B.A. Prog. in Commerce

Semester	DSC	DSE (Stream)	DSE
Semester I	Business Organisation and Management-DSC-(Major/Minor)-BAC-DSC-1.1		
	Business Laws-DSC-(Major)-BAC-DSC-1.2		
Semester II	Financial Accounting-DSC-(Major/Minor) BAC-DSC-2.1		
	Human Resource Management-DSC-(Major) BAC-DSC-2.2		
Semester III	Principles of Marketing -DSC-(Major/ Minor) BAC-DSC-3.1		
	Company Law-DSC-(Major) BAC-DSC-3.2		
Semester IV	Fundamentals of Financial management-DSC-(Major/Minor) BAC-DSC-4.1		
	Income Tax Law and Practice -DSC-(Major) BAC-DSC-4.2		
Semester V	International Business-DSC-Major/Minor BAC-DSC-5.1	**Accounting and Finance-**	Corporate Accounting- BAC-DSE-A&F-5.1
	Business Statistics-DSC-Major BAC-DSC-5.2	**Advertising, Sales Promotion and Sales Management-**	Marketing Communication-BAC-DSE-ASPSM-5.1
		Human Resource Management-	Organisational Behavior-BAC-DSE-HRM-5.1
		Entrepreneurship and Small Business-	Fundamentals of Entrepreneurship-BAC-DSE-HRM-5.1
		Banking and Insurance-	Introduction to Banking & Insurance-BAC-DSE-B&I-5.1
		Tax Procedures and Practices-	Fundamentals of GST-BAC-DSE-TTP-5.1
		Commercial Laws and Corporate Governance-	Company Management and Administration-BAC-DSE-CLCG-5.1

		Modern Office Management-	Office Practices-BAC-DSE-MOM-5.1
Semester VI	Ethics and Governance-DSC-(Major/Minor) BAC-DSC-6.1	**Accounting and Finance-**	Personal Financial Planning (BAC-DSE-A&F-6.1)*
	Cost Accounting-DSC-Major BAC-DSC-6.2	**Advertising, Sales Promotion and Sales Management-**	Customer Relationship Management(BAC-DSE-ASPSM-6.1)
		Human Resource Management-	Performance Management(BAC-DSE-HRM-6.1)
		Entrepreneurship and Small Business-	Contemporary Policy and Institutional Framework(BAC-DSE-ESB-6.1)
		Banking and Insurance-	Insurance and Risk Management(BAC-DSE-B&I-6.1)
		Tax Procedures and Practices-	Fundamentals of Corporate Tax Planning(BAC-DSE-TTP-6.1)
		Commercial Laws and Corporate Governance-	Corporate Social Responsibility: Compliance and Evaluation(BAC-DSE-CLCG-6.1)
		Modern Office Management-	Executive Assistant Skills(BAC-DSE-MOM-6.1)
Semester VII	Financial Markets and Institutions-DSC- Major BAC-DSC-7	**Accounting and Finance-**	Computer Applications in Accounting(BAC-DSE-A&F-7.1), Accounting for Managerial Decisions(BAC-DSE-A&F-7.2), Investing in Stock Markets (BAC-DSE-A&F-7.3)
		Advertising, Sales Promotion and Sales Management-	Brand Management(BAC-DSE-ASPSM-7.1), Retail Management(BAC-DSE-ASPSM-7.2), Digital Marketing(BAC-DSE-ASPSM-7.3)**
		Human Resource Management-	Training & Development(BAC-DSE-HRM-7.1), Industrial Relations(BAC-DSE-ASPSM-7.2), Indian Ethos & Management(BAC-DSE-ASPSM-7.3)
		Entrepreneurship and Small Business-	Launching a new Venture(BAC-DSE-ESB-7.1),Management of Small Business Enterprises(BAC-DSE-ESB-7.2),Evolution of Policy & Institutional Framework (BAC-DSE-ESB-7.3)
		Banking and Insurance-	Regulatory framework of Banking & Insurance(BAC-DSE-B&I-7.1), Life Insurance(BAC-DSE-B&I-7.2), Banking Products and Services(BAC-DSE-B&I-7.3)
		Tax Procedures and Practices-	Property Tax assessment(BAC-DSE-TTP-7.1), Personal Tax Planning(BAC-DSE-TTP-7.2), Income Tax: E-Filing (BAC-DSE-TTP-7.3)

		Commercial Laws and Corporate Governance-	Insolvency and Bankruptcy Code: Law and Practice(BAC-DSE-CLCG-7.1), Social Securtity Laws(BAC-DSE-CLCG-7.2), Listing Compliances of Companies(BAC-DSE-CLCG-7.3)
		Modern Office Management-	Enterprise Resource Planning(BAC-DSE-MOM-7.1), Office Automation(BAC-DSE-MOM-7.2), Management Information Systems(BAC-DSE-MOM-7.3)
Semester VIII	Computer Applications in Business-DSC-Major BAC-DSC-8	**Accounting and Finance-**	Financial Services(BAC-DSE-A&F-8.1), Mergers & Acquisitions(BAC-DSE-A&F-8.2), Financial Reporting(BAC-DSE-A&F-8.3)
		Advertising, Sales Promotion and Sales Management-	Consumer Affairs & Sovereignty(BAC-DSE-ASPSM-8.1), Rural Marketing(BAC-DSE-ASPSM-8.2), Distribution Logistic Management(BAC-DSE-ASPSM-8.3)
		Human Resource Management-	Compensation Management(BAC-DSE-HRM-8.1), Human Resource Information System(BAC-DSE-HRM-8.2), Organizational Culture and Dynamics(BAC-DSE-HRM-8.3)
		Entrepreneurship and Small Business-	Creativity and Innovation (BAC-DSE-ESB-8.1),Entrepreneurship Development(BAC-DSE-ESB-8.2),Business Incubation(BAC-DSE-ESB-8.3)
		Banking and Insurance-	Non Life Insurance and Reinsurance(BAC-DSE-B&I-8.1), Technology in Banking(BAC-DSE-B&I-8.2),Risk Management in Banks(BAC-DSE-B&I-8.3)
		Tax Procedures and Practices-	GST : E-Filing(BAC-DSE-TTP-8.1), Customs Law(BAC-DSE-TTP-8.2), International Taxation(BAC-DSE-TTP-8.3)
		Commercial Laws and Corporate Governance-	Limited Liability Partnership: Law and Practice(BAC-DSE-CLCG-8.1), Intellectual Property Rights(BAC-DSE-CLCG-8.2), Compensation Structure and Laws(BAC-DSE-CLCG-8.3)
		Modern Office Management-	Modern Office Operations(BAC-DSE-MOM-8.1),Database Management System(BAC-DSE-MOM-8.2), Advanced Spreadsheet Applications(BAC-DSE-MOM-8.3)

Note: Students can opt for 'Business Research Methodology' as a DSE in Semester VI or VII.
***Note: Student can study this if s/he has not studied 'Personal Financial Planning' in SEC).**
****Note: Student can study this paper if s/he has not studied 'Digital Marketing' in SEC).**

Semester I

Business Organisation and Management

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Business Organisation and Management	4	3	1	0	Pass in Class XII	NIL

Learning Objectives
The course aims to develop an understanding of business organisations, functions and challenges of management and contemporary issues in management.

Learning outcomes
After completion of the course, learners will be able to:
1. Explain the dynamics of business organisations and recent management practices.
2. Describe varied perspectives related to the business environment and entrepreneurship.
3. Analyse how the organisations adapt to an uncertain environment and decipher decision making techniques.
4. Analyse the relationship amongst functions of management i.e. Planning, organizing, Directing and controlling.
5. Analyse the change in the working pattern of modern organisations.

Course Contents:
Unit 1: Introduction (9 hours)
Role of organisations and management in our lives; Nature and Functions of Management (An overview); Managerial Competencies, Ownership forms; Business formats- Brick & Mortar; Click; Brick & Click; E-commerce; Franchising; Outsourcing.

Unit 2: Business Environment and Entrepreneurship (9 hours)
Meaning and layers of Business Environment (micro/immediate, meso/intermediate, macro and international); Business ethics and social responsibility; Entrepreneurship and its relevance, Business and social entrepreneurship as a process of opportunity/problem; Micro, small and medium Enterprises; Government Policy regarding MSMEs.

Unit 3: Functions of Management (18 hours)
Planning and Decision-making- process and techniques; Organizing, Formal and Informal Organisations, Centralisation and Decentralisation, Organisational structures – Divisional, Product, Matrix, Project and Virtual Organisation; Motivation- needs (including Maslow's theory), incentives

(monetary and non-monetary),; Directing; Leadership – Leadership Styles, Transactional vs. Transformational Leadership; Communication – New trends and directions (Role of IT and social media); Controlling –Techniques of Controlling Relationship between planning and controlling.

Unit 4: Indian Ethos and Contemporary Issues in Management (9 hours)
Indian Ethos for Management: Value-Oriented Holistic Management; Learning Lessons from Bhagavat Gita and Ramayana. Business Process Reengineering (BPR), Learning Organisation, Six Sigma, Supply Chain Management, Subaltern Management Ideas from India; Diversity & inclusion; Work-life Balance; Freelancing; Flexi-time and work from home; Co-sharing/coworking.

Exercises
The learners are required to:
1. Complete the exercise wherein they are given different situations and scenarios to start Their own business (in terms of capital, liability, the scale of operations, etc.) And are Asked to select the most suitable form of business and justify the same highlighting the Advantages and disadvantages of their choice.
2. Participate in a role-play activity for describing the various levels of management and Competencies.
3. Each learner is required to identify various elements affecting the business environment And conduct a swot analysis for the company identified.
4. Participate in a simulation activity wherein each learner is asked to prepare strategic plans Concerning increasing the effectiveness of their respective organisation.
5. Present a role play on bounded rationality or any aspect of decision making.
6. Create a simulation exercise in class to demonstrate various types of authority, delegation, And decentralization of authority.
7. Using Maslow's need-hierarchy theory, analyse various needs and prepare a report.
8. Demonstrate various types of leadership styles in the form of role play by identifying Real-life leaders from the corporate world.

Suggested Readings:

- Basu, C. (2017). Business Organisation and Management. McGraw Hill Education.
- Chhabra, T. N. (2021). Business Organisation and Management. Sun India Publications. New Delhi.
- Drucker, P. F. (1954). The Practice of Management. Newyork: Harper & Row.
- Kalra, S., & Singhal, N. (2020). Business Organisation and Management. Scholar Tech Press, Delhi.
- Kaul, V. K. (2012). Business Organisation Management. Pearson Education.
- Koontz, H., & Weihrich, H. (2012). Essentials of Management: An International and Leadership Perspective. Paperback.
- Laasch, O. (2022). Principles of Management, 2e, Sage Textbook Sherlekar, S. A. (2016). Modern Business Organisation and Management. Himalaya Publishing House.
- Singh, B. P., & Singh, A. K. (2002). Essentials of Management. New Delhi. Excel Books Pvt. Ltd.
- Vasishth, N., & Rajput N. (2013). Business Organisation & Management Kitab Mahal, Delhi.

Note: Readings will be updated by the Department of Commerce and uploaded on Department's website.

Business Laws

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Business Laws	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives
To impart basic knowledge of the important business laws relevant for the inception and conduct of general and business activities with relevant case laws.

Learning outcomes
After completion of the course, learners will be able to:
1. Recognise and analyse basic aspects of contracts for the formation of the contracts
2. Explore various modes of discharge of contract.
3. Analyse the remedies available for breach of contract
4. Comprehend the provisions of the special contracts viz. Indemnity, guarantee, bailment, and pledge
5. Review various concepts of the contract of agency.

Course Contents:
Unit 1: Introduction to the Law of Contracts (9 hours)
Contract – meaning, characteristics and kinds. Essentials of a valid contract – Offer and acceptance, consideration, contractual capacity, free consent, the legality of objects. Void agreements, Quasi Contracts.

Unit 2: Discharge of Contracts (9 hours)
Meaning, Modes of discharge- performance, mutual consent, supervening impossibility, lapse of time, operation of law, breach of contract

Unit 3: Remedies for breach of contract (9 hours)
Rescission, damages, quantum meruit, suit for specific performance, suit for injunction.

Unit 4: Special Contracts (18 hours)
Contract of Indemnity and Guarantee: Meaning of Indemnity, difference between indemnity and guarantee, nature and extent of surety's liability, rights of surety, discharge of surety, Contract of Bailment & Pledge: Pledge by non-owner. Contract of Agency: Modes of creation of agency, extent of agent's authority, rights and duties of agents, personal liability of agent, termination of agency.

Exercises:

The learners are required to:

1. Enlist real-life examples to differentiate between offer and invitation to an offer and acceptance.
2. List out some recent cases of supervening impossibility and discharge of contract.
3. Enumerate different types of damages available under different breach of contract situations.
4. Prepare a list of gratuitous and non-gratuitous bailment contracts entered into daily life.
5. Observe from your environment how principal-agent relationships get created in different situations.

Suggested Readings:

- Dagar, I. and Agnihotri, A. (2020). Business Law: Text and Problem. 1st edn. India: SAGE Publications Pvt. Ltd.
- Singh, A. (2016). Company law. India: Eastern Book Company, Lucknow.
- Sharma, J.P. and Kanojia, S. (2018). Business Laws. 1st edn. Bharat Law House Pvt Ltd.
- Tulsian, P.C. (2006). Business law. 3rd edn. New Delhi: Tata McGraw-Hill Pub.Co.
- Jagota, R. (2022). Business Law. 1st edn. Scholar Tech Press.

Additional Resources:

- Kuchhal, M.C. and Kuchhal, V. (2013). Business law. New Delhi: Vikas Publication Ltd.
- Arora, S. (2022). Business Laws. 10th edn. India: Taxmann Publications Private Limited.
- Sharma, J.P. and Kanojia, S. (2015). Vyavsayik Sanniyam. Hindi Madhyam Karyanvaya Nideshalaya, Delhi University. (For Hindi)

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Semester II

Financial Accounting

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Financial Accounting	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

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

Learning Outcomes
After completion of the course, learners will be able to:
1. Analyse the applicability of Accounting Standards in the preparation of Financial statements of companies.
2. Apply the Generally Accepted Accounting Principles while recording transactions and preparing financial statements.
3. Measure business income applying relevant accounting standards.
4. Evaluate the impact of depreciation and inventories on Business Income.
5. Prepare the Financial Statements of sole proprietor firms and Not-For-Profit Organisations.
6. Prepare the accounts for Inland Branches, Departments and Leases.
7. Demonstrate accounting process under a computerized accounting system.

Course Contents:
Unit 1: Theoretical Framework and Accounting Process (9 hours)
(A) Theoretical Framework
(i) Accounting as an information system, the users of financial accounting information and their needs. An overview of Artificial Intelligence and Data Analytics in Accounting.
(ii) Qualitative characteristics of accounting information. Functions, advantages and limitations of accounting. Branches of accounting. Bases of accounting: cash basis and accrual basis. Capital and revenue expenditures and receipts. Events occurringafter the balance sheet date, Extraordinary Items, Prior Period Items, Accounting Estimate. Accounting Policies, Fair Value, Meaning, Recognition and Disclosure Requirements of Provision, Contingent Liability and Contingent Asset.
(iii) Financial Accounting Principles: Meaning and need; Generally Accepted Accounting Principles

(GAAP): Entity, Money Measurement, Going Concern, Cost, Revenue Recognition, Realization, Fundamental Accounting Assumptions, Accruals, Periodicity, Full Disclosure, Consistency, Materiality, and Prudence (Conservatism). Fundamental Accounting Assumptions as per AS 1.
(iv) Accounting Standards: Concept, benefits, and Process of formulation of Accounting Standards including Ind AS (IFRS converged standards) and IFRSs; convergence vs adoption; Application of accounting standards (AS and Ind AS) on various entities in India. International Financial Accounting Standards (IFRS) -meaning, need, and scope.

(B) Accounting Process

From the recording of a business transaction to the preparation of trial balance including transfer and closing entries. Application of Generally Accepted Accounting Principles in financial transactions and preparing financial statements and accounting treatment of GST.

Unit 2: Business Income, Accounting for Property, Plant and Equipment, and Valuation of Inventory (9 hours)

(a) Business income: Concept of Revenue and Business Income, Measurement of business income; relevance of accounting period, continuity doctrine and matching concept in the measurement of business income; Objectives of measurement of Business income.
(b) Revenue recognition with reference to AS 9.
(c) Accounting for Property, Plant, and Equipment with reference to AS 10. Impact of Depreciation on measurement of business income. Accounting for Intangible Assets with reference to AS 26.
(d) Valuation of Inventory with reference to AS 2. Impact of inventory valuation on measurement of business income by using FIFO, LIFO, and Weighted Average Method.

Unit 3: Financial Statements of Sole Proprietorship and Not-for-Profit Organisations (14 hours)

Preparation of Financial Statements of Sole Proprietorship and Not-for-Profit Organisations

Unit 4: Accounting for Inland Branches, Departments and Leases (13 hours)

(a) Accounting for Inland Branches: Concept of Dependent branches; Branch Accounting as per Debtors System, Stock and Debtors' System
(b) Accounting for Departments (excluding Mark-up Account)
(c) Accounting for Leases with reference to AS 19

Notes:

- The relevant Accounting Standards (both AS Ind AS) for all of the above topics should be covered.
- Any revision of the relevant Indian Accounting Standard/Accounting Standard would become applicable.

Exercises

The learners are required to:

1. Identify the applicability of different accounting standards on the basis of examining the nature of business transactions after considering Framework for the Preparation and Presentation of Financial Statements from the websites of the Institute of Chartered Accountants of India (ICAI).
2. Analyse Generally Accepted Accounting Principles applied in financial statements of listed companies.
3. Examine the accounting policies and revenue recognition policies by collecting necessary data from small business firms.
4. Prepare Trading and Profit & Loss Account and Balance Sheet collecting necessary data from small business firms and analyse the impact of depreciation and inventories on Business Income.
5. Prepare financial statements manually and using appropriate software with the help of financial transaction data of sole proprietor firms and Not-For-Profit Organisations.

6. Prepare accounts of Inland Branches, Departments and Leases by collecting data from the annual report of two Multinational Companies and two NGOs and prepare their relevant accounts.

Suggested Readings

- Anthony, R. N., Hawkins, D. F., Merchant, K. A., & Singh, P. (2019). Accounting: Text and Cases. (13th Ed.). New Delhi: McGraw-Hill Education.
- Batra, J. K. (2018). Accounting and Finance for Non-finance Managers. (1st Ed.). New Delhi: SAGE Publications Pvt. Ltd.
- Dam, B. B., & Gautam, H. C. (2019). Financial Accounting. Guwahati: Gayatri Publications.
- Goldwin, N., Alderman, W., & Sanyal, D. (2016). Financial Accounting. Boston: Cengage Learning.
- Goyal, B. K., & Tiwari, H. N. (2021). Financial Accounting. (9th Ed.). New Delhi: Taxmann Publication.
- Horngren, C., Sundem, G., Elliott, J., & Philbrick, D. (2013). Introduction to Financial Accounting. (11th Ed.). London: Pearson Education.
- Kumar, A. (2019). Financial Accounting. (2nd Ed.). New Delhi: Singhal Publication.
- Lal, J., Srivastava, S., & Abrol, S. (2017). Financial Accounting Text & Problems. Mumbai: Himalaya Publishing House.
- Lt Bhupinder. (2020). Financial Accounting - Concepts and Applications. New Delhi: Cengage Learning.
- Maheshwari, S. N., Maheshwari, S. K., & Maheshwari, S. K. (2018). Financial Accounting. (6th Ed.).New Delhi: Vikas Publishing House Pvt. Ltd.
- Monga, J. R. & Bahadur, R. (2021). Financial Accounting: Concepts and Applications. New Delhi: Scholar Tech Press.
- Sehgal, D. (2014). Financial Accounting. New Delhi: Vikas Publishing House Pvt. Ltd.
- Shukla, M. C., Grewal, T. S., & Gupta, S. C. (2013). Advanced Accounts. Vol.-I. (Rev. Ed.). New Delhi: Sultan Chand Publishing.
- Tulsian, P. C., & Tulsian, B. (2016). Financial Accounting. (2nd Ed.). New Delhi: S. Chand Ltd.

Additional Resources

- Accounting Standards at the Website of the Institute of Chartered Accountants of India
- Indian Accounting Standards at the Website of the Ministry of Corporate Affairs.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

Human Resource Management

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Human Resource Management	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives
The course aims to acquaint the students with the importance, techniques, and principles of human resources in the workplace.

Learning outcomes
After completion of the course, learners will be able to:
1. Explicate the importance of human resource management.
2. Analyze the concept and sources of the recruitment and selection process.
3. Design performance appraisal techniques.
4. Devise effective compensation schemes that enhance employee satisfaction and promote Retention.
5. Cater to the dynamics of the business environment.

Course Contents:
Unit 1: Introduction to Human Resource Management and Acquiring Human Resources (18 hours)
Basic concepts and significance of HRM, Role and Functions of an HR manager. Emerging issues in human resource management: Workplace diversity, employee empowerment, downsizing, VRS, work-life balance, and work from home. Job analysis, concept and sources of recruitment, selection, placement, induction and socialization.

Unit 2: Training and Development (9 hours)
Concept and importance; Role-specific and competency-based training; Training methods - Apprenticeship, understudy, job rotation, vestibule training, Development methods – case study, role-playing, sensitivity training, In-basket, management games, conferences and seminars, coaching and mentoring, management development programs; Training process outsourcing.

Unit 3: Compensation and Maintenance (9 hours)
Compensation- concept administration and methods - time and piece wage system; Fringe benefits; Employee stock option, pay band compensation system; Maintenance- concept and rationale of employee health, safety, welfare and social security (excluding legal provisions); Grievance handling procedure.

Unit 4: Performance Appraisal (9 hours)
Performance appraisal system - nature and objectives; methods of performance appraisal - ranking, graphic rasting scale, checklist, management by objectives, 360-degree appraisal; HRIS (Human Resources Information System) - concept, functioning and application of computerized HRIS.

Exercises:
The learners are required to:
1. Design a human resource plan.
2. Conduct orientation cum induction programme.
3. Hold mock counselling sessions.
4. Design team building activities.
5. Devise incentive plans for a diverse workforce.

Suggested Readings

- Aswathappa, K., & Dash, S (2021). Human Resource Management-Text and cases, Ninth Edition, Tata McGraw-Hill.
- Chhabra, T. N., & Chhabra M. (2020). Essentials of Human Resource Management, Sun India Publications.
- Decenzo, D.A., & Robbins, S. P. (2009). Fundamental of Human Resource Management. New Jersey; Wiley.
- Dessler G, & Varrkey B. (2020). Human Resource Management, Sixteenth Edition By Pearson Paperback.
- Gupta, C. B. (2018). Human Resource Management. Delhi: Sultan Chand & Sons.
- Prasad, L. M. (2018). Human Resource Management, Delhi: Sultan Chand & Sons
- Rao, V. S. P. (2020). Human Resource Management. Delhi: Second edition,Taxmann.

Note: Readings will be updated by the Department of Commerce and uploaded on Department's website.

Semester III

Principles of Marketing

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Principles of Marketing	4	3	1	0	Pass in Class XII	NIL

Learning Objectives
The objective of this course is to provide basic knowledge of concepts, principles, tools and techniques of marketing and to provide knowledge about various developments in marketing.

Learning outcomes
After completion of the course, learners will be able to:
1. Develop an understanding of basic concepts of marketing, marketing philosophies and environmental conditions affecting the marketing decisions of a firm.
2. Explain the dynamics of consumer behaviour and the process of market selection through STP stages.
3. Analyze the process of value creation through marketing decisions involving product development.
4. Identify and analyze the marketing decisions involving product pricing and its distribution.
5. Explore the marketing decisions involving product promotion and also equip them with the knowledge of various developments in the marketing area that may govern the marketing decisions of a firm.

Unit 1: Introduction to Marketing (9 hours)
Meaning, Scope and Importance; Marketing Philosophies; Marketing Mix for goods and services Marketing Environment Need for studying marketing environment; Micro environmental factors- company, suppliers, marketing intermediaries, customers, competitors, publics; Macro environmental factors – demographic, economic, natural, technological, politico-legal and socio-cultural.

Unit 2: Consumer Behaviour (9 hours)
Need for studying consumer behaviour; Stages in Consumer buying decision process; Factors influencing consumer buying decisions. Market Selection Market Segmentation: Concept and Bases. Market Targeting, Product Positioning – concept and bases.

Unit 3: Product Decisions and Pricing Decisions (18 hours)
Concept and classification; Levels of Product. Product- mix; Branding- concept, types, significance, qualities of the good brand name; Packaging and Labeling-types and functions; Product support service; Product life cycle. Objectives, Factors affecting the price of a product; Skimming and Penetration pricing. Distribution Decisions Channels of distribution- types and functions; Distribution logistics decisions.

Unit 4: Promotion Decisions (9 hours)
Communication process; Importance of Promotion. Promotion mix tools: Distinctive characteristics of advertising, personal selling, sales promotion, public relations, and direct marketing. Developments in Marketing Sustainable Marketing, Rural marketing, Social marketing, Digital marketing – an overview.

Exercises:
The learners are required to:
1. Submit a report on the marketing mix of a good and/or service of your choice.
2. Examine the stages of the buyer decision process in a recent purchase done by you and detail your experiences in each stage. What could the seller have done to make your buying experience better?
3. Select any five consumer products of your choice and examine their current stage in the product life cycle.
4. Draft a report on the promotion mix strategy for any five products of your choice.
5. Identify 5 real-life products each that have been using penetration pricing and market skimming pricing.
6. Identify 10 social marketing initiatives that can be currently observed in the environment.
7. Identify 20 brand names of real-life products of your choice and justify why they are good brand names.

Suggested Readings

- Etzel, M. J., Walker, B. J., Stanton, W. J., & Pandit, A. (2010). Marketing (14th ed.). Mc Graw Hill.
- Grewal, D., & Levy, M. (2022). Marketing (8th ed.). McGraw-Hill Education.
- Kapoor, N. (2021) Principles of Marketing, Prentice Hall of India.
- Kotler, P., Keller, K L., & Chernev, A. (2022). Marketing Management (16th Edition). Pearson Education.
- Kotler, P., Armstrong, G. & Agnihotri, P. (2018). Principles of Marketing (17^{th} Edition), Pearson Education. Indian edition
- Sharma, K., & Swati Aggarwal. (2021). Principles of Marketing. Taxmann Publications.

Note: Readings will be updated by the Department of Commerce and uploaded on Department's website.

Company Law

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Company Law	4	3	1	0	Pass in Class XII	NIL

Learning Objectives
The course aims to develop and comprehend business and its processes in accordance with the provisions of the Companies Act, 2013 while analysing case laws.

Learning Outcomes
After completion of the course, learners will be able to:
1. Recognise the different types of companies.
2. Discuss the fundamentals of incorporating the company.
3. Make the memorandum and articles of association.
4. Discuss the difference between different types of prospectus.
5. Recognise the process of calling and conducting company meetings.

Course Contents:
Unit 1: Introduction and Formation of a Company (18 hours)
Characteristics of a company; Lifting of corporate veil; Types of companies including one person company, small company, associate company, dormant company, producer company; Association not for profit; Illegal association. Formation of company, promoters, functions and their legal position, pre- incorporation contracts, steps in incorporation, and process of on-line registration of a company.

Unit 2: Memorandum and Articles of Association (9 hours)
Memorandum of association definition, clauses and its alteration, doctrine of ultra vires, articles of association, contents and its alteration, doctrine of constructive notice and indoor management.

Unit 3: Share Capital (9 hours)
Prospectus, shelf and red herring prospectus, mis-statement in prospectus; issue, allotment and forfeiture of share, calls on shares; issue of sweat equity; employee stock option; issue of bonus shares; right shares, transfer and transmission of shares, buyback; demat system.

Unit 4: Company Meetings (9 hours)
Meetings of shareholders; types of meeting, convening and conduct of meetings, requisites of a valid meeting- notice, agenda, chairman, quorum, proxy, resolutions, minutes; postal ballot, e-voting.

Exercises

The learners are required to:

1. Identify and classify types of companies by taking real-life examples.
2. Fill dummy spice form for incorporation of a company.
3. Read the memorandum and articles of association of a particular company.
4. Enlist steps in the book-building process and examine a red herring prospectus of a latest IPO from SEBI website.
5. Prepare a list of businesses conducted by ordinary resolution.

Suggested Readings

- Chadha R. & Chadha, S. (2018). Company laws. Delhi, India: Scholar Tech Press.
- Gower, L. C. (1981). Principles of modern company law. (4th ed.). London, United Kingdom: Stevens & Sons.
- Kumar, A. (2022). Corporate laws. (11th ed., Vol. 1). Delhi, India: Taxmann Publications Private Limited.
- Sharma, J. P. (2020). Easy approach to corporate laws. (4th ed.). Delhi, India: Ane Books Pvt.

Additional Resources

- Hannigan, B. (2021). Company law. Oxford, United Kingdom: Oxford University Press.
- Kannal, S., & Sowrirajan, V.S. (2019). Company law Procedure. Delhi, India: Taxman's Allied Services (P) Ltd.

Note: Readings will be updated by the Department of Commerce and uploaded on Department's website.

Semester IV

Fundamentals of Financial management

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Fundamentals of Financial Management	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives
To familiarize the students with the principles and practices of financial management.

Learning outcomes
After completion of the course, learners will be able to:
1. Explain the financial environment within which the organization must operate
2. Analyze the finances of individual corporations both in terms of their performance and Capital budgeting
3. Relate the importance of cost of capital within the context of financial decision making
4. Access financial information from a wide variety of sources and use this information
5. Estimate working capital requirement in a firm along with an understanding of cash Management.

Course Contents:
Unit 1: Financial Management: An Overview (9 hours)
Meaning, Importance, and Scope of Financial Management. Traditional and Modern Approach, Objectives and Functions of Financial Management, An Overview of Finance and Others Discipline, Role of Finance Manager, Agency Problem. Time Value of Money- Concept and Rationale, Valuation Techniques- Discounting and Compounding. Practical Applications of Time Value of Money, Concept of Risk and Return.

Unit 2: Investment Decisions (20 hours)
(a) Capital Budgeting Decisions- Capital Budgeting Process, Cash flow estimation.
Techniques of Capital Budgeting- Payback Period, Accounting Rate of Return, Net Present Value, Internal Rate of Return and Profitability Index.
(b) Working Capital Decisions - Concept of Working Capital, Operating & Cash Cycles, Risk-return Trade-off, Sources of short-term Finance, Working Capital Estimation.

Unit 3: Cost of Capital and Financing Decisions (10 hours)
Sources of Long-Term Financing, Components of Cost of Capital, Method for Calculating Cost of Equity, Cost of Retained Earnings, Cost of Debt, Cost of Preference Capital and Weighted Average Cost of Capital. Operating and Financial Leverage. An Overview of Theories of Capital Structure, Determinants of Capital Structure.

Unit 4: Dividend Decisions (6 hours)
Introduction to dividend decisions, Theories of Dividend – Irrelevance and Relevance, Types of Dividend Policies and Determinants of Dividend policy. Bonus Share (Stock Dividend) and Stock (Share) Splits.

Exercises:
The learners are required to:
1. Analyse and interpret case studies on capital budgeting, financial structure and working Capital of a company based on annual reports and other information.
2. Determine the operating cycle of the manufacturing company.
3. Use excel for evaluating various financing decisions.
4. Determine the capital structure of various companies from their annual reports.
5. Determine the working capital of various companies from their annual reports.

Suggested Readings

- Kothari, R. (2016). Financial Management: A Contemporary Approach. Sage Publications Pvt. Ltd. New Delhi.
- Pandey, I.M. (2011). Essentials of Financial Management. Vikas Publications. New Delhi
- Rustagi, R. P. (2019). Basic Financial Management Sultan Chand, New Delhi
- Sharma, S. K., & Sareen, R. (2018). Fundamentals of Financial Management Sultan Chand & Sons (P) Ltd. New Delhi.
- Singh, J. K. (2016). Basic Financial Management: Theory and Practice. Galgotia Publishing House New Delhi
- Singh, P. (2011). Financial Management. Ane Books Pvt. Ltd. New Delhi
- Singh, S., & Kaur, R. (2020). Basic Financial Management. Kitab Mahal. New Delhi
- Tulsian, P.C., & Tulsian, B. (2010). Financial Management. S.Chand. New Delhi.

Suggestive Readings:

- Chandra, P. (2011). Financial Management: Theory and Practice. Tata McGraw Hills, New Delhi.
- Horne, J. C. V., & Wachowicz, J. M. (2010). Fundamentals of Financial Management. Pearson Education
- Khan, M. Y., & Jain, P. K. (2007). Financial Management: Text and Problems. Tata McGraw Hills, New Delhi.

Note: Readings will be updated by the Department of Commerce and uploaded on Department's website.

Income Tax Law and Practice

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Income Tax Law and Practice	4	3	1	0	Pass in Class XII	NIL

Learning Objectives

This paper aims to provide comprehensive knowledge of various heads of income and focuses on the computation of the total income and tax liability of an individual as per the Income Tax Act 2025.

Learning outcomes

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

1. Explain the basic concepts, residential status of the assessee and incidence of tax.
2. Develop an understanding of the nuances of the salaries, various allowances and perquisites available under the head income from Salaries.
3. Develop an understanding of the concept of self-occupied and let out property under the head income from house property.
4. Compute the income under the head profits and gains of business or profession and capital gains.
5. Compute incomes covered under the head income from other sources.
6. Explore the concept of including the income of other persons in the assessee's income.
7. Compute the total tax liability of an individual after allowing for permissible deductions and exemptions.

Course Contents:

Unit 1: Basic concepts and Residential Status (9 hours)

Basic concepts: person, assessee, income, tax year and PAN; structure to compute tax liability; residential status and tax incidence.

Unit 2:(A) Income under the head Salaries and House Property (14 hours)

Computation of income under the head salaries including various allowances and perquisites, computation of income of self-occupied and let out property; unrealised rent.

(B) Income under the head Profits and Gains of Business or Profession (8 hours)

Computation of income from business or profession, expenses specified and disallowed while computing such incomes.

Unit 3: Income under the head of Capital Gains and Other Sources (6 hours)
Meaning of capital assets, long term and short term capital gains; computation of capital gains. Computation of taxable income from other sources.

Unit 4: Computation of Total Income and Tax Liability of an Individual (8 hours)
Clubbing of income; set off and carry forward of losses, permissible deductions under sections 123 to 154; computation of taxable income and tax liability of an individual.

Exercises
The learners are required to:
1. Identify and educate the individuals not having PAN Card and help them understand the crucial relevance of holding a PAN Card. Help them in filling out the online application for the PAN Card and prepare the summarised report for the same.
2. Identify the relevance of various allowances and deductions in the present context and give a presentation for the same.
3. Identify and evaluate the tax liability of some individuals having income under different heads of income and present a case of the deductions and exemptions availed by each assessee.
4. Go through the e-filing website of the Government of India.

Suggested Readings
- Ahuja, G., & Gupta, R. *Simplified Approach to Income Tax.* Flair Publications Pvt. Ltd., Delhi.
- Mittal, N. *Concept Building Approach to Income Tax Law & Practice*. Cengage Learning India Pvt. Ltd., Delhi.
- Singhania, V. K., & Singhania, M. *Student's Guide to Income Tax*. Taxmann Publications Pvt. Ltd., Delhi.

Latest edition of books is to be followed.

Additional Resources
- Income tax Act 2025
- www.incometaxindia.gov.in

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

Practical Exercises:
The learners are required to:
1. Prepare a case study for a person resident but not ordinarily resident in India having income under the head other sources of income.
2. Prepare a presentation indicating the impact of alternative tax regime structure on the tax liability of an assessee.
3. Present a hypothetical case wherein the impact of change in the capital gains taxes are reflected as per the relevant Financial Act.
4. Learn about various tax services available on the official website of Government of India.
5. Prepare a list of tax deductions available in case of a senior citizen.
6. Explore and attempt on-line filing of Returns of Income & TDS on Income tax e-filing website under ITR-1 and ITR-2.

Suggested Readings:

- Ahuja, G., & Gupta, R. (2022). Simplified Approach to Income Tax. Delhi, India: Flair Publications Pvt. Ltd.
- Bandypoadhyay, S. B., & Das, C. (2019). TAXATION II (1st ed., Vol. II). Delhi, India: Oxford University Press.
- Mittal, N. (2019). Concept Building Approach to Income Tax Law and Practice (1st ed.,Vol. 1). Delhi, India: Cengage Learning India Pvt.
- Singhania, V. K., & Singhania, M. (2021). Students' Guide to Income Tax | University Edition. Delhi, India: Taxmann Publications Private Limited.

Additional Readings:

- Current Tax Reporter. Jodhpur, India: Current Tax Reporter.
- Income Tax Reports. Chennai, India: Company Law Institute of India Pvt. Ltd.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

Semester V

International Business

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
International Business	4	3	1	0	Pass in Class XII	NIL

Learning Objectives:
The course aims to impart the core body of knowledge in international business to the students. The course would introduce students to the international trading and investment environment and also create awareness about emerging issues such as outsourcing and sustainable development in the context of international business.

Learning Outcomes:
After completion of the course, learners will be able to:
1. Analyse the process of globalization and its impact on the growth of the international business.
2. Evaluate the changing dynamics of the diverse international business environment.
3. Analyse the theoretical dimensions of international trade as well as intervention measures adopted.
4. Analyse the significance of different forms of regional economic integration and the role played by various international economic organisations.
5. Evaluate the forms of foreign direct investment and analyse the benefits and costs of FDI.

Course Contents:
Unit 1: Introduction to International Business (7 hours)
Globalization - concept, significance and impact on international business; international business contrasted with domestic business; complexities of international business; internationalization stages and orientations; modes of entry into international businesses.

Unit 2:
(A) International Business Environment (11 hours)
Role of political and legal systems in international business; cultural environment of international business (including Hofstede's dimensions of culture);implications of economic environment for international business.
(B) International Trade and BOP (9 hours)
Theories of international trade – Theory of Absolute Advantage theory, Theory of Comparative Advantage, Factory Proportions theory and Leontief paradox, Product Life Cycle theory, Theory of National Competitive Advantage; Instruments of trade control. Balance of payments (BOP) statement and its components

Unit 3: Regional Economic Integration and International Economic Organisations (9 hours)
Forms of regional economic integration; Integration efforts amongst countries in Europe, North America and Asia: EU, USMCA, SAARC and ASEAN; Cost and benefits of regional economic integration. International Economic Organisations: WTO- functions, structure and scope; World Bank and IMF.

Unit 4: International finance and contemporary issues in IB (9 hours)
Types of FDI - Greenfield investment, Mergers & Acquisition, strategic alliances; benefits and drawbacks of FDI. Overview of exchange rate systems. Contemporary issues in international business: Outsourcing and its potential for India; international business and sustainable development.

Exercises:
The learners are required to:
1. Demonstrate through case studies the suitability of each mode of entry in international business.
2. Conduct a comparative analysis of countries which are different in terms of political/legal/economic/cultural environment to understand the impact of these dimensions on international business.
3. Analyse data on trade of select countries to examine if trade patterns conform to different trade theories.
4. Conduct an in-depth study of a regional economic arrangement and evaluate its costs and benefits by applying the theoretical knowledge gained during the course
5. Make presentations on developments in contemporary issues affecting international business such as sustainable development.

Suggested Readings:

- Bennett, R. (2006). International Business. Delhi: Pearson.
- Cavusgil, S. T., Knight, G. & Riesenberger, J. (2006). International Business: Strategy, Management and the New Realities. Pearson India.
- Chaturvedi, D.D. & Jindal, D., & Kaur, R. (2022). International Business. Delhi: Scholar Tech Press.
- Hill, C.W.L., & Jain, A. K. (2011). International Business. New Delhi: Tata McGraw Hill.
- Daniels, J. D., Radenbaugh, L. H., & Sullivan, D. P. (2016). International Business. Uttar Pradesh, India: Pearson Education.
- Griffin, R. W., & Pustay, M. W. (2014). International Business - A Managerial Perspective. New Jersey, United States: Prentice Hall.
- Joshi, R.M. (2009). International Business. Delhi, India: Oxford University Press.
- Menipaz, E., Menipaz A., & Tripathi, S.S. (2017). International Business: Theory and Practice. Delhi, India: Sage Publications India Pvt. Ltd.

Additional Resources
- Economic Survey, various issues.
- RBI Report on Currency & Finance, various issues.
- World Investment Reports, UNCTAD
- Websites: RBI, IMF, World Bank, WTO.
- WTO Annual Reports

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

Business Statistics

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Business Statistics	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives
The course aims to develop amongst the learners the ability to summarize, analyse and interpret quantitative information for business decision making.

Learning outcomes
After completion of the course, learners will be able to:
1. Examine and interpret various descriptive properties of statistical data.
2. Identify probability rules and concepts relating to discrete and continuous random variables to answer questions within a business context.
3. Analyse the underlying relationship between variables and perform predictive analysis using regression models.
4. Analyse the trends and tendencies over a period through time series analysis.
5. Apply index numbers to real life situations.

Course Contents:
Unit 1: Descriptive Statistics (9 hours)
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.

Unit 2: Probability and Probability Distributions (15 hours)
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.

Unit 3: Simple Correlation and Regression Analysis (12 hours)

Correlation Analysis: Meaning and types of Correlation; Correlation Vs Causation; Pearson's coefficient of correlation (computation and properties); Probable and standard errors; Rank correlation. Regression Analysis: Principle of least squares and regression lines; Regression equations and estimation; Properties of regression coefficients; Relationship between Correlation and Regression coefficients; Standard Error of Estimate.

Unit 4:

(A) Time Series Analysis (6 hours)

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

(B) Index Numbers (3 hours)

Meaning and uses of index numbers. Construction of Index numbers: Methods of Laspeyres, Paasche and Fisher's Ideal index. Construction and Utility of Consumer Price Indices; BSE SENSEX, and NSE NIFTY Correlation and Regression coefficients; Standard Error of Estimate.

Exercises:

The learners are required to:

1. Observe and apply the concepts of descriptive statistics in real life situations.
2. Practice basic calculations in statistics using spreadsheets and try to use it for solving subject related assignments.
3. Conduct a small primary research/survey in groups and analyse the data using statistical tools discussed in the class (Examples: Buying behaviour, Motivation, Stress, Brand aspects, Sales Projections, Impact of advertisements etc).
4. Conduct a statistical experiment to estimate the probability of any event occurring in future.
5. Analyse the relationship between different factors affecting the demand for any product. Predict future demand of the product using regression analysis.
6. Analyse the past price movement in any equity stock using trend analysis.
7. Construct a hypothetical index that is representative of large cap stocks listed on NSE.

Suggested Readings:

- Anderson, D. R. (2019). Statistics for learners of Economics and Business. Boston: Cengage Learning.
- Douglas A. L., Robert D. M., & William G. M. (2022). Basic Statistics for Business and Economics. Mc-Graw-Hill International editions.
- Gupta, S. C. & Gupta, I. (2018). Business Statistics, Mumbai: Himalaya Publishing House.
- Gupta, S. P., & Gupta, A. (2018). Business Statistics: Statistical Methods. New Delhi: S. Chand Publishing.
- Hazarika, P. A. (2012). Textbook of Business Statistics. New Delhi: S. Chand Publishing.
- Levine, D. M., Krehbiel, C., & Berenson, L. (2009). Viswanathan. Business Statistics – A First Course. Pearson Education.
- Levin R., Rubin D. S., Rastogi S., & Siddqui M. H. (2017). Statistics for Management. London: Pearson Education.
- Mark L. B., Bernard M. B., David M. L., Kathryn A. S., & David F. S. (2020). Basic Business Statistics. Pearson.
- Murray R. S., Larry J. S. (2017). Statistics. Tata McGraw Hill edition.

- Siegel, O. F. (2016). Practical Business Statistics. Cambridge Academic Press.
- Thukral, J. K. (2021). Business Statistics, New Delhi: Taxman Publication.
- Tulsian, P.C., Jhunjhunwala B. (2020). Business statistics. S. Chand Publishing.
- Vohra, N. D. (2017). Business Statistics. New Delhi: McGraw-Hill Education India.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

DSE (Stream)- Accounting and Finance

Corporate Accounting

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Corporate Accounting	4	3	1	0	Pass in Class XII	NIL

Learning Objectives

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

Learning outcomes

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

1. Analyse accounting for share capital, debentures, bonus shares, redemption of preference shares and debentures of a company.
2. Prepare financial statements of companies manually as well as using online software.
3. Interpret the Valuation of Intangible Assets and Shares.
4. Describe accounting for Amalgamation and Internal Reconstruction of Companies.
5. Prepare Annual Reports of companies and analyse the voluntary and mandatory information contained in them

Course Contents:

Unit 1: Accounting for Share Capital and Debentures (6 hours)

Types of shares; Accounting for Share Capital, Issue of Rights and Bonus Shares; ESOPs and Buy-Back of shares; Issue and Redemption of preference Shares and Debentures. Underwriting of Shares and Debentures. [In reference to Relevant Accounting Standards (AS and Ind AS) and Guidance Notes as applicable.

Unit 2: Financial Statements of Companies (12 hours)

Preparation of financial statements of corporate entities including one Person Company (excluding calculation of managerial remuneration) as per Division I and II of Schedule III of the Companies Act 2013; Related Parties as per AS-18, Preparation of Statement of Profit and Loss, Balance Sheet, Statement of Equity and Cash flow Statement manually and using appropriate software. Interpreting the ratios calculated as per Schedule III of the Companies Act 2013 [with reference to Relevant Accounting Standards (AS and Ind AS) and the relevant provisions of The Companies Act,2013, as applicable.]. Calculation of EPS as per AS 20.

Unit 3: Valuation of Intangible Assets and Shares (9 hours)
Valuation of Intangible Assets and Shares. Value Added Statement, Economic Value Added, Market Value Added, And Shareholder Value Added.

Unit 4: Amalgamation of Companies and Internal Reconstruction and Corporate Financial Reporting (18 hours)
(A) Amalgamation of Companies and Internal Reconstruction (9 hours)
Accounting for Amalgamation of Companies (excluding inter-company holdings) applying AS 14/Ind AS 103. Accounting for Different forms of Internal Reconstruction (excluding drafting of Internal Reconstruction Scheme).
(B) Corporate Financial Reporting (9 hours)
Meaning, need and objectives; Constituents of Annual Report and how it is different from financial statements; Contents of report of the Board of Directors; XBRL Reporting. Drafting of Notes to Accounts. Segment Reporting as per AS-17, Sustainability Reporting, Triple Bottom Line Reporting, CSR Reporting.

Notes:
(1) The relevant Accounting Standards (both AS & Ind AS) for all of the above topics should be covered.
(2) Any revision of the relevant Indian Accounting Standards/Accounting Standards would become applicable.
(3) The relevant provisions of The Companies Act, 2013, as applicable for all of the above topics should be covered.

Practical Exercises
The learners are required to:
1. Collect prospectus issued by reputed companies, and examine the matters related to issue of shares.
2. Prepare financial statements of companies manually as well as using appropriate software.
3. Examine the annual reports of business organisations to find out whether applicable accounting standards (AS and Ind AS) are complied with or not.
4. Value Intangible Assets and Shares of a company.
5. Collect information from business newspapers, periodicals, print and digital media on the amalgamation of companies and prepare a report.
6. Download annual reports of reputed companies from the websites and analyse the voluntary and mandatory information contained in these statements
7. Download and analyse notes on accounts from the annual reports of reputed companies from the websites.

Suggested Readings

- Bergeron, B. (2003). Essentials of XBRL: Financial Reporting in the 21st Century. (1* Ed.). New Jersey: John Wiley & Sons.
- Dam, B. B., & Gautam, H. C. (2020). Corporate Accounting. (2nd Ed.). Guwahati: Gayatri Publications.
- Goyal, B. K. (2021). Corporate Accounting. (7th Ed.). New Delhi: Taxmann Publication.
- Goyal, V. K., & Goyal, R. (2012). Corporate Accounting. (3rd Ed.). New Delhi: PHI Learning
- Jain, S. P., & Narang, K. L. (2015). Corporate Accounting. New Delhi: Kalyani Publishers.
- Kumar, A. (2021). Corporate Accounting. (7th Ed.). New Delhi: Singhal Publications.
- Maheshwari, S. N., Maheshwari, S. K., & Maheshwari, S. K. (2018). Corporate Accounting. (6th Ed.). New Delhi: Vikas Publishing House.

- Monga, J. R., & Bahadur, R. (2022). Fundamentals of Corporate Accounting. (27th Ed.). New Delhi: Scholar Tech Press.
- Mukherjee, A., & Hanif, M. (2017). Corporate Accounting. (2nd Ed.). New Delhi: Tata McGraw Hill Education.
- Mukherjee, S., & Mukherjee, A. (2019). Corporate Accounting. (13t Ed.). New Delhi: Oxford University Press.
- Sah, R. K. (2019). Concept Building Approach to Corporate Accounting. (2nd Ed.). Cengage.
- Sehgal, A. (2012). Fundamentals of Corporate Accounting. (3rd Ed.). New Delhi: Taxmann Publication.
- Shukla, M. C., Grewal, T. S., & Gupta, S. C. (2016). Advanced Accounts. Vol.-II. (19th Ed.). New Delhi: S. Chand Publishing.
- Tulsian, P. C., & Tulsian, B. (2008). Corporate Accounting. (Rev. Ed.). New Delhi: S. Chand Publishing.

Additional Resources

- Accounting Standards at the Website of the Institute of Chartered Accountants of India
- Indian Accounting Standards at the Website of the Ministry of Corporate Affairs.
- The Companies Act, 2013 as amended from time to time.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

DSE (Stream) - Advertising, Sales Promotion and Sales Management

Marketing Communication

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Marketing Communication	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives
The aim of this course is to provide insights into the communication aspects of marketing.

Learning Outcomes
After completion of the course, learners will be able to:
1. Explore the fundamental concepts of marketing communication and learn effective communication.
2. Develop effective marketing communication simulations.
3. Categorize the promotion mix tools to be used for creating public relations, sales promotion and direct marketing
4. Analyse the consumer buying behaviour which will serve as a guide to develop new and suitable marketing strategies.
5. Demonstrate the process of integrated marketing communication process, and manage cultural diversity through communication.

Course Contents:
Unit 1: Communication and Developing Marketing Communication (15 hours)
(A) Communication (6 hours)
Meaning, Importance, Communication process and its elements, Barriers to effective communication, Ways to overcome barriers, Role of communication in marketing, Effective Communication
(B) Developing Marketing Communication (9 hours)
Concept, its role; Communication response models AIDA, Hierarchy-of-effects, Steps for developing effective marketing communication.

Unit 2: Promotion-mix (12 hours)
Concept of Promotion Mix, Tools of promotion-mix- advertising, personal selling, public relations, publicity, sales promotion and direct marketing: their meaning, distinctive characteristics and functions; Factors affecting promotion mix.

Unit 3: Understanding Consumer Behaviour (12 hours)
Meaning, Importance, Consumer buying process, Factors influencing buying behavior. Types of consumer buying decisions.

Unit 4: Integrated Marketing Communication (6 hours)
Types of Media: advantages and disadvantages; Concept, reasons for growing importance of IMC, Process of integrated marketing communication. Managing cultural diversity through communication.

Exercises
The learners are required to:
1. Perform a role-play to analyse the communication challenges faced by a firm.
2. Analyse how consumer response models could be used by a company such as Philips in planning the introduction of a new product like an Air Purifier.
3. Describe and analyse the promotion mix used by various organisations.
4. Analyse the role of consumer buying behavior in designing marketing strategies of various firms.
5. Design and develop an Integrated Promotion Campaign for a novelty in rural market.
6. Discuss how marketers of low-involvement products like shampoo or soaps would use the various IMC tools differently than a marketer of a high involvement product like a smartphone or a car.

Suggested Readings

- Aggarwal, K. V. (2019). Marketing Communication. Delhi: Scholar Tech Press.
- Belch, G. E., Belch, M. A., & Purani K. (2017). Advertising and Promotion: An Integrated Marketing Communications Perspective. New York: McGraw Hill Education.
- Kotler, P. & Keller, K. L. (2017). Marketing Management. London: Pearson.
- Shimp, A. T., & Andrews, J. C. (2015). Advertising, Promotion, and other aspects of Integrated Marketing Communications, 9th Ed. Boston: Cengage Learning.

Additional Resources

- Kotler, P., Keller, K. L., Koshy, A., & Jha, M. (2014). Marketing Management. London: Pearson.
- Schiffman, L. G., Wisenblit, J., & Kumar, S. R. (2018). Consumer Behavior. 11th Ed. London: Pearson.
- Stanton, M.J., Walker, B. J., Stanton, W. J., & Pandit, A. (2010). Marketing. 14th ed. New York: McGraw Hill Education.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website

DSE (Stream)- Human Resource Management

Organisational Behaviour

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Organisational Behaviour	4	3	1	0	Pass in Class XII	NIL

Learning Objectives

The course aims to enhance the understanding of the basic concept of organisational behaviour (OB) and the working of modern organizations. It focuses on the study of human behaviour at three levels: Individual, Interpersonal and Group.

Learning Outcomes

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

1. Apply the concepts of OB in managing people at the workplace.
2. Analyse the impact of individual behaviour in the working of organisations.
3. Assess the importance of effective communication in organisations.
4. Critically evaluate the role of motivation theories in guiding human behaviour.
5. Analyse the dynamics of group behaviour and evaluate diverse leadership styles and strategies.
6. Evaluate strategies employed to manage organisational conflict, organisational change and stress.

Course Contents:

Unit 1: Introduction (6 hours)

Organisational Behaviour: Concepts, history and determinants; Contributing disciplines of OB; challenges and opportunities of OB.

Unit 2: Individual Behavior and Group Behavior and Leadership (21 hours)

(A) Individual Behavior (9 hours)

Meaning and significance of Individual Behavior; Types of Personality; Job related attitude; Components of learning, Factors influencing perception; Values-nature and types.

(B) Group Behavior and Leadership (12 hours)

Group behavior, Group norms, Group roles, and Group cohesiveness; Group decision making process. Leadership - concept, styles and contemporary issues in leadership.

Unit 3: Communication and Motivation (12 hours)

Understanding Communication; Process of Communication; Essentials of effective communication; Contemporary means of communication.

Motivation - meaning, significance and process; Theories of motivation (Theory X and Theory Y, Two Factors Theory).

Unit 4: Dynamics of Organisational Behavior (6 hours)

Organisational culture- concept and determinants; Organisational conflict - sources, resolution strategies; Organisational change- significance and resistance to change; Stress- causes management of stress.

Exercises

The learners are required to:

1. Analyse the challenges and opportunities of OB.
2. Undertake a group activity to identify personality type of different individuals.
3. Perform role plays on JOHARI Window Model to understand how to improve communication at workplace.
4. Identify innovative motivational tools practiced by contemporary organizations.
5. Conduct a primary survey to study the dynamics of group behaviour.
6. Analyse different leadership styles used in various organisations.
7. Apply and test various stress management techniques like deep breathing, exercise, and mindfulness.

Suggested Readings

- Greenberg, J. (2015). Behavior in Organizations. (10th Ed.). Pearson Education India.
- Hersey, P. K., Blanchard, D., & Johnson, D. (2013). Management of Organizational Behavior. Pearson.
- Luthans, F. (2017). Organisational Behavior-An evidence-based approach. (12th Ed.) McGraw-Hill Education.
- Pareek, U. (2014). Understanding Organisational Behavior. Oxford University Press.
- Robbins, S. T., Judge, T. A. (2019). Essentials of Organizational Behaviour. Pearson.
- Singh, A. K., & Singh, B. P. Organisational Behavior. New Delhi: Excel Books Pvt. Ltd.
- Singh, K. (2015). Organisational Behavior: Texts & Cases (3rd Ed.). India: Pearson.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

DSE (Stream)- Entrepreneurship and Small Business

Fundamentals of Entrepreneurship

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Fundamentals of Entrepreneurship	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives
The basic objective of this paper is to promote entrepreneurial awareness among the learners so as to understand its need and relevance in Indian society as well as to make students aware of the existing environmental support system for the promotion of entrepreneurship in the country.

Learning Outcomes
After completion of the course, learners will be able to:
1. Analyse the process of entrepreneurship and the role of entrepreneurs in an organisation.
2. Assess the personality and competency desirable in an entrepreneur.
3. Analyse the entrepreneurial process for establishing a new venture.
4. Evaluate the entrepreneurial environment.
5. Analyse the risk and rewards associated with an entrepreneurial venture

Course Contents:
Unit 1: Entrepreneur and Enterprise (9 hours)
Meaning and types of entrepreneurs, characteristics of entrepreneurs, entrepreneur vs. manager; Role and functions of entrepreneurs in relation to the enterprise and in relation to the economy.

Unit 2: Entrepreneurial Person (9 hours)
Entrepreneurial personality; Entrepreneurial competencies; EDI's prescribed competencies; Social groups and their entrepreneurial actions; Entrepreneurial motivation; Motivation theories and entrepreneurial behavior- need for achievement.

Unit 3:
(A) Entrepreneurship and its Process (9 hours)
Entrepreneurial process and its dynamics in the environment; Opportunity identification process; Business plan and feasibility analysis of business ideas; Contents of a business plan/project.

(B) Entrepreneurial Environment (9 hours)

Entrepreneurial support system- social, economic and financial support system; Contemporary role models; Family business in India and their contribution to entrepreneurship; Role of educational institutions in the promotion of entrepreneurship.

Unit 4: Entrepreneurial Performance and Rewards (9 hours)

Measures of entrepreneurial performance; Financial and psychological rewards; Entrepreneurial risks; Risk-rewards compatibility; Entrepreneurial rewards in the context of socio-economic environment of India.

Exercises:

The learners are required to:

1. Evaluate the role of entrepreneur in a new venture.
2. Assess their strengths and weaknesses as an entrepreneur.
3. Analyse the entrepreneurial process a newly established venture.
4. Assess the role of different environmental factors that have promoted an entrepreneurial venture.
5. Analyse the risk and return trade off for an entrepreneurial venture.

Suggested Readings

- Holt, D. H. (1992). Entrepreneurship: New Venture Creation. New Delhi: Prentice Hall of India.
- Panda, S. C. (2008). Entrepreneurship Development. New Delhi: Anmol Publications.
- Taneja, S., & Gupta, S. L. (2001). Entrepreneurship Development-New Venture creation. New Delhi: Galgotia Publishing House.

Additional Resources

Journals & Periodicals:

- Journal of Entrepreneurship
- SEDME
- Laghu Udyog Samachar

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

DSE (Stream)- Banking and Insurance

Introduction to Banking and Insurance

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Introduction to Banking and Insurance	4	3	1	0	Pass in Class XII	NIL

Learning Objectives

The basic objective of this paper is to develop an understanding of the structure, functions and operations of the banking and insurance sectors among the learners so as to appreciate their role and importance in the financial system, and to make students aware of the regulatory framework, practices, and emerging trends in the banking and insurance industry in India.

Learning Outcomes

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

1. Explain the structure and evolution of the Indian banking and insurance system
2. Analyze different types of banking institutions
3. Evaluate lending practices and risk management in banks
4. Interpret the legal and contractual framework of insurance
5. Assess emerging trends and reforms in the banking and insurance sectors

Course Contents:

Unit 1: Introduction to Banking and Insurance (9 hours)

Evolution of banking in India; Various types of bank - customer relationships; Types of customer accounts - Time and Term deposit accounts including Non-Resident Individual accounts; Functions of Banks - Traditional and Modern. Insurance – Growth, Origin and History of Insurance, Purpose and Need, Meaning and Definition of Insurance, Characteristics of Insurance, Benefits of insurance, Functions of Insurance.

Unit 2:

(A) Structure of Commercial Banks and Apex Banking Institution (7 hours)

Structure and Composition of Commercial Banks; Types of Banks - Public, Private, Cooperative, Regional Rural Banks (RRBs), Foreign, National Housing Bank, Small Industries Development Bank of India (SIDBI), Export-Import Bank of India (EXIM); Comparison between public and private banks; comparison between Cooperative and Regional Rural Banks.

(B) Loans and Advances (6 hours)
Principles of sound lending; Methods of granting advances; Priority Sector Lending; Introduction to the Balance Sheet of a Commercial Bank, Concept of Non-Performing Assets (NPAs)-Reasons for Non Performing Assets and Measures to check Non-Performing Assets. Anti-Money Laundering (AML), CIBIL.

Unit 3:
(A) Nature of Insurance Contract (6 hours)
Salient features of a contract of insurance under Section 10 of Indian Contract Act 1872, Types of insurance contract – Personal, Property, Liability, and Guarantee Insurance, Insurance contract vs Wagering agreement, Assurance vs Insurance, Gambling vs Insurance.
(B) Documentation and Claim Settlement in Insurance (6 hours)
Proposal Forms, Policy Bonus, Cover Note, Certificate of Insurance, Nomination and assignment comparison. Claim settlement procedure - Death claim and Maturity claim, documents required for claim settlement.

Unit 4: Emerging Trends in Banking and Insurance Industry (11 hours)
Emerging role of Reserve Bank of India in Indian Banking System, Banking Sector Reforms - Narasimham Committee -l, Narasimham Committee- II; Introduction to various forms of Banking - Corporate Banking, Retail Banking, International Banking, Investment Banking, Development Banking, Virtual Banking, Non-Banking Financial Intermediaries.
Reforms in Indian Insurance Sector, Malhotra Committee, Liberation and Globalisation of Insurance Sector: Future Trends, Opportunities ahead, Macro Insurance, Major Players in Indian Insurance Industry, Bancassurance

Exercises:
The learners are required to:
1. Visit the website of two banks (one public and one private) and compare savings accounts, term deposits, and NRI accounts in terms of interest rates, charges, and eligibility.
2. Examine the latest annual report of a commercial bank and identify key components such as deposits, loans, investments, and NPAs.
3. Evaluate a hypothetical loan application and apply principles of sound lending (creditworthiness, collateral, repayment capacity).
4. Analyze sample insurance documents (proposal form, policy bond, cover note) and identify the purpose of each document in the insurance process.
5. Prepare a short report on the impact of banking and insurance reforms in India and discuss developments such as digital banking, bancassurance, and regulatory changes.

Suggested Readings

- Chaturvedi, D. D. & Mittal, A. (2021). Banking and Insurance, New Delhi: Scholar Tech Press.
- Chaturvedi, D. D., & Mittal, A. (2021). Banking and Insurance, Scholar Tech Press, New Delhi.
- Gupta, A. (2021). Banking and Insurance, New Delhi: A.K. Publications.
- Kumar, S. (2019). Fundamentals of Insurance & Risk Management, JSR Publications, New Delhi.
- Paul, R. R. & Mansuri, B. B. (2020). Banking and Financial Systems, New Delhi: Kalyani Publications.
- Sethi, J. & Bhatia, N. (2012). Elements of Banking and Insurance, New Delhi: PHI Learning Pvt. Ltd.

Additional Resources

- Banking and Insurance- Law & Practice, The Institute of Company Secretaries of India, New Delhi
- Imam, A. (2011). Principles and Practice of Life Insurance in India. Anmol Publications Pvt. Ltd., New Delhi
- Loomba, J. (2014). Risk Management and Insurance Planning. PHI Learning Private Limited, New Delhi.
- Singh, I., & Katyal, R. (2014). Insurance Principles and Practice. Kalyani Publishers, New Delhi
- Tandon, D. & Tandon, N. (2022). Management of Banks- Text and Cases, New Delhi: Taxmann Publications Pvt. Ltd.
- Varshney, P. N. (2018). Banking Vidhi evam Vyavahar, New Delhi: S.Chand.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

DSE (Stream)- Tax Procedures and Practices

Fundamentals of GST

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Fundamentals of GST	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives:
This paper aims to provide the basic fundamental knowledge of principles and provisions of Central Goods and Services Tax Act, 2017 and Integrated Goods and Services Tax Act, 2017.

Learning Outcomes-
After completion of the course, learners will be able to:
1. Recognize the concept of integrated, central and state GST.
2. Identify the category of persons eligible to apply for registration under GST.
3. Discuss the relevance of time, value and place of supply.
4. Demonstrate their understanding of the composition levy scheme.
5. Recognize the category of goods and services exempted from GST.
6. Explain the concept of ITC and its utilization manner.

Course Contents:
Unit 1: Basic Concepts and Structure (12 hours)
Constitutional framework of indirect taxes before GST (taxation powers of union & state Government); Rationale for GST; Structure of GST (SGST, CGST, UTGST & IGST); GST Council; GST Network; State compensation mechanism; Types of registration and Procedure for Registration.

Unit 2: Levy, Collection of GST and Exemptions (12 hours)
Scope of 'Supply'; Nature of Supply: Inter-State and Intra-State; Place of supply; Time of supply; Value of Supply; Exemption from GST: Small supplies & composition scheme; List of goods and services exempted; Classification of goods and services: Composite & mixed supplies.

Unit 3: Basics of Input Tax Credit (12 hours)
Basic concept of the input tax credit; Simple illustrations on the calculation of GST and input tax credit; Order of adjustment of an input tax credit against output CGST, SGST and IGST; Eligible and Ineligible ITC.

Unit 4: Payment of Taxes (9 hours)
Payment of Taxes, tax deducted at source, tax collected at source; reverse charge mechanism.

Exercises-
The learners are required to:
1. Differentiate between the concept of integrated, central, and state GST.
2. Identify the taxpayers who have not applied for GST registration and educate them about the benefits of registration under GST. You can take the help of GST Suvidha Kendra for the same.
3. Explain the relevance of time, value and place of supply with reference to GST.
4. Prepare the report of those persons who are registered under the composition levy scheme and identify the major advantages and challenges faced by them.
5. Enlist the category of consumable goods exempted from GST.
6. Identify the taxpayers registered under GST and evaluate the advantages and challenges faced by them due to this transition in the tax structure regime. Prepare the report for the same.

Suggested Readings

- Ahuja, G., & Gupta, R. (2023). Systematic approach to GST. Delhi, India: Commercial Law Publishers (India) Pvt. Ltd.
- Babbar, S., Kaur, R., & Khurana, K. (2023). Goods and Service Tax (GST) and Customs Law. Delhi, India: Scholar Tech Press.
- Balachandran, V. (2023). Textbook of GST & customs law. (2nd ed.). Delhi, India: Sultan Chand & Sons.
- Bansal, K. M. (2022). GST & Customs Law. Delhi, India: Taxmann Publication.
- Mittal, N. (2022). Goods & Services Tax and Customs Law. Delhi, India: Cengage Learning India Pvt. Ltd.
- Sahi, S. (2022). Concept Building Approach to Goods and Services Tax (GST), & Customs Law. Delhi, India: Cengage Learning India Pvt. Ltd.
- Singhania, V. K. (2022). GST & Customs Law. Delhi, India: Taxmann Publication.

Additional Resources

- Gupta, S.S. (2022). Vastu and Sevakar. Delhi, India: Taxmann Publications.
- The Constitution (One hundred and First Amendment) Act, 2016
- The Central Goods and Services Tax Act, 2017
- The Integrated Goods and Services Tax Act, 2017
- The Union Territory Goods and Services Tax Act, 2017
- The Goods and Services Tax (Compensation to States) Act, 2017

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

DSE (Stream)- Commercial Law and Corporate Governance

Company Management and Administration

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Company Management and Administration	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives-
The course aims to make learners comprehend the Indian Companies Act, 2013 regarding Management of the companies. It seeks to help assess the aspects of appointments, duties and liabilities of Directors, KMP, and Auditors.

Learning Outcomes-
After completion of the course, learners will be able to:
1. Interpret the Company Management Provisions.
2. Describe the formation of mandatory committees of the Board.
3. Recognise the role of auditors in company management and compliances.
4. Interpret legal provisions regarding dividend.
5. Analyse the conditions for winding up of the company.

Course Contents:
Unit 1: Company Management (15 hours)
Introduction, Directors: Definition, Legal Position of Directors, Types of Directors, Qualifications, Disqualifications, Director Identification Number, Appointment, Vacation & Removal of Directors, Powers, Restriction on powers, Duties, Liabilities, Prohibition on Insider Trading, Provisions regarding Board Meetings, Meetings of Directors through Video Conferencing or other Audio- Visual Means.

Unit 2: Board committees (11 hours)
Board Committees and its type. Vigil Mechanism, Whistle Blower Protection Policy; Key Managerial Personnel.

Unit 3: Audit and auditors (4 hours)
Appointment, Rotation, Removal and Resignation of Auditors, Qualifications and Disqualifications of Auditors, Ceiling on Audit, Remuneration of Auditors, Rights and Duties, Liabilities of Auditors, Audit report, Secretarial Standards and Secretarial Audit.

Unit 4: Dividends and winding up (15 hours)
Meaning, Legal Provisions regarding Dividend, The Companies (Declaration and Payment of Dividend) Rules, 2014; Interim Dividend. Unpaid or Unclaimed Dividends; Investor Education and Protection Fund. Meaning of Winding Up, winding up vs. Dissolution, Modes of winding up, Winding up by the Tribunal Under Insolvency and Bankruptcy Code, 2016. Grounds for winding up by the Tribunal. Case Laws may be discussed to enhance the comprehension of specific topics.

Exercises
The learners are required to:
1. Interpret and analyse Company Management Provisions
2. Make presentations about company Boards of the Indian Corporate world.
3. Exhibit the mandatory committees of Indian companies citing example cases.
4. Perform role play on 'Board Committees'.
5. Discuss case studies related to insider trading, disqualification of auditors, unclaimed dividend, and insolvency.
6. Discuss and analyse legal provisions regarding dividend.
7. Have a debate on provisions of winding up.

Suggested Readings

- Majumdar, A.K., & Kapoor, G.K. (2022). Company law and practice. (26th ed.). Delhi, India: Taxmann.
- Ramaiya. A. (2020). Guide to companies act. Generic Book.
- Sharma, J.P. (2020). An easy approach to corporate laws. (4th ed.). Delhi, India: Ane Books Pvt. Ltd. Additional Readings
- Gowar, L.C. B. (2012). Principles of modern company law. (4th revised ed.). London, United Kingdom: Stevens & Sons.
- Hanningan, B. (2021). Company law. (6th ed.). United Kingdom.: Oxford University Press.
- Hicks, A., & Goo, S.H. (2008). Cases and material on company law. (6th ed.). Oxford University Press.
- Kannal, S., & Sowrirajan, V.S. (2021). Company law procedure. Delhi, India: Taxman's Allied Services (P) Ltd.
- Singh, H. (2001). Indian company law. Delhi, India: Galgotia Publishing.
- The Depositories Act, 1996.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

DSE (Stream)- Modern Office Management

Office Practices

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Office Practices	4	3	1	0	Pass in XII	NIL

Learning Objectives
The aim of the paper is to acquaint the students with Modern Office Practices in an office environment. The knowledge acquired by the students would help them to manage the modern office effectively as office manager, executive or personal secretary by using the skills set acquired by them through this course.

Learning Outcomes
1. Examine the nature of conventional office, modern office, paperless office, automated and virtual office.
2. Analyze recent trends in office environment.
3. Evaluate the significance of office mechanisation.
4. Analyze the procedure of procurement and maintenance of office forms, stationery, office supplies and machines procured and used by employees.
5. Maintain official records and interpret office correspondence system.

Course Contents:
Unit 1: Office and its Functions (10 hours)
Meaning and Definition of Office, Characteristics of an Office, Requisites of an Office, Significance of Modern Office, Scope and Growth of Office Activities, Office Management, Objectives and Principles of Office Management, Primary and Secondary/Administrative Functions, Development of Office Practices, Office Hierarchy, Changing the Nature and Scope of Office Work, Functions of Office Manager, Essential Qualification, Experience and Supervisory Skills Required for Office Manager, Management and Administrative Functions, Changing Office Scenario, Concept of Paperless Office, Automated Office, Virtual Office.

Unit 2: Office environment (10 hours)
Location and Office Building, New Trends -Office Spaces, Open and Private Office, Front and Back Office Support, Infrastructure, Safety and Security, Ventilation, Green Office, office layout, concept of open office, front and back office support, Use of modular office furniture, emerging office concepts: green office, home environment at work, work from home, flexible office hours, significance of office location, factors affecting choice of office location, working environment.

Unit 3: Office Mechanization (10 hours)
Introduction, meaning and importance of office mechanization, objective and use of office automation tools- desktop/ personal computers, printers, scanners, fax machines, photocopier, calling bell, telephones, mobile phones, video conferencing, CCTV Camera, biometric attendance machine.

Unit 4: Office forms and correspondence (15 hours)
a) Office Forms, Principles of Design and Development of Forms, Control of Forms, Office Stationery and Supplies, Office Mechanization, Advantages and Disadvantages of Mechanization, Criteria for selection of Office Machines, Lease and Purchase of Office Equipment, Procurement of Office Supplies, Modular Furniture, Purchase Procedure, e- Tender and Stock of Supplies. (08 hours)
b) Mail, Office Correspondence, Organizing Correspondence, Production and Drafting of Correspondence, Typing and Stenographic Services, Dictating Letters, Handling and Disposal of Mail, Handling and Supervision of Office Records, Management of office records, Disposal and Retention of Office Records. Banking: UPI, PayTM, Net Banking, Mobile Banking, RTGS/NEFT/IMPS, Demand Drafts and Validity of Cheques. (07 hours)

Exercises
The learners are required to:
1. Visit the administrative office of their College, any Government office or any Private office, and examine its characteristics.
2. Observe the office building, ventilation and layout of the office building visited.
3. Analyse the mechanisation tools employed in the office visited.
4. Observe the office supplies, stationery, office forms used in different office systems.
5. Analyse the system of maintaining official records and communication in different offices.

Suggested Readings

- Bhatia, R. K. (2003). Office Management. New Delhi: Galgotia Publishing Company.
- Chopra, R. K., & Bhatia, A. (2010). Office Management. 15th Edition. Mumbai: Himalaya Publishing House.
- Geoffrey, M., Standiford, O., & Appleby, R. C. (1991). Modern Office Management.
- Mills, G., & Standiford, O. (1949). Office Organization and Method. Pitman.
- O'Rourke, J. S. (2019). Management Communication: A Case Analysis Approach. Routledge.
- Thukaram Rao, M. E. (2009). Office Organization and Management. New Delhi: Atlantic Publishers and Distributors.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

Semester VI

Ethics and Governance

Total Credits	Lecture	Tutorial	Practical	Eligibility Criteria	Pre-requisite
4	3	1	0	Pass in Class XII	NIL

Learning Objective: This course is designed keeping in view the dominant role that modern corporations play in creating desirable economic, social and environmental outcomes for the society. As corporate governance is intertwined with social responsibility, it requires a multidisciplinary approach to understand the associated issues and challenges. Therefore, the course outlines the key theoretical and practical issues underpinning the study of both corporate governance (CG) and corporate social responsibility (CSR) in an integrated fashion.

Learning Outcomes:
After completion of the course, learners will be able to:
1. Evaluate and analyse the concepts, tools and theories of ethics and the issues in ethics.
2. Recognize the essence of ethics in business.
3. Develop decision-making skills with regard to ethical governance.
4. Recognise major aspects of corporate governance principles and various theories and systems of corporate governance.
5. Recognise opportunities for reflection on the roles and responsibilities of directors towards the shareholders and other stakeholders covering both theory and relevant practices.
6. Discuss emerging issues and challenges in corporate governance.

Course Contents:
Unit 1: Introduction to Ethics (9 hours)
Concept of moral reasoning and ethics; Contributions of moral thinkers and philosophers to the concepts of morality; Approaches to Moral reasoning; Essence of Ethics, Dimensions of Ethics; Human Values; Ethical concerns and dilemmas.

Unit 2: Business Ethics and Governance (18 hours)
Concept; Principles; Theories of Business Ethics; Ethical Organisations, Code of Ethics; Ethical issues in business. The philosophical basis of governance; Corporate Governance- Meaning and significance; Conceptual framework; Corporate governance systems across the world; Corporate governance in India.

Unit 3: Corporate Frauds (9 hours)
Cases of corporate frauds and scams- Enron, Lehman Brothers; Satyam Computer Services; PNB Heist; IL&FS Fraud, ABG Shipyards, Yes Bank; Governance issues and challenges.

Unit 4: Recent Issues and Challenges of Governance (9 hours)
Insider Trading; Whistle Blowing; Shareholders Activism; Class Action suits; Gender Diversity in Boards; Governance of Family entities; Governance of multi-national corporations.

Exercises:
The learners are required to:
1. Narrate the cases on ethics and values.
2. Perform simulation exercises to present ethics and ethical dilemmas.
3. Discuss corporate governance concerns highlighted in print and virtual media.
4. Organise brainstorming and discussion sessions on corporate frauds.
5. Project on critical analysis of recent cases on whistleblowing/insider trading/class action suits.
6. Interpret the various emerging issues and challenges in corporate governance with the help of case study.

Suggested Readings:

- Crane, A., Matten, D., Glozer, S., & Spence, L. J. (2019). Business ethics: Managing corporate citizenship and sustainability in the age of globalization. Oxford, United Kingdom: Oxford University Press.
- Monks, R. A. G., & Minow, N. (2011). Corporate governance. Hoboken, NJ, United States: John Wiley & Sons.
- Reddy, N. K., & Ajmera, S. (2015). Ethics integrity and aptitude: For Civil Services Main Examination. Delhi, India: McGraw Hill Education (India) Private Limited.
- Sharma, J. P. (2013). Corporate Governance, Business Ethics and CSR:(with Case Studies and Major Corporate Scandals). Delhi, India: Ane Books Pvt.
- Tricker, B., & Tricker, R. I. (2015). Corporate governance: Principles, policies, and practices. New York, United States: Oxford University Press.
- Weiss, J. W. (2022). Business ethics: A stakeholder and issues management approach. Oakland, CA, United States: Berrett-Koehler.

Additional Readings:

- Mallin, C. A. (2019). Corporate governance. Oxford, United Kingdom: Oxford University Press.
- Rani, D. G., & Mishra, R. K. (2017). Corporate governance: Theory and practice. Delhi, India: Excel Books India.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

Cost Accounting

Total Credits	Lecture	Tutorial	Practical	Eligibility Criteria	Pre-requisite
4	3	1	0	Pass in Class XII	NIL

Learning Objectives

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

Learning Outcomes

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

1. Compute unit cost and total cost of production and prepare cost statement.
2. Compute employee cost, employee productivity and employee turnover
3. Classify and estimate overheads.
4. Determine cost under job costing, process costing, contract costing and service costing.
5. Compute the break-even point of a product and firm.

Course Contents:

Unit 1: Introduction (9 hours)

Meaning, scope, objectives and advantages of cost accounting; Difference between financial and cost accounting. Cost concepts and classifications, Overview of elements of cost and preparation of Cost Sheet. Role of a cost accountant in an organisation.

Unit 2: Elements of Cost : Material, Employee, Overheads (18 hours)

(a) Materials: Accounting and control of materials: Concept of material cost and control, accounting and control of purchases, storage and issue of materials. Inventory systems, Methods of pricing of materials issues — FIFO, LIFO, and Weighted Average, Physical Verification, Fixation of stock levels, determination of economic order quantity, ABC analysis. Accounting treatment and control of losses — Wastage, scrap, spoilage and defectives.

(b) Employee Cost: Accounting and Control of employee cost; time keeping and time booking; Concept and treatment of idle time, over time and employee turnover.

(c)Overheads: Classification, allocation, apportionment and absorption of overheads, Treatment of under and over-absorption.

Unit 3: Methods of Costing (9 hours)

Job costing, Contract costing, Process costing (excluding treatment of work-in- progress, joint and by-products). Service costing (only transport).

Unit 4: Cost-Volume-Profit Analysis (9 hours)

Concept of cost-volume-profit analysis, marginal cost and marginal cost equation, profitvolume ratio, break-even analysis, cost break- even point, composite break- even point, margin of safety, simple break-even chart, Identification of key factor and determination of profitability.

Notes :
1. Treatment of various items of cost should be as per the relevant cost Accounting Standards (CAS) issued by Institute of Cost Accountant of India.
2. Use only simple numerical problems in all the above units to explain the various concepts, methods and techniques given therein.
3. Use of spreadsheet software should be encouraged for the basic calculation.

Exercises:
The learners are required to:
1. Prepare a cost statement for manufacturing and/ or service organisation.
2. Visit industries to understand process costing and prepare a cost statement for any process industry.
3. Visit a factory and compute the employee cost of the firm.
4. Analyse the role of overhead costs in the production process of any firm.
5. Analyse case studies on job costing, process costing, contract costing and service costing.
6. Design a hypothetical business plan for a firm selling financial products. Estimate the break-even point for different products.

Suggested Readings

- Arora, M.N. (2021). Cost Accounting-principles and practice. Delhi, India: Vikas Publishing House.
- Goel, R. K., & Goel, I. (2019). Concept Building Approach to Cost Accounting for B.Com (Hons.)/B.Com. Delhi, India: Cengage Publications.
- Gupta, S., Reeta, & Rao, R.P. (2021). Cost Accounting for B.Com. Delhi, India: Sultan Chand.
- Maheshwari, S. N., & Mittal, S. N. (2020). Cost Accounting. Theory and Problems. Delhi, India: Shri Mahaveer Book Depot.
- Maheshwari, S. N., Mittal S. K., & Mittal, S.N. (2021). Cost Accounting: Principles & Practice. Delhi, India: Shree Mahaveer Book.
- Mitra, J. K. (2021). Cost and Management Accounting. Delhi, India: Oxford University Press.
- Nigam, B. M. L., & Jain, I. C. (2023). Cost Accounting: Principles and Practice. Delhi, India: PHI Learning.
- Singh, S. (2019). Fundamentals of Cost Accounting. Allahabad, India: Kitab Mahal.
- Tulsian, P.C. (2020). Cost Accounting. Delhi, India: S.Chand.

Additional Resources

- Drury, C. (2018). Management and Cost Accounting. China: Cengage.
- Horngren, C. T., Foster, G., & Dattar, S. M. (2017).Cost Accounting: A Managerial Emphasis. Delhi, India: Prentice Hall of India Ltd.
- Jain, S.P., & Narang, K.L. (2021). Cost Accounting: Principles and Methods. Jalandhar, India: Kalyani Publishers.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

DSE

Business Research Methodology

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Business Research Methodology	4	3	0	1	Pass in Class XII	NIL

Learning Objectives
The course aims to inculcate research aptitude among the learners and equip them with knowledge and skills required to successfully undertake various steps in the research process.

Learning Outcomes
After completion of the course, learners will be able to:
1. Define various research concepts, its types and steps in the research process.
2. Analyse and formulate research problems and assimilate various types of research design.
3. Discuss different scales, sampling techniques and design data collection tools.
4. Interpret and get acquainted with various techniques of data analysis and interpretation.
5. Analyse and prepare a complete research report in appropriate format.

Course Contents:
Unit 1: Introduction (9 hours)
Meaning and Scope of Research; Application of research in Business; Types of Research- qualitative, quantitative, longitudinal, cross-sectional, fundamental, applied, conceptual and empirical; Characteristics of Good Research; Steps in Research Process; Terminologies of research- Concept, Construct, Variables, Proposition and Hypothesis. Theory and Model; Literature Review and Formulation of Research Question; Philosophies of Research; Induction and Deduction Approach.

Unit 2: Research Design (9 hours)
Research Design- Meaning and Characteristics; Types of Research Design- Exploratory, Descriptive and Experimental. Meaning, Examples and Characteristics of Exploratory Research Design. Methods of Exploratory Research Design. Steps in Exploratory Research. Meaning, Characteristics and Methods of Descriptive Research Design with examples. Meaning and Types of Experimental Research Design.

Unit 3: Data Collection and Data Analysis Using Spreadsheet (18 hours)
Measurement and Scaling; Primary scales of Measurement (Nominal, Ordinal, Interval and Ratio). Scales for Measurements of Constructs- Likert, Semantic Differential Scale and Staple; Reliability and Validity; Meaning and Sources of Primary and Secondary Data; Questionnaire Design (also using online tools); Census and Survey Method; Probability and Non-Probability Sampling Techniques; Sample Size Determination. Data Preparation and Cleaning; Graphical Presentation of Data; Frequency Distribution, Descriptive Statistics; Steps in Hypothesis Testing; Hypothesis Testing- parametric (z test and t test) and nonparametric (chi- square test).

Unit 4: Report Writing and Ethics (9 hours)
Types of Reports; Stepsin Report Writing; Format and Presentation of Report, Referencing (APA, Chicago manual etc.), Ethics in Business Research.

Practical Exercises (30 Hours):
The learners are required to:
1. Prepare literature review from a topic of your choice involving business and economics. Also, comment on the following case 1:
Case 1: A product manager wants to know the viability of a new innovative product being launched by his company. What are the steps that need to be followed in his research?
2. Identify the type of a research design that will be most appropriate in a given scenario as per Case 1.
3. Apply online tools and platforms, design a questionnaire using various kinds of questions including Likert scale statements to address a particular business problem.
4. Use spreadsheet to practice t- test, z-test and Chi- square test on the secondary data from a given sample set of data.
5. Prepare a brief report following proper format in Word processing software.

Suggested Readings

- Bryman, A. (2020). Business research methods. Oxford University Press.
- Bryman, A., Bell, E., & Harley, B. (2019). Business research methods. Oxford, United Kingdom: University Press.
- Bryman, A., & Bell, E. (2011). Business research methods. (3rd ed.). Cambridge, United States: Oxford University Press.
- Chawla D., & Sondhi N.(2023). Research Methodology: Concepts and Cases. (2nd ed.). Delhi, India: Vikas Publishing.
- Cooper, D. R., & Schindler, P. S. (2014). Business research methods. (12th ed.). New York, United States: McGraw Hill International Edition.
- Creswell, J. D., & Creswell, J. W. (2017). Research design: qualitative, quantitative, and mixed methods approaches. United States: SAGE Publications.
- Dangi, H., & Dewan, S. (2016). Business research methods. India: Cengage Learning India Pvt. Ltd.
- Field, A. (2013). Discovering statistics using IBM SPSS statistics. Sage.
- Hair, J. F., Page, M., & Brunsveld, N. (2019). Essentials of business research methods (4th ed.). Routledge. https://doi.org/10.4324/9780429203374
- Ken, B. (2019). Business statistics: for contemporary decision making. United States: John Wiley & Sons.
- Kothari, B. L. (2007). Research methodology: tools and techniques. Jaipur, India: ABD Publishers.
- Mishra, P. (2014). Business research methods. Oxford University Press.
- Newman, W. L. (2021). Social research methods: qualitative and quantitative approaches. (8th ed.). Pearson.
- Saunders, M. (2010). Research methods for business. Pearson Education.

- Schindler, P. S. (2021), Business research methods. (13th ed.). India: Mc Graw Hill Education
- Sekran, U., & Bougie, R. (2015). Research methods for business: a skill building approach. (6th ed.). United States: Wiley.
- Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2013). Business research methods. (9th ed.). United States: South Western Cengage Learning.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

DSE (Stream) - Accounting and Finance

Personal Financial Planning*

(Student can study this paper if s/he has not studied 'Personal Financial Planning' in SEC)

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Personal Financial Planning	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

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

Learning Outcomes
After completion of the course, learners will be able to:
1. Recognise the relevance of financial planning.
2. Analyse the performance of various instruments in the process of investment planning.
3. Analyse the scope and ways for planning personal taxes.
4. Recognise the need for insurance planning and analyse various insurance products offered in the market.
5. Create a financial plan fulfilling requirements after retirement.

Course Contents:
Unit 1: Introduction to Financial Planning (9 hours)
Financial goals, Steps in financial planning, Budgeting Incomes and Payments, Time value of money. Introduction to savings, benefits of savings, management of spending & financial discipline, Setting Alerts and Maintaining sufficient funds for fixed commitments (Credit Cards Repayments, EMI, Insurance Premium, Mutual Fund SIPs etc), Maintaining High CIBIL Score, personal finance/loans, education loan, car loan & home loan schemes. Net banking and UPI, digital wallets, security and precautions against Ponzi schemes and online frauds such as phishing, credit card cloning, skimming.

Unit 2: Investment planning (9 hours)
Process and objectives of investment, Concept and measurement of return & risk for various asset classes, Measurement of portfolio risk and return, Diversification & Portfolio formation. Gold Bond;

Real estate; Investment in Greenfield and brownfield Projects; Investment in fixed income instruments, financial derivatives & Commodity market in India. Mutual fund schemes; International investment avenues. Currency derivatives and Digital Currency.

Unit 3: Personal Tax Planning (9 hours)
Tax Structure in India for personal taxation, Scope of Personal tax planning, Exemptions and deductions available to individuals under different heads of income and gross total income. Comparison of benefits - Special provision u/s 202 vis-à-vis General provisions of the Income-tax Act, 2025, tax avoidance versus tax evasion.

Unit 4: Insurance Planning and Retirement Benefits Planning (18 hours)
(A) Insurance Planning (9 hours)
Need for Protection planning. Life Insurance, Health Insurance, Property Insurance, Credit Life Insurance and Professional Liability Insurance. Deductions available under the Income-tax Act for the premium paid for different policies.
(B) Retirement Benefits Planning (9 hours)
Retirement Planning Goals, Process of retirement planning, Pension plans available in India, Reverse mortgage, Planning for distribution of money and property among legal heirs, New Pension Scheme. Exemptions available under the Income-tax Act, 2025 for retirement benefits.

Exercises
The learners are required to:
1. Create a financial plan for a hypothetical individual and evaluate its importance.
2. Evaluate the performance of various financial assets to create an investment plan.
3. Examine tax structure and make a tax planning scheme for a salaried individual by taking a hypothetical case.
4. Evaluate the benefits offered by different life insurance policies and general insurance policies.
5. Evaluate different financial products offered in the Indian market for retirement planning.

Suggested Readings

- Halan, M. (2018). Let's talk money: you've worked hard for it, now make it work for you. (1st ed.). New York, United States: HarperCollins Publishers.
- Keown A.J. (2017). Personal finance. (8th ed.). New York, United States: Pearson.
- Pandit, A. (2019). The only financial planning book that you will ever need. Mumbai, India: Network 18 Publications Ltd.
- Sinha, M. (2019). Financial planning: a ready reckoner. (2nd ed). India: McGraw Hill Education.
- Tripathi, V. (2023). Fundamentals of investment. (5th ed.). Delhi, India: Taxmann Publication.
- Indian Institute of Banking & Finance. (2017). Introduction to financial planning. (4th ed.). Delhi, India: Taxmann Publication.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

DSE (Stream) - Advertising, Sales Promotion and Sales Management

Customer Relationship Management

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Customer Relationship Management	4	3	1	0	Pass in Class XII	NIL

Learning Objectives
This course aims to familiarise the students with the concept and importance of the relationship with customers and techniques of customer relationship management (CRM) in different market situations.

Learning Outcomes
After completion of the course, the learners will be able to:
1. Explain the significance of maintaining the relationship with customers for firms and customers both.
2. Demonstrate the management of customer life-cycle, importance of trust, value and commitment in building relationships.
3. Analyse the CRM technological tools.
4. Describe the applications of CRM tools in the service sector.
5. Identify the ways by which CRM technologies will be used in the future in different sectors.

Course Contents:
Unit 1: Introduction (9 hours)
Conceptual and significance of Customer Relationship Management; Firm and customer motivations for relationships; Customer Profiling and Total Customer Experience.

Unit 2: Customer Relationship Management (CRM) Process (9 hours)
Data base marketing; CRM implementation; Customer life cycle and customer lifetime value; Customer acquisition, retention and development; Customer Satisfaction; Customer Loyalty Dimension of Customer Loyalty and Customer loyalty ladder; Customer loyalty management, Campaign Management.

Unit 3: Technological Tools for CRM and Implementation (9 hours)
Customer related data bases and its development and maintenance; Data Mining for CRM - Some Relevant Issues; Changing Patterns of e-CRM Solutions in the Future; Sales force automation (SFA); E-CRM.

Unit 4: CRM in Services and Support, and Emerging Issues (18 hours)
Relevance of CRM for Hospitality Services; Customer Relationship Management in Banking and Financial Services; CRM in Insurance. The Past, Present and Future of CRM; Emerging issues in CRM.

Exercises:
The learners are required to:
1. Compare and contrast between traditional forms of maintaining relationships with customers and through CRM technologies.
2. Find out the case studies of companies providing loyalty benefits to their consumers for being a loyal customer to them,
3. Discuss CRM tools used by the companies which have successfully implemented CRM software.
4. Describe the benefits of CRM software used by any company to whom they are customers of.
5. Explore the ways by which CRM technologies will be used in the future and challenges and issues to be considered by the companies.
6. Create a hypothetical venture and discuss its CRM strategies.

Suggested Readings:

- Barnes, J. G. (2001). Secrets of Customer Relationship Management: It's All about how You Make Them Feel. University of Virginia: McGraw-Hill.
- Mckenna, R. (1993). Relationship Marketing: Successful Strategies for the Age of the Customers. Addison-Wesley Publishing Company.
- Sheth, J. N., & Parvatiyar, A. (2013). Handbook of Relationship Marketing. London, UK: Sage Publications Ltd.
- Sheth, J. N., Parvatiyar, A., & Shainesh, G. (2017). Customer Relationship Management: Emerging Concept, Tools and Applications. India: McGraw Hill.
- Stone, M., & Woodrock, N. (1995). Relationship Marketing. London: Kogan Page.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

DSE (Stream) - Human Resource Management

Performance Management

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Performance Management	4	3	1	0	Pass in Class XII	NIL

Learning Objectives

The course aims to create fundamental knowledge of performance management, related aspects like talent management, compensation management, contemporary issues etc. in the organization through the pedagogy of case discussions and the practices of Indian Organisations in this context.

Learning Outcomes

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

1. Identify the process of performance management and performance appraisal.
2. Evaluate different methods of performance management and performance appraisal.
3. Recognise the concept of learning organisation and assess different aspects of performance-based compensation.
4. Analyse issues in implementation of performance management.
5. Discuss contemporary issues in performance management.

Course Contents:

Unit 1: Introduction to Performance Management (7 hours)

Meaning, Principles, Objectives, Purpose of Performance Management, Performance Management vs Performance Appraisal, Performance Management as a Process

Unit 2: Performance Planning and Managing Performance (11 hours)

Developing Performance Planning: Agreement and Action Planning, Methods of managing performance of all the levels of Management (including labor), Graphics rating scale, Ranking Methods, Paired Comparison Methods, Forced Distribution Method, Critical Incident Method, Behaviour ally Anchored Rating Scales, Management By Objective, 360-Degree Performance Appraisal, Performance Feedback & Counselling.

Unit 3: Learning Organisation and Performance Based Compensation (9 hours)

Concept-Peter Senge Model, Need, Types, Factors and Obstacles in Learning Organisation, Performance Management and Compensation: Concept of Performance Related Pay, Criteria for Performance Related Pay, Installing and Monitoring PRP.

Unit 4: Implementation of Performance Management and Contemporary Issues of Performance Management (18 hours)

(A) Implementation of Performance Management (9 hours)

Performance Management and Career Planning: Advantages and Significance, Coaching and Mentoring in Performance Management: Concept, Roles, Advantage and Disadvantage of Coaching and Mentoring, Performance Management and Talent Management: Concepts, Features and Strategies to retain employees.

(B) Contemporary Issues in Performance Management (9 hours)

Competency Mapping, Competency Mapping & its Linkage with Career Development and Succession Planning, Online Appraisal: Advantage & Disadvantage, Performance Management Audit, Ethical and Legal issues in Performance Management.

Exercises

The learners are required to:

1. Identify the process of performance management and performance appraisal of any organisation.
2. Analyse different methods of performance management and performance appraisal employed by any organisation.
3. Devise a performance management system for a hypothetical organisation, with the help of performance planning.
4. Discuss case studies on the success story of various learning organisations.
5. Relate the elements of performance appraisal and potential appraisal and device a system of performance-based compensation system.
6. Discuss a case study of any organisation in the context of talent management and coaching and mentoring.
7. Present case studies on contemporary issues in performance management.

Suggested Readings

- Armstrong, M., & Baron, A. (2005). Performance management and development. Mumbai, India: Jaico Publishing House.
- Bhattacharyya, D. K. (2011). Performance management systems and strategies. Uttar Pradesh, India: Pearson Education.
- Chadha, P. (2003). Performance management: It's about performing not just appraising. Uttar Pradesh, India: McMillan India Ltd.
- Rao, T.V. (2004). Performance management and appraisal systems: HR tools for global competitiveness. SAGE Response.
- Kandula, S.R. (2010). Performance management: Strategies, intervention & drivers. Delhi, India: Prentice-Hall of India Pvt.Ltd
- Bagchi, S.N. (2013). Performance management. Uttar Pradesh, India: Cengage Learning India Pvt. Ltd.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

DSE (Stream)- Entrepreneurship and Small Business

Contemporary Policy and Institutional Framework

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Contemporary Policy and Institutional Framework	4	3	1	0	Pass in Class XII	NIL

Learning Objectives
The purpose of this paper is to acquaint students with various contemporary policies and institutional framework that support entrepreneurial promotion.

Learning Outcomes
After completion of the course, learners will be able to:
1. Discuss the Micro, Small and Medium Enterprises Development Act, 2006
2. Summarize and be well-versed with the changing face of MSME in the light of liberalized economic policy.
3. Describe the legal framework governing MSMEs.
4. Discuss the government support system for entrepreneurial options, and describe the working of promotional programmes for SMEs.
5. Evaluate the various marketing and financial support systems.

Course Contents:
Unit 1: Introduction (9 hours)
Micro, Small and Medium Enterprises Development Act (MSMEDA), 2006; Definitions of MSME, institutional support for SMEs; Provisions pertaining to the promotion and development of MSME.

Unit 2: Policy Perspective Changes (9 hours)
Changing context of the MSMEs in the era of liberalization, privatization and globalization; Changing perception on competitiveness and quality issues; Changing face of marketing strategy of products of MSMEs; government schemes for SMEs in India.

Unit 3: Legal Framework and SMEs (9 hours)
Provisions of various laws applicable to SMEs, (objectives, definition and salient provisions of industrial, commercial and labor laws applied to SMEs), need for a comprehensive legal framework for SME sector.

Unit 4:

(A) Support System and SMEs (9 hours)

Promotional programmes for SMEs, evaluation of institutional support system for SMEs operating in the country; Support for entrepreneurship through skill development programmes of government.

(B) Marketing and Financial Support System (9 hours)

Institutions for promoting entrepreneurial training and development- objectives, schemes of incentives-financial and non-financial incentives; Training needs of existing entrepreneurs (particularly First generation entrepreneurs); Support for enhancing marketing, production, and export performance.

Exercises:

The learners are required to:

1. Identify the recent developments in Micro, Small and Medium Enterprises sector.
2. List down the latest government schemes for SMEs.
3. Describe and discuss the legal framework governing MSMEs.
4. Evaluate the institutional support system for SMEs.
5. Identify and evaluate different financial and non-financial incentives available for promotion of entrepreneurship.

Suggested Readings

- Nanda, K. C. (1999). Credit and Banking: What Every Small Entrepreneur (and Banker) Must Know. SAGE Publications Pvt. Limited.
- Verma, J. C., & Singh, G. (2002). Small Business and Industry: A Handbook for Entrepreneurs. Sage Publications.

Additional Resources

Peters, B. G., & Zittoun, P. (2016). Contemporary approaches to public policy. Theories, Controversies and Perspectives. UK: Palgrave Macmillan.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

DSE (Stream)- Banking and Insurance

Insurance and Risk Management

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Insurance and Risk Management	4	3	1	0	Pass in Class XII	NIL

Learning Objectives
The course aims to give students an in-depth knowledge about risk management and insurance.

Learning Outcomes
After completion of the course, learners will be able to:
1. Recognise basics of risk management.
2. Describe the basic concept and principles of insurance.
3. Analyse different types of life insurance policies.
4. Analyse different types of general insurance policies.
5. Recognise the regulatory aspect of insurance in India.

Course Contents:
Unit 1: Concept of Risk and Risk Management (7 hours)
Risk- Meaning, Types of Risk, Sources and Measurement of Risk, Risk Retention and Transfer. Objectives of risk management, Risk management process, Identifying and evaluating potential losses, selecting appropriate technique for treating loss exposure, Risk financing, Implementing and administering risk management program, Personal risk management. Concept of Disaster Risk Management. Meaning of Actuary and Actuarial Science.

Unit 2: Introduction to Insurance (16 hours)
Concept and Nature of Insurance Contract, law of large numbers, Characteristics of insurance Principles of insurance contract: utmost good faith, indemnity, insurable interest, proximity cause, contribution & subrogation, and indemnity. Legal Aspects of Insurance Contract. Globalization of Insurance Sector, Reinsurance, Co-insurance, Assignment, Endowment, Types of Insurance: Life insurance, General Insurance.

Unit 3: Life Insurance and General Insurance (18 hours)
Meaning of Life Insurance, Features-classification of policies, Types of life insurance policies: Term insurance, Whole life insurance and its variants, Endowment insurance and its variants, Annuities. Surrender value. Policy Process: Application, and acceptance, prospectus, proposal forms and other

related documents, Age proof, Special reports, Assignments, Nomination. Claim Settlements: Loans, surrender, Foreclosure Policy, Maturity claims survival benefit, Payments death claims, Waiver of evidence of title-Early claims, Claim concession, Presumption of death, Accident and disability benefits. Types of general insurance: Fire and Motor Insurance, Health Insurance, Marine Insurance, Automobile Insurance, Burglary and personal accident Insurance in India, Liability insurance, Miscellaneous insurance, Claims settlement.

Unit 4: Regulation of Insurance in India (4 hours)
Control of Malpractices, Negligence, Loss Assessment and Loss Control, Exclusion of perils, Regulatory Framework of Insurance: Role, Power, and Functions of IRDA, Composition of IRDA, IRDA Act 1999.

Exercises:
The learners are required to:
1. Identify the various kinds of risks they are exposed to.
2. Discuss the concept and principles of insurance.
3. Compare the terms different life insurance policies offered in the market.
4. Compare the terms of different general insurance policies offered in the market.
5. Discuss different aspects of the regulatory framework of insurance in India.

Suggested Readings

- Dorfman, M. S. (2015). Introduction to Risk Management and Insurance. (10th ed.) Pearson.
- Rejda, G.E. (2014). Principles of Risk Management and Insurance. Essex, United Kingdom: Pearson Education.
- Gupta. P.K. (2020). Insurance and Risk Management. Delhi, India: Himalaya Publishing House.
- Kumar, S. (2019). Essential of Insurance and Risk Management. Delhi, India: JSR Publishers.
- Mishra, M. N. (2020). Principles and Practices of Insurance. Delhi, India: Sultan Chand and Sons.
- Farooqui, A. (2019). Principles and Practices of Insurance. Wisdom Publications.

Additional Resources

- Black, K., & Skipper, H.D. (2012). Life and Health insurance. Pearson Education.
- Crane, F. (2014). Insurance Principles and Practices. New York, United States: John Wiley and Sons.
- Vaughan, E. J., & T. Vaughan. (2016). Fundamentals of Risk and Insurance. Hoboken, United States: Wiley & Sons.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

DSE (Stream)- Tax Procedures and Practices

Fundamentals of Corporate Tax Planning

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Fundamentals of Corporate Tax Planning	**4**	**3**	**1**	**0**	**Pass in Class XII**	NIL

Learning Objectives
This paper aims to provide basic knowledge of corporate tax in India and its effectiveness in tax planning.

Learning outcomes
After completion of the course, learners will be able to:
1. Recognise the concept of tax planning, tax management and tax avoidance.
2. Interpret the application of minimum alternate tax.
3. Explore the benefits and incentives available to companies to start a new business.
4. Recognise the implications of tax provisions for a company with respect to capital structure decisions.
5. Identify the need for tax planning with respect to specific management decisions.

Course Contents:
Unit 1: Tax Planning Concepts and Types of Companies (10 hours)
Tax planning, tax management, tax evasion and tax avoidance; types of companies; residential status of companies and tax incidence.

Unit 2: Assessment of Companies (10 hours)
Carry forward and set off of losses in case of certain companies; deductions available to corporate assesses, Computation of total income and tax liability of companies and minimum alternate tax.

Unit 3: Tax Planning with reference to setting up of a new business (10hours)
Location of business; nature of business and form of ownership: firm/LLP vs company.

Unit 4: Tax Planning with reference to financial and specific management decision (15 hours)
Tax planning with reference to capital structures and bonus shares; Tax planning with reference to purchase vs. lease of an asset and make vs. buy.

Practical Exercises

The learners are required to:

1. Discuss case studies on tax evasion and tax avoidance.
2. Prepare a report for a hypothetical company which is non-resident in India and represent the incidence of tax for the case.
3. Discuss provisions on minimum alternate tax as per the recent budget.
4. Specify the benefits available to a start-up company opting for operations in Northeast India.
5. Develop a tax saving plan for a newly incorporated company for raising capital.
6. Prepare a case study indicating the impact of managerial decisions on the tax liability of the company.
7. Compare the choice of a company to purchase a plant or to lease the same from a tax savings point of view.

Suggested Readings

- Ahuja, G., & Gupta, R. *Simplified Approach to Corporate Tax Planning & Management*. Delhi, India: Wolters Kluwer India Pvt. Ltd.
- Singhania, V.K., & Singhania, M. *Corporate Tax Planning & Business Tax Procedures*. Delhi, India: Taxmann Publications.

Latest edition of books is to be followed.

Additional Resources

- Income-tax Act 2025
- www.incometaxindia.gov.in

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

DSE (Stream)- Commercial Law and Corporate Governance

Corporate Social Responsibility: Compliance and Evaluation

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Corporate Social Responsibility: Compliance and Evaluation	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives:
To make students understand the concept of CSR for the societal development and its impact on business.

Learning Outcomes:
After completion of the course, learners will be able to:
1. Analyse the key attributes of Corporate Social Responsibility (CSR).
2. Acquaint themselves with CSR legislation in India.
3. Discuss the need of CSR in the modern era.
4. Examine the impact of CSR on key stakeholders.
5. Evaluate the implications of CSR.

Course Contents:
Unit 1: Introduction to CSR (11 hours)
Evolution of CSR; Social Responsibility - definition, principles, scope, benefits, certification; CSR and Corporate Sustainability, CSR and Business Ethics, CSR and Corporate Governance, CSR and Corporate Philanthropy; Environmental aspect of CSR, Models of CSR.

Unit 2: CSR Legislation in India (11 hours)
National Voluntary Guidelines by Govt. of India; Companies Act 2013 - Relevant provisions and CSR activities under Schedule VII; CSR Committee - constitution, role and functions; Board's responsibility towards CSR; CSR Reporting; SEBI guidelines on Business Responsibility Reporting.

Unit 3: CSR Drivers in India (9 hours)
Market based pressure and incentives; Civil society pressure; Regulatory environment; Review of current trends and opportunities in CSR.

Unit 4: CSR: Stakeholders and Evaluation (14 hours)
a) Identifying key stakeholders; Responsibility of business towards stakeholders; CSR activities through corporate foundations, non-profit organisations and local self- governed bodies.

b) Importance of evaluation of CSR; Codes and Standards on CSR; ISO 26000; CSR Audit; Global Compact Self-Assessment Tool.

Exercises:

The learners are required to:

1. Examine the environmental CSR activities undertaken by various companies.
2. Identify the key areas which can be included in schedule VII to widen its scope.
3. Compare past, present and future trends of CSR activities in India .
4. Assess the impact of CSR activities on key stakeholders.
5. Evaluate the level of participation of a select company towards CSR.

Suggested Readings:

- A Book on Corporate Social Responsibility: A Condensed Guide for Corporate Directors & Executive Management published by Institute of Directors, India (September 2020).
- Blowfield, Michael, and Alan Murray. Corporate Responsibility. Oxford University Press.
- Chandler, David. Strategic Corporate Social Responsibility: Sustainable Value Creatio. SAGE Publications India Pvt Ltd.
- Lohia, CS Rajesh. Corporate Social Responsibility (CSR) Activities & Projects Under The Companies Act, 2013, Xcess Infostore Private Limited.
- Sharma, J.P. Corporate Governance, Business Ethics & CSR, Ane Books Pvt Ltd, New Delhi.

Additional Resources

- Schwartz, Mark S. Corporate Social Responsibility: An Ethical Approach, Broadview Press.
- Pohle, George and Hittner, Jeff. Attaining Sustainable Growth through Corporate Social Responsibility. IBA Global Business Services.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department’s website.

DSE (Stream)- Modern Office Management

Executive Assistant Skills

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Executive Assistant Skills	**4**	**3**	**0**	**1**	**Pass in Class XII**	**NIL**

Learning Objective:
This course equips undergraduate Commerce students with a blend of traditional shorthand, transcription, AI-assisted office tools and professional communication skills required for entry-level executive assistant roles in modern organisations.

Learning Outcomes:
After completion of the course, learners will be able to:
1. Apply Pitman shorthand fundamentals and contemporary note-taking methods to record business communication accurately and efficiently.
2. Transcribe shorthand notes and audio recordings into well-formatted business documents observing standard punctuation and layout rules.
3. Use AI-assisted tools for drafting correspondence, generating meeting summaries and managing schedules while critically evaluating their output.
4. Demonstrate professional oral and written communication skills appropriate for executive support functions including email, telephone and video-call handling.
5. Prepare a work-ready portfolio comprising a resume, cover letter and sample office documents reflecting competence in executive assistant skills.

Course Contents:
Unit 1: Shorthand Fundamentals & Modern Note Taking (12 hours)
Pitman Shorthand-brief review of essential strokes, consonants, vowels and logograms. Grammalogues and short forms in common business use. Circles, loops and small hooks for speed writing. Phraseography for frequently used business expressions. Speed building exercises. Alternative note-taking methods-Cornell method, mind mapping, symbol-based personal shorthand for meetings. Comparison of traditional shorthand with contemporary speed-writing systems.

Unit 2: Transcription Skills & Document Preparation (11 hours)
Principles of accurate transcription from shorthand notes and audio recordings. Punctuation, paragraphing and formatting rules during transcription. Transcription of business letters, office orders, memorandums, notices, agenda and minutes of meetings. Structure and layout of formal documents-different styles of business letters, circulars and reports. Proofreading and editing transcribed

documents. Speed targets on computer for transcription. Use of MS Word for document formatting-styles, track changes, mail merge, table of contents, footnotes and endnotes.

Unit 3: Technology Assisted Office Tools for Executive Assistants (11 hours)
Introduction to Artificial Intelligence (AI) in the modern office. Speech-to-text tools-using built-in dictation features in MS Word, Google Docs, Google Sheet, Google Form. Mobile applications for transcription. AI writing assistants-drafting and polishing emails, letters and reports using tools such as Copilot or similar assistants; understanding prompts and reviewing AI-generated output critically. AI-powered meeting tools-automated meeting summaries, action-item extraction and transcript review for accuracy. Scheduling and calendar management using AI-assisted tools. Data organisation-using AI features in spreadsheets for sorting, summarising and presenting information. Ethics and limitations of AI,accuracy concerns, confidentiality of dictated content, and the importance of human verification of all AI output.

Unit 4: Professional Communication & Executive Support Skills (11 hours)
Oral and written communication skills for executive assistants. Email etiquette-structure, subject lines, reply conventions and managing correspondence on behalf of a senior. Telephone and video-call handling- taking messages, scheduling calls and preparing briefing notes. Diary and travel management-drafting itineraries, booking confirmations and coordination memos. Handling confidential information-professional discretion, data privacy basics and office ethics. Preparation of presentations using MS PowerPoint-slide design principles, inserting charts and smart art, speaker notes. Introduction to professional portfolio building-resume, cover letter and a sample work portfolio for executive assistant positions.

Practical Exercises (30 hours):
The learners are required to:
1. Write shorthand outlines for a given set of 50 business phrases and grammalogues, and transcribe them accurately on computer within a stipulated time.
2. Listen to a three-minute recorded business meeting and produce a structured transcript with agenda, key discussion points and action items using MS Word.
3. Use a speech-to-text or AI writing tool to draft a formal business letter from bullet-point instructions, then proofread and correct the output independently.
4. Prepare a complete travel itinerary and a set of meeting documents- notice, agenda and minutes for a simulated executive's two-day official tour.
5. Compile a one-page resume, a cover letter for an executive assistant position and one sample formatted office document as a starter professional portfolio.

Suggested Readings:

- Baugh, L. S., Fryer, M., & Thomas, A. (2007). How to Write First-Class Business Correspondence. Mc Graw Hill Education.
- Bhatia, D. P., & Sangal, S. S. (1996). Principles of Typewriting. Delhi, India: Pitman S.S. Publications.
- Bhatia, R. C. (2018). Principles of Short-hand Theory. Delhi, India: G. Lal & Co.
- Bovée, C. L., & Thill, J. V. (2022). Business Communication Today (15th ed.). United States: Pearson Education.
- Google. Google Workspace Learning Centre. Retrieved from https://workspace.google.com/learning-centre
- Jain, H. C., & Tiwari, H. N. (2021). Computer Applications in Business (6th ed.). Delhi, India: Taxman Publications Private Limited.
- Kuthiala, O. P. (1998). Graded Dictation Exercises on Shorthand Made Easy. Delhi, India: Pitman S.S. Publications.

- Rentz, K.&Lentz,P. (2013). Lesikar's Business Communication: Connecting in a Digital World. Irwin Professional Pub.
- Microsoft. Microsoft Copilot Documentation and Learning Modules. Retrieved from https://learn.microsoft.com/en-us/copilot
- Monthly Magazines (2022). Sir Kailash Chandra's Shorthand Transcriptions, Vol. 1–24.
- Pitman, I. (2022). Pitman Shorthand Instructor and Key. Delhi, India: Pearson Education Ltd.
- Rouhiainen, L. (2018). Artificial Intelligence: 101 Things You Must Know Today About Our Future. United States: Amazon KDP.
- Sharma, R. C., & Mohan, K. (2020). Business Correspondence and Report Writing (5th ed.). New Delhi, India: Tata McGraw-Hill Education.
- Thrope, E. (1992). A Handbook of Commercial Phraseography. Delhi, India: Pitman S.S. Publications.
- Thrope, E. (1998). 2000 Common words reading and dictation exercises. Delhi, India:Pitman S.S.Publications.

Note: Students are advised to use the latest available versions of MS Office (Word, PowerPoint and Excel), Google Workspace (Docs, Sheets and Meet) and any current AI writing assistant such as Microsoft Copilot or equivalent tool.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department’s website.

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Semester VII

Financial Markets and Institutions

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Financial Markets and Institutions	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objective:
The course aims to provide students an overview of financial markets and financial institutions.

Learning Outcomes:
After completion of the course, learners will be able to:
1. Describe the components and functions of a financial system.
2. Analyse integration and linkages between different financial systems and describe how they operate.
3. Analyse the functioning and working of money and capital markets.
4. Evaluate the role of commercial banks.
5. Analyse role of insurance, mutual funds and NBFCs.

Course Contents:
Unit 1: Introduction (9 hours)
An introduction to financial system– concept, functions, structure and components, interlinkages between financial system and economic development; evolution of Indian financial system since 1951; recent reforms and developments in Indian financial system; financial stability; financial crisis – causes and policy response.

Unit 2: Financial Markets
(A) Money Markets (9 hours)
Money markets – functions, organisations and participants; money market instruments; role of central bank in money market; role of Reserve Bank of India in Indian money market.

(B) Capital Markets (9 hours)
Capital Markets - introduction, components, role and functions; equity market-methods of issue; debt market-concept, significance and classification; capital market instruments; primary and secondary markets- concept, similarities, differences; stock exchanges in India - NSE, BSE; Stock Indices: concept and major stock indices in India (NIFTY and BSE-SENSEX); SEBI and investor protection.

Unit 3: Financial Institutions I: Commercial Banking (9 hours)
Commercial banking – introduction, classification and role in economy; asset liability management; non-performing assets; financial inclusion; recent developments including digital banking, universal banking.

Unit 4: Financial Institutions II: Insurance, Mutual Funds and NBFCs (9 hours)
Insurance - life and non-life insurance companies in India: public and private; Mutual Funds - introduction and their role in capital market development, types of mutual fund schemes (open ended vs close ended, equity, debt, hybrid schemes and ETFs; Non-banking Financial Companies (NBFCs)-role and types.

Exercises:
The learners are required to:
1. Identify one Indian and one global financial conglomerate and examine their genesis and evolution.
2. Compare the yield curve of India, another developing country and a developed country. Analyze the reasons for similarities and differences.
3. Pick two leading stock market indices in India, analyse their method of computation, reasons behind the differences and their implications.
4. Pick financial statements of any two Public Sector banks and compare their NPA
5. Pick any three mutual funds and make a comparison on the basis of its risk parameters, Portfolio holdings and historical return.

Suggested Readings:

- Balachandran, V. (2023). Securities Market & Regulations. Delhi, India: Sultan Chand & Sons.
- Bhole, L.M., & Mahakud, J. (2017). Financial Institutions and Markets: Structure, Growth and Innovations. Delhi, India: McGraw Hill Education.
- Bhole, L.M. (2009). Financial Markets and Institutions. Delhi, India: Tata McGraw Hill Publishing Company.
- Frederic S. M., & Stanley G. E. (2011). Financial Markets and Institutions. Prentice Hall.
- Goel, S. (2018). Financial Markets, Institutions and Services. Delhi, India: PHI learning
- Khan, M. Y. (2017). Indian Financial System –Theory and Practice. Delhi, India: Vikas Publishing House.
- Kohn (2013). Financial Institutions and Markets. Oxford, United Kingdom: Oxford University Press.
- Madura, J. (2018). Financial Markets and Institutions. Boston, United States: Cengage
- Pathak, B. V. (2018). Indian Financial System: Markets, Institutions and Services. Delhi, India: Pearson education.
- Saunders, A., & Cornett, M. M. (2007). Financial Markets and Institutions. Delhi, India: Tata McGraw Hill.

Additional References

- Annual Reports of Major Financial Institutions in India.
- BSE website www.bseindia.com
- National Stock Exchange website www.nseindia.com.
- NIFM, Department of Economic Affairs
- SEBI website www.sebi.gov.in
- Reserve Bank of India website www. rbi.org.in
- Economic Survey, www.indiabudget.gov.in

- Reports on Trends and Progress of Banking in India, RBI
- Reports on Currency and Finance, RBI

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

DSE (Stream)- Accounting and Finance

Computer Application in Accounting

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Computer Application in Accounting	4	2	0	2	Pass in Class XII	NIL

Learning Objectives

This course aims to impart the skills needed for recording business transactions and producing final accounts by a non-commerce student using computerised accounting software.

Learning Outcomes

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

1. Recognise the features of manual and computerised accounting system environments.
2. Record business transactions and prepare financial statements.
3. Explain structure of a computerised accounting system for a business firm.
4. Create masters and vouchers entry.
5. Examine necessary adjustments for Goods and Service Tax (GST) while recording business transactions.

Course Contents:

Unit-1: Introduction to Accounting and Recording of business transactions and preparation of financial statements (10 hours)

(A) Introduction to Accounting (3 hours)

Accounting – meaning, importance and need, its objectives and relevance to business establishments and other organisations, and individuals. accounting information: meaning, users and utilities, sources of accounting information. some basic terms –transaction, account, asset, liability, capital, expenditure & expense, income, revenue, gain, profit, surplus, loss, deficit. debit, credit, accounting year, financial year, financial accounting principles.

(B) Recording of business transactions and preparation of financial statements (7 hours)

Features of recordable transactions and events; types of accounts: personal account, real account and nominal account; rules for debit and credit; double entry bookkeeping system, journal transactions; preparation of ledgers; fundamental accounting equation; preparation of Trial Balance; concept of revenue and capital; preparation of Trading and Profit & Loss Account and Balance Sheet manually.

Unit-2: Computerised Accounting System (4 hours)

Basics of computerised accounting systems; difference between manual and computerized accounting systems; overview of available software packages for computerized accounting; factors affecting selection of suitable Computerised accounting software; procurement and installation of computerised accounting software. Using any popular accounting software: create, select, shut, and delete a

Company; setting security features of company; date and period features; configure and features settings; backup and restore data of a company.

Unit-3: Creating Masters and voucher entry (12 hours)
Creating Accounting Ledgers and Groups: Single create vs. multiple create, creating ledger under a group and entering opening balances Creating Stock Items and Groups: Creating unit of measurement, creating stock groups using single or multiple create feature under an existing group, creating Stock items using single or multiple feature under an existing group, Voucher Entry: Types of vouchers, selection of voucher type for transactions, vouchers entry, voucher number and date settings, voucher entry with more than one debit or credit accounts, editing and deleting a voucher and printing of voucher.

Unit-4: Taxation and Generating Reports (4 hours)
Taxation: Accounting for Goods and Service Tax Generating Reports: Cash Book, ledger accounts, Trial Balance, Profit and Loss Account, Balance Sheet, Funds Flow Statement and Cash Flow Statement.

Note: The General Purpose Software referred in this course will be notified by the University Departments every three years. If the specific features, referred to in the detailed course above, is not available in that software, to that extent it will be deemed to have been modified.

Practical Exercises (60 Hours)
The learners are required to:
1. Compare and contrast the manual and computerised accounting system of any firm.
2. Record business transactions and prepare financial statements for any hypothetical firm.
3. Analyse the structure of a computerised accounting system for a business firm.
4. Evaluate the relevance of recent innovations happened in computerised accounting system.
5. Collect the voucher data of a firm and prepare it in computerised system.
6. Analyse tax amount of select firms listed on BSE and correlate their financial performance and expenditure with taxes.

Suggested Readings

- Charles, T H., Sundem, G. L., Elliot, J. A., & Philbrick, D. R. (2017). Introduction to Financial Accounting. Delhi, India: Pearson.
- Goyal, B. K., & Tiwari, H.N. (2022). Financial Accounting. Delhi, India: Taxmann
- Kumar, A. (2021). Financial Accounting. Delhi, India: Singhal Publication.
- Lal, J., Srivastava, S., & Shivani. A. (2020). Financial Accounting Text and problems. Delhi, India: Himalaya Publishing House.
- Leonardo, A. R., Qanis, J. R., & Alderman, C. W. (1990). Accounting Information Systems: A cycle Approach. London, United Kingdom: Wiley.
- Lt. Bhupinder. (2021). Financial Accounting – Concepts and Applications. Delhi, India: Cengage.
- Monga, J. R., & Bahadur, R. (2022). Financial Accounting: Concept and Applications. Delhi, India: Scholar Tech Press.
- Robert, L. H. (2008). Accounting Information Systems: Basic Concepts and Current Issues. London, United Kingdom: McGraw Hill.
- Sehgal, A., & Sehgal, D. (2019). Fundamentals of Financial Accounting. Delhi, India: Taxmann.

Additional sources

- Tally ERP 9 book advanced user. Publisher: Swayam Publication (www.tallyerp9book.com)
- Tulsian, P. C., Tulsian, B., & Tulisan, T. (2023). Financial Accounting. Delhi, India: S. Chand.
- Tally ERP 9 Training Guide – 4th Edition. Ashok K Nadhani. Publisher: BPB Publications
- **Web resource:** http://tallyerp9book.com/TallyERP9-Book-Content.html

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Accounting for Managerial Decisions

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Accounting for Managerial Decisions	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

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

Learning Outcomes
After completion of the course, learners will be able to:
1. Analyse fundamentals of accounting and its branches.
2. Examine financial statements and their uses in managerial decision making.
3. Explore the budgetary control system as a tool of managerial planning and control.
4. Utilize the concept of cost-volume-profit analysis for use in short-term decision making.
5. Evaluate the concept of relevant cost and make decisions related to different business situations using marginal costing and differential costing techniques.

Course Contents:
Unit 1: Fundamentals of Accounting (9 hours)
An Overview of Accounting: meaning, scope, objectives, accounting as part of information system, branches of accounting. Financial accounting process, accounting concepts, accounting standards. Basic cost concepts, cost classification, cost sheet, an overview of various types of costing methods.

Unit 2: Financial Statements and their Analysis (9 hours)
Understanding of financial statements. Interpretation of financial statements with the help of ratio analysis (liquidity ratios, profitability ratios, turnover ratios and solvency ratios) and cash flow analysis.

Unit 3: Budgetary Control System (9 hours)
Concept of budget, budgeting and budgetary control; objectives, merits and limitations; Functional Budgets; Fixed and Flexible budgeting.

Unit 4: Cost Volume Profit Analysis and Decision Making (18 hours)
Concept of marginal cost and marginal costing, marginal costing equation and contribution margin, Cost-volume-profit analysis; Break-even Analysis, Profit-volume ratio, break-even point, angle of incidence, margin of safety, key factor. 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, and pricing decisions.

Note: Use of Spreadsheet should be encouraged for doing basic calculations for various topics in the course and giving students subject related assignments for their internal assessment purposes.

Exercises

The learners are required to

1. Identifying the costs of different business activities.
2. Prepare financial statements for manufacturing or service organisation
3. Identify budgeting decisions of different firms
4. Identify cost volume profit analysis of different firms.
5. Generate accounting reports for decision making in specific situations

Suggested Readings

- Arora, M.N. (2023). Management Accounting. New Delhi, Himalaya Publishing House.
- Goel, R. K. & Goel I. (2019). Concept Building Approach to Management Accounting. Cengage.
- Goel, R. K. & Goel I. Concept Building Approach to Cost Accounting. Cengage
- Goyal, B.K and Tiwari, H. N. (2023). Financial Accounting. New Delhi, Taxmann.
- Kishore, R. M. (2020). Financial Management. New Delhi ,Taxmann
- Monga, J.R. & Bahadur, R. (2019). Basic Financial Accounting. New Delhi, SCHOLAR Tech Press.
- Singh, S. (2016). Management Accounting. New Delhi, PHI Learning Pvt. Limited
- Singh, S. (2018). Elements of Cost Accounting. New Delhi, Kitab Mahal.
- Singh, S.K. & Gupta, L. (2010). Basic Management Accounting: Theory and Practice. New Delhi, A.K. Publications.
- Tulsian, P.C. & Tulsian, B. (2015). Advanced Management Accounting. New Delhi, S.Chand.
- Tulsian, P.C. (2016). Cost Accounting. New Delhi. S.Chand.

Additional Readings:

- Myer, J. N. (1969). Financial Statement Analysis. New York: USA, Prentice-Hall.
- Drury,C. (2018). Management and Cost Accounting. Thomson Learning.
- Gibson, C. H. (2014). Analysis of Financial Statement. Cengage Learning
- Horngren, C. T., Foster, G., & Datar, M.S. (2008). Cost Accounting: A Managerial Emphasis. New Delhi, Prentice Hall of India Ltd.
- Usry, M. F., & Hammer, L.H. (1991). Cost Accounting: Planning and Control. South Western Publishing Co.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Investing in Stock Markets

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Investing in Stock Markets	4	3	1	0	Pass in Class XII	NIL

Learning Objectives

The course aims to familiarize the students with the skills required to operate in the stock market. They can learn the trading mechanism of the stock exchanges.

Learning Outcomes

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

1. Recognise the basic principles of investing in stock market.
2. Analyse stocks under the Economy, Industry, Company (EIC) framework.
3. Apply Technical Analysis tools to take investment decisions.
4. Analyse the working of Indian stock market.
5. Analyse the different types of mutual fund schemes.

Course Contents:

Unit 1: Basics of Investing (9 hours)

Basics of Investment & Investment Environment. Concept of Risk and Return, Risk and Return trade-off, Types of Investing and Investors. Avenues of Investments - Equity shares, Preference shares, Bonds & Debentures, Insurance Schemes, Mutual Funds, Index Funds, ETF. Security Markets - Primary Market, Secondary Market and Derivative Market. Responsible Investment.

Unit 2: Fundamental Analysis and Technical Analysis (18 hours)

(A) Fundamental Analysis (9 hours)

Top-down and bottom-up approaches, Analysis of international & domestic economic scenario, Industry analysis, Company analysis (Quality of management, financial analysis: Both Annual and Quarterly, Income statement analysis, position statement analysis including key financial ratios, Cash flow statement analysis, EBIT, Capital gearing ratio, Return on Investment, Return on Equity, EPS and DPS analysis, Industry market ratios: Operating Profit Ratio, Net Profit Ratio, PE, PEG, Price over sales, Price over book value, Dividend Yield, Earning Yield, DebtEquity Ratio, EVA). Understanding the Shareholding pattern of the company.

(B) Technical Analysis (9 hours)

Trading rules (credit balance theory, confidence index, filter rules, market breadth, advances vs declines) and charting (use of historic prices, simple moving average and MACD, basic and advanced interactive charts). Do’s & Don't s of investing in markets.

Unit 3: Indian Stock Market (9 hours)

Primary Markets (Initial Public Offering, Follow on Public Offering, Private placement, offload Promoters' shares), Secondary Markets (cash market and derivative market: Futures and Options), Market Participants: Stock Broker, Investor, Depositories, Clearing House, Stock Exchanges. Role of stock exchanges, Stock exchanges in India- BSE, NSE and MCX. Security Market Indices: Nifty, Sensex and Sectoral indices, Sources of financial information. Trading in securities: DEMAT trading, types of orders, using brokerage and analyst recommendations.

Unit 4: Investing in Mutual Funds (9 hours)
Concept and background on Mutual Funds: Advantages, Disadvantages of investing in Mutual Funds, Types of Mutual funds:- Open-ended, close-ended, equity, debt, hybrid, index funds, Exchange Traded Funds and money market funds. Factors affecting the choice of mutual funds. CRISIL mutual fund ranking and its usage, calculation and use of Net Asset Value.

Exercises
The learners are required to:
1. Recognise the basic principles of investing in stock market and assess the risk and return of stocks under SENSEX.
2. Choose any company in India and perform EIC analysis to evaluate its stock.
3. Make an investment decision for any stock using tools of technical analysis.
4. Analyse the working of Indian stock market.
5. Evaluate the performance of different mutual fund schemes.

Suggested Readings

- Chandra, P. (2021). Investment Analysis and Portfolio Management. Delhi, India: Tata McGraw Hill Education.
- Kevin, S. (2019). Security Analysis and Portfolio Management. Delhi, India: PHI Learning.
- Kumar V., Kumar N., & Sethi R. (2019). Investing in Stock Markets. Delhi, India: Ane Books.
- Pandian, P. (2020). Security Analysis and Portfolio Management. Delhi, India: Vikas Publishing House.
- Ranganatham, M., & Madhumathi, R. (2019). Security Analysis and Portfolio Management. Delhi, India: Pearson Education.
- Singh J.K., & Singh A.K. (2019). Investing in Stock Markets. Delhi, India: A K Publications.
- Tripathi V., & Pawar N. (2023). Investing in Stock Markets. Delhi, India: Taxmann Publications.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

DSE (Stream) - Advertising, Sales Promotion and Sales Management

Brand Management

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Brand Management	4	3	1	0	Pass in Class XII	NIL

Learning Objectives

The course aims to make student aware of brands, their evolution, extensions, brand Management strategies and its practical implications for business. The course shall focus on developing skills to devise strategies for brand positioning and equity in the market.

Learning Outcomes

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

1. Recognise the conceptual framework of brands.
2. Observe the importance of brand positioning.
3. Design marketing programmes.
4. Describe the importance of brand equity.
5. Discuss recent issues in branding.

Course Contents:

Unit 1: Introduction (9 hours)

Introduction to Brands and Brand Management, Concept of a Brand, evolution of a Brand, Challenges and Opportunities, Brand Identity, Brands and Consumers, IMC: Evolution and Growth.

Unit 2: Brand Positioning (9 hours)

Brand Building, Identifying and Establishing Brand Positioning and values, Brand Repositioning, Life stages of a Brand, Brand Personality, Brand Image.

Unit 3: Designing Marketing Program (11 hours)

Strategic Brand Management Process, Designing and implementing brand strategies, Contemporary Strategies: storytelling, Internet and Social Media, Brand Extensions, Brand reinforcement strategies, Brand Portfolio Management, Integrating Advertising with Brand Management.

Unit 4: Brand Equity and Recent Issues in Branding (16 hours)

(A) Brand Equity (11 hours)

Customer based Brand Equity, Measuring and Interpreting Brand Performance: brand equity Management System, New Media Environment: Brands amplifiers, Growing and Sustaining Brand Equity.

(B) Recent Issues in Branding (5 hours)
Managing Strong Brands, Brand Ladder, Country Branding, Global Brand Strategy, Managing Brands over time, Brand Audits, Managing Brands in Digital Era. Legal and Ethical aspects in Brand Management.
Note: Case Studies may be discussed in every unit, where ever possible to supplement the subject matter.

Exercises
The learners are required to:
1. Discuss the evolution of any popular brand.
2. Analyse the brand positioning strategy of any popular brand.
3. Design marketing programmes for any hypothetical firm.
4. Discuss the brand equity of any popular product/service.
5. Analyse case studies on emerging issues in branding.
Note: These are indicative in nature and scope.

Suggested Readings

- Aaker, D. (2009). Brand Leadership (UK Ed.). United Kingdom: Simon & Schuster.
- Beverland, M. (2018). Brand Management: Co-creating Meaningful Brands. London, United Kingdom: SAGE Publications.
- Chernev, A. (2015). Strategic Brand Management. Illinois, United States: Cerebellum Press.
- Cowley, D. (1991). Understanding Brands. Delhi, India: Kogan Page Ltd.
- John, D. R. (2017). Strategic Brand Management: Lessons for Winning Brands in Globalized Markets. Delhi, India: Oxford University Press.
- Keller, K. L., Swaminathan V., Parameswaran, A. M G., & Jacob, I. C. (2019). Strategic Brand Management: Building, Measuring and Managing Brand Equity. (5th ed.) Harlow, United Kingdom: Pearson Education.
- Miller, D. (2017). Building a Story Brand: Clarify Your Message So Customers Will Listen. India: HarperCollins Publishers.
- Temporal, P. (2011). Advanced Brand Management. Singapore: John Wiley and Sons.
- Parameshwaran, M.G. (2006). Building Brand Value. Delhi, India: McGraw Hill Education.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Retail Management

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Retail Management	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives
The course aims to provide a comprehensive understanding of the theoretical and applied aspects of Retail Management.

Learning Outcomes
After completion of the course, learners will be able to:
1. Recognise the concept of retailing and its formats.
2. Describe the dynamics of retail store location, its design and visual display.
3. Describe and analyze the marketing mix strategies used by the retailers/e-tailers to interact with their customers.
4. Analyse human resource management practices in retailing for sustainable relationship building with the customers as enticed in the concept of Customer Relationship Management.
5. Interpret the legal and ethical issues and the role of ICT in Retail Management.

Course Contents:
Unit 1: Introduction (9 hours)
Retailing: Nature, Scope and Importance of Retailing, Formats of Retailing: Store-based and Non-Store based including E-tailing, Emerging Trends in Retailing in India, Career Options in Retailing.

Unit 2: Retail Planning (9 hours)
Understanding Retail Consumer, Selecting Target Market and Retail Location, Store Design and Layout, Visual Merchandising and Displays.

Unit 3: Retail Marketing Mix (11 hours)
Merchandising and Inventory Decisions, Merchandise Pricing Decisions, Retail Distribution Decisions and Retail Promotion Decisions with special emphasis on Retail Selling Skills.

Unit 4: Managing Human Resources and Customer Relationships in Retailing and Contemporary Issues in Retail Management (16 hours)
(A) Managing Human Resources and Customer Relationships in Retailing (9 hours)
HRM process in Retail: an overview, Customer Relationship Management: Concept and Types of CRM in Retailing.
(B) Contemporary Issues in Retail Management (7 hours)
Role of Information Technology in Retailing, Legal and Ethical Issues in Retailing and Mall Management.

Exercises

The learners are required to:

1. Prepare an experiential report on the use of vending machines in a retail format of your choice.
2. Prepare a case study on the promotional strategy used in a mall in your vicinity.
3. Conduct the following study:
Haats are popular not only in rural India, but in urban areas too. Conduct a study on the effectiveness of their location and visual merchandising display strategy that they have adopted.
4. Study the layout, merchandising and display of any store-based retail format.
5. Analyze any element of retail marketing mix strategy in detail of any store-based retail format.
6. Perform role play as customer and retailer with respect to different product categories to effectively demonstrate the ability to close the sale.
7. Conduct personal interviews of the sales staff in a retail store to identify what motivates them more-monetary or non-monetary incentives.
8. Study the customer relationship management practices followed at a retail store.
9. Analyse the legal and ethical issues and the role of ICT in Retail Management.

Suggested Readings

- Bajaj, C., Tuli, R., & Srivastava, N. V. (2010). Retail management, Oxford, United Kingdom: Oxford University Press.
- Berman, B. R., & Evans, J. R. (1995). Retail Management: A Strategic Approach. Englewood Cliffs, United States: Prentice Hall.
- Levy, M., Weitz, B. A., & Ajay, P. (2009). Retailing Management. Delhi, India: Tata McGraw-Hills Publication Co. Ltd.
- Newman, A.J., & Cullen, P. (2002). Retailing Environment; Operations. Delhi, India: Cengage Learning India Private Limited.
- Vedamani, G. G. (2008). Retail management. Delhi, India: Jaico Publishing House.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Digital Marketing**

(**Student can study this paper if s/he has not studied 'Digital Marketing' in SEC)

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Digital Marketing	4	3	1	0	Pass in Class XII	NIL

Learning Objectives
The course aims to provide knowledge about the concepts, tools, techniques, and relevance of digital marketing in the present changing scenario. It also enables the learners to learn the application of digital marketing tools and acquaint about the ethical and legal aspects involved therein.

Learning Outcomes
After completion of the course, learners will be able to:
1. Analyze and assess the impact of digital technology in transforming the business environment and also the customer journey.
2. Describe the way marketers think, conceptualize, test continuously to optimize their product search on digital platforms.
3. Demonstrate the measurement of effectiveness of a digital marketing campaign.
4. Demonstrate their skills in digital marketing tools such as seo, social media, and blogging for engaging the digital generation.
5. Describe the need for regulatory framework for digital marketing in India.

Course Contents:
Unit 1: Introduction (10 hours)
Concept, scope, and importance of digital marketing. Traditional marketing versus digital marketing. Challenges and opportunities for digital marketing. Digital penetration in the Indian market. Benefits to the customer; Digital marketing landscape: an overview.

Unit 2: Digital Marketing Management (10 hours)
Digital-marketing mix. Segmentation, Targeting, Differentiation, and Positioning: Concept, levels, and strategies in a digital environment; Digital technology and customer relationship management. Digital consumers and their buying decision process.

Unit 3: Digital Marketing Presence (10 hours)
Concept and role of Internet in marketing. Online marketing domains. The P.O.E.M. framework. Website design and Domain name branding. Search engine optimization: stages, types of traffic, tactics. Online advertising: types, formats, requisites of a good online advertisement. Buying models. Online public relation management. Direct marketing: scope and growth. Email marketing: types and strategies.

Unit 4: Interactive Marketing and ethical concerns (15 hours)
Interactive marketing: concept and options. Social media marketing: concept and tools. Online communities and social networks. Blogging: types and role. Video marketing: tools and techniques. Mobile marketing tools. PPC marketing. Payment options. Ethical issues and legal challenges in digital marketing. Regulatory framework for digital marketing in India.

Exercises:
The learners are required to:
1. Prepare a report on the difference between the popularity of any brand using both digital advertising as well as traditional advertising tools; versus any one brand still focusing most of funds on traditional advertising tools.
2. Create a hypothetical advertising tools using google ads.
3. Prepare a report on all the possible sources of digital marketing like, Facebook, Instagram, etc.
4. Analyse social media marketing strategies of different firms.
5. Discuss the ethical and legal issues in digital marketing in India.

Suggested Readings:

- Blanchard O. A. (2011). Social Media ROI: Managing and Measuring Social Media Efforts in Your Organization. Indianapolis: Que Publishing.
- Chaffey, D., Chadwick, F. E., Johnston, K., & Mayer, R. (2008). Internet Marketing: Strategy, Implementation, and Practice. New Jersey: Pearson Hall.
- Charlesworth, A. (2018). Digital Marketing: A Practical Approach. Abingdon: Routledge. Frost, R. D., Fox, A., & Strauss, J. (2018). E- Marketing. Abingdon: Routledge.
- Gupta, S. (2018). Digital Marketing. Delhi: Tata McGraw Hill Education.
- Gay, R., Charlesworth, A., & Esen, R. (2007). Online Marketing: a customer-led approach.
- Kapoor, N. (2018). Fundamentals of E-Marketing. Delhi: Pinnacle India.
- Kotler, P., Kartajaya, H., & Setiawan, I. (2017). Digital Marketing: 4.0 Moving from Traditional to Digital. New Jersey: John Wiley & Sons.
- Ryan, D., & Calvin, J. (2016). Understanding Digital Marketing: Marketing Strategies for engaging the Digital Generation. London: Kogan page. Oxford: Oxford University Press.
- Tasner, M. (2015). Marketing in the Moment: The Digital Marketing Guide to Generating More Sales and Reaching Your Customers First. London: Pearson.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website

DSE (Stream)- Human Resource Management

Training & Development

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Training & Development	4	3	1	0	Pass in Class XII	NIL

Learning Objectives
The course aims at equipping the learners with the concept and practice of training and development in the modern organisational setting through the pedagogy of case study, group discussions and recent experiences.

Learning Outcomes
After completion of the course, learners will be able to:
1. Analyse the training and development strategies adopted by various organisations.
2. Identify training needs of an individual by conducting training need analysis.
3. Design training and development programme.
4. Analyse various training and development methodologies.
5. Evaluate and assess the cost and benefits of a training and development programme.

Course Contents:
Unit 1: Introduction (9 hours)
Concepts and rationale of training and development; overview of training and development systems; training and development policies; difference between training and development, linking training and development to company's strategy; requisites of effective training and development programme.

Unit 2: Learning and Training Need Analysis (TNA) (9 hours)
Logic and process of learning; principles of learning; individual differences in learning, learning process, learning management system; Meaning and purpose of TNA, TNA at different levels, approaches for TNA, output of TNA, methods used in TNA.

Unit 3: Designing Training & Development Programme (9 hours)
Organisation of training and development programmes, training design, kinds of training and development programme-competence based and role-based training; orientation and socialization of new employees, diversity training, e-learning environment; flexible learning modules; self development; training process outsourcing.

Unit 4: Training and Development Methods, and Evaluation of Training and Development (18 hours)
(A) Training and Development Methods (13 hours)
Training and Development Methodologies:-On the job and off the job training methods; apprenticeship training, informal learning, lectures and seminars using digital technologies, behaviour modeling,

vestibule training, e-learning, simulation employee training, group discussion and activities; On the job and off the job development methods:- coaching/under study, experience learning, brainstorming, simulation, counselling, e-learning, knowledge based learning, experiential learning, case studies, position rotation, and sensitivity training.

(B) Evaluation of Training and Development (5 hours)

Reasons for evaluating training and development programmes, problems in evaluation; evaluation planning, obtaining feedback of trainees; evaluating of training and development and its impact on organisational performance.

Exercises

The learners are required to:

1. Analyse the training and development strategies adopted by various organisations through case studies.
2. Participate in simulation exercise in classroom to conduct TNA on oneself and thereby identify their needs. Learners may be assigned the task of preparation of questionnaire for TNA.
3. Select the training strategies on the basis of TNA conducted in the previous exercise.
4. Develop a training and development module on the basis of selected strategies in the previous exercise.
5. Analyse various training and development methodologies used in different organisations.
6. Prepare an evaluation report to assess benefits of the training module prepared in the previous exercise and its impact on organisational performance.

Suggested Readings

- Blanchard, N. P., & Thacker, J. W. (2012). Effective Training: Systems, Strategies and Practices (4th Ed.). New York, United States: Pearson Education.
- Noe, R. A., & Kodwani, A. D. (2018). Employee Training and Development (7th Ed.). New York, United States: McGraw Hill Education.
- Lynton, R. P., & Pareek, U. (2011). Training for Development. Delhi, United States: SAGE India.
- Phillips, J. J., & Phillips, P. P. (2016). Handbook of Training Evaluation and Measurement Methods. Houston, United States: Gulf Publishing Co.
- Prior, J. (1991). Handbook of Training and Development. Mumbai, India: Jaico Publishing House.
- Sharma, D., & Kaushik, S. (2019). Training & Development. Delhi, India: JSR Publishing House.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Industrial Relations

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Industrial Relations	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives

The course enables the learners to understand and apply the important concepts of industrial relations including trade unions, workers participation in management, collective bargaining, industrial disputes, grievance handling and various labour enactments through the pedagogy of case discussions and the practices of Indian Organisations in this context.

Learning Outcomes

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

1. Examine industrial relations in changing environment.
2. Recognise the theoretical and legal framework of trade unions.
3. Discuss the role of workers' participation in management and the concept of collective bargaining.
4. Discuss the concept of industrial disputes and grievance redressal machinery in India.
5. Recognise various legal enactments related to Industrial relations.

Course Contents:

Unit1: Industrial Relations: Introduction (7 hours)

Industrial Relations: Concept, Nature, Objectives, Importance, Factors influencing Industrial Relations in changing Environment, Approaches to Industrial Relations.

Unit 2: Trade Union: Theoretical and Legal Framework (7 hours)

Theories of Trade Union Movement, Definition, Objectives, Registration of trade unions and Recognitions, Rights, Duties and Liabilities of registered trade union, problems of trade unions, dissolution of trade union, Factors influencing the growth of trade unions.

Unit 3: Workers' Participation and Collective Bargaining (9 hours)

Worker's participation: concept, principles, levels, objectives and importance; Strategies to make participative management more successful, Collective Bargaining: concepts, nature, Negotiations Techniques and Skills.

Unit 4: Industrial Disputes and Grievance Redressal and Other Labour Enactments (21 hours)

(A) Industrial Disputes and Grievance Redressal (9 hours)

Industrial Disputes: concept, essentials of industrial dispute, classification, impact and causes. Grievance Handling in industries: concept, meaning and nature of employees' grievance, Grievance redressal machinery in India- Preventive Machinery, Settlement Machinery: conciliation, arbitration and adjudication.

(B) Other Labour Enactments (13 hours)
The Industrial Disputes Act, 1947: Important Definitions; various Authorities, Procedure, Powers and Duties of Authorities; The Factories Act, 1948: Provisions relating to Health, Safety, Welfare facilities, working hours, Employment of young persons, The Code on Wages, 2019, Minimum Wages Act 1948, Payment of Wages Act 1948 (Cover salient features only).
Note: Case studies are compulsory to develop the concept and evaluation of the students.

Exercises
The learners are required to:
1. Evaluate industrial relations in changing environment in India.
2. Prepare a report on the legal framework of trade unions in India.
3. Perform a role play on a hypothetical situation of collective bargaining.
4. Analyse the grievance redressal machinery in India through case studies.
5. Discuss provisions under various legal enactments related to Industrial relations.

Suggested Readings

- Sahoo, D.P. (2019). Employee relations management - texts and cases. (1st ed.). India: SAGE Publications Pvt. Ltd.
- Mamoria, C.B., Mamoria, S.,& Rao, P.S. (2010). Dynamics of industrial relations. Delhi, India: Himalaya Publishing House.
- Monappa, A. (2012). Industrial relations and labor laws. Delhi, India: Tata McGraw Hill Edition.
- Monappa, A., Nambudiri, R., & Selvaraj P. (2012). Industrial relations and labour laws. Delhi, India: Tata McGraw Hill Education.
- Padhi, P. K. (2019). Industrial relations and labour law. Delhi, India: PHI Learning.
- Sharma, J. P. (2018). Simplified approach to labour laws. Bharat Law House.
- Sinha, P.R.N., Sinha, I. B., & Shekhar, S.P. (2017). Industrial relations, trade unions and labour legislation. (3rd ed.). Delhi, India: Pearson Education.
- Srivastava, S. C. (2012). Industrial relations and labour laws. (6th ed.). Delhi, India: Vikas Publishing House.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Indian Ethos & Management

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Indian Ethos & Management	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives

The course aims to develop an insight and understanding of Ethics and Indian Ethos in Management and their application in managing business

Learning Outcomes

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

1. Discuss the role of ethics in Business.
2. Recognise the concept and elements of Indian ethos and management lessons from Indian scriptures.
3. Describe work ethos and values and their relevance in managing business enterprises.
4. Analyze the Indian system of learning and the philosophy of karma.
5. Demonstrate the application of Indian Ethos in Holistic Management.

Course Contents:

Unit 1: Business and Indian Ethics (18 hours)

a) Introduction, Approaches to Business Ethics, Role of Ethics in Business, Business Ethics and Moral Obligations; Business Ethics and Management,Global perspectives on Business Ethics; Corporate Social Responsibility; Corporate Governance; Cases Studies on unethical practices in industry/ corporate sector.

b) Concept and Nature of Indian Ethos, Relevance for Management and Business, Role and Significance in Managerial Practices – Management Lessons from Indian Heritage Scriptures and Vedas, Management Lessons from Kautilya's Arthashastra; Ethics v/s Ethos; Indian Management v/s Western Management, Principles Practised by Indian Companies.

Unit 2: Work Ethos and Values (9 hours)

a) Work Ethos: Meaning and Dimensions, Factors Responsible for Poor Work Ethos

b) Values: Meaning, Significance of Value System in Work Culture, Values and Work Ethics, Relevance of Value Based Management, Impact of Values on Stakeholders: Employees, Customers, Government, Competitors and Society

Unit 3: Indian Systems of Learning (9 hours)

Learning: Meaning and Mechanisms, Gurukul System Vs. Modern System of Learning; Indian Model of Management including Laws of Karma and its relevance in business settings; Corporate Karma: Meaning and Guidelines for Good Corporate Karma.

Unit 4: Holistic Management System (9 hours)
Self-Management: Personal growth and Lessons from Ancient Indian Education System; Personality Development: Meaning, Determinants, Indian Ethos and Personality Development; Workplace Spirituality - Spirituality in Management in Modern Era, Values of Spirituality at workplace; Holistic approach for managers in Decision Making.

Exercises
The learners are required to:
1. Discuss the role of ethics in Business enterprises through case studies.
2. Identify ethical practices followed by Indian Companies such as Infosys and Tata
3. Examine unethical practices in the corporate sector in recent times
4. Apply workplace spirituality for personal development
5. Relate the knowledge of Indian scriptures for creating positive work culture

Suggested Readings

- Al Gini, Case Studies in Business Ethics,6th edition 2009, Pearson Education.
- Biswanath Ghosh, Ethics in Management and Indian Ethos, Vikas Publishing House, 2009
- Chakraborty, S.K. Management by Values, 2009, Oxford University Press, New Delhi
- Chakraborty, S.K.: Foundation of Managerial Work-Contributions from Indian Thought, 1998, Himalaya Publication House, Delhi
- Chhabra, T.N., Values and Ethics in Business, 2011, Sun India Publications, New Delhi
- Fernando, A.C., Business Ethics: An Indian Perspective, 2009, Pearson Education, New Delhi
- Joseph Des Jardins, An Introduction to Business Ethics, 2009, Tata Mc Graw Hill
- Khandelwal NK, Indian Ethos and Values for Managers, Himalaya Publishing House, 2009
- R Nandagopal, Ajith Sankar RN: Indian Ethics and Values in Management, 2010, Tata Mc Graw Hill
- S.K. Chakraborty, Ethics in Management-Vedantic Approach, New Delhi, 1997, Oxford India Ltd.
- Swami Jitatmananda, Indian Ethos for Management, Rajkot, Ramakrishna Ashrama, 1996.
- Velasquez, Business Ethics, Concepts & Cases, 6th edition, 2009, PHI

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

DSE (Stream)- Entrepreneurship and Small Business

Launching a New Venture

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Launching a New Venture	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives
The purpose of this paper is to acquaint students with various opportunities to establish and launch a new venture with identifying the entrepreneurial opportunity.

Learning Outcomes
After completion of the course, learners will be able to:
1. Demonstrate entrepreneurial opportunities and create business ideas.
2. Analyse and conduct feasibility study of business proposals.
3. Describe the formation of new ventures and recognise its legal aspects.
4. Recognise the significance of human resource and strategic planning.
5. Discuss various stages of financing for a business venture.

Course Contents:
Unit 1: Entrepreneurial Opportunities and Business ideas (9 hours)
- Innovation and Creativity: Meaning and types of Innovations; Meaning and role of creative thinking in generating Innovative ideas.
- Entrepreneurial Opportunities and Business Ideas: Meaning, nature and Identification of Entrepreneurial Opportunities; Meaning, nature and Techniques of generating Business Ideas; Difference between Entrepreneurial Opportunities and Business Ideas.

Unit 2: Feasibility Study (9 hours)
- Market Feasibility: Customer Analysis; Pricing Decision; Sales Forecast and Sales Distribution; Competition Analysis
- Financial Feasibility: Concepts of startup (project) costs, operating costs; introduction to sources of finance; introduction of various financial statements
- Technological Feasibility: Product/Service Feasibility

Unit 3: Business Formation (9 hours)
- Meaning and process of formation of Sole Proprietorship, Partnership, Limited Liability Partnership, Company (including Section 8 company and One Person Company) and Non-Governmental Organizations (NGO)

- Legal Aspects-Intellectual Property Protection: Patents, Copyrights, Trademarks

Unit 4: Human Resource, Strategic Planning, Business Scalability and Growth (18 hours)
- Team building and Networking
- Management Strategies- Competitive Strategy, Corporate Strategy; Business Strategy, Functional Strategy and Operating Strategy
- Business Plan
- Financing through Pitching
- Financing Stages: Self-funding, Seed capital, Business Incubators and Facilitators, Angel Investors, Banks, Venture Capitalists, Initial Public Offering (IPO)
- Strategies for Growth-Acquisition, Mergers, Franchisee, Diversification, Market Segmentation, Market Penetration, Market Development, Product Development, Internationalization

Suggested Case Studies
- Swiggy- Foodtech Startup
- Flipkart- E-Commerce Startup
- ByJu's – Education tech Startup
- PayTm- Fintech Startup
- Dream 11- Gaming Startup
- Ola- Mobility Startup
- OYO- Hospitality Startup
- Meesho- e-commerce Startup
- Nykaa- e-commerce Startup

Exercises:
The learners are required to:
1. Create a plan to start their own business. The plan should highlight the capital requirements, scale of operations, etc. Discuss the most suitable form of business applicable in this case and justify the same highlighting the advantages and disadvantages of their choice.
2. For the plan created in the above exercise, conduct a feasibility study.
3. Identify the legal aspects that would be relevant for the devised plan.
4. Identify the human resources needed for the above plan. Also, elaborate on various aspects of strategic planning.
5. Discuss various stages of financing for certain popular business ventures.

Suggested Readings

- Holt, D. H. (1992). Entrepreneurship: New venture creation. Uttar Pradesh, India: Pearson Education India.
- Allen, K. R. (2015). Launching new ventures: An entrepreneurial approach. United States: Southwestern College Publishing.
- Bansal, S. (2020). New Venture Planning. New Delhi, India: JSR Publishing House.
- Timmons, J. A. (1990). Planning and financing the new venture. Baltimore, United States: Brickhouse Publishing Company.
- Kaplan, J. M., & Warren, A. C. (2009). Patterns of entrepreneurship management. New Jersey, United States: John Wiley & Sons.
- Zimmerer, T. W., & Scarborough, N. M. (2005). Essentials of Entrepreneurship and Small Business Management. United States: Pearson.

https://www.projectmanager.com/training/how-to-conduct-a-feasibility-study

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

Management of Small Business Enterprises

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Management of Small Enterprises	4	3	1	0	Pass in Class XII	NIL

Learning Objectives
The purpose of this course is to acquaint the students with the basic knowledge of managing a small enterprise.

Learning Outcomes
After completion of the course, learners will be able to:
1. Discuss managerial issues in small enterprises.
2. Analyse the significance of having appropriate capital structure mix in the organisation.
3. Interpret and construct an influential marketing plan.
4. Analyse and realize the significance of having right mix of employees in the organisation.
5. Demonstrate the process of planning for management succession.

Course Contents:
Unit 1: Managerial Issues concerning Small Enterprises (9 hours)
Entrepreneurial style of management; Sole proprietorship and partnership, limited liability, partnership; Registration process; Government tax pattern (brief overview); Strategic management & entrepreneur-enterprise age and managerial strategies; Building competitive advantage.

Unit 2:
(A): Managing the Capital Structure (9 hours)
Funding-own savings, family/friends & relatives; Banks/lending institutions; Banking habits- crossing of cheques, utility of overdraft facility etc.; Equity vs. Debt- financingventure capital, angel funds; Capital mix-short term and long term capital sources; Factors determining efficient capital structure.
(B): Building a Powerful Marketing Plan (9 hours)
Building a guerrilla marketing plan, pin pointing the target market, plotting a guerrilla marketing strategy; Building a competitive edge; E-Commerce and entrepreneur.

Unit 3: Leading the Growing Enterprise (9 hours)
Leadership in the new economy, hiring the right employees; Building right organisational culture and structure; Challenge of motivating workers.

Unit 4: Planning for Management Succession. (9 hours)
Planning the management/leadership succession in the enterprise (Case studies of management style of efficient institutions).

Note: Case studies may be used in teaching various units.
Exercises:
The learners are required to:
1. Discuss important managerial issues for any small enterprise.
2. Study the capital structure mix of any organisation. Critically evaluate the same.
3. Design a marketing plan for any hypothetical start up.
4. Study the human resource mix of any organisation. Critically evaluate the same.
5. Discuss case studies management succession.

Suggestive Readings

- Berger, B. (Ed.). (1991). The culture of entrepreneurship (pp. 1-12). San Francisco, United States: Ics Press.
- Chhabra, T. N. (2009). Entrepreneurship development. Delhi, India: Sun India.
- Prasad, L.M. (2004). Business Policy: Strategic Management. Delhi, India: Sultan Chand & Sons.

Additional Resources

- Kaplan, J. M., & Warren, A. C. (2003). Patterns of entrepreneurship. Hoboken, United States: John Wiley & Sons, Incorporated.
- Zimmerer, T. W. & Scarborough, N. M. (2005). Essentials of Entrepreneurship and Small Business Management. United States: Pearson.

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Evolution of Policy and Institutional Framework

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Evolution of Policy and Institutional Framework	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives
The purpose of this course is to make the learners aware of the evolution of the policies and institutional framework for the promotion of entrepreneurship in the country.

Learning Outcomes
After completion of the course, learners will be able to:
1. Recognise the evolution of government policy for small enterprise sector.
2. Interpret the legal framework of entrepreneurship and small business.
3. Describe the available institutional support system for promoting small-scale sector.
4. Describe the policy framework for entrepreneurship and small business.
5. Analyse and review the Non-Governmental Initiatives for Entrepreneurial Promotion.

Course Contents:
Unit 1: Evolution of Small-Scale Sector Policy (9 hours)
Genesis and the evolution of the Government of India's Small-scale sector policy; Gandhian philosophy towards small enterprises and the recommendations of the Ford Foundation Team.

Unit 2:
(A) Legal Framework of Entrepreneurship and Small Business (9 hours)
Industrial Policy Resolutions 1956, 1977; New Economic Policy 1991; Reports of variou committees on Industrial and business activities particularly relating to the development of entrepreneurship and small business; Report on entrepreneurship by Knowledge Commission.
(B) Institutional Support for Entrepreneurship and Small Business (9 hours)
National-level financial and non-financial institutions for entrepreneurship and small business development and their roles, functions and schemes- Small Industries Development Bank of India (SIDBI), National Small Industries Corporation (NSIC), National Institute of Small Industries and Entrepreneurship Development (NIESBUD), Entrepreneurship Development Institute of India (EDII), NI-MSME, Export Promotion Council (emphasis on their objectives, activities and schemes).

Unit 3: Policy Framework for Entrepreneurship and Small Business (9 hours)
State level policies and institutions situated in NCR, Delhi-their roles, functions and promotional measures; Schemes under Directorate of Industries, Institutes of Entrepreneurship Development

(IEDs), State Finance Corporations (SFCs), State Industrial Development Corporation (SIDC), Small Industries Service Institutes (SISI), Technical Consultancy Organisations, DICs.

Unit 4: Non-Governmental Initiative in Entrepreneurial Promotion (9 hours)
Role of FICCI and other nodal trade associations on entrepreneurship initiatives in private sector; Private-public collaboration on entrepreneurship; Role of industries/entrepreneurs' associations and self-help groups.

Exercises:
The learners are required to:
1. Analyse the evolution of government policy for small enterprise sector in India.
2. Analyse the legal framework of entrepreneurship and small business in India.
3. Critically assess the available institutional support system for promoting small-scale sector in India.
4. Discuss and analyse the policy framework for entrepreneurship and small business in India.
5. Analyse and review the Non-Governmental Initiatives for entrepreneurial promotion in India.

Suggested Readings
- Nanda, K.C. (1999). Credit and Banking: What Every Small Entrepreneur (and Banker) Must Know. Delhi, India: Response Books.
- Verma, J. C., & Singh, G. (2002). Small Business and Industry: A Handbook for Entrepreneurs. Delhi, India: Sage Publications.

Additional Resources
- Awasthi, D. N., & Sebastin, J. (1996). Evaluation of Entrepreneurship Development Programmes. Delhi, India: Sage Publications Private Limited.
- Juneja, J.S. (2002). Small and Medium Enterprises. Delhi, India: Deep & Dee Publications Pvt. Ltd.
- Journals, Periodicals, and Report:
- Laghu Udyog Samachar (Hindi and English)
- SEDME

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

DSE (Stream)- Banking and Insurance

Regulatory Framework of Banking and Insurance

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Regulatory Framework of Banking and Insurance	4	3	1	0	Pass in Class XII	NIL

Learning Objectives
The objective of this course is to develop a comprehensive understanding of the structure, regulation, and functioning of the banking and insurance system in India.
It also aims to equip learners with the ability to interpret key laws and apply regulatory concepts in practical financial and legal contexts.

Learning Outcomes
After completion of the course, learners will be able to:
1. Explain the structure, evolution, and regulatory framework of the Indian banking and insurance system.
2. Interpret and apply key provisions of major banking and insurance laws (e.g., RBI Act, Banking Regulation Act, Insurance Act).
3. Analyze negotiable instruments and evaluate legal responsibilities of parties involved in banking transactions.
4. Assess the role of global financial institutions and Basel norms in international banking regulation and stability.
5. Evaluate insurance regulations and consumer protection mechanisms in India across different insurance products.

Unit 1: Overview of Banking System and Regulatory Framework (9 hours)
History and evolution of banking in India, structure of banking sector in India, Role of banking sector in economic development. Provisions of RBI Act 1935, Banking Regulation Act 1949 and Deposit Insurance Corporation Act 1961, Payment and Settlement Systems Act, 2007.

Unit 2: Negotiable Instrument Act, 1881(9 hours)
Meaning and kinds of Negotiable Instruments, transfer and negotiation, holder and holder in due course, presentation and payment, liabilities of parties, material alteration, noting and protest, paying banker and collecting banker, Penal provisions under Negotiable Instrument Act, Bankers Book Evidence Act.

Unit 3: International Banking (9 hours)
International Banking Supervision: BASEL Framework. Role of Institutions: Bank for International Settlements (BIS), International Monetary Fund (IMF), Nes Development Bank (NDB) for BRICS, Asian Development Bank (ADB), World Bank.

Unit 4:
(A) Insurance Regulatory and Development Authority Act,1999 (9 hours)
Definitions, coverage and objects of the Act; Salient features of IRDA,1999; Establishment and incorporation of Authority; Duties, power and functions of Authority, Composition of Fund, Power of Central Government under the Act, Protection of Consumer interest under IRDA,1999. Establishment of Insurance Advisory Committee.
(B) Insurance Legislations (9 hours)
Salient provisions of Insurance Act, 1938; Life Insurance Corporation Act, 1956: establishment and incorporation, constitution and functions of the corporation; Constitution of Tribunals; The General Insurance Business (Nationalisation) Act, 1972, definitions and salient features. Brief introduction of Marine, fire, water, motor, health insurances etc.

Exercises:
The learners are required to:
1. Analyze a cheque dishonour case under the Negotiable Instruments Act and identify legal liabilities of parties. Submit a brief note with reasoning.
2. Prepare a sample cheque and demonstrate endorsement and transfer process. Explain roles of paying and collecting banker.
3. Discuss roles of RBI, IRDAI, and global institutions. Explain their key functions.
4. Compare two insurance policies based on premium, coverage, and claim process. Recommend the better option with justification.
5. Interact with a bank/insurance office or use online sources to study customer services. Report key observations.

Suggested Readings

- Bhatiya, N. (2018). Insurance & Risk Management, New Delhi: Pinnacle Learning.
- Chaturvedi D.D. & Mittal, A. (2021). Banking and Insurance, New Delhi: Scholar Tech Press.
- Farooqi, A.W. (2018). Principle and Practice of Insurance. New Delhi: Wisdom Publication.
- Goyal, L.C. (2017). The law of banking and bankers. Delhi, India: Eastern Law House.
- Gupta A. (2018). Banking & Insurance, New Delhi: A.K. Publications.
- Kumar, S. (2018). Essentials of banking laws and practice. Delhi, India: JSR Publishers.
- Kumar, S. (2019). Fundamentals of Insurance & Risk Management. New Delhi: JSR Publication.
- Sethi, J. & Bhatiya, N. (2019). Elements of Banking and Insurance. New Delhi: PHI learning Pvt. Ltd..
- Sundharam, K.P.M., & Varshney, P.N. (2016). Banking theory, law and practice. Delhi, India: Sultan Chand and Sons.
- Suneja, H.R. (2019). Practical and law of banking. Delhi, India: Himalaya Publishing House.
- Tannan, M.L. (2020). Banking law and practice in India. New York, United States: Lexis Nexis.

Additional Resources

- Banking and Insurance Law and Practice, The Institute of Company Secretaries of India, New Delhi, 2020.
- Imam, A. (2016). Principles and Practice of Life Insurance in India. New Delhi: Anmol Publications Pvt. Ltd.
- Kumar, V. P. (2017). Banking and negotiable instruments- Law and practice. Delhi, India: Eastern Book Company.
- Loomba, J. (2017). Risk Management and Insurance Planning. New Delhi: PHI Learning Private Limited.
- Singh, I. & Katyal, R. (2019). Insurance Principles and Practice. New Delhi: Kalyani Publishers.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

Life Insurance

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Life Insurance	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives
The objective of this course is to develop a thorough understanding of life insurance products, pricing, underwriting, distribution, and regulatory framework.
It also aims to equip learners with the ability to analyze insurance policies, evaluate claims processes, and understand emerging trends in the insurance sector.

Learning Outcomes
After completion of the course, learners will be able to:
1. Explain the need, principles, and various types of life insurance products and their suitability for different customer segments.
2. Analyze premium determination, pricing elements, and underwriting processes in life insurance.
3. Evaluate different distribution channels and their effectiveness in reaching insurance customers.
4. Interpret regulatory provisions and claim settlement procedures in life insurance.
5. Assess emerging trends such as digital insurance and actuarial applications in the evolving insurance landscape.

Course Contents:
Unit 1:
(A) Introduction to Life Insurance and Types of Life Insurance Plans (7 hours)
Purpose and Need of Life Insurance, Important Terminologies: Premium, Sum Assured Insured, Proposer, Nominee, Survivor, Assignee, Assignment, Riders etc., Essential features of Life Assurance, Advantages of Life Assurance, Principles of Life Insurance, Importance of Life Insurance. Whole-life Plans, Endowment Insurance Plans, Term Insurance Plans, Whole-life and Endowment Plans: Comparison, Couple Life Insurance Policy, Female Insurance Plans, Children Plans, Plans for Handicapped Dependents, Plans for High Worth Individuals, Money Back Plans, Micro Insurance Plans, Group Insurance Schemes, Social Security Schemes, Pension/ Annuity Plans, Unit Plans.

(B) Insurance Pricing and Underwriting (8 hours)
Pricing Objectives, Life Insurance Pricing Elements, Insurance Rating Methods, Calculation of Premium, Payment of Premium, Classification of Expenses, Surrender Value, Sum Assured Value and

Paid up Value. Underwriting Process, Methods of Rate Determination, Types of Underwriters, Rate of Agents in Underwriting, Policy Bonds, Proposal Form, Certification of Insurance.

Unit 2: Channels of Distribution- Life Insurance (9 hours)
Distribution Channels, The Distribution System of Life Insurance, Intermediaries- Insurance Agents; Insurance Brokers; Third Party Administrator; Employee Sales Officials; Internet Based Selling or Direct Selling, Bancassurance in India.

Unit 3: Regulation and Claim Settlement (11 hours)
Life Insurance Act, 1956- Important Definitions, Establishment and Incorporation of Life Insurance Corporation of India, Constitution and Functions of LIC, Constitution of Tribunal, Management of LIC. Survival Benefits; Death Claims; Maturity Claims; Early Claims and Non– Early Claims, Documents Required for Processing Early Claims and Maturity Claims, Issue of Duplicate Policy, Death due to Unnatural Causes or Accidents, Nomination, Assignment, Waiver of Evidence of Title, Claims Concession Clause and Extended Claims Concession Clause, Presumption of Death, Insurance Riders, IRDA Regulations- Claim Settlements. Appointment, Qualification and Disqualification of Life Insurance Agents, Authority of an Agent, Procedure for Becoming an Agent as a Profession, Functions of Agent, Remuneration of Agent, Code of Conduct for Agent under IRDA Act, 1999, Agent's Liability for Protection of Interest of Life Insurance Policyholders, Insurance Ombudsman Scheme, 2006.

Unit 4: Emerging Trends in Life Insurance (10 hours)
Digital Insurance, Engineering Insurance, Cyber Liability Insurance, CRM in Insurance, Corporate Governance and Customer Social Responsibility in Life Insurance, Role of Actuarial Science in Life Insurance, Emerging Opportunities and Challenges of Various Health Insurance Schemes in India.

Exercises:
The learners are required to:
1. Compare a term plan and an endowment plan from insurers like LIC and HDFC Life using policy brochures from company websites or IRDAI portal; recommend based on a defined customer profile.
2. Use LIC premium calculators or IRDAI-approved product disclosures to estimate premium for a 30-year-old individual under different plans; analyze impact of age, tenure, and sum assured.
3. Analyze a sample proposal form (from insurer websites or training material) with given health and income details; classify risk and justify acceptance/rejection/loading.
4. Use IRDAI annual reports or insurer claim settlement ratios to analyze claim settlement performance; evaluate reasons for claim rejection/delay.
5. Prepare a report on the emerging trends in life insurance sector.

Suggested Readings
- Mishra M.N., & Mishra, S.B. (2015). Insurance Principles and Practice. Delhi, India: S.Chand.
- Chaturvedi, D.D., & Mittal, A. (2016). Banking and Insurance. Delhi, India: Scholar Tech Press.
- Sethi, J., & Bhatia, N. (2017). Elements of Banking and Insurance, Delhi, India: PHI Learning Private Limited.
- Gupta, A. (2019). Banking and Insurance. Delhi, India: A K Publications.
- Farooqi, A.W. (2019). Principles and Practice of Insurance. Delhi, India: Wisdom Publications.
- Mittal, A., & Gupta, S. L. (2020). Principles of Insurance and Risk Management. Delhi, India: Sultan Chand & Sons.
- Kumar, S. (2019). Fundamentals of Insurance and Risk Management. Delhi, India: JSR Publication.

Additional Resources
- Banking and Insurance-Law & Practice , The Institute of Company Secretaries of India, New Delhi

- Imam, A. (2017). Principles and Practice of Life Insurance in India. Delhi, India: Anmol Publications Pvt. Ltd.
- Singh, I., & Katyal, R. (2019). Insurance Principles and Practice. Delhi, India: Kalyani Publishers.
- Loomba, J. (2018). Risk Management and Insurance Planning. Delhi, India: PHI Learning Private Limited.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

Banking Products and Services

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Banking Products and Service	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives
The course aims to create awareness about the various Banking Products and Payment Services.

Learning Outcomes
After completion of the course, learners will be able to:
1. Assess different banking products.
2. Recognise the process of different banking payment services.
3. Discuss different digital banking products and services offered.
4. Discuss various products for priority sector lending.
5. Recognise various allied products and services offered by banks.

Course Contents:
Unit 1: Banking Products (11 hours)
Types of Bank Accounts, Types of deposits, National Pension System (NPS), Gold Monetisation Scheme, Locker Facility, Sovereign Gold Bonds, Types of Small Saving Schemes, Various Forms of Retail Loans - Education Loan, Personal Loan, Automobile Loan & Home Loan, Corporate Banking – overview.

Unit 2:
(A) Banking Payment Services (9 hours)
Real Time Gross Settlement (RTGS), National Electronic Funds Transfer (NEFT), Immediate Payment Service (IMPS), Unified Payments Interface (UPI), Enabled Payment, Society for Worldwide Inter-bank Financial Telecommunications (SWIFT), Prepaid Cards, Gift Cards, World Currency Cards, Debit Cards, Credit Cards.
(B) Digital Banking Products and Services (7 hours)
Digital Banking Products, Mobile Banking, Cards, Cash Deposit Machines- CDRs, Branchless Banking, Automated Teller Machines, Point of Sale (POS) Terminals, Internet Banking.

Unit 3: Lending to MSME & Agri Sector (Priority Sector) (11 hours)
Definition of MSME, Prerequisites for Availing Loan for MSME, Mudra Loan, Kisan Credit Cards (KCC), Loans for Allied Activities of Poultry, Dairy, Horticulture, Farm Credit, Loans to Weaker Section.
Unit 4: Third Party Products (TPD)/Bancassurance Business by Banks (7 hours)

Cross-Selling of Third-Party Products of Life Insurance Policies and General Insurance products, Mutual Funds, Systematic Investment Plan (SIP), Unit Linked Insurance Plan (ULIP).

Exercises:
The learners are required to:
1. Compare the return offered by different banking products in India
2. Evaluate the role of UPI in India.
3. Perform a comparative analysis of different digital banking products and services in India.
4. Enlist features of different products available for priority sector lending.
5. Analyse the growth of bancassurance market in India**.**

Suggested Readings

- Retail Banking and Wealth Management. (2023). Indian institute of banking and finance. (1st ed.). Macmillan Publishers India Limited.
- Gupta, D.P., & Gupta, R.K. (2018). Modern banking in India. India: Asian Books.
- Suneja, H.R. (2017). Practical and law of banking. Himalaya Publishing House.
- Choudhury, M., & Singh, R. (2019). Bancassurance business in India - an exploration. Notion Press.
- Rashidm M.A., & Ahmed, J.U. (2019). Financing micro and small enterprises in India: diagnosis and directions. India: Abhijeet Publications.

Additional Resources

- Toor, N.S. (2019). Handbook of banking information. (48th ed.). India: Skylark Publications.
- Garg, K. (2020). Bharat's handbook on MSMEs (Micro, Small & Medium Enterprises). India: Bharat Law House Pvt. Ltd.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

DSE (Stream) : Tax Procedures and Practices

Property Tax: Assessment

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Property Tax: Assessment	**4**	**3**	**0**	**1**	**Pass in Class XII**	**NIL**

Learning Objectives-
This paper aims to provide understanding of computation of property tax and filling of state property taxes returns.

Learning Outcomes:
After completion of the course, learners will be able to:
1. Explain the concept of property taxes, creation of UPIC.
2. Appreciate the rebates available in case of early compliance.
3. Explore the factor rate applicable in case of self-occupied, commercial property.
4. Demonstrate the understanding of filing of property taxes return.

Unit 1: Basic Concepts (10 hours)
Concept - house property, types of house property; components of house property, elements of Annual Value; unrealised rent; municipal valuation, fair value, standard rent; computation problems.

Unit 2: Deductions and Rebates (10 hours)
Deductions under section 22: Interest on loan for house property; permissible deductions; rebate and reliefs; penalty and interest; computation problems.

Unit 3: Registration of Property (10 hours)
Concept of UPIC; Advantages and scope of UPIC; need for UPIC; registration process; factor selection; area rate, multiplicity factor; type of structure; category of area.

Unit 4: Filing of Taxes (15 hours)
Case studies on creating a challan and filing of taxes as per Municipal Corporation of Delhi (MCD).

Practical Exercises (30 hours)
The learners are required to:
1. Create a UPIC for a self-occupied Kothi structure built in 1994.

2. Compute the taxes for a hypothetical assessee having let out property with 3 floors on one construction and category selection of area is D category.
3. Create a challan for payment of taxes for house property.
4. Analyse case studies on creating challan for filling return.

Suggested Readings:

- Ahuja, G., & Gupta, R.(2023). Simplified Approach to Income Tax. Flair Publications Pvt. Ltd., New Delhi.
- Mittal, N. (2022). Concept Building Approach to Income Tax Law & Practice. Cengage Learning India Pvt. Ltd., Delhi.
- Ojha, A. & Joshi, A. (2022). All About Taxation of Residential Properties. Tax Publishers.
- Singhania, V. K., & Singhania, M. (2023). Student's Guide to Income Tax. Taxmann Publications Pvt. Ltd., New Delhi.

Additional Resources:

- https://mcdonline.nic.in/ndmcportal/downloadFile/ptr_usermanual_201004023926102 6.pdf

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Fundamentals of Personal Tax Planning

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Fundamentals of Personal Tax Planning	**4**	**3**	**1**	**0**	**Pass in XII**	NIL

Learning Objectives
This paper aims to provide comprehensive knowledge for the tax planning of Individuals. It explains the relevance of tax planning and how systematically planned investments can lower the tax liability of an assessee.

Learning outcomes
After completion of the course, learners will be able to:
1. Recognise the difference between tax planning and tax evasion.
2. Determine the tax liability under the alternative tax regime structure.
3. Identify multiple avenues of investments for saving tax liability.
4. Engage in tax planning with reference to salary income.
5. Engage in tax planning with reference to house property income.

Course Contents:
Unit 1: Tax Planning Concepts (10 hours)
Meaning, need, principles and objectives of tax planning; tax avoidance and tax evasion; legal thinking on tax planning; scope of tax planning; tax management-nature, concept; the relationship between residential status and scope of income.

Unit 2: Tax planning with reference to individuals (10 hours)
Tax planning with special reference to individuals; alternative tax regime under 202; TDS obligations as per section 392, Sl. No. (2) and (3) of Table – For Payment to Resident under section 393(1); advance payment of tax; return of income; interest payable under sections 423, 424, 425; fee for late filing of return.

Unit 3: Tax planning through savings and investments (10 hours)
Tax planning through various tax saving investment avenues available for individuals like mutual funds, unit-linked insurance plans, bonds, equity-linked savings schemes, post office savings schemes and others; tax deductions and exemptions under various provisions of Income Tax Act 2025; deductions from gross total income: 123, 124 126, 129 and 133.

Unit 4: Tax planning with respect to salary income and house property (15 hours)
Tax planning for salary income: relative tax efficiency of allowances; perquisites; retirement benefits.Tax planning for house property income: deductions available under section 22; set off and carry forward of house property losses; deduction under sections 123 and 130 with reference to house property income.

Exercises
The learners are required to:
1. Prepare a case which explains the difference between tax planning and tax evasion.
2. Based on hypothetical income, compute tax liability of an individual under the old and new tax regime. Ascertain which is more beneficial.
3. Discuss how an assessee can claim the benefits of deduction under sections 123 to 154 to reduce her/his tax liability.
4. Prepare a case study for an individual that explains remuneration planning.
5. Prepare a case study for an individual that explains tax planning with reference to house property income.

Suggested Readings
- Ahuja, G., & Gupta, R. *Simplified Approach to Income Tax*. New Delhi: Flair Publications Pvt. Ltd.
- Mittal, N. *Concept Building Approach to Income Tax Law & Practice*. Delhi: Cengage Learning India Pvt. Ltd.
- Singhania, V. K., & Singhania, M. *Student's Guide to Income Tax*. New Delhi: Taxmann Publications Pvt. Ltd.

Latest edition of books is to be followed.

Additional Resources
- Income-tax Act 2025
- www.incometaxindia.gov.in

Note:
1. **Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.**
2. **Examination scheme and mode shall be as prescribed by the Examination Branch, University of Delhi, from time to time.**

Income Tax E- Filing

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Income Tax E-Filing	**4**	**3**	**0**	**1**	**Pass in Class XII**	**NIL**

Learning Objectives
This paper provides hands-on experience in filing the income tax returns for an Individual.

Learning outcomes
After completion of the course, learners will be able to :
1. Develop an understanding on the different returns applicable in case of various assessees.
2. Develop an understanding of the meaning and procedure for form 168.
3. Explain the relevance of PAN card in filing the return.
4. Demonstrate the applicability of offline utilities for returns.

Course Contents:
Unit 1: Basic Concepts (15 hours)
Types of return: revised return, defective return; PAN; self-assessment, scrutiny assessment, best judgement assessment; rectification of returns; time limit; annual income statement, returns and assessment.

Unit 2: E-filing of Return -I (10 hours)
Form 168; case studies on e-filing of return using online/offline utility softwares especially for ITR 1.

Unit 3: E-filing of Return -II (10 hours)
Form 168; case studies on e-filing of return using online/offline utility softwares especially for ITR 2.

Unit 4: E-filing of Return -III (10 hours)
Form 168; case studies on e-filing of return using online/offline utility softwares especially for ITR 3.

Practical Exercises (30 Hours)
The learners are required to:
1. Identify 5 different assessees and check Form 168 for each case.
2. Educate the non-filers of return about the relevance of filing a return (including Zero return).
3. File the return (ITR 1/ ITR 2/ITR 3) for an assessee.
4. Demonstrate the applicability of offline utilities for returns.

Suggested Readings

- Ahuja, G., & Gupta, R. *Simplified Approach to Income Tax*. Flair Publications Pvt. Ltd., New Delhi.
- Mittal, N. *Concept Building Approach to Income Tax Law & Practice.* Cengage Learning India Pvt. Ltd., Delhi.
- Singhania, V. K., & Singhania, M. *Student's Guide to Income Tax*. Taxmann Publications Pvt. Ltd., New Delhi.

Latest edition of books is to be followed.

Additional Resources

- The Income Tax Act 2025.
- www.incometaxindia.gov.in
- www.incometax.gov.in.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

DSE (stream)- Commercial Law and Corporate Governance

Insolvency and Bankruptcy Code: Law and Practice

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Insolvency and Bankruptcy Code: Law and Practice	4	3	1	0	Pass in Class XII	NIL

Learning Objectives:
The course aims to equip the students with awareness about the insolvency resolution processes available for corporate persons under IBC along with relevant case laws.

Learning Outcomes:
After completion of the course, learners will be able to:
1. Explain the need for new insolvency and bankruptcy code and framework provided thereunder.
2. Describe various types of insolvency resolution processes available in the country for corporate persons.
3. Interpret the process of cirps.
4. Analyse the situations when liquidation order is passed.
5. Summarize the concepts of adjudication and appeals under the code.

Course Contents:
Unit 1: Introduction to Insolvency and Bankruptcy Code (7 hours)
Historical Background; Report of the Bankruptcy Law Reforms Committee; Need for the Insolvency and Bankruptcy Code, 2016; Definitions: financial creditors, operational creditors, corporate debtor, moratorium, Interim Resolution Professional (IRP), Resolution Professional; Ecosystem of Insolvency and Bankruptcy Code, 2016: Insolvency and Bankruptcy Board of India (IBBI), Insolvency Professional Agency (IPA), Information Utilities (IU), Adjudicating Authority (AA)

Unit 2: Insolvency Resolution Processes for Corporate Persons (9 hours)
Types of Insolvency Resolution Processes: Corporate Insolvency Resolution Process, Fast Track Corporation Insolvency Resolution Process, Pre-packaged Insolvency Resolution Process

Unit 3: Corporate Insolvency Resolution Process (CIRP) (16 hours)
Flowchart of the CIRP; Commencement of the CIRP; procedure; timeline for admission and completion of Insolvency Resolution Process; withdrawal of application; appointment, tenure, powers, and duties of IRP; Committee of Creditors (CoC): composition, representation, meetings, voting; Resolution Professional; Resolution Plan; CIRP costs; Approval

Unit 4: Liquidation, Dissolution, Adjudication and Appeals (13 hours)
a) Liquidation and Dissolution of Corporate Persons (9 hours) Order of liquidation by AA: Initiation of Liquidation; Powers and duties of Liquidator; Liquidation Estate; Distribution of assets; Dissolution of corporate debtor; Voluntary liquidation
b) Adjudication and Appeals for Corporate Persons (4 hours) Jurisdiction of National Company Law Tribunal; Grounds for appeal to National Company law Appellate Tribunal against order of liquidation; Appeal to Supreme Court.

Exercises:
The learners are required to:
1. Enlist the reasons behind the introduction of IBC
2. Differentiate between ppirps and cirps
3. Draw a timeline chart of the complete process of CIRP
4. Prepare a list of latest cases where liquidation was ordered (source: IBBI website)
5. Enquire into the number of benches and composition of NCLT and NCLAT from the website of the NCLT.

Suggested Readings:
- IBBI & IFC. 2021. Understanding the IBC: Key Jurisprudence and Practical Considerations: A Handbook.
- Lahiri, S. 2021. Guide to Corporate Insolvency. Commercial Law Publishers (India) Pvt. Ltd
- Insolvency: Law and Practice, Study Material, ICSI.
- Taxmann's Insolvency and Bankruptcy Law Manual, 15th edition, 2022.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Social Security Laws

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Social Security Laws	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives-
The course aims to familiarize the students with the understanding and provisions of social security laws. Case studies and issues involved in social security laws are required to be discussed.

Learning Outcomes-
After completion of the course, learners will be able to:
1. Analyse the legal framework provided for social security.
2. Describe the calculation and payment of employee's compensation.
3. Analyse various labour benefit schemes.
4. Discuss the benefits available for defined set of employees.
5. Interpret the framework of gratuity.

Course Contents:
Unit 1: Introduction (7 hours)
Meaning of social security; Development of social security in India, Legal framework of social security in India.

Unit 2: Employees Compensation (12 hours)
Definitions under the legislation#; Partial and total disablement; injury; Employer's liability for compensation; Amount of compensation; Contracting.

Unit 3: Employees Provident Fund (11 hours)
Definitions under the legislation#; EPF Schemes– Employees' Provident Fund Scheme; Employees' Pension Scheme; Employees' Deposit linked Insurance Scheme.

Unit 4: Employees State Insurance and payment of Gratuity (15 hours)
Definitions under the legislation#; Partial and Permanent Disablement; ESI Corporation; Contributions; Benefits available under Employees' State Insurance. Definitions under the legislation; Continuous service; Payment of gratuity; Forfeiture of gratuity; Determination of amount of gratuity.

Exercises

The learners are required to:

1. Discuss the need for social security laws.
2. Analyse the relation between compensation and 'relevant factor'.
3. Discuss various schemes within the ambit of employees' provident fund.
4. Visit nearby ESI hospitals or dispensaries and enlist the services available for employees covered under the legislation.
5. Identify scenarios wherein employees' gratuity can be forfeited.

Suggested Readings

- Malik, K. L. (2021). Industrial Laws and Labour Laws. Lucknow, India: Eastern Book Company.
- Sharma, J. P. (2018). Simplified Approach to Labour Laws. Delhi, India: Bharat Law House Pvt. Ltd.
- Singh, Avtar. (2021). Introduction to Labour and Industrial Laws. Nagpur, India: Wadhwa and Company. Additional Resources
- Arora S. & Arora R. (2018). Industrial Laws. Delhi, India: Taxmann Pvt Ltd.
- Srivastava, S. C. (2020). Industrial Relations & Labour Laws. Delhi, India: Vikas Publishing House (P) Ltd.

From the date of implementation of Social Security Code, this Course Contents: shall be disseminated accordingly.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Listing Compliances of Companies

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Listing Compliances of Companies	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives-
To provide expert knowledge regarding SEBI regulations governing the entities listed on the stock exchanges.

Learning Outcomes-
After completion of the course, learners will be able to:
1. Discuss the framework of SEBI.
2. Illustrate various conditions and procedures for raising funds from public.
3. Discuss time and event-based compliances and disclosure requirements prescribed under the SEBI (LODR) regulations, 2015.
4. Recognise various penalties imposed by the SEBI.
5. Discuss the procedure for appeals.

Course Contents:
Unit 1: Introduction (5 hours)
Objective of SEBI; Composition of SEBI; Functions and Powers of SEBI; Registration of Intermediaries.

Unit 2: SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018 (13 hours)
Background, listing of company on stock exchange and IPO application process; Meaning of draft offer document; Letter of offer and red herring prospectus; Eligibility requirements and general conditions for IPO; Filing of offer document; Allotment procedure; Lock-in requirements; Minimum offer to public and reservations; Additional disclosure requirements for loss making companies.

Unit 3: SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (13 hours)
Applicability, obligations of listed entities; Compliances under SEBI listing regulations: One-time, Quarterly, Half Yearly, Yearly, Event Based; Corporate governance provisions; Exceptions, Board Committees under the SEBI Listing Regulations; Vigil mechanism; Related party transactions - Policy on materiality; Audit Committee and shareholder’s approval with its exception; Secretarial Audit and Secretarial Compliance Report; In-principle approval of recognized stock exchange(s).

Unit 4: Prohibitions, Penalties and Appeals (14 hours)
Prohibition of manipulative and deceptive devices; Insider trading; Penalties for failure; Penalties for adjudication. Establishment, composition, qualification for appointment, tenure of office, salary, allowances, terms, conditions, filling up of vacancies, resignation and removal of Presiding Officer and Members; procedure, powers, appeal against the order of Securities Appellate Tribunal; appeal to the Central Government.

Exercises
The learners are required to:
1. Prepare a list of existing SEBI officials and study their profiles.
2. Identify the areas where the Listing Agreement needs modification to align with the regulatory requirements arising out of the dynamic changes in the capital market.
3. Compare and contrast corporate governance provisions under SEBI LODR and other existing Acts.
4. Identify prominent cases on insider trading in India.
5. Enlist 5 latest SAT orders passed.

Suggested Readings

- Aggarwal, S. (2000). Guide to Indian capital market. (1st ed.). Bharat Law House.
- Khan, M.Y. (2019). Indian financial systems. Tata McGraw Hill.
- Kumar S., & Verma A. (2021). Guide to capital market and securities law. Thomson Reuters.
- Suryanarayanan, S., & Varadarajan, V. (2021). SEBI – law, practice & procedure. Commercial Law Publishers (India) Pvt. Ltd. Additional Resources
- Chandratre, K. R. (2022). SEBI listing obligations and disclosure requirements - A handbook. Bloomsbury Publishing.
- Taxmann: SEBI Manual – Set of 3 Volumes.

Note: Latest amendment should be discussed

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

DSE (stream) Modern Office Management

Enterprises Resource Planning

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Enterprise Resource Planning	**4**	**3**	**0**	**1**	**Pass in Class XII**	**NIL**

Learning Objectives:
To provide students with a comprehensive understanding of ERP concepts, implementation strategies, business process reengineering, and project management techniques for successful enterprise system deployment.

Learning Outcomes:
After completion of the course, learners will be able to:
1. Describe the key concepts and principles of ERP.
2. Perform a comprehensive analysis of business scenarios for ERP implementation.
3. Apply Business Process Reengineering methodologies to real-world situations.
4. Demonstrate project management and change management techniques.
5. Formulate plans to control and track ERP projects for successful implementation.

Course Contents:
Unit 1: Introduction to ERP (10 hours)
ERP Concepts – Enterprise Systems – Evolution of ERP – Tangible and Intangible Benefits – Emerging Trends in ERP Adoption – ERP Implementation Stages – Case Study.

Unit 2: Pre-Implementation Stage (11 hours)
Need Analysis – Competitive Environment Analysis – Gap Analysis – Cost Elements – Feasibility Analysis – ERP Modules – ERP Industry Verticals – ERP Architecture – ERP Software, IFS, PeopleSoft; Comparison of ERP Software – ERP Package Evaluation Criteria – Package Life Cycle – Request for Information (RFI) – Functional Requirement Specification – Request for Proposal (RFP) – Vendor Selection – ERP Consultants – Case Studies.

Unit 3: Implementation (12 hours)
Business Process Reengineering Concepts – Reengineering and Process Improvement – BPR Steps – AS-IS and TO – BE Analysis – Modelling Business Process – Successful BPR – Reengineering – Organisational Readies – Implementation Approaches
Unit 4: Project & Change Management (12 hours)
Project Management in ERP – Project Team Structure (Steering Committee, Project Manager, Functional Team, IS Team, Security Specialists) – Project Deliverables – Change Management – System Integration – Integration Standards – Middleware – Forward and Reverse Engineering.

Practical Exercises (30 hours)
The learners are required to:
1. Perform a need analysis and gap analysis for an organization planning to adopt ERP.
2. Compare any two ERP systems such as SAP and Oracle based on features, cost, and suitability.
3. Develop an AS-IS and TO-BE model for a selected business process and explain the role of Business Process Reengineering.
4. Prepare a basic ERP project plan including team structure, deliverables, and change management strategies.

Suggestive Readings:

- Liaquat Hossain, Jon David Patrick, and M.A. Rashid; *Enterprise Resource Planning: Global Opportunities & Challenges*; Idea Group Publishing.
- Mahadeo Jaiswal and Ganesh Vanapalli; *Text Book of Enterprise Resource Planning*; Macmillan India Ltd., Chennai, 2005.
- Alexis Leon; *Enterprise Resource Planning Demystified*; Tata McGraw-Hill Publishing Company Ltd., New Delhi, 2004.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website

Office Automation

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Office Automation	**4**	**2**	**0**	**2**	**Pass in Class XII**	\ **NIL**

Learning Objectives-
The course aims to inculcate the understanding about changing technologies and a revolution towards a paperless environment. It highlights the strategies that can be adopted towards automation and also different challenges that arise with E-Governance.

Learning Outcomes-
After completion of the course, learners will be able to:
1. Recognise appropriate technology tools for communication.
2. Analyze the documents in e-offices.
3. Use e file management to move towards a paperless work environment.
4. Adapt to online tour management, online leave management and e tenders.
5. Assess the role of ERP and applications of IoT in offices.

Course Contents:
Unit 1: Online Communication Tools (3 hours)
Importance of online communication, Online Communication Systems Internet, e-mail, video conferencing, VoIP, IVRS, Team Collaboration, Skype, Microsoft Teams, Google Teams, Zoom, Facebook, TinyLetter, Drop Box, Flowdock, HipChat, Go to Meeting and ProofHub.

Unit 2: E-Office, Online PIMS, Sparrows and KMS (6 hours)
Meaning and Nature of e-Office, Benefits of e-Office, Features of e-Office. Online PIMS, Online Service Book, Efficient retrieval system, Online form submission, MIS Reports, Role based Access. SPARROW: Electronic APARs processing, Centralized Database and Decentralized Administration, Electronic Signing of APARs, Delegation for Manual Processing, APARs Integrated with eService Book. KMS: Create and Upload documents, Integrated workflow on documents, document security, versioning of documents, Role based access to document folders.

Unit 3: E-File Management and online tour management (10 hours)
Online Diarizing of Letters, File Processing, Dashboard view with Alerts, Enhanced Scope Based Search, MIS Reports for Monitoring and Analysis, Multilingual support, Added Data security with DSC and e-Sign, Interdepartmental File Movements, Records Management System, Citizen Interface.

Unit 4: Online Tour Management (11 hours)
Online Tour Approval Workflow, Status of Tour Requests, Tours conducted by employees, online settlement of Tour Claims. Online leave Applications, Online Leave Approvals, Joining Reports, Leave History, Leave in Credit and Work load of office staff.
Practical Exercises (60 hours):
The learners are required to:
1. Assess the role of various technology tools for communication in present times.
2. Analyze the documents in e-offices.
3. Discuss case studies on e-file management.
4. Discuss case studies on online tour management, online leave management and e tenders.

Suggestive Readings

- Curran, S., & Mitchell, H. (1982). Office automation: an essential management strategy. California, United States:The Macmillan Press Ltd.
- Department of Education, Government of Kerala. (2016). Computerised office management. Kerala: State Council of Educational Research and Training (SCERT).
- Ismail, Y. (Ed.). (2019). Internet of things (IoT) for automated and smart applications. IntechOpen. https://doi.org/10.5772/intechopen.77404
- IDC Technologies. (2012). Industrial automation. The IDC Engineers & bookboon.com
- Kumar, A. (2010). Computer basics with office automation. I. K. International Publishing House Pvt. Ltd.
- Li, P. (Ed.). (2019). New trends in industrial automation. intechOpen. https://doi.org/10.5772/intechopen.75341

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Management Information Systems

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Management Information Systems	4	3	1	0	Pass in Class XII	NIL

Learning Objectives:
This course has been designed to develop the understanding of application of the management information technology in business and industry. The course would help organizations create sustainable competitive advantage in respective industries and appreciate the significance of IT investment decisions made by organizations.

Learning Outcomes:
After completion of the course, learners will be able to:
1. Explain the significance of MIS and challenges of digital age.
2. Appreciate how technology can provide competitive advantages to the organizations.
3. Analyse the major technological issues faced by information systems professionals.
4. Describe how technology facilitates and enhances both operational and strategic decision making in an organization.
5. Prepare themselves for the key system applications and possible security threats while using information systems.

Course Contents:
Unit I: Introduction to Information System and MIS (10 hours)
Information Systems, E-Business, E-Commerce, E-communication, and E-collaboration; Introduction to Information Systems; Management Information System (MIS): Meaning and its Requisites, Challenges of Digital Age; Changing role of MIS managers; Organisation as a system.

Unit II: Information system strategies (8 hours)
Impact of information systems on Organizations; Information system strategies for dealing with competitive forces; The Internet and Organization; Ethical and Social issues in information systems.

Unit III: IT infrastructure, Decision Making Process and MIS (15 hours)
Understanding IT infrastructure and its components; Quantum computing, virtualization, cloud computing, and green computing; challenges of managing IT infrastructure. Decision-making Process;

organisational decision-making; MIS and decision-making; knowledge and knowledge management systems; Information and Knowledge Management System. .

Unit IV: Key System Applications and Security Issues (12 hours)

Information systems controls; Security issues and solutions; Enterprise systems; Supply chain management systems; Customer relationship management systems.

Note:

1. Lectures through industry cases, discussions, and presentation should be included to facilitate a continuous teaching and learning process.

2. Field study by students, solving case studies, class discussions, and end- semester examination can be the assessment methods.

Exercises :

The learners are required to:

1. Discuss the significance of MIS.
2. Discuss different information system strategies.
3. Analyse different technological issues faced by information systems professionals.
4. Discuss the role of technology in decision making process.
5. Present cases on security issues and solutions.

Suggestive Readings-

- Davis, G., & Margrethe, O. (2017). "Management Information System: Conceptual Foundations - Structure and Development" (2nd ed.). McGraw Hill Education.
- Effy, OZ. (2013). "Management information systems" (6thed.). USA: Cengage Learning.
- Goyal, D. P. (2014). "Management Information Systems: Managerial Perspectives" (4th Ed.). Vikas Publishing House Pvt Ltd.
- Jawadekar, W. S., & Dubey, S. S. (2020). "Management Information System: Text and Cases" (6th ed.). McGraw Hill Education.
- Laudon, K. C., & Laudon, J. P. (2016). "Management Information Systems: Managing the Digital Firm" (14th ed.). Pearson Education Limited.
- O'Brien, J. A., &Marakas, G. (2017). "Management information systems" (10thed.). McGraw Hill Education.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Semester VIII

Computer Applications in Business

Course title & Code	**Credits**	**Credit distribution of the course**			**Eligibility criteria**	**Pre-requisite of the course (if any)**
		Lecture	**Tutorial**	**Practical/ Practice**		
Computer Applications in Business	**4**	**1**	**0**	**3**	**Pass in Class XII**	**NIL**

Learning Objectives

This paper aims to impart computer knowledge that will enable them with the ability to handle and analyse data for decision making and presenting it to the person concerned in the form of presentations and/or reports in the fast-moving business world.

Learning Outcomes

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

1. Describe the various concepts and terminologies used in computing, computer networks and the internet.
2. Examine document creation for report making and communication.
3. Create innovative and creative presentations.
4. Analyse various computations using various functions in the area of accounting and finance and represent the business data using suitable charts. S/he should also be able to manipulate and analyse the business data for better understanding of the business environment and decision making.
5. Examine the spreadsheet knowledge acquired through this paper in solving real life problems that help in decision making.

Course Contents:

Unit1: Introduction (4 hours)

Computing: Concept of computing, Data and information; Computing Interfaces Graphical User Interface (GUI), Command Line Interface (CLI), Touch Interface, Natural Language Interface(NLI); data processing; applications of computers in business.

Computer Networks: Meaning of computer network; objectives/ needs for networking; Applications of networking; Basic Network Terminology; Types of Networks; Network Topologies; Distributed

Computing: Client Server Computing, Peer- to- peer Computing; Wireless Networking; Securing Networks: firewall.
Basic Internet Terminology: I.P. Address, Modem, Bandwidth, Routers, Gateways, Internet Service Provider (ISP), World Wide Web (www), Browsers, Search Engines, Proxy Server, Intranet and Extranet; Basic Internet Services; Internet Protocols: TCP/IP, FTP, HTTP(s), Uses of Internet to Society; Cyber Security: Cryptography, digital signature.

Unit 2: Word Processing (3 hours)
Introduction to word Processing, Word processing concepts, Use of Templates and styles, Working with word document: Editing text, Find and replace text, Formatting, spell check, Autocorrect, Auto-text; Bullets and numbering, Tabs, Paragraph Formatting, Indent, Page Formatting, Header and footer, page break, table of contents, Tables:Inserting, filling and formatting a table; Inserting Pictures and Video; Mail Merge (including linking with spreadsheet files as data source); Printing documents; Citations, references and Footnotes.

Unit 3: Preparing Presentations (2 hours)
Basics of presentations: Slides, Fonts, Drawing, Editing; Inserting: Tables, Images, texts, Symbols, hyperlinking, Media; Design; Transition; Animation; and Slideshow, exporting presentations as pdf handouts and videos.

Unit 4:
(A) Spreadsheet basics (3 hours)
Spreadsheet concepts, Managing worksheets; Formatting, conditional formatting, Entering data, Editing, and Printing and Protecting worksheets; Handling operators in formula, Project involving multiple spreadsheets, Organizing Charts and graphs; Flash-fill; Working with Multiple worksheets; controlling worksheet views, naming cells and cell ranges. Spreadsheet functions: Mathematical, Statistical, Financial, Logical, Date and Time, Lookup and reference, Text functions and Error functions Working with Data: Sort and filter; Consolidate; Tables; Pivot tables; What–if-analysis: Goal seek, Data tables and Scenario manager.
(B) Spreadsheet projects (3 hours)
Creating business spreadsheet: Loan repayment scheduling; forecasting: stock prices, costs & revenues; Payroll statements; handling annuities and unequal cash flows; Frequency distribution and its statistical parameters and break-even analysis.

Note:The General Purpose Software referred in this course will be notified by the University Departments every three years. If the specific features, referred in the detailed course above, is not available in that software, to that extent it will be deemed to have been modified.

Practical Exercises (90 hours):
The learners are required to:
1. Analyze and compare the different mobile payment apps (at least 5) on the basis of their pros and cons and prepare a report on the same in word document using table of contents, bullets, numbering, citations, etc. Also prepare a presentation for the same.
2. Using mail merge utility of word processing for either sending letters or for creating any other document like salary slip/ utility bills to be delivered to multiple recipients using data from a business organization or of the peer students.
3. Identify a topic related to any business operation and prepare a PowerPoint Presentation with all the above functions therein.
4. Prepare a Spreadsheet document with any hypothesized data and perform all the above functions therein.

5. Take secondary data from a company's income statement and balance sheet for five to ten years. All learners are required to conduct the Ratio Analysis and forecast values for different items of these statements for the next five to ten years.
6. Use logical, mathematical and statistical functions of spreadsheets. The learners should be able to analyse the results of the class test using hypothesized data to determine the students who passed or failed, assigning them ranks like first, second, third, etc., finding out number of absentees, counting no. of students scoring marks with distinction, etc.
7. Prepare repayment schedule of the loans that they borrow, prepare a payroll statement using spreadsheet functions listed above and analyse different investment opportunities using financial functions.
8. Take live data from the website of the Government of India, use Spreadsheet for preparing frequency distribution, graphs, and calculate statistical measures like mean, median, mode, standard deviation, Correlation etc.

Suggestive Readings

- Jain, H. C., & Tiwari, H. N. (2021). Computer Applications in Business. Delhi, India: Taxmann.
- Joseph, P. T., S. J. (2019). E-Commerce: An Indian Perspective. (6th ed.). Delhi, India: PHI Learning
- Madan, S. (2020). Computer Applications in Business. Delhi, India: Scholar Tech Press.
- Mathur, S., & Jain, P. (2016). Computer Applications in Business. Noida, India: Galgotia Publishing Company.
- Sharma, S. K., & Bansal, M. (2017). Computer Applications in Business. Delhi, India: Taxmann.
- Thareja, R. (2019). Fundamentals of Computers. Delhi, India: Oxford University Press.
- Thareja, R. (2018). IT & Its Business Application. Delhi, India: Oxford University Press
- Walkenbach, J. (2016). MS Excel 2016, Bible. United States: John Wiley & Sons.
- Winston, W. L. (2013). MS Excel 2013, Data Analysis & Business Modeling. Redmond, United States: Microsoft Press.

Additional Readings

- Benninga, S. (2022). Financial Modelling. Massachusetts, United States: The MIT Press.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

DSE (Stream)- Accounting and Finance

Financial Services

<table>
<tr><th rowspan="2">Course title & Code</th><th rowspan="2">Credits</th><th colspan="3">Credit distribution of the course</th><th rowspan="2">Eligibility criteria</th><th rowspan="2">Pre-requisite of the course (if any)</th></tr>
<tr><th>Lecture</th><th>Tutorial</th><th>Practical/ Practice</th></tr>
<tr><td>Financial Services</td><td>4</td><td>3</td><td>1</td><td>0</td><td>Pass in Class XII</td><td>NIL</td></tr>
</table>

Learning Objectives
The primary objective of this course is to provide students with basic theoretical and conceptual understanding of Financial Services.

Learning Outcomes
After completion of the course, learners will be able to:
1. Explain the basic concept and use of Financial Services
2. Describe various attributes of Financial Services
3. Demonstrate the importance of Financial Services in the Economy
4. Interpret regulation of Financial Services
5. Analyse various fund based and fee based Financial Services.

Course Contents:
Unit 1: Introduction to Financial Services (7 hours)
Financial Services- Concept and Nature of Financial Services; Types of Financial services-Fund vs fee based financial services; Role and Significance of financial services; An overview of Financial Services Industry in India; Recent Trends in the Financial services Sector.

Unit 2: Fund based Financial Services (20 hours)
Leasing- Concept and benefits of leasing, Types of lease (including financial vs operating lease); Venture Capital- Concept and importance of VC, Stages in venture capital finance, Venture Capital Funds in India; Mutual Funds- Concept and importance, Types of Mutual Fund schemes, Common terminologies used in Mutual Funds; Pension funds. Consumer finance- Concept of Consumer finance, Sources of consumer finance; Housing finance- Concept and significance of Housing finance, Tax implication of housing finance (theoretical), Major players in housing finance; Microfinance; Factoring

and forfaiting – Concept and importance of factoring, Mechanism of factoring, Difference between factoring, forfaiting and Bill discounting. Concept of Securitisation

Unit 3: Fee Based Financial Services – I (11 hours)
Merchant Banking – Concept, Services provided by Merchant bankers, Overview to SEBI guidelines; Stock broking - Licensing and training requirements of stock brokers; Custodial services; Registrars and Transfer Agents (RTAs); Credit Rating- Concept, significance and use of Credit rating, Process of credit rating.

Unit 4: Fee Based Financial Services -II (7 hours)
Financial Counselling – Importance, role of financial counselors; Portfolio management service (PMS)- Advantages and disadvantages of PMS; Wealth Management Service-Significance and role of wealth management service, Types of wealth management firms.

Exercises
The learners are required to:
1. Prepare a report on the recent developments in the financial services sector.
2. Discuss the credit ratings of different financial securities
3. Compare and assess different mutual fund schemes
4. Learn different aspects of Micro financing institutions
5. Discuss the role of financial counselling

Suggested Readings

- Khan M.Y. (2018). Financial Services (9th edition). Tata McGraw Hill.
- Khan M.Y. & Jain P.K. (2017). Financial Services (9th edition). Tata McGraw Hill.
- Gordon E. & Natarajan K. (2019). Financial Markets and Services. New Delhi, Himalaya Publishing House.
- Pathak, B. V. (2018). Indian Financial System: Markets, Institutions and Services (5th edition). New Delhi, Pearson Education.
- Saunders, A. & Cornett, M. M. (2007). Financial Markets and Institutions (3rd Edition), Tata McGraw Hill.
- Shanmugham, R. (2016). Financial Services (2nd Edition). Wiley Publication
- Bhole, L. M. (2017). Financial Markets and Institutions. Tata McGraw Hill Publishing Company
- Kumar, V., Gupta, A., Kaur, M. (2021). Financial Markets, Institutions and Financial Services. Taxmann's Publications
- Machiraju, H.R. (2010). Indian Financial System. Vikas Publishing House.

Additional Readings
- www.sebi.gov.in
- www.financialservices.gov.in
- www.rbi.org.in

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Mergers and Acquisitions

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Mergers and Acquisitions	4	3	1	0	Pass in Class XII	NIL

Learning Objectives

The course aims to help learners to conceptualise the knowledge of value creation through Mergers and Acquisitions and acquire skills for accounting for Mergers and Acquisitions both from the perspective of India and Internationally.

Learning Outcomes

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

1. Recognise value Creation through Mergers and Acquisitions.
2. Apply valuation tools used during Mergers and Acquisitions.
3. Recognise the accounting for Mergers and Acquisitions from Indian Perspective.
4. Recognise the accounting for Mergers and Acquisitions from International Perspective.
5. Recognise the concept of Demerger and Reverse Merger.

Course Contents:

Unit 1: Introduction to Mergers and Acquisitions (9 hours)

Introduction to mergers and acquisitions (M&A), Types of Mergers, Participants in Merger and Acquisition, Understanding financial statements and key valuation concepts, Leveraging M&A for value creation, M&A- Cure for Corporate Turbulence, Fast Track Mergers, Significance of Intellectual Property Rights in M&A, Cross Border Mergers.

Unit 2: Modelling and Valuation (9 hours)

Income Approach (Capitalization Method and Discounted Cash Flow Method); Market Approach (Comparable Company Method); Assets Approach (Book Value Method and Liquidation Method); Modelling for Internal Rate of Return calculations; Discounted cash flow valuation; Due Diligence in M&A, Negotiation; Synergistic benefits and distribution of Synergy gains.

Unit 3: Accounting for Mergers and Acquisitions (18 hours)

Indian Perspective

Looking at the dynamics of an actual transaction, Examining the effects of the transaction, Accounting for Amalgamation in the nature of Purchase, Accounting for Amalgamation in the nature of Merger, Treatment of Reserve on Amalgamation, Amalgamation after balance sheet date, Acquisition under Business Transfer Agreement (BTA), Accounting for Business Combination as per Ind AS 103, Identifying a business combination, Acquisition Method, Acquisition Date, Applications of Acquisition methods, Common Control Accounting as per Ind AS 103, Accounting for Acquisition-related Transaction Costs, Acquisition of control through the acquisition of Equity Shares, Acquisition of Group of Assets.

International Perspective

Identification of the Acquirer, Determining the Acquisition Date, Recognising and Measuring Identifiable Assets Acquired & Liabilities, Conditions for Recognition (IFRS 3 Paras 10-14), Measurement Principle- Fair Values (IFRS 3 Para 18) subject to Exceptions (IFRS 3 Paras 22- 31A), Recognising and Measuring any Non-Controlling Interest (NCI), Identifying and Measuring Consideration (IFRS 3 Para 37), Recognising and Measuring Goodwill or Gain from a Bargain Purchase transaction, Controversies and Dilemma in Accounting for M&A, Accounting for M&A, Features of Pooling Accounting, Criteria for Pooling of Interests, Incentives to choose Pooling Over Purchase, Accounting for Valuation of Goodwill, IFRS-3 on International Accounting Standards for M&A, Comparison between Indian GAAP and IFRS-3.

Unit 4: Laws and Regulations affecting M&A, Demerger and Reverse Merger (9 hours)

Tax Laws, The Companies Act, 2013, The Competition Act, 2002, SEBI Regulations and any other laws and regulations affecting M&A, Substantial Acquisitions and Buyouts in listed and unlisted space, Ethical Considerations in M&A; Conceptualization of Demerger; Tax Laws, The Companies Act, 2013, SEBI Regulations and any other laws and regulations affecting Demerger; Accounting Aspects of Demerger, Demerger vs. Reconstruction; Reverse Merger.

Exercises

The learners are required to:

1. Analyse the annual reports of Companies before and after the merger to determine the synergic effect.
2. Collect information from business newspapers, periodicals, print and digital media for analysing reasons for mergers, acquisitions and demergers.
3. Discuss and analyse the Case Study on Cross Border mergers.
4. Discuss and analyse the Case Study on Demergers.
5. Discuss and analyse the Case Study of any successful Merger.

Suggested Readings

- De Pamphilis, D.M. (2017). Mergers, acquisitions, and other restructuring activities. (4th Ed.). Pittsburgh, Academic Press.
- Koller, T., Goedhart, M., & Wessels, D. (2020). Valuation: Measuring and managing the value of companies. (7th ed.). USA: Wiley Publications.
- Pettit, B. S., & Ferris, K.R. (2013). Valuation for Mergers & Acquisitions. New Jersey, Pearson Education.
- Reed, S.F., Lajoux, A., & Nesvold, H.P. (2007). The Art of M&A: A Merger Acquisition Buyout Guide. USA, Mcgraw Hill.
- Sherman, A. J. (1998). Mergers & Acquisitions from A to Z: Strategic and Practical Guidance for Buyers and Sellers. Delhi: India, Goodreads.
- Sudarsanam, S. (2003). Creating Value from Mergers and Acquisitions: The Challenges. Delhi: India, Prentice-Hall.
- Zadeh, A.A., & Meeks, G. (2020). Accounting for M&A: Uses and Abuses of Accounting in Monitoring and Promoting Merger. London, Routledge.

Additional Resources

- AS – 14 issued by the Institute of Chartered Accountants of India.
- Educational Material on Indian Accounting Standard (Ind AS) Business Combinations issued by The Institute of Chartered Accountants of India.
- IFRS–3 issued by the International Accounting Standard Board.
- Ind AS 103 issued by the Ministry of Corporate Affairs, India.
- Study Material of the Institute of Cost Accountants of India for the "Strategic Performance Management and Business Valuation".
- Study Material of the Institute of Company Secretary of India for the Professional Programme Course on "Valuation and Business Modelling".

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Financial Reporting

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Financial Reporting	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives
The course aims to help the learners to understand and analyse the basic framework of financial reporting and information incorporated in the corporate annual reports.

Learning Outcomes
After completion of the course, learners will be able to:
1. Analyse information provided in the Financial Statements of a company;
2. Interpret the contents of corporate annual reports
3. Demonstrate applicability of relevant Ind AS
4. Explain mandatory and voluntary disclosures.
5. Summarise emerging areas in financial reporting

Course Contents:
Unit 1: Introduction to Corporate Financial Reporting (9 hours)
Meaning of Financial Statement as per Companies Act, 2013; Corporate Financial Reporting - meaning, need and objectives; Users of financial reports, Conceptual Framework for financial reporting. Financial/Accounting information contained in the Financial Statements, their qualitative characteristics; Presentation of financial statements.

Unit 2: Financial Statements and Disclosures (18 hours)
Components and constituents of Basic Financial Statements; Relevant provisions of the Companies Act, 2013 for the preparation of Statement of Profit and loss and Balance Sheet. Contents of annual report, Mandatory and voluntary disclosures through annual report. Report of the Board of Directors and Auditor's Report as per Companies Act, 2013; Business Responsibility and sustainability reporting by listed entities.

Unit 3: Elements of Financial Statements (9 hours)
Select Elements of Financial Statements: Revenues- Identification and disclosures, Leases and Accounting for Tax.

Unit 4: Emerging Trends in Reporting (9 hours)
Accounting for E-commerce business – Introduction, elements of e-commerce transactions, business models, classification of e-commerce websites, revenue recognition and measurement of costs. Integrated Reporting – Meaning, Purpose, Salient features of framework.

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

Exercises
The learners are required to:
1. Download company annual reports of reputed companies from the websites and analyze the voluntary and mandatory information contained in these statements.
2. Examine the annual reports of business organisations to find out whether applicable accounting standards (AS and Ind AS) are complied with or not.
3. Examine the Directors' Report and Auditor's Report with reference to compliance with the provisions of Companies Act, 2013
4. Collect and summarise information from business newspapers and periodicals related to latest developments in financial reporting
5. Apply the relevant provisions of accounting standards in various financial reporting case studies.

Suggested Readings

- Bhattacharjee, A. K. (2022). Financial Accounting for Business Managers. (6th Ed.). Delhi: India, Prentice Hall of India
- Gibson, C. H. (2008). Financial reporting and analysis. (11th Ed.). Nashville, South Western Educational Publishing
- Gupta, A. (2018). Financial Accounting for Management: An Analytical Perspective. Delhi, Pearson Education
- Gupta, M. K., Hersheen, & Gupta, R. (2020). Financial Reporting and Analysis. New Delhi: India, JSR Publishing House LLP
- Lal, J., & Gauba, S. (2018). Financial Reporting and Analysis. Mumbai, Himalaya Publishing House
- Soffer, L. C., & Soffer, R. J. (2003). Financial Statement Analysis: A Valuation Approach. London: Pearson Education.
- Tulsian, P. C., & Tulsian, B. (2023). Corporate Accounting. Delhi: India, S. Chand Publishing
- Tulsian, P. C., & Tulsian, B. (2023). Financial Management. Delhi: India, S. Chand Publishing
- Young, D. S., Cohen, J., & Bens, D. A. (2018). Corporate Financial Reporting and Analysis : A Global Perspective. USA, Wiley Publications

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

DSE (Stream)- Advertising, Sales Promotion and Sales Management

Consumer Affairs & Sovereignty

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Consumer Affairs & Sovereignty	4	3	1	0	Pass in Class XII	NIL

Learning Objectives
This course seeks to familiarize the learners with their rights and responsibilities of a consumer and the procedure to redress their complaints. The learner should be able to comprehend the business firms' interface with consumers and the related regulatory and business environment.

Learning Outcomes
After completion of the course, learners will be able to:
1. Describe the concept of consumer and post-purchase voicing of consumer grievances.
2. Demonstrate how to exercise the consumer rights provided under Consumer Protection Act, 2019.
3. Discuss the filing, hearings, and appeal provisions.
4. Identify the role of industry regulators in consumer protection.
5. Discuss the recent developments in consumer protection in India.

Course Contents:
Unit 1: Introduction (9 hours)
Concept of Consumer, Consumer Buying Process, Post-Purchase Behaviour, Factors affecting voicing of consumer grievances, Alternatives available to dissatisfied consumers: Private Action and Public Action. Nature of markets: Liberalization and Globalisation of the Indian Consumer Market, online and offline markets; Organized and unorganized market, Grey market Concept of price in retail and wholesale, MRP, Fair price, labelling and packaging: legal aspects.

Unit 2: The Consumer Protection Act, 2019 (11 hours)
Genesis of the Consumer Protection law in India; Basic concepts: Consumer, goods, service, defect in goods, deficiency in service, spurious goods, unfair trade practice, restrictive trade practice, unfair contract, product liability, consumer rights. Organizational Set up under the CPA, 2019: Advisory bodies: Consumer Protection Councils at the Central, State, and District level: Composition and role. Central Consumer Protection Authority: Composition and Powers; Adjudicatory bodies: District

Commission, State Commission, and National Commission: Composition and Jurisdiction (Territorial and Pecuniary). Role of Supreme Court under the CPA with relevant case laws. Consumer Mediation Cell.

Unit 3: Grievance Redress Mechanism under the CPA, 2019 and Role of Industry Regulators in Consumer Protection (18 hours)

(A) Grievance Redress Mechanism under the CPA, 2019 (9 hours)

Who can File a Complaint? Grounds of Filing a Complaint, Limitation Period, Procedure for Filing and Hearing of Complaint, Reliefs provided, Appeal, Enforcement of Order, Offences and Penalties. Leading cases decided by the National Commission/Supreme Court under the CPA in: Medical service, Banking, Insurance, Housing Construction, Education, defective product, Unfair Trade Practices.

(B) Role of Industry Regulators in Consumer Protection (9 hours)

Banking: Banking Ombudsman Scheme Insurance: Insurance Ombudsman Food Products: FSSAI Advertising: ASCI Housing Construction: RERA

Unit 4: Developments in Consumer Protection in India (7 hours)

Consumer Movement in India; Voluntary Consumer Organisations (VCOs); National Consumer Helpline, GAMA, CONFONET, e-daakhil, Quality and Standardization: AGMARK, ISI mark, Hallmarking, Consumer Grievance Redressal under the BIS Act, 2016.

Exercises

The learners are required to:

1. Talk to people in their community and find out what they do when they are dissatisfied with a product or service.
2. Share personal experiences with respect to unfair trade practices and infringement of any of the consumer rights.
3. Visit the www.ncdrc.nic.in and pick any two case judgments on deficiency in services. Examine who was the complainant, ground of complaint, appeal filed, and where filed and final order passed by the concerned Consumer Commission.
4. Observe the advertisements given by builders and verify whether they are registered under the RERA.
5. Visit the website of ASCI and find out the nature of complaints received and what action was taken by ASCI.
6. Identify products which is using ISI mark. Check whether it is genuine or fake
7. Identify the product categories for which standards are mandatory under the BIS.
8. Discuss case studies on recent developments in consumer protection in India.

Suggested Readings

- Aggarwal, V. K. (2021). Law of consumer protection. (4th ed.). Delhi, India: Bharat Law House.
- Khanna, S.R., & Hanspal, S. (2020). Consumer affairs & customer care. (1st ed.). Delhi, India: Prowess Publishing.
- Kapoor, S. (2021). Consumer affairs and customer care. (1st ed.). Delhi, India: Scholar Tech Press.
- Rao, R. (2022). Consumer is king. (3rd ed.). Delhi, India: Universal Law Publishing Company.
- Patil, A. R. (2022). Landmark judgments on consumer protection and law: 2008-2020. Delhi, India: Ministry of Consumer Affairs, Food & Public Distribution, Government of India, ebook, www.consumeraffairs.nic.in.
- The Bureau of Indian Standards, 2016
- The Consumer Protection Act, 2019
- Real Estate (Regulation and Development) Act, 2016

Web Resources

- www.consumeraffairs.nic.in
- www.bis.org
- https://fssai.gov.in
- https://irdai.gov.in
- https://rbi.org.in/Scripts/Complaints.aspx
- www.confonet.nic.in
- www.ncdrc.nic.in
- https://ascionline.in

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Rural Marketing

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Rural Marketing	4	3	1	0	Pass in Class XII	NIL

Learning Objectives
The paper aims to develop basic understanding of concepts, tools, challenges and growing importance of rural markets in Indian scenario.

Learning Outcomes
After the completion of the course, the learner shall be able to:
1. Develop basic understanding of distinguishing characteristics of rural markets. Familiarize with the concept of rural marketing environment with special focus on segmentation, targeting and positioning in rural markets.
2. Analyse dynamics of rural markets where marketing strategies related to product decisions are to be developed.
3. Demonstrate marketing decisions related to price in rural markets.
4. Describe marketing decisions related to promotion in rural markets.
5. Analyse marketing decisions related to distribution in rural markets.

Course Contents:
Unit 1: Introduction (9 hours)
Concept, nature and growing importance of rural markets; Rural vs Urban Marketing; Rural marketing environment; Characteristics of Rural Consumer and motives; Segmentation, targeting and positioning in rural markets; Emerging trends of rural marketing in India.

Unit 2: Product and Pricing Decisions (18 hours)
Rural product classification; Product adoption process in rural market; product branding, packaging, labeling and product support services in rural markets, Challenges in developing a product for rural markets; Product innovations for rural market. Factors affecting pricing decisions for rural markets; setting price for rural market: factors, methods and strategies; Challenges in setting price for rural markets

Unit 3: Promotion Decisions (9 hours)
Factors affecting promotion mix for rural markets; Challenges in rural communication and promotion; promotion mix-promotion tools and their importance for rural markets; Cases for innovative approaches for promotion in rural market.

Unit 4: Distribution Decisions (9 hours)
Rural Distribution Channels; logistics decisions for rural markets; factors affecting distribution decisions in rural markets; challenges for distribution decisions in rural markets; Cases for innovative distribution approaches in rural market.

Exercises
The learners are required to:
1. Compare and contrast between rural and urban markets with suitable examples.
2. Discuss marketing strategies of companies which have successfully implemented their products and services in the rural markets.
3. Demonstrate how companies have developed or modified their products to make their products and services useful for rural markets.
4. Explore the examples where price decisions were relevant and provided affordability to rural consumers.
5. Demonstrate the importance of promotion mix decision in the rural markets.
6. Present case studies of companies providing solutions for distribution mix strategies.
7. Explore the case examples of companies which failed in the rural markets with reasons.
8. Explore the ways by which innovation can take place in the rural markets

Suggested Readings

- Dogra, B and Ghuman, K. (2008). Rural Marketing: Concepts and Practices, Tata McGraw Hill
- Kashyap, P. (2016). Rural Marketing (3/e), Pearson Education.
- Kotler, P., Armstrong, G. and Agnihotri, P. (2018). Principles of Marketing (17th edition), Pearson Education. Indian edition.
- Krishnamacharyulu, C.S.G and Ramakrishnan, L. (2011). Rural Marketing: Text and Cases (2/e). Pearson Education.
- Ramakrishnan, R. (2006). Rural Marketing in India: Strategies and Challenges. New Century Publications.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Distribution Logistic Management

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Distribution Logistic Management	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives
The course aims to acquaint the student with the concept, tools and importance of Distribution logistics in Marketing.

Learning Outcomes
After completion of the course, learners will be able to:
1. Analyze the concept of Logistics management.
2. Discuss the concept of inventory management and recognise the tools for operational efficiency.
3. Evaluate the various channels of distribution.
4. Assess various modes of transportation for distribution.
5. Evaluate the use of advanced technology in distribution logistics.

Course Contents:
Unit 1: Introduction to Logistics and Technology in logistics (14 hours)
(A) Introduction to Logistics (7 hours)
Concept, Evolution, Components and Process. Dimensions of Logistics – Micro and Macro; inbound, outbound, Functional applications-HR, Marketing, Operations, Finance and IT, Role and importance of Logistics.
(B) Technology in logistics (7 hours)
Overview of AI in Logistics, Robotics, Block Chain, Reverse Logistics, Re-engineering the supply chain, RFID, EDI, Bar coding.

Unit 2: Inventory and Material management (9 hours)
Procurement, Inventory management: methods and tools of operational efficiency. EOQ, JIT, 3PL, and 4PL

Unit 3: Distribution (11 hours)
Meaning, Marketing channels: nature and importance, conventional and emerging channels, role of online sales and supply chain; Designing strategic distribution network; Factors influencing distribution network.

Unit 4: Transportation and Warehousing Decision (11 hours)
Role and importance. Factors influencing transportation and warehousing decision. Importance of Multimodal Transport and containerization. Cost effectiveness of various modes of transport and types of warehouses.

Exercises
The learners are required to:
1. Analyse case studies on logistic management.
2. Analyse the inventory management policy of any firm.
3. Compare distribution channels used in different industries.
4. Analyse the cost of transportation modes used by various firms.
5. Evaluate operational efficiency tools for cost reduction in any firm.
6. Prepare an evaluative report on the performance of any Warehouse.
7. Prepare a report on IT tools used in logistics by any company.

Suggested Readings

- Bloomberg, D.J,. & Lemay, S. (2015). Logistics. (8th ed.). India: Pearson Education India.
- Bozarth, C.C., & Handfield, R. B. (2015). Introduction to operations and supply chain management. (5th ed.). Pearson Education.
- Chopra, S., & Meindl, P. (2007). Supply chain management: strategy, planning and operation (6th ed.). India: Pearson Education.
- Hult, T., Closs, D., & Frayer, D. (2014). Global supply chain management: leveraging processes, measurements, and tools for strategic corporate advantage. United States: McGraw Hill Ltd.
- Shapiro, J.F. (2007). Modelling the supply chain. India: Cengage India Pvt. Ltd.
- Simchi-Levi, D., Kaminsky, P., Simchi-Levi, E., & Shankar, R. (2019). Designing and managing the supply chain. (3rd ed.). India: Tata McGraw-Hill Education.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

DSE (Stream)- Human Resource Management

Compensation Management

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Compensation Management	4	3	1	0	Pass in Class XII	NIL

Learning Objectives

The course aims to familiarize students about concepts of compensation management and how to use them to face the challenges of attracting, retaining and motivating employees to high performance.

Learning Outcomes

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

1. Recognise the basics of compensation management.
2. Analyse various aspects of job evaluation.
3. Discuss basics of social security.
4. Discuss contemporary issues in compensation management.
5. Review recent trends in compensation management.

Course Contents:

Unit 1: Introduction to Compensation Management (11 hours)

Nature and Objectives of Compensation, Factors affecting Compensation Policy, Concept of Wages and Salary, Wage Determination, Pay Grades, Wage Surveys, Minimum Wages, Fair Wages and Living Wages. Understanding Elements of Compensation Structure - Fixed Pay, Variable Pay, Cash Benefits, Incentives, Executive Compensation, Stock Options, Understanding Salary Slip, Company Wage Policy: Wage Components.

Unit 2: Job Evaluation (11 hours)

Methods of Job Evaluation; Incentive plans for production employees and for other professionals, developing effective incentive plans, pay for performance; Supplementary pay benefits, insurance benefits, retirement benefits, employee services benefits, Benefits & Incentive practices in Indian industry.

Unit 3: Understanding the Basics of Social Security (9 hours)
Concept of Social Security, Laws relating to Social Security -Introduction to Provident Fund, Employees State Insurance, Gratuity, Superannuation, Bonus, Reward Systems, Retirement, VRS / Golden Handshake

Unit 4: Contemporary Issues and Recent Trends of Compensation Management (14 hours)
(A) Contemporary issues of Compensation Management (7 hours)
Contemporary issues of Compensation Management, International Compensation, Global convergence of compensation practices - Pay for performance for global employees – practices in different industries.
(B) Recent Trends of Compensation Management (7 hours)
Employee benefits around the world - CEO pay in a global context - Beyond compensation. Modern trends in compensation - from wage and salary to cost to company concept, Comparable worth, broad banding, competency based pay.

Exercises
The learners are required to:
1. Discuss case studies on compensation management.
2. Analyse different methods of job evaluation used in any organisation.
3. Discuss various social security benefits in India.
4. Discuss contemporary issues in compensation management.
5. Analyse the recent trends in compensation management in India.

Suggested Readings

- Bhattacharyya, D.K. (2018). Performance Management systems and strategies. Delhi, India: Pearson Education.
- Dessler, G. (2019). Human Resource Management. (12th ed.). Delhi, India: Prentice Hall.
- Milkovich, G., & Newman, J. (2018). Compensation. (12th ed.). New York, United States: McGraw Hill.
- Henderson, R. (2019). Compensation Management in a Knowledge Based World (10th ed.). Delhi, India: Prentice Hall.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Human Resource Information System

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Human Resource Information System	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives

The aim of the course is to enhance the conceptual and functional knowledge relating to the use of technology in the functioning of HR affecting organizational performance and to demonstrate different phases of development and implementation of HRIS in organizations.

Learning Outcomes

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

1. Recognise and explain the use of technology and the various types of information systems in organizations
2. Describe prevalent automatic user-friendly technologies existing in organizations 3. Assess the various benefits associated with using technology in organizations
4. Demonstrate the different phases of development and implementation of HRIS in any organization
5. Review the HRIS model within an organization for increasing organizational performance

Course Contents:

Unit 1: Introduction to HRIS (13 hours)

Meaning, characteristics, types- Employee Information Systems, Position Control systems, Application Selection and Placement Information systems, Performance Management Information Systems, Government Reporting and Compliance Information System Components and sources of HRIS, Role of HR in design and implementation of HRIS, Limitations of HRIS, E-HRM, Difference between HRIS and HRMS, Digitization and need for HRIS

Unit 2: Computer Based Information System (12 hours)

Computer Based Information Systems - Meaning, concept, types and functional applications TPS (Transaction Processing System), MIS (Management Information system), EIS (Executive Information System), ES (Expert System), DSS (Decision Support System), OAP (Online Analytical Processing)

Unit 3: HRIS-Process and Life Cycle (11 hours)

HRIS Life Cycle/Process-Search, Plan and Align, Define and Design, Configure and Test, Train and Communicate, Deploy and Sustain

Unit 4: Trends in HRIS (9 hours)
Human Resources Information Systems in large and small organizations: Recent trends, Cases and Exercise

Exercises:
The learners are required to:
1. Explain relevant concepts related to HRIS via projects and presentations.
2. Understand the concepts using Focused group discussion.
3. Assess the conceptual and practical framework by objective and subjective assessment (class tests, assignments, mcqs, Fill in the blanks, and quiz)
4. Analyse relevant case studies with respect to the use of HRIS
5. Interpret technology implications of HRIS and recent trends using report writing

Suggested Readings:

- Bal, Y., Bozkurt, S., & Ertemsir, E. (2012). The importance of using human resources information systems (HRIS) and a research on determining the success of HRIS (pp. 197-210). River Publishers, Aalborg.
- Ceriello, Vincent, with C. Freeman. Human Resource Management Systems: Strategies, Tactics, and Techniques. Lexington, MA: Lexington Books, 1991.
- Frantzreb, R. B. The Personnel Software Census. Roseville, CA: Advanced Personnel Systems, 1993.
- Jahan, S. (2014). Human resources information system (HRIS): a theoretical perspective.
- Lawler, John J. "Computer-Mediated Information Processing and Decision Making in Human Resource Management." In Research in Personnel and Human Resources Management, vol. 10, edited by G. R. Ferris and K. M. Rowland. Greenwich, CT: JAI Press, 1992, 301-45.
- Ramayah, T., & Kurnia, S. (2012). Antecedents and outcomes of human resource information system (HRIS) use. International Journal of Productivity and Performance Management.
- Walker, Alfred. Handbook of Human Resource Information Systems: Reshaping the Human Resource Function with Technology. New York: McGraw-Hill, 1993.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Organizational Culture and Dynamics

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Organizational Culture and Dynamics	4	3	1	0	Pass in Class XII	NIL

Learning Objectives
The course aims to develop an insight into the concepts of organizational culture and its dynamics. It will enable the students to understand human interaction in an organization.

Learning Outcomes
After completion of the course, learners will be able to:
1. Recognise the organizational culture and its related concepts.
2. Recognise the significance of effective communication in the organizations.
3. Analyze the dynamics of organizational change.
4. Handle cross cultural dynamics in the organizations.
5. Evaluate the effectiveness and efficiency of an organization.

Course Contents:
Unit 1: Introduction (9 hours)
Organizational Culture; Concept, types, determinants and dimensions; Need and importance of organizational culture, factors influencing the organizational cultural, organizational climate; Difference between organizational culture and organizational climate.

Unit 2: Organizational Communication and Groups (9 hours)
Communication: Importance, types, process, barriers to communication, building effective communication. Group Dynamics-Group types, group norms, group cohesiveness and group decision making.

Unit 3: Organizational Change and effectiveness (16 hours)
Concept, nature and importance; Factors influencing change; Planned change, resistance to change; Individual and organizational factors to stress; Prevention and management of stress. Organizational effectiveness; Concept, nature and importance; Factors affecting organizational effectiveness; Effectiveness and efficiency; Use of technology in managing effectiveness.

Unit 4: Workforce Diversity (11 hours)
Workforce diversity and inclusion; Developing organizational competency to manage diversity; Resources needed for diversity management. Role of cultural leadership; ConflictConcept and types, managing conflict, functional and dysfunctional conflict.

Exercises:
The learners are required to:
1. Compare the organizational culture and organizational climate of any two Indian companies.
2. Divide the class into small groups for role play. Identify the barriers to communication and how to overcome.
3. Practice management of stress tools like meditation, yoga, fitness exercises, etc.
4. Participate in simulation exercise in classroom to understand the implication of conflicts.
5. Assume a case for organizational effectiveness in business context, write a report and present how they would proceed step by step to achieve organizational effectiveness.
6. Assess the organisational culture of any of the 100 best companies to work with in India.

Suggested Readings:

- Cameron, K. S., & Whetten, D. A. (Eds.). (2013). Organizational effectiveness: A comparison of multiple models. Academic Press.
- Chhabra, T. N. (2017). Management Process & Organizational Behaviour. Delhi: Sun India Publications.
- Greenberg, J., & Baron, R. A. (1996). Organizational Behaviour. New Jersey: Prentice Hall.
- Luthans, F. (2010). Organizational Behaviour. New York: McGraw Hill Education.
- Robbins, S. P., & Judge, T. A. (2015). Organizational Behaviour. New Delhi: London: Pearson Education.
- Sekaran, U. (2004). Organisational Behavior: Text and Cases. New Delhi: Tata McGraw Hill.
- Singh, A. K., & Singh, B. P. (2007). Organizational Behaviour. New Delhi: Excel Books Pvt. Ltd.
- Singh, B. P., & Singh, A. K. (2002). Essentials of Management. New Delhi: Excel Books.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

DSE (Stream)- Entrepreneurship and Small Business

Creativity and Innovation

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Creativity and Innovation	4	3	1	0	Pass in Class XII	NIL

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

Learning Outcomes
After completion of the course, learners will be able to:
1. Analyze the creative thoughts of renowned personalities in the past and its contribution towards the success and shortcomings of business model.
2. Describe the innovative idea for business and defend/ justify the same.
3. Interpret the business competence achieved by various organisations by using the innovative business model.
4. Describe the significance of innovative leadership.
5. Analyze patents already granted in their field of interest and make a case with innovative idea for filing a new patent.

Course Contents:
Unit 1: Introduction (9 hours)
Meaning and Concept of Creativity; Creativity Process; Nature and Characteristics of Creativity and Creative Persons; Factors affecting Creativity; Recognizing and Avoiding Mental Blocks; Thinking Preferences; Risk Taking; Creativity Styles; Creative Thinking Tools; Innovation vs Creativity; Types of Innovations: Incremental and Radical.

Unit 2: Idea Generation and Creativity in Problem Solving (9 hours)
Ideation; Pattern Breaking Strategies; Mind stimulation: games, brain-twisters and puzzles; Idea-collection processes: Brainstorming/Brain-writing, SCAMPER methods, Metaphoric thinking, Outrageous thinking, Mapping thoughts.

Unit 3: Innovation Management (9 hours)
Invention and Discovery- Process and Typology; Methods and Techniques; Arenas of Innovative Competence; Categories of Innovation: Product, Process, and Service Finance (Venture Capital, Angel Investors), Offerings, Delivery. Evaluation of Effectiveness of Innovation.

Unit 4: Innovation and Intellectual property
(A) Setting the Right Ecosystem for Innovation (9 hours)
The Essence of Right Ecosystem; Dimensions of the Ecosystem for Innovation; Intrinsic Motivation and Extrinsic Motivation; Organisational Alignment; Creating Self Sustaining Culture of Innovation; Organisational Enrichment.
(B) Intellectual Property (9 hours)
Introduction to intellectual property: Patents (novel, useful, and not obvious), Copyrights, Trademarks; Transforming Innovations into Proprietary Assets: significance and steps.

Exercises:
The learners are required to:
1. Identify a creative person to comprehend, study, analyze, and present a report highlighting the contribution of his/her creative work.
2. Generate a creative idea for business and present the same in the class for critical evaluation by other learners regarding its uniqueness and feasibility.
3. Identify an innovative business model (like amazon, redubs, flipkart, ola, uber, big basket, zomato, swingy, etc.) Used by an organisation recently and present a report on business competence achieved by it.
4. Analyze the case study on innovative leader like steve jobs who launched apple's ipod & iphone or any other case study on innovation and present a report on the key learnings.
5. Select an aspect (in the field of their interest) on which patent has been granted already and think of an innovative idea so that it makes a case for filing a new patent application.

Suggested Readings

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

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

Entrepreneurship Development

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Entrepreneurship Development	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives
The course aims to equip the learners to entrepreneurship so that they are inspired to look at entrepreneurship as a viable, lucrative, and preferred option of professional life.

Learning Outcomes
After completion of the course, learners will be able to:
1. Describe the distinct entrepreneurial traits.
2. Analyze the parameters to assess opportunities and constraints for new business ideas.
3. Describe a business idea by adopting systematic process.
4. Demonstrate the strategies for successful implementation of ideas.
5. Create a business plan with its feasibility aspects.

Course Contents:
Unit 1: Introduction (10 hours)
Meaning, elements, determinants and importance of entrepreneurship; Entrepreneurship as a creative process; Entrepreneurial Personality; Entrepreneurship and creative response to the society' problems and at work; Dimensions of entrepreneurship: intrapreneurship, technopreneurship, cultural entrepreneurship, international entrepreneurship, netpreneurship, ecopreneurship, and social entrepreneurship Enterpreneurshp and challenges of globalisation.

Unit 2: Entrepreneurship in India (10 hours)
Business houses and their role in Indian Economy; Typical Family business eco-system in India; The contemporary role models in Indian business: their values, business philosophy and behavioural orientations; Impact of family entrepreneurship on nascent entrepreneurial orientation. Survival challenges of family business; Conflict management techniques in family business. (Cases of success story of entrepreneurial personality of India shall be taught in the class).

Unit 3: Entrepreneurship Ecosystem (15 hours)
Availability and access to raw materials, finance, marketing assistance, technology, and industrial accommodation, Governmental initiative on promotion of entrepreneurship through: Start Up India, Stand Up India, Make in India, and Vocal for locals etc. Role of non-governmental support system: entrepreneur's associations and self-help groups; Role and functions of business incubators, angel investors, venture capital, start-up finance and private equity fund in the promotion of entrepreneurship Mobilizing resources for start-up. Accommodation and utilities; Preliminary contracts with the vendors, suppliers, bankers, principal customers; Contract management: Addressing Basic start-up problems.

Unit 4: Business Plan and Tests of Feasibility (10 hours)
Generation of business ideas and test of feasibility, Significance of writing the business plan/ project proposal; Contents of business plan/ project proposal; Designing business processes, location, layout, operation, planning and control; preparation of project report (various aspects of the project report such as size of investment, nature of product, sourcing of material, market potential may be covered); Project submission/ presentation and appraisal thereof by external agencies, such as financial/non-financial institutions.

Exercises:
The learners are required to:
1. Discuss various cases of entrepreneurship and distinguish between different entrepreneurial traits.
2. Analyze and interpret case study on business philosophy at Tata Group, Aditya Birla Group, Reliance Industries Limited, and similar organisations.
3. Analyze and present the key initiatives of Government of India for promoting entrepreneurship in the country for any one business area.
4. Develop a business idea and conduct a feasibility analysis of the same.
5. Participate in Business Plan Competition, wherein they must design a business plan proposal and identify alternative sources of raising finance for startup.

Suggested Readings

- Desai, V. (2009). Dynamics of Entrepreneurial Development and Management. Mumbai: Himalaya Publishing House.
- Dollinger, M. J. (2008). Entrepreneurship: Strategies and Resources. New Jersey: Prentice Hall. Hisrich, R., Peters, M., & Shepherd, D. (2017). Entrepreneurship. New York: McGraw Hill Education.
- Rao, T. V., & Kuratko, D. F. (2012). Entrepreneurship: A South Asian Perspective. Boston: Cengage Learning. Yadav, V., & Goyal, P. (2015). User innovation and entrepreneurship: case studies from rural India.. Journal of Entrepreneurship & Innovation, 4(5). Retrieved from https://link.springer.com/article/10.1186/s13731- 015- 0018-4.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

Business Incubation

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Business Incubation	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives
The course aims to familiarize the learners with development of business incubators and its management.

Learning Outcomes
After completion of the course, learners will be able to:
1. Demonstrate the incubation as a concept, types of business incubators and the role played by business incubators in supporting entrepreneurial efforts.
2. Describe the process of business incubation, incubator structure and value propositions leading to start-up development.
3. Describe about various funding opportunities available to business incubators and understand the funding needs of the incubator.
4. Describe about various aspects of development of a business incubator, such as preparation of feasibility study, team building, and preparation of business plan.
5. Interpret the management of business incubators involving formulation of policy for entry and exit, employee management, identification of key performance indicators and mentoring process.
6. Describe the role of M and E as well as of benchmarking in incubator management.

Course Contents:
Unit 1: Introduction (9 hours)
Business Incubation- Concept and Principles; Incubator and Incubation; Pre-requisites of incubator; Development of an incubator; Types of incubators; Corporate and educational incubators. Incubation and Entrepreneurship. Business incubation models and success factors. Virtual business incubation. Agribusiness incubation. Government Policies and Programme, Role of business incubation in the economy.

Unit 2: Incubation Process (10 hours)
Process of business incubation and business incubator; Pre-incubation and postincubation; Idea lab; Business plan structure; Value proposition. Role of business incubation in start-up development.

Unit 3: Incubator Business Environment (8 hours)
Managing business incubator; Financing business incubator; Owners and Fund Providers; Seed funding/venture capital; Angel Financiers: types, nature, and procedures; Services of incubators.

Unit 4: Planning and managing an Incubator (18 hours)
a) Feasibility study; Team formation and team building; Examining sample business idea and writing business plans; Developing business plan; Business incubation marketing and stakeholder management; Understanding investor/lender’s perspective and presenting business plan; Valuation of business plan and elevator pitch.
b) Policy formulation for entry and exit; Incubation structures; Roles and responsibilities of key players; Managing incubator employees; Performance indicators of business incubator. Mentoring process; Legal issues and other formalities.

Exercises:
The learners are required to:
1. Develop a comparative study of various business incubators in the context of real- life cases.
2. Analyze the case of a start- up and elaborate upon the business incubation process and business plan structure.
3. Identify funding sources for various business incubators on the basis of real-life examples.
4. Develop a business incubator plan and prepare its management plan.
5. Present case studies on management of different business incubators.
6. Discuss the role of M&E as well as of benchmarking in incubator management.

Suggested Readings

- Adkins, D. (2002). A Brief History of Business Incubation in the United States. Athens: National Business Incubation Association.
- Gerl, E. (2000). Brick and Mortar, Renovating or Building a Business Incubation Facility. Athens: National Business Incubation Association.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

DSE (Stream) - Banking and Insurance

Non-Life Insurance and Reinsurance

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Non-Life Insurance and Reinsurance	4	3	1	0	Pass in Class XII	NIL

Learning Objectives
The objective of this course is to provide a comprehensive understanding of non-life insurance products, underwriting, claims management, and risk coverage.
It also aims to develop the ability to analyze insurance needs, evaluate policies, and understand reinsurance and emerging insurance segments.

Learning Outcomes
After completion of the course, learners will be able to:
1. Explain the features, principles, and risk coverage of major non-life insurance products including health, motor, fire, and marine insurance.
2. Analyze underwriting processes, claim settlement procedures, and fraud risks across non-life insurance segments.
3. Evaluate specialized insurance products such as engineering, burglary, and aviation insurance in practical contexts.
4. Assess the scope, challenges, and regulatory framework of rural insurance in India.
5. Examine reinsurance methods, contract provisions, and programme design for effective risk management.

Course Contents:
Unit 1: Non-Life Insurance Products (20 hours)
Health Insurance
Introduction to Health Insurance; Health Insurance Products; Health Insurance Underwriting Basic principles and tools, Underwriting Process; Health Insurance Claims and Recovery - Claims Management, Documentation, Role of Third-Party Administrators (TPAs); Health Insurance Frauds.

Motor Insurance

Major Principles and Features of Motor Insurance; Key Insurable Risks; Different Types of Motor Insurance Policies; Financial Crime and Ethical Considerations in Motor Insurance, Underwriting Process, Claims and Recovery - General Principles in Motor Claims-Handling Process, Claim Settlement

Fire Insurance

General Principles of Fire Insurance, Risks covered by the Fire Insurance, Standard Fire and Special Perils Policy, Special Policies – Floater Policy, Declaration Policy, Floater Declaration Policy; Settlement of Claims.

Marine Insurance

Types of Marine Insurance – Hull and Machinery Insurance, Cargo Insurance, P and I Insurance, Risks covered by the Marine Insurance, Marine Claims and Recovery.

Unit 2: Engineering Insurance and Other Insurance Products (7 hours)

Types of Engineering Insurance; Project Insurance - Erection All Risk Insurance (EAR), Contractor's Plant and Machinery Insurance, Contractor's all risk insurance (CAR);Others: Meaning and Concept-Burglary insurance; Fidelity Guarantee insurance; Crime insurance; Aviation insurance and Satellite insurance.

Unit 3: Rural Insurance (7 hours)

Overview of Indian Rural Insurance Market - Need of rural Insurance, Major Types of Rural Insurance Policies; Challenges and Opportunities in Rural Insurance market, IRDA Regulations in Rural Insurance; Crop Insurance; Cattle Insurance and Insurance of other Livestock; Poultry Insurance; Companies offering Rural Insurance in India.

Unit 4: Reinsurance (11 hours)

Nature of Reinsurance, Methods of Reinsurance: Proportional - Quote Share, Surplus, Facultative Obligatory; Non-Proportional - Excess of Loss, Per Risk, Catastrophe Stop Loss. Law Relating to Reinsurance Contracts: Fundamentals of Contract Law as Applicable to Reinsurance. Reinsurance Design; Analyzing Reinsurance Needs: Based on Business Strategy, Financial Needs, Needs Based on Management Style. Construction of Reinsurance Programme: Negotiation and Placement of Reinsurance: Placement - Direct and through Intermediaries. Role of Intermediaries, Advantages and Disadvantages of Direct Placement and Dealing through Intermediaries. Reinsurance Clauses: Common Clauses, Operative Clause, Commencement and Termination Clause, Access to Records Clause, Net Retained Lines Clause, Retention and Limits Clauses, Loss Occurrence Clause, Reinstatement Clause.

Exercises:

The learners are required to:

1. Study the Health Insurance and Motor Insurance Plans of Major Non-Life Insurers in India.
2. Study the Fire Insurance and Marine Insurance Plans of Major Non-Life Insurers in India.
3. Examine the policy regulations pertaining to rural insurance in India offered by various insurance companies in India.
4. Write a comparative report on the products offered by different insurance companies in India.
5. For a hypothetical insurer portfolio, design a simple reinsurance plan (quota share vs. excess of loss) and justify choice.

Suggested Readings

- Agarwala R., Guide for Health insurance, Paperback Publications
- Agarwala R., Guide for Marine insurance, Paperback Publications
- Carter, R.L., Reinsurance, Springer

- Crane, F., Insurance Principles and Practices, John Wiley and Sons, New York.
- Dayal, H., The Fundamentals of Insurance: Theories, Principles and Practices, Paperback Publications
- Dinsdale, W.A., Elements of Insurance, Pitman.
- Dorfman, M.S., Introduction to Insurance, Prentice Hall.
- George, E. Rejda, Principles of Risk Management and Insurance, Pearson Education.
- Gupta, P.K., Insurance and Risk Management, Himalaya Publishing House, New Delhi.
- Holyoake, J. and Weipers, W., Insurance, Institute of Financial Services, U.K.
- Insurance Law Manual with IRDA Circulars & Notifications, Taxmann Publication.
- Irwin, Black, K., and Skipper, H.D., Life and Health insurance, latest edition, Pearson Education
- Kumar, S., Fundamentals of Insurance and Risk Management, JSR Publishers, New Delhi
- Mehr, R.I., Fundamentals of Insurance
- Naik, K.L., Reinsurance Manual, Sashi Publications.
- Publications of Insurance Institute of India, Mumbai.
- Practice of General Insurance (I.C.11, I.C.38), Insurance Institute of India, Mumbai
- Rana, Jagendra., Reinsurance Simplified, BlueRose Publishers
- Vaughan, Emmett J. and Vaughan T.M., Fundamentals of Risk and Insurance, Wiley.

Additional Resources

- Crane, F., Insurance Principles and Practices, John Wiley and Sons, New York.
- Insurance Institute of India - IC-85- Reinsurance Management.
- Module III, Risk Management and Reinsurance, The Institute of Chartered Accountants of India, New Delhi
- Mishra, M. N., Principles and Practices of Insurance, S. Chand and Sons .Dinsdale, W.A., Elements of Insurance, Pitman.
- Practice of General Insurance (I.C.11, I.C.38), Insurance Institute of India, Mumbai
- Vaughan, E. J. and T. Vaughan, Fundamentals of Risk and Insurance, Wiley & Sons
- www.irdai.gov.in/
- www.gicofindia.com/
- www.iib.gov.in

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

Technology in Banking

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Technology in Banking	4	3	1	0	Pass in Class XII	NIL

Learning Objectives
The course aims to make the students conversant with different aspects of technology used in banking and issues related to banking products in terms of delivery, security and controls with reference to India.

Learning Outcomes
After completion of the course, learners will be able to:
1. Describe the basic concepts of electronic banking.
2. Analyze the various electronic payment systems available.
3. Discuss the Electronic Fund Transfer system.
4. Recognise different types of security threats in Indian Banking.
5. Recognise E-Banking Regulations in India and discuss the concept of cloud computing.

Course Contents:
Unit 1: E-Banking (7 hours)
E-Banking: Definition, need for e-banking, types of e-banking, services offered, comparison between e-banking and internet banking.

Unit 2: Electronic Payment System and Electronic Fund Transfer System (20 hours)
Overview of Electronic Payment System: Automated Teller Machine (ATM), Mobile Banking (Using Smart phones and traditional phones), Unified Payments Interface (UPI), GPay, Paytm, PhonePe, Amazon Pay, MobiKwik, Bharat Interface for Money (BHIM). Payment Gateways: PayPal, PayUMoney, CCAvenue, etc. Card Technologies, MICR electronic clearing. Credit Card and Debit Card (Features, Verification Process, Advantages, Disadvantages), and other modern methods of electronic payments. Electronic Credit and Debit Clearing: NEFT, RTGS, DNS, ECS (Credit/Debit), IMPS, VSAT, SWIFT Code. Features, advantages and limitations of E-money, Electronic purse, Digital Cash.

Unit 3: Security Threats (11 hours)
Security Threats in e-banking Environment: Viruses, Worms, Malwares, Software Bombs, Phishing, Spoofing, Spamming, Denial of Service Attacks, Application based Digital Frauds. Technology Solutions: Digital Signature, Encryption, Protection, Multiple Step Verification.

Unit 4: E-Banking Regulations and Cloud Computing (7 hours)
Legal and regulatory issues of e-banking in India. Definition of Cloud Computing. Significance and Challenges of Cloud Computing.

Exercises:
The learners are required to:
1. Compare different types of e banking services offered in India.
2. Compare various electronic payments systems in India.
3. Evaluate the Electronic Fund Transfer system in India.
4. Discuss case studies on security breaches in case of e-banking.
5. Discuss the regulatory issues in e-banking in India.
6. Evaluate the growth of cloud computing in recent times.

Suggested Readings

- Kaptan, S.S., & Choubey, N.S. (2017). Indian banking in electronic era. India: Sarup & Sons.
- Deva, V. (2018). E-banking. Delhi, India: Common Wealth Publishers.
- Uppal, R.K. (2018). Banking with technology. (1st ed.). Delhi, India: New Century Publications.
- Uppal, R.K., & Jatana, R. (2020). E-banking in India. Delhi, India: New Century Publications.

Additional Resources

- Khan, M.Y. (2017). Indian financial system. Delhi, India: Tata McGraw Hill Publishing Company Ltd.
- Desai, V. (2015). Indian banking-nature and problems. (2nd ed.). Mumbai, India: Himalaya Publishing House.
- Uppal, R.K., & Pooja (2016). Transformation in Indian banks-search for better tomorrow. Delhi, India: Sarup Book Publishers Private Ltd.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

Risk Management in Banks

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Risk Management in Banks	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives

This paper aims at imparting knowledge on risks associated in the banking sector and the tools of hedging those risks.

Learning Outcomes

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

1. Explain the functioning of a financial institution.
2. Appraise the entire process of operating a bank with respect to the rules and regulations prescribed by the regulators.
3. Comprehend the problems faced by the banks like that of NPA or of liquidity challenge etc.
4. Evaluate the financial statements and analyse the performance of banks.
5. Apply tools and techniques to manage the risk exposure of banks.

Course Contents:

Unit 1: Conceptual Framework of Risk (7 hours)

Financial Institution and its kinds; An overview of the Indian financial system; Regulation of Banks and NBFCs; Products offered by Banks. CRR and SLR management; Conceptual framework of Risk: Interest Rate Risk; Market Risk; Credit Risk; Liquidity Risk: Interest Rate Risk and operational risk

Unit 2: Analysis of Statements of Banking Sector (11 hours)

Flow of Funds Accounts – Sector wise and Instrument wise. Statements of Financial Institution: Analyzing Bank's Financial Statement: The balance sheet; income statement; Cash Flow Statement; profitability, liquidity and solvency analysis; Performance Analysis of banks, KPIs; CAMELS risk system.

Unit 3: Risk Management (20 hours)

Institutional Risk Management Determination of Interest Rate. Theories of Interest Rates: Classical Theory; Loanable Funds Theory; Liquidity Preference Theory; Term Structure of Interest Rates. Interest Rate Risk Management: Measurement of Interest Rate Risk; Duration and its kinds; Convexity. Managing Interest Rate Risk: Repricing Gap Model, Maturity Matching Model, Duration Gap Model, Cash Flow Matching Model; Convexity Adjustments. Credit and Liquidity Risk Management Types of Assets, NPA and its types, Management of NPA, Measurement of Credit Risk – Qualitative and Quantitative models. Term Structure of Credit Risk; Managing Credit Risk: Credit Analysis and kinds of Loans; Pricing of Loans. Liquidity Risk Management: Measurement of Liquidity Risk; Measures of Liquidity Exposure; Causes of Liquidity risk: Asset-Side and Liability-Side; Liquidity Planning; Deposit Insurance.

Unit 4: Regulatory Framework (7 hours)

RBI guidelines on asset liability management; Deposit Insurance Corporation Act 1961, Capital Adequacy Norms: Capital adequacy norms; Basel agreement-II and III; Effect of capital requirements on bank operating policies. Salient features of SARFAESI Act 2002, Debt recovery tribunal (Recovery of Debt), Insolvency and Bankruptcy Code, 2016. Bad Bank and rationale behind its creation.

Exercises:

The learners are required to:

1. Conduct a group discussion on Financial Crisis 2008 & learnings that can be applied in the present economic scenario to contain risk.
2. Discuss a case study on the bank performance using financial ratio analysis.
3. Make reports on the capital adequacy ratios of private / public sector banks and assess their liquidity & solvency position.
4. Give a class presentation on bank’s asset quality assessment by investigating the non-performing assets of private / public sector banks
5. Prepare a report on comparative analysis of banking performance & risk exposure.

Suggested Readings

- Rajput, Namita & Sankaran, Sruthi, Impact of Non-Performing Assets An Anecdote Across Indian Scheduled Commercial Banks. Rawat Prakashan, New Delhi.
- Resti & Sironi – “Risk management and shareholders‟ value in banking” John Wiley. Additional Resources
- Justine Paul & Padmalatha Suresh-“Management of Banking and Financial Services” Pearson
- Saunders & Cornett – “Financial Institutions Management – A risk management approach” Tata McGraw Hill

Note: Suggested readings will be updated by the Department of Commerce and uploaded on the Department's website.

DSE (Stream) : Tax Procedures and Practices

GST: E-Filing

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
GST: E-Filing	4	3	0	1	Pass in Class XII	NIL

Learning Objectives:
This paper aims to provide hands-on experience of filing various returns/forms under Goods and Services Act, 2017.

Learning Outcomes:
After completion of the course, learners will be able to:
1. Explore different types of returns and their applicability.
2. Explain the procedure of registration under GST.
3. Demonstrate the knowledge for filing various returns under GST for composite supplier.
4. Explore the offline utility softwares for filing of return.

Course Contents:
Unit 1: Basic concepts (15 hours)
Conceptual knowledge of various forms under GST, returns for composition levy scheme, Return-Inward / outward supply, Annual return, first return, final return, Filing of returns: Manually and on-line filing of returns of supply and TDS.

Unit 2: Filing of return I (10 hours)
Case studies on filling of registration forms, returns in case of reverse charge mechanism, return filing using online/ offline utilities for GSTR 1

Unit 3: Filing of return II (10 hours)
Case studies on filling of registration forms, returns in case of reverse charge mechanism, return filing using online/ offline utilities for GSTR 2

Unit 4: Filing of return III (hours)
Case studies on filling of registration forms, returns in case of reverse charge mechanism, return filing using online/ offline utilities for GSTR 3

Practical Exercises (30 hours)
The learners are required to:
1. Fill up an online application form for registration under GST for a hypothetical firm.
2. Fill up online various forms of GST returns for hypothetical firms.

Suggested Readings:

- Ahuja, G. & Gupta, R, (2023). GST & Customs Law. Flair Publications Pvt. Ltd., Delhi.
- Babbar, S., Kaur, R., & Khurana, K. (2023). Goods and Service Tax (GST) and Customs Law. Scholar Tech Press, New Delhi.
- Bansal, K. M., (2023). GST & Customs Law. Taxmann Publication, Delhi.
- Mittal, N.,(2022). Goods & Services Tax and Customs Law. Cengage Learning India Pvt. Ltd., Delhi.
- Sahi, S., (2022). Concept Building Approach to Goods and Services Tax (GST), & Customs Law. Cengage Learning India Pvt. Ltd., Delhi.
- Singhania V. K. (2022). GST & Customs Law. Taxmann Publication, Delhi. Additional Resources:
- Gupta, S.S. (2023). GST- How to meet your obligations, Taxmann Publications, New Delhi.
- Gupta, S.S. (2023). Vastu and Sevakar, Taxmann Publications, New Delhi.
- The Constitution (One hundred and First Amendment) Act, 2016
- The Central Goods and Services Tax Act, 2017
- The Integrated Goods and Services Tax Act, 2017
- The Union Territory Goods and Services Tax Act, 2017
- The Goods and Services Tax (Compensation to States) Act, 2017

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Customs Law

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Customs Law	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives-
This paper focuses on providing a detailed understanding of customs law and procedures applicable in India.

Learning Outcomes:
After completion of the course, learners will be able to:
1. Discuss the basic concepts of Customs Act.
2. Recognise various types of customs duties prevailing in India.
3. Describe varied provisions for the valuation of goods under import/export.
4. Identify different types of penalties for varied offences under customs law.
5. Recognise the customs procedure for imports and exports.
6. Review the exemptions available under customs duty.

Course Contents:
Unit 1: Basic Concepts (10 hours)
Basic terms under the Customs Act; Import export route; Charging section; Taxable event for import and exports of goods; Reimportation of goods.

Unit 2: Types of Customs Duty (10 hours)
Basic customs duty, additional duty, protective duty, countervailing duty, anti-dumping duty, safeguard duty; GST compensation cess; effective rate of duty-procedure and provisions, types of import.

Unit 3: Value of Goods (10 hours)
Valuation of goods under imports and exports; landing charge, Free on Board (FOB), Cost, Insurance and Freight (CIF); penalties and prosecutions.

Unit 4: Customs Procedure and Baggage Rules (15 hours)
Customs procedure for imports and exports; in transit and transshipment; bill of entry. Baggage rules; exemptions under customs duty; export promotion schemes.

Exercises
The learners are required to:
1. Discuss basic concepts of Customs Act.
2. prepare a list of customs duties applicable in case of import of assets.
3. compute the value of goods (assessable value) in the case of exports.
4. Discuss case studies on different types of penalties for varied offences under customs law.
5. Prepare a case study for a taxpayer mentioning the procedure she/he has to undertake for customs clearance in case of imports.
6. Enlist various exemptions under customs duty.
7. Prepare a list of export promotion schemes available to an assessee.

Suggested Readings

- Ahuja, G., & Gupta, R. (2022). GST & customs law. Delhi, India: Flair Publications Pvt. Ltd.
- Babbar, S., Kaur, R., & Khurana, K. (2022). Goods and service tax (GST) and customs law. (5th ed.). Delhi, India: Scholar Tech Press.
- Bansal, K. M. (2022). GST & customs law. (8th ed.). Delhi, India: Taxmann Publication.
- Mittal, N. (2022). Goods & services tax and customs law. Delhi, India: Cengage Learning India Pvt. Ltd.
- Sahi, S. (2022). Concept building approach to goods and services tax (GST), & customs law. Delhi, India: Cengage Learning India Pvt. Ltd.
- Singhania V. K. (2022). GST & customs law. (10th ed.). Delhi, India: Taxmann Publication.

Additional Resources
- The Customs Act, 1962
- The Customs Tariff Act, 1975.

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

International Taxation

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
International Taxation	4	3	1	0	Pass in Class XII	NIL

Learning Objectives:
The course aims to introduce students to the issues of international tax avoidance and evasion. The course would also create awareness about the various methods followed to alleviate international double taxation, along with understanding international initiatives on tax compliance.

Learning Outcomes:
After completion of the course, learners will be able to:
1. Comprehend the meaning and causes of international double taxation.
2. Develop an understanding of the different methods adopted by countries to alleviate international double taxation.
3. Analyse the techniques used for international tax evasion and avoidance.
4. Appreciate the methods used nationally and internationally for prevention of international tax evasion and avoidance.
5. Recognise the tax challenges arising from digitalisation of the economy

Course Contents:
Unit 1: International Double Taxation (10 hours)
Concept of international double taxation; principles of international taxation – source rule and residence rule; international tax evasion and avoidance; Advance Ruling; withholding tax rates on different sources of incomes.

Unit 2: Alleviation of International Double Taxation (10 hours)
Methods to alleviate international double taxation: exemption method, tax credit method, tax sparing credit method; bilateral tax treaties (Double Taxation Avoidance Agreements) – objectives, features and benefits; multilateral tax treaties; bilateral investment treaties.

Unit 3: International Tax Evasion and Tax Avoidance (10 hours)
Methods of tax evasion and avoidance: Base Erosion and Profit Shifting [BEPS]; tax havens and treaty shopping; the case of India-Mauritius tax treaty.

Unit 4: Prevention and Challenges (15 hours)
Prevention of International Tax Evasion and Tax Avoidance : Arm's length price, transfer pricing regulations in India, transfer pricing compliance practices; Advance Pricing Agreements; anti-treaty abuse provisions; General Anti Avoidance Rules.

Exercises:
The learners are required to:
1. Engage in case studies of some specific bilateral treaties to understand and demonstrate the concept of tax treaty shopping.
2. Collect data on corporate taxes and total taxes and observe the trend of corporate taxes as a source of revenue.
3. Write a report on reforms for the digitalisation of tax reporting.
4. Prepare an assignment report on transfer pricing
5. Prepare a report on BEPS.
6. Discuss the tax challenges arising from digitalisation of the economy.

Suggested Readings:

- Agrawal, D. C. (2016). Basic Concepts of International Taxation, Taxmann.
- Garg, K. (2019). Guide to International Taxation. Bharat Law House
- OECD (2022). Transfer Pricing Guidelines for Multinational Enterprises and Tax Administrations.
- OECD (2020). Tax Challenges arising from Digitalisation – Economic Impact Assessment: Inclusive Framework on BEPS.
- OECD (2017). Model Convention on Income and Capital.
- United Nations (2018). Department of Economic and Social Affairs, United Nations Model Double Taxation Convention between Developed and Developing Countries. ● UNCTAD (2023). World Investment Report.
- Vijayasarathy, D. (2018). Fundamentals of International Taxation. Bharat Law House
- https://www.oecd.org/tax/beps/beps-actions/

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

DSE (stream)- Commercial Law and Corporate Governance

Limited Liability Partnership: Law and Practice

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Limited Liability Partnership: Law and Practice	**4**	**3**	**1**	**0**	**PASS IN XII**	**NIL**

Learning Objectives-
The course aims to impart knowledge of provisions of law and corresponding rules related to Limited Liability Partnership. Case studies and problems involving issues in LLP are required to be discussed.

Learning Outcomes:
The learners will be able to
1. explain the benefits available to partners in carrying out business in the LLP form of business
2. describe the process and effect of registration of LLP
3. explain the relationship of partners inter se and the relationship of partners with LLP
4. comprehend various provisions related to contribution and financial disclosures
5. enumerate the process of conversion of existing business entities into LLP

Unit 1: Nature of Limited Liability Partnership (10 hours)
Introduction to LLP, administrative mechanism, salient features, small LLP, the difference between LLP and partnership firm, the difference between LLP and company.

Unit 2: Incorporation of LLP (10 hours)
Incorporation by registration, incorporation document, LLP agreement, online registration of LLP, the effect of registration, name of LLP and change therein, rectification of name, registered office and change therein.

Unit 3: Partners, their relations and liabilities (10 hours)
Eligibility to be a partner, eligibility to be a designated partner, relationship of partners, cessation of the partnership interest, registration of changes in partners, extent of liability of LLP, extent of liability of partner, whistleblowing.

Unit 4: Contribution and Financial Disclosures (15 hours)
Form of contribution, obligation to contribute, maintenance of books of accounts, other records and audit, statement of accounts and solvency, and annual return. Process of conversion of a firm, a private company, unlisted public company into LLP, winding up and dissolution, winding up by the tribunal

Exercises:
The learners are required to:
1. Prepare a list of factors which make LLP a hybrid form of organization
2. Check availability of name using 'check LLP name service' on the MCA portal.
3. Examine the FiLLiP web form from notification on the MCA portal and enlist the mandatory fields.
4. Explore the significance of designated partner identification number (DPIN) and examine various fields in relevant forms.
5. Enlist mandatory fields related to accounts and solvency from form ‘Statement of Account and Solvency and Charge filing’ accessed from notification on MCA portal
6. Collect data related to conversion from latest monthly information bulletin available on MCA portal.

Essential/ Recommended readings

- Jain, D. K., & Jain, I. (2021). Law & Procedure of Limited Liability Partnership. Bharat Law House Pvt Ltd.
- Kuchhal, M. C. (2018). Business Laws. New Delhi. Vikas Publishing House.
- Sharma, J. P., & Kanojia, S. (2019). Business Laws. New Delhi. Bharat Law House Pvt. Ltd.
- Singh, A. (2008). The Principles of Mercantile Law. Lucknow. Eastern Book Company.
- Tulsian, P. C., & Tulsian, B. (2017). Business Law. New Delhi. Tata McGraw Hill.

Suggestive Readings

- Maheshwari, S.K., & Maheshwari, S. N. (2014). Business Law. Himalaya Publication HouseNew Delhi.

Note: Readings will be updated by the Department of Commerce and uploaded on Department’s website.
Note: Examination scheme and mode shall be as prescribed by the Examination Branch, University of Delhi, from time to time.

Intellectual Property Rights

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Intellectual Property Right	**4**	**3**	**1**	**0**	**Pass in XII**	**NIL**

Learning Objectives-
The course aims to impart knowledge of intellectual property rights, IPR related issues and rationale behind IPR protection with a focus on Patent Law and Trademark Law and its role in new age business.

Learning outcomes-
After completion of the course, learners will be able to:
1. Discuss the concept of intellectual property and IP rights.
2. Describe different types of intellectual properties.
3. Discuss Indian Patent Law.
4. Comprehend patent infringement and remedies thereof.
5. Discuss the concept of trademark and its registration procedure.

Course Contents:
Unit 1: Introduction to IP Rights (10 hours)
Concepts of property and Intellectual Properties; Meaning, Types and Theories of IPR, need for protection of IPR, Importance & Benefits of IPR, Financial value of IPRs, commercial transactions in the intellectual property sphere, IPR Concerns in Cyber Space, Issue of Piracy. Different Types of Intellectual Properties - Copyrights, Trademarks, Patents, Designs, Utility, Models, Trade secrets & Geographical Indications.

Unit 2: Indian Patent Law (10 hours)
Meaning, Nature & Role of Patent, Objectives of Patenting; Duration of Patents, Conditions of Patent-ability, Types & Procedure of Patent Applications, Revocation of Patents, Surrender of Patents, Patent Search, Patent Agents- Qualification and Procedure of Registration.

Unit 3: Patent Infringement- Meaning and Remedies (10 hours)
Meaning & Classification; Exceptions to Infringement, Justification of Patent infringement, Compulsory Licensing, Parallel Imports, Revocation of patents, Civil and Criminal Remedies, Reliefs in Suits for Infringement, Patent Authorities, Controller General of Patents, Patent Examiners, IPAB-Intellectual Property Appellate Board)

Unit 4: Trademarks (15 hours)
Meaning & Need of Protection of Trademark, Concept of Well-Known Trademark and Permitted use, Difference from Collective Marks & Certification Mark; Trademark Search, Registration Procedure and Grounds of Refusal, Duration and Renewal of Trade Mark Registration, Infringement and exceptions to Infringement; Assignment and Transmission, Position of Unregistered Trademark. Domain Name and Cyber Squatting.

Exercises:
The learners are required to:
1. List out concerns of IPR in cyber space with contemporary examples
2. Discuss the importance of different types of intellectual properties.
3. Prepare a list of patentable and non-patentable items on the basis of conditions of patentability
4. Prepare a summary of at least five cases of patent infringement in India
5. Prepare a list of different fees charged for Trademark applications
6. Prepare a list of points which are required to be considered while adopting a Trademark.

Suggested Readings:

- Wadehra, B. L. (2011). Law Relating to Intellectual Property. Delhi: University law Publishing Co. Pvt. Ltd.
- Chakravarty, R., & Gogia, D. Chakravartys. (2014). Intellectual property law: IPR. New Delhi: Ashoka Law House.
- R. Radhakrishnan. (2018). Intellectual Property Rights: Text and Cases, Excel Books India.
- M. Venkataraman. (2015). An Introduction to Intellectual Property Rights.
- Aplin, T. & Davis, J. (2017). Intellectual Property Law: Text, Cases and Materials, Oxford University Press.
- Narayanan, P. (2022). Intellectual Property Law, Eastern Law House.
- N. Pandey & D. Khushdeep, (2014). Intellectual Property Rights, PHI Learning Pvt. Ltd.
- Ahuja, V.K. (2017). Intellectual Property Rights in India, LexisNexis.

Additional References

- Bentley, L., Sherman, B., Gangjee, D. & Johnson. P. (2022). Intellectual Property Law. Oxford University Press.
- The Patents Act, 1970 with Latest Rules and Amendments
- Trade Marks Act, 1999 with Latest Rules and Amendments Intellectual Property Laws Bare Act (2022), Govt. of India

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

Note: Examination scheme and mode shall be as prescribed by the Examination Branch, University of Delhi, from time to time.

Compensation Structure and Laws

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Compensation Structure and Laws	4	3	1	0	Pass in Class XII	NIL

Learning Objectives:
The course aims to make learners acquaint with pertinent aspects of compensation structure and laws. It seeks to design compensation structure and possibility of reduced tax liability on individuals as per the legislature.

Learning Outcomes:
After completion of the course, learners will be able to:
1. Comprehend the dynamics of compensation structure.
2. Analyse the current trends in designing the compensation structure.
3. Examine the components of compensation and their accrual to individual arising minimal tax liability.
4. Analyse the grievance redressal process relating to conflicts between Employers and Employees with regard to compensation structure.

Unit 1: Understand the Dynamics of Compensation Structure (10 Hours)
Concept of Compensation structure, Objectives and benefits, Factors affecting compensation decisions, Components of compensation package, Scope and importance of compensation structure, Basic issues that help in designing the organisational strategy for compensation structure.

Unit 2: Current Trends in Designing the Compensation Structure (13 Hours)
Introduction to job evaluation, Methods of job evaluation, Internal and external alignment in compensation structure, Market competitiveness, Application of expectancy and equity theories towards compensation structure, Cost to the company concept (CTC), Fringe Benefits: Different kinds of Fringe Benefits, ESOP, Executive remuneration, Compensation Committee and corporate governance.

Unit 3: Compensation Structure for Tax Benefits (12 Hours)
Optimal Salary Structure, Broad banding, Allowances and reimbursements, Group Insurance for Health and Life; Superannuation Benefits,

Unit 4: Grievances Redressal Relating to Conflicts Between Employers and Employees Relating to Compensation Structure (10 Hours)
Issues relating to wage determination, pay grades, wage surveys, comparable worth, competency-based pay, method of calculating wages.

Exercises:
The learners are required to:
1. make presentations about compensation structures of different companies from varied sectors.
2. creating a compensation structure to attract and retain the employees.
3. create optimal compensation structures using reimbursements as part of CTC arising minimum tax liability.
4. comparing different compensation structures keeping in view the international compensation structures.
5. resolving a case of conflict between employer and employees on the issue of compensation structure.

Suggested Readings:

- Cascio, Wayne F. Managing Human Resources-Productivity, Quality of Life, Profit. Mc Graw Hill.
- Duff, Michael C. Workers' Compensation Law: A Context and Practice Casebook. Carolin Academic Press.
- Milkovich, G., Newman, J. & Ratnam, C.S.V. Compensation. Tata Mc Graw Hill, Special Indian Edition.
- Sharma, J.P. An Easy Approach to Company and Compensation Laws. New Delhi: Ane Books Pvt Ltd. Additional Readings:
- Henderson, Richard. Compensation Management- In A Knowledge Based World. Pearson.
- The Code on Wages, 2019 - Bare Act

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.

DSE (stream): Modern Office Management

Advanced Spreadsheet applications

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Advanced Spreadsheet applications	**4**	**1**	**0**	**3**	**Pass in Class XII**	**NIL**

Learning Objectives-
This course is designed to enable students understand and utilize the powerful spreadsheet tools to handle and manipulate huge amounts of data generated through business transactions, use spreadsheet utilities to take business decisions and present complex information in a professional manner.

Learning Outcomes:
After completion of the course, learners will be able to:
1.Handle large data generated through business transactions using advanced spreadsheet tools.
2.Summarize and present data using tables, pivot tables, pivot charts and dashboards.
3. Solve complex business problems using various functions.
4. Use excel add-ins for constraint optimization, summarization and forecasting.
5.Create advanced spreadsheets in various real life business problems.

Course Contents:
Unit 1: Spreadsheet basics (3 Hours)
Spreadsheet concepts, managing worksheets; Formatting cells, conditional formatting, Entering data; Editing, Printing and Protecting worksheets; Handling operators in formula, Project involving multiple spreadsheets; Working with Multiple worksheets; controlling worksheet views; Cell Referencing and Naming of cells and cell ranges.

Unit 2: Data handling (3 Hours)
Sorting, multilayer sorting; data validation; find and replace; paste special; identifying missing values, Filter and advanced filter; Conditional Formatting; Tabulation; flash-fill; Formatting as table.

Unit 3: Spreadsheet Functions and Data Analysis using Spreadsheet (6 Hours)
Formulae vs functions; Cell formulae vs Array formulae; Mathematical functions; Statistical functions; Financial functions; Logical functions; text functions; Date and Time functions; Lookup and reference functions: Hlookup, and Vlookup. Graphical Representation of data using various charts, Organizing

Charts and graphs, advanced Charting Tools; what–if-analysis: Goal-seek, Data tables and Scenario manager; pivot tables, pivot charts and dynamic dashboards.

Unit 4: Real life projects (3 Hours)
EMI calculation and Loan repayment schedule; Payroll statements; Frequency distribution and its statistical parameters; small projects using power functions (sumif, countif, averageif, etc.), evaluating investment projects with equal and unequal cash flows using financial functions, analysing exam results for a college and other similar projects.

Note:
1. The General-Purpose Software referred in this course will be notified by the University Departments every three years. If the specific features, referred to in the detailed course above, is not available in that software, to that extent it will be deemed to have been modified.

Practical exercises (90 Hours)
The learners are required to do the following practical exercises.

- By taking secondary data from a company's income statements and balance sheets for five to ten years, the learners are required to conduct the Ratio Analysis and forecast values for different items of these statements for the next five to ten years.
- Collect data related to different departments, no of employees and different financial indicators of the companies operating in an industry and analyse the collected data using pivot table and dashboards.
- Using logical, mathematical, financial and statistical functions of spreadsheets, the learners are required to analyse the corporate results and rank the firms based on various parameters.
- Collect result data of students of a section in any semester. Perform different calculations such as total, percentage, standard deviation, maximum marks, minimum marks of paper etc. Rank the students using different excel functions.
- Collect data from Sales volume and Price data form any Apparel Store and do the following:
- Make a chart of monthly sales volume and price data.
- Make charts showing linear and non-linear demand curves.
- Analyze the impact of weekends and festive season on the sales volume.
- Evaluate the impact of different marketing strategies adopted by the store on its sales volume.
- Make recommendations based on your analysis.

Suggestive Readings:

- Jain, H. C. & Tiwari, H. N. (2021) "Computer Applications in Business" Taxmann, Delhi.
- Madan, S. (2020) "Computer Applications in Business" Scholar Tech Press, Delhi.
- Mathur, S. & Jain, P. Company. "Computer Applications in Business" Galgotia Publishing
- Sharma, S.K. & Bansal, M. (2022) "Computer Applications in Business" Taxmann, Delhi.
- Walkenbach, J. "MS Excel 2016, Bible". John Wiley & Sons, USA.
- Winston, W. L. "MS Excel 2013, Data Analysis & Business Modeling" Microsoft Press, USA.

Additional Sources:

- Benninga, S. "Financial Modelling" The MIT Press, USA.

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Office Operations

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Office Operations	**4**	**3**	**1**	**0**	**Pass in Class XII**	**NIL**

Learning Objectives:
The course aims to acquaint students with the operations of office including front office, middle office and back office.

Learning Outcomes:
After completion of the course, learners will be able to:
1. Demonstrate the fundamentals of office operations.
2. Analyse the day-to-day workings of office.
3. Interpret front office and back-office tasks.
4. Examine the role of secretary in offices.
5. Summarize various office operations.

Course Contents:
Unit 1: Fundamentals of front office operations and Front Office Management (18 hours)
Structure of Front Office Department: Functional Organization of Front office, Front Desk Layout and Equipment; Front office operations in the context of Hospitality: Accommodation facilities, Handle Reservation activities, dealing with Guests and Colleagues, Personal Care and Safety. Front Office Procedures and Systems, Planning and evaluating operations, Accounting and Auditing, Customer service techniques for front office employees, Supervision and Management in the front office.

Unit 2: Middle Office Operations (9 hours)
Managerial functions: Planning, Organising, Directing, Motivation, Controlling and Supervision of different activities, Office Manager as an Administrator, Advisor and Public Relations officer.

Unit 3: Back Office Operations (9 hours)
Supervision and Administration: Human resources, accounting and revenue-generation role. Filing, Indexing and record management operations, office recruitments and promotion procedures. Gathering and processing. Mail data offline /online to assist the front office team.

Unit 4: Role of Executive Secretary in Office Operation (9 hours)
Secretary in front office – mainly client facing roles, attending phone calls, maintenance of appointment diary. Taking dictation, drafting of letters, fax messages, sending and receiving emails, notice of the meeting, proceedings of agenda and minutes of the meeting Use of Modern technology and Office Communication, mail, voice mail, multi-media, video conferencing, virtual meetings.

Exercises:
The learners are required to:
1. Strengthen their knowledge of the latest office operations.
2. Learn equipment used but also adopt special methods to be used.
3. Learn how to run an office in a congenial environment.
4. Discuss the equipment to be used in the office.
5. Learn the various office operations being adopted.

Suggested Readings:

- Andrews, S.,Front Office Manual Tata McGraw Hill (India).
- Bardi, J. Front Office Management ,Willy and Sons.
- Bhatia, R.C. (2019) Office Management – Galgotia Publishers, New Delhi.
- Chopra R.K (2009), Office Management , Himalaya Publishing House. New Delhi.
- Duggal, B (1989), Office Management & Commercial Correspondence, Kitab Mahal, (India).
- Ghosh, P.K. (2010) Office Management, Sultan Chand & Sons, New Delhi.
- Kasavana & Brooks (2009), Managing Front office Operations.
- Krishnamurty S. (2013), Office Management, S.Chand Publications (India).
- Pillai, R.S.N and Bagavathi (2008), Office Management, S. Chand & Company Ltd, New Delhi.

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Database Management System

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Database Management System	**4**	**2**	**0**	**2**	**Pass in Class XII**	**NIL**

Learning Objectives:
This course is designed to give overview and understanding of database management systems and equip them to solve business problems.

Learning Outcomes:
After completion of the course, learners will be able to:
1. Describe the concept of a database management system and will be able to compare it with the traditional file system.
2. Draw ER diagrams and will be able to check whether the database is in the first three normal forms.
3. Discuss basic structure of the database using ms access by creating tables, setting different field types and properties and by setting relationships between two or more tables.
4. Retrieve the data stored in tables using queries to provide multiple views of data.
5. Create interactive forms for data entry and create and print various reports using ms access.

Course Contents:
Unit 1: Introduction of database management system (6 hours)
Database, database system and database management system (DBMS); various types of DBMS; importance of database management system, comparison between database management system and traditional file system; advantages and limitations of DBMS; relational databases and database architecture.

Unit 2: Designing a database (6 hours)
Steps in database designing; ER Model: overview, ER-Diagram, entity: strong and weak, relationship: meaning and type; Codd's rules; attributes: meaning and types; Relational Schemas, relational mapping from ER- Diagram; concept of keys: super key, candidate key, primary key, composite key, foreign key; integrity rules, first three forms of Normalization (1NF, 2NF, and 3NF).

Unit 3: Creating tables and setting relationship (7 hours)
Using MS Access: creating tables using design view, naming fields, setting data type, setting field properties, setting primary/composite key, setting validation rule and validation text; setting relationship between two or more tables, enforcing referential integrity constraint.

Unit 4: Retrieving data using queries, Creating forms and reports (11 hours)
Working with queries: working with query design, adding tables, adding fields, sorting records, setting field criteria (both text based and number based), summarizing the records in a query. Creating Forms: working with form wizard and design view, sections of a form, assigning form properties, using form templates and auto forms.Creating Reports: working with report wizard and report design, inserting a chart into report using chart wizard, modifying and printing reports.

Note: The General Purpose Software referred in this course will be notified by the University Departments every three years. If the specific features, referred to in the detailed course above, is not available in that software, to that extent it will be deemed to have been modified.

Practice Exercises (60 Hours):
The learners are required to:
1. Using the ER diagram, the learner is required to screen out the entities, attributes and relationships for a college set up where a teacher teaches subjects to its students and the teacher reports to the principal of the college.
2. The nearby general store wants to maintain a database for its customers. Some of his customers take delivery at home. The learner shall use MS-Access to prepare the customer table, item table and transaction table for the shopkeeper. Set the primary key in each table. Form the relationship among the attributes using referential integrity constraint.
3. An organisation maintains the database of its employee details, the salary information and the leave record using MS-Access. The learner shall design the query for the organisation who wants to know the names of their senior employees, their basic pay and number of leaves they have taken.
4. The college admits a student and creates tables to store the student details and their attendance using MS-Access. The learner shall prepare the different types of forms to insert the records in the tables already created.
5. The college maintains the fees records of the students along with the details of students using MS-Access. The learner shall prepare a report to show names of students with the payment of fee and the list of the defaulters.

Suggestive Readings:

- Elmasari, R. & Navathe, S.B. (2016) “Fundamentals of Database Systems", Pearson Education, USA
- Jain, H. C. & Tiwari, H. N. (2021) “Computer Applications in Business” Taxmann, Delhi.
- Madan, S. (2020) “Computer Applications in Business” Scholar Tech Press, Delhi.
- Mathur, S. & Jain, P. (2022) “Computer Applications in Business” Galgotia Publishing Company, Delhi.
- Sharma, S.K. & Bansal, M. (2022) “Computer Applications in Business” Taxmann, Delhi.

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