (2015). Financial Management. New Delhi: Vikas Publications.*
- *Rustagi, R. P. (2015). Fundamentals of Financial Management. New Delhi: Taxmann Publication.*
- *Ross, S. A., Westerfield, R. W., Jaffe, J., & Kakani, R. K. (2014). Corporate Finance. New York: McGraw Hill Education.*
- *Sharma, S. K., & Zareen, R. (2018). Fundamentals of Financial Management. New Delhi: S. Chand Publishing.*
- *Singh, P. (2010). Financial Management. New Delhi: Ane Books Pvt. Ltd.*
- *Singh, J. K. (2016). Financial Management-Theory and Practice. Delhi: Galgotia Publishing House.*

AEC Paper II
Business Communication Skills – I

Credit 4

Sl. No	Modules	Outcomes
1.	Orientation for Management	<ul style="list-style-type: none"> • Classroom Manners and Discipline • Conduct of Students (Theory & Practical) • Grooming • Useful Phrases for Everyday Use • Asking Questions
2.	Self Esteem	<ul style="list-style-type: none"> • Know Yourself • Accept Yourself (One Activity through a Psychometric test)
3.	Etiquettes and Manners	<ul style="list-style-type: none"> • College Etiquettes • Conversation Etiquettes • Social Etiquettes • Telephone Etiquettes
4.	Communication Skills (Meaning and Definition)	<ul style="list-style-type: none"> • Spoken English • Phonetics • Accent • Intonation • Practice Proper Pronunciation through Words and Phrases
5.	Communication Skills through Extempore	<ul style="list-style-type: none"> • Speaking about Objects, Speaking about People • Speaking about Events, Speaking about Hospitality Industry – Current Trends
6.	Developing A Positive Attitude	<ul style="list-style-type: none"> • Meaning and Definition of Attitude • How to Develop Positive Attitude • 7 Steps to Change Attitude
7.	Group Discussion	<ul style="list-style-type: none"> • Introduction to GD • Do's and Don'ts of GD • Useful words Phrases • Practice on Basic GD topics
8.	Listening Skills	<ul style="list-style-type: none"> • Meaning and Significance • Do's and Don'ts of Listening • Guidelines for Effective Listening • Problems and Solutions to become Active Listener

9.	Current Affairs	<ul style="list-style-type: none"> • National & International Ministers and Leaders along with News Makers • Countries, Capitals and Currencies • Political Scenario of various Countries • Important Acronyms of International and National Organizations
10.	Fundamental of Communication	<ul style="list-style-type: none"> • Meaning and Significance of Communication • Process of Communication • Principles of Effective Business Communication • 7Cs • How to Improve Command over Spoken and Written English • Effective Listening
11.	Communicating in a Multicultural World	<ul style="list-style-type: none"> • Idea of A Global World • Impact of Globalization on Organizational and Multicultural Communication • Understanding Culture for Global Communication • Etic and Emic Approaches to Culture • The Cross-Cultural Dimensions of Business Communication • Technology and Communication • Ethical & Legal Issues in Business Communication • Overcoming Cross-Cultural Communication
12.	Business Letter Writing and Presentation Tool	<ul style="list-style-type: none"> • Need, Functions, and Layout of Letter Writing • Types of Letter Writing: Persuasive Letters, Request Letters, Sales Letters, and Complaints, Employment-related letters Interview Letters, Promotion, Letters, Resignation Letters
13	Departmental Communication	<ul style="list-style-type: none"> • Barriers to Communication • Meaning, Need and Types • Newsletters • Project and Report writing • How to make a Presentation • Various Presentation Tools, along with Guidelines for Effective Presentation,

SEC Paper II:
Business Regulatory Framework (Semester IV)

Credit 3

Course Objectives

- Inculcate among the students the basic principles of law connected with business transactions.
- To enable students to apply the law while entering into contracts
- To provide a basic idea of the law relating to partnership and sale of goods
- To provide an outline of the fundamentals of Company Law
- To convey the core ideas of Intellectual Property Rights

Course Outcomes

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

- CO1: Know the basics of the laws related to contracts
- CO2: Demonstrate an understanding of the legal environment of business
- CO3: Apply basic knowledge to business transactions and formation of contracts
- CO4: Understand and evaluate the law applicable to companies
- CO5: Understand and apply the basic principles of IPR

Course Outlines

UNIT I: Indian Contract ACT,1872

Nature of contract and its essentials, Void, valid and voidable contracts, Consent, consideration and its' impact on contract, Agreements in restraint of trade, Performance, breach, revocation and termination of contract, Agency and bailment contracts, Contract of Indemnity, Contract of Guarantee and Pledge.

UNIT II: Sale of Goods Act,1930

Nature of sale, conditions and warranties, Performance of contract of sale and right of unpaid seller. Bailment and Pledge.

UNIT III: Competition Act, 2002 and Consumer Protection Act, 2019 Competition Act,2002: Objectives and basic concepts, Consumer, goods, service, Prohibition of anti-competitive agreements, Prohibition of Abuse of Dominant Position; Consumer Protection Act, 2019: Important definitions, Consumer Disputes Redressal Commission, Measures to Prevent Unfair Trade Practices, Offences and Penalties

Suggested Readings

- *Garg K.C. / Business Law (Hons.), Kalyani publisher.*
- *Bose, D. C. (2008). Business Law. New Delhi: PHI Limited.*
- *Business Laws: Semester I: (NEP 2020 for the University of Delhi) Kuchhal M.C. & Kuchhal Vivek Vikas Publishing*
- *Business Laws for B.Com. (Hons.) Tulsian P.C. & Tulsian Bharat S. Chand Publishing*
- *Chopra, R. K. (2015). Business Laws. New Delhi: Himalaya Publishing House.*
- *Kuchhal, M. C., & Kuchhal, V. (2018). Business Laws. New Delhi: Vikas Publishing.*
- *Singh, A. (2009). Business Law. Delhi: Eastern Book Company*
- *Chadha R., & Chadha, S. (2018). Company Laws. Delhi: Scholar Tech Press.*
- *Hicks, A., & Goo, S. H. (2017). Cases and Material on Company Law. Oxford: Oxford University Press. Kuchhal, M. C., & Kuchhal, A. (2020). Corporate Laws. New Delhi: Shree Mahavir Book Depot.*
- *Intellectual Property Rights –Law & Practice, ICSI Materials*

Semester V & Semester VI Apprenticeships

Semester VII & VIII

Research Methodology & Research Ethics

Credit 4

Course Objectives

To acquaint students with the concepts of Survey and Research and provide inputs relating to research methodology, the process of research report writing.

Course Outcomes

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

- Understand Meaning of Research and role of research in various functional areas;
- Formulate hypothesis and research design;
- Identify Methods of Data collection and pilot study;
- Develop Processing and Analysis of data;
- Apply Report writing techniques and draft research report

Unit-1: Introduction to Research Methodology

Definition of research, Importance of research in academic and professional contexts, Types of research: qualitative vs. quantitative. Research Design and Planning; Formulating research questions and objectives, Selecting appropriate research designs: experimental, observational, survey, case study Developing research hypotheses and variables

Unit-2: Data Collection Methods and Sampling Techniques

Surveys: design, administration, and analysis. Interviews: types, techniques, and ethical considerations. Observational research: participant observation, structured observation. Probability sampling methods: simple random sampling stratified sampling, cluster sampling Non-probability sampling methods: convenience sampling, purposive sampling, snowball sampling.

Unit-3: Data Analysis Techniques and Research Project Design

Qualitative data analysis methods: thematic analysis, content analysis, grounded theory, Quantitative data analysis methods: descriptive statistics, inferential statistics, and regression analysis. Developing a research proposal: objectives, literature review, methodology, timeline. Planning and executing a research project: data collection, analysis, and interpretation

Unit-4: Research Ethics

Ethical principles in research: integrity, respect, fairness, responsibility. Informed consent and confidentiality, avoiding plagiarism and maintaining academic integrity

Suggested Readings

- *Swain A.K.P.C Business Research Method & Project Work, Kalyani publisher.*
- *Research Methodology, Cauvery R./ Nayak, Sudha U.K./ Girija M. &Meenakshi*
- *R.S. Chand Publishing*
- *Research Methodology: Concepts and Cases, Chawla Deepak &Neena Sodhi Vikas Publishing*
- *Cooper, D. R. & Schindler, P. S., Business Research Methods. Boston, Mass.: McGraw-Hill/Irwin*
- *Greene, W. H., Econometric Analysis. Pearson Pvt. limited*
- *Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin (2013). Business Research Methods.Cengage Learning limited*

Core XVII

Fundamentals of Securities Analysis and Portfolio Management

Credit 4

Course Objectives

To expose the students on the various avenues available for effective investment and possible way to avoid risk in investments through portfolio Management.

Course Outcomes

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

- Understand the basic concepts of security and portfolio
- Analyze the individual security
- Construct and Manage a Portfolio
- Evaluate and revise the portfolios

Unit I

- Introduction to Security: Nature and Scope of Security Analysis; Savings vs. Investment, Elements of Investment, Objectives of Investment, Investment Philosophy, Types of Investor, Investor, Speculator & Gambler, Investment Avenues, Features of Investment, Process of Investment, Contemporary Issues in Investment Management.
- Measurement of Risk and Return: Measurement of Stock Return, Systematic Risk and Unsystematic Risk, Measurement of Beta. Measuring Risk and Return in Practice (Using Ms-Excel).

Unit-II

- Equity Analysis: Fundamental Analysis: Economic Analysis, Industry Analysis and Company Analysis. Technical Analysis: Various Prices and Volume Indicators, Indices: Various Types of Trends and Indices.
- Market Efficiency: Concept and Importance, Random Walk Theory, the Efficient Market Hypothesis. Forms of Market Efficiency, Testing Different Form of Market Efficiency Using MS-Excel/SPSS

Unit-III

Portfolio Management: Meaning, Importance and Objectives, Phase of Portfolio Management. Portfolio Analysis: Estimating Rate of Return and Standard Deviation of Portfolio Returns; Effects of Combining Securities; Markowitz Risk-Return Optimization.

Unit-IV

Single Index Model: Portfolio Risk: Portfolio Market Risk and Unique Risk, Sharpe's Optimization Solution. Capital Asset Pricing Model and Its Assumptions, Capital Market Line, Security Market Line; Risk Free Lending and Borrowing. Arbitrage Pricing Theory and Multifactor Asset Pricing Models

Suggested Readings

- Barua, Raghunathan and Verma: *Portfolio Management*, Tata McGraw Hill, Delhi.
- Bhalla V. K. - *Investment Management, Portfolio Analysis* - S. Chand, New Delhi.
- Clark, James Francies: *Investment management*. McGraw Hill, International Edition, New York.

Core XVIII
Fundamentals of Operation Research and Quantitative Technique

Credit 4

Course Objectives

- Understand the fundamental concepts and principles of operations research and quantitative techniques.
- Learn mathematical modeling techniques for representing real-world problems in OR.
- Develop proficiency in optimization methods, including linear programming, integer programming, and nonlinear programming.
- Gain practical skills in applying quantitative techniques to analyze and solve business, engineering, and management problems.
- Learn simulation techniques for modeling stochastic systems and uncertainty in decision-making.
- Explore applications of OR and quantitative techniques in diverse fields such as supply chain management, logistics, finance, and healthcare.
- Develop critical thinking and problem-solving skills through hands-on exercises and case studies.
- Communicate quantitative analysis results effectively through written reports and presentations.

Course Outcomes

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

- Foundational Knowledge of Operations Research.
- Proficiency in Mathematical Modeling.
- Competence in Optimization Techniques.
- Understanding of Simulation Modeling.
- Applications of OR in Diverse Fields.
- Critical Thinking and Problem-Solving Abilities.
- Effective Communication of Analysis Results.
- Practical Skills for Decision Support

Unit- 1: Introduction to Operations Research

Definition and scope of operations research, Historical development of OR and its applications, Role of quantitative techniques in decision-making. Mathematical Modeling; Formulation of mathematical models for real-world problems, Linear and nonlinear models, Objective functions, decision variables, and constraints

Unit-2: Optimization Techniques and Network Analysis

Linear programming: formulation, graphical solution, simplex method, Integer programming: branch and bound, cutting planes, Nonlinear programming: gradient-based methods, convex optimization. Network modeling techniques: critical path method (CPM), program evaluation and review technique (PERT), Shortest path problems, minimum spanning trees, maximum flow problems

Unit-3: Simulation Modeling

Simulation methodology: discrete event simulation, Monte Carlo simulation, Random number generation, input modeling, output analysis, Applications of simulation in business and engineering. Decision Analysis; Decision trees: construction, analysis, and evaluation, Utility theory and risk analysis, Sensitivity analysis and decision-making under uncertainty

Unit-4: Applications of Operations Research

Supply chain optimization, Inventory management, Production planning and scheduling, Transportation and logistics. Case Studies and Practical Applications, Real-world case studies applying OR and quantitative techniques, Group projects analyzing and solving complex problems using quantitative methods, Presentation and communication of analysis results

Suggested Readings

- Operations Research, 4th Edition, Kalavathy S.Vikas Publishing

Core XIX

Corporate Restructuring & Business Valuation

Credit 4

Course Objectives

- Understand the concepts and motives behind corporate restructuring.
- Learn about different forms of corporate restructuring, including mergers, acquisitions, divestitures, and reorganizations.
- Gain proficiency in financial statement analysis and interpretation.
- Develop skills in business valuation techniques and methodologies.
- Analyze the impact of corporate restructuring on shareholder value.
- Explore regulatory and legal considerations in corporate restructuring.
- Apply corporate restructuring and valuation principles to real-world business scenarios.
- Communicate valuation analyses and restructuring strategies effectively.

Course Outcomes

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

- Understanding of Corporate Restructuring
- Proficiency in Financial Statement Analysis
- Competence in Business Valuation
- Analysis of Restructuring Impact on Shareholder Value
- Understanding of Regulatory and Legal Considerations
- Application of Valuation and Restructuring Principles
- Critical Thinking and Problem-Solving Abilities
- Effective Communication of Valuation Analyses

Unit I: Introduction to Corporate Restructuring

Definition and motives behind corporate restructuring, Types of corporate restructuring: mergers, acquisitions, divestitures, spin-offs, reorganizations. Financial Statement Analysis; Overview of financial statements: balance sheet, income statement, cash flow statement, Ratio analysis: liquidity ratios, profitability ratios, leverage ratios, Common-size analysis and trend analysis

Unit II: Business Valuation Methods

Introduction to business valuation: intrinsic value vs. market value, Valuation approaches: asset-based, income-based, market-based, Discounted cash flow (DCF) analysis, comparable company analysis (CCA), precedent transactions analysis (PTA). Valuation of

Mergers and Acquisitions; Methods of valuing mergers and acquisitions, Synergy analysis and valuation adjustments, Valuation considerations in merger negotiations. Valuation of Divestitures and Spin-offs; Valuation considerations in divestiture transactions, Spin-off valuation techniques and analysis, Financial modeling for spin-off transactions.

Unit III: Regulatory and Legal Aspects of Corporate Restructuring

Regulatory frameworks governing corporate restructuring, Legal considerations in mergers, acquisitions, and divestitures, Compliance with antitrust laws and securities regulations

Unit IV: Impact of Corporate Restructuring on Shareholder Value

Assessing the impact of restructuring on shareholder wealth, Market reaction to restructuring announcements, Long-term implications of corporate restructuring on firm performance, Real-world case studies of corporate restructuring transactions

Semester VIII
Core XX
International Business Environment

Course Objectives

- Understand the concepts and theories of international business and globalization.
- Analyze the economic, political, legal, and cultural dimensions of the international business environment.
- Learn about international trade policies, trade agreements, and trade barriers.
- Explore foreign market entry strategies and modes of international expansion.
- Gain insights into managing cultural diversity and ethical challenges in international business.
- Understand the role of technology and innovation in shaping the global business landscape.
- Analyze international business risks and develop risk management strategies.

Course Outcomes

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

- Understanding of International Business Concepts.
- Analysis of Economic Environment.
- Assessment of Political and Legal Risks.
- Management of Cultural Diversity.
- Evaluation of Trade Policies and Agreements.
- Development of Foreign Market Entry Strategies.
- Integration of Technology and Innovation.

Unit-1: Introduction to International Business

Definition and scope of international business, Theories of international trade and investment, Drivers of globalization and its impact on businesses. Economic Environment of International Business; Global economic systems: capitalism, socialism, mixed economies, Economic indicators and measures: GDP, GNP, inflation, exchange rates, International financial institutions and their role in global finance

Unit-2: Political, Legal and Cultural Environment of International Business

Political systems and ideologies: democracy, authoritarianism, communism, Legal frameworks governing international business: international law, trade regulations, intellectual property rights, Political risk assessment and management strategies, Dimensions of culture: Hofstede's cultural dimensions theory, Cultural differences and their impact on business practices, Managing cultural diversity and fostering cross-cultural communication

Unit-3: International Trade Policies and Agreements

Trade theories: comparative advantage, absolute advantage, factor endowment theory, Trade policies: tariffs, quotas, subsidies, Regional trade agreements and their impact on international business. Foreign Market Entry Strategies; Modes of international market entry: exporting, licensing, franchising, joint ventures, acquisitions, greenfield investments, Factors influencing the choice of entry mode, Entry strategies for emerging markets vs. developed markets

Unit-4: Technology and Innovation in International Business

Role of technology in facilitating international business operations, Impact of innovation on global competitiveness, Digital transformation and its implications for international business. Managing International Business Risks; Types of international business risks: political risk, financial risk, operational risk, Risk assessment techniques and tools, Risk management strategies and contingency planning.

Core XXI

Sustainable Development and Corporate Social Responsibility

Course Objectives

- Understand the concepts of sustainable development, corporate social responsibility, and business ethics.
- Explore the relationship between business operations and environmental, social, and governance (ESG) issues.
- Learn about sustainability frameworks, standards, and reporting guidelines.
- Analyze the role of stakeholders in sustainability and CSR initiatives.
- Examine strategies for integrating sustainability and CSR into corporate strategies and operations.
- Assess the impact of sustainability and CSR practices on business performance and stakeholder value.
- Develop skills in sustainability reporting and communication

Course Outcomes

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

- Understanding of Sustainable Development and CSR.
- Analysis of Environmental and Social Impacts.
- Knowledge of Sustainability Frameworks and Reporting
- Stakeholder Engagement and Governance.
- Integration of Sustainability into Business Strategy.
- Assessment of CSR Performance and Impact.
- Communication and Reporting Skills.
- Application of Sustainability Principles.

Unit-1: Introduction to Sustainable Development and CSR

Definitions and concepts of sustainable development and CSR, Historical evolution and significance of sustainability and CSR in business, Environmental Sustainability and Business Operations; Environmental challenges and impacts of business operations, Sustainable business practices: energy efficiency, waste reduction, resource conservation

Unit-2: Social Responsibility and Stakeholder Engagement

Social issues in business: labor practices, human rights, community development, Stakeholder theory and stakeholder engagement strategies. Governance, Ethics, and Corporate Citizenship; Corporate governance principles and practices, Business ethics and ethical decision-making, Role of corporations in global citizenship and community development.

Unit-3: Sustainability Reporting and Standards

Sustainability reporting frameworks: Global Reporting Initiative (GRI), Sustainability Accounting Standards Board (SASB), Integrated reporting and triple bottom line accounting, Assurance and verification of sustainability reports. Sustainable Supply Chain Management; Principles of sustainable supply chain management, Supplier engagement and responsible sourcing practices, Supply chain transparency and traceability

Unit-4: CSR Strategy and Implementation

Developing a CSR strategy: goal-setting, implementation, evaluation, CSR integration into corporate culture and operations, Measuring and evaluating CSR performance and impact. Case studies of companies implementing sustainability and CSR initiatives, Best practices in sustainable development and corporate social responsibility.

Core XII

Fundamentals of Commodity Markets

Course Objectives

- Understand the Basics of Commodity Markets.
- Learn about Different Types of Commodities.
- Examine Supply and Demand Dynamics.
- Understand Price Determination Mechanisms.
- Explore Risk Management Strategies.
- Study Trading and Hedging Techniques.
- Examine Regulatory Frameworks.

Course Outcomes

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

- Foundational Knowledge of Commodity Markets.
- Familiarity with Various Types of Commodities.
- Understanding of Supply and Demand Dynamics.
- Proficiency in Price Determination Mechanisms.
- Skills in Risk Management.
- Competence in Trading and Hedging.
- Awareness of Regulatory Requirements

Unit-1: Introduction to Commodity Markets

Definition of commodities, Historical evolution of commodity trading, Importance of commodities in the global economy. Types of Commodities; Classification of commodities (agricultural, energy, metals, etc.), Characteristics of different commodity types, Major commodity exchanges worldwide.

Unit-2: Participants in Commodity Markets

Overview of market participants (producers, consumers, traders, speculators, hedgers, etc.), Role of intermediaries (brokers, exchanges, clearinghouses, etc.), Importance of market liquidity. Supply and Demand Dynamics; Factors affecting commodity supply and demand, Seasonality and cyclical trends in commodity markets, Impact of geopolitical events and weather patterns. Commodity Pricing Mechanisms; Spot market vs. futures market, Basics of commodity futures contracts, Price discovery process.

Unit-3: Risk Management in Commodity Markets

Overview of price risk, credit risk, and operational risk, Introduction to hedging strategies, Risk management tools (futures, options, swaps, etc.). Fundamental analysis: Supply-demand fundamentals, production forecasts, consumption trends, Technical analysis: Chart patterns, trend analysis, technical indicators, Sentiment analysis: Market sentiment, news impact on prices

Unit-4: Trading Strategies and Regulatory Environment

Overview of trading strategies (trend following, mean reversion, spread trading, etc.), Back-testing and performance evaluation, Risk-reward considerations, Overview of regulatory bodies and frameworks governing commodity markets, Compliance requirements for market participants, Market manipulation and insider trading.

XXIII

Social Entrepreneurship and Incubation

Course Objectives

- Understand Social Entrepreneurship.
- Explore Social Innovation.
- Learn about Incubation Ecosystems.
- Develop Entrepreneurial Mindset.
- Identify Social Impact Opportunities.
- Understand Funding and Financing.
- Gain Skills in Business Planning and Management.
- Promote Ethical Leadership and Governance.

Course Outcomes

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

- Comprehensive Understanding of Social Entrepreneurship.
- Ability to Innovate for Social Impact.
- Familiarity with Incubation Ecosystems.
- Entrepreneurial Mindset Development.
- Identification of Social Impact Opportunities.
- Knowledge of Funding and Financing Options.
- Skills in Business Planning and Management.
- Emphasis on Ethical Leadership and Governance.

Unit-1: Introduction to Social Entrepreneurship

Definition and characteristics of social entrepreneurship, Historical overview and contemporary examples of social enterprises. Social Impact Assessment; Methods for measuring social impact, Theory of change and logic models, Impact assessment frameworks and tools

Unit-2: Business Model Design for Social Enterprises

Adapting traditional business models for social impact, Revenue models for sustainability, Balancing financial and social objectives. Social Innovation and Ideation; Techniques for identifying social problems and needs, Ideation and brainstorming for innovative solutions, Human-centered design and prototyping

Unit-3: Incubation and Acceleration of Social Ventures

The role of incubators and accelerators in supporting social entrepreneurs, Accessing resources: funding, mentorship, and networks, Developing a social enterprise toolkit: business planning, marketing, and legal considerations. Scaling Social Ventures; Strategies for scaling impact while maintaining mission integrity, Partnerships and collaborations for scale, Challenges and opportunities in scaling social enterprises

Unit-4: Ethics and Values in Social Entrepreneurship

Ethical dilemmas and decision-making in social entrepreneurship, Stakeholder engagement and community empowerment, Building a culture of transparency and accountability.