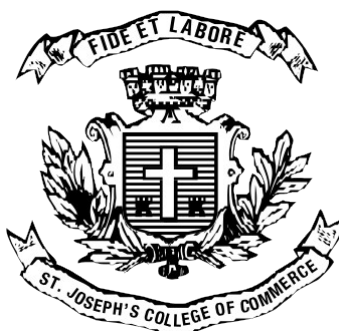# St. Joseph's College of Commerce

(Autonomous)

163, Brigade Road, Bengaluru – 560 025

Accredited with 'A++' Grade (4th Cycle) by the National Assessment and Accreditation Council (NAAC)

Recognized by the UGC as

"COLLEGE WITH POTENTIAL FOR EXCELLENCE"

Bachelor of Commerce
[Industry Integrated]

Semester III & IV

Syllabus as per State Education Policy 2024

Curriculum Framework w.e.f., 2024-2025

Academic Year 2025 – 2026

Batch 2024- 2027

St. Joseph's College of Commerce (Autonomous)

Affiliated to Bengaluru City University

St. Joseph's College of Commerce (SJCC) was formerly a part of St. Joseph's College, established in the year 1882. The Commerce Department was established in the year 1949 and it became an independent college with its own building in Brigade Road in the year 1972.

The college has in its Vision a model for higher education which encourages individuals to dream of a socially just world and in its Mission a strategy to empower individuals in realizing that dream.

With an objective of imparting quality education in the field of Commerce and Management, the college has been innovating in all aspects of higher education over a long period of time. These innovations were further bolstered with the granting of autonomous status to the college by UGC in September 2005. From then on, the college has taken a lead in reforming curriculum and syllabus, examination and evaluation pattern and teaching and learning methods through the Board of Studies, the Academic Council and the Governing Council comprising of eminent academicians, industry representatives and notable alumni.

The college has undergone four cycles of NAAC accreditation starting from the year 2000 in which it secured 'five stars', next in the year 2007 an 'A' grade, in the year 2012 again an 'A' grade and recently in February 2021 an 'A++'. It is one of the very few institutions in the country to have secured A++ grade in the fourth cycle under the Revised Accreditation Framework (RAF) and the first college in Karnataka to do so. The college was declared as a 'College with Potential for Excellence' in the year 2010. In 2011, SJCC was recognized as a Research Centre by Bangalore University. The college has been ranked 55th in the National Institutional Ranking Framework (NIRF) ratings of Ministry of Education, Government of India, in 2024 and it has been the only institution from Karnataka to make it consistently to the top 100 in the country.

The college offers diverse programmes in Commerce , Business Administration Arts and Science. Under Commerce Studies it offers B.Com, B.Com (Professional-International Accounting and Finance), B.Com (BPM- Industry Integrated), B.Com (Travel and Tourism), B.Com (Analytics), B.Com (Professional - Strategic Finance), M.Com (Finance & Taxation/ Marketing & Analytics), M.Com (International Business) & M.Com (Financial Analysis). Under Business Administration it offers BBA, BBA (Entrepreneurship) and BBA (Professional- Finance and Accountancy).Under Arts it offers BA (English, Communicative English and Psychology) and Under Science it offers B.Sc (Economics, Mathematics and Data Analytics).The college also offers five one-year Post Graduate Diploma programmes.

About the Department

The B.Com Department of St. Joseph's College of Commerce has efficiently streamlined all its courses to reflect an interdisciplinary approach to understanding the contemporary business environment. Its aim is to construct a strong foundation in core subjects such as Accounting, Taxation, Economics, Statistics and Auditing along with a choice of Cost Accounting, Finance, Business Analytics, Marketing and Human Resources, studied in the fifth and sixth semester. The courses are challenging, yet, rewarding for students with high aspirations. Our students have been sought after by employers for their excellent knowledge, skills and attitude, giving them an edge over their peers from other institutions.

Objectives of the Programme

1. To provide conceptual knowledge and application skills in the domain of Commerce studies.
2. To provide knowledge in all the areas of business to be able to meet expectations of Commerce, Trade and Industry.
3. To sharpen the students' analytical and decision-making skills.
4. To provide a good foundation to students who plan to pursue professional programmes like CA, ICWAI, ACS, CFA and MBA.
5. To facilitate students to acquire skills and abilities to become competent and competitive in order to be assured of good careers and job placements.
6. To develop entrepreneurship abilities and managerial skills in students so as to enable them to establish and manage their own business establishments effectively.
7. To develop ethical business professionals with a broad understanding of business from an interdisciplinary perspective.

I. **Eligibility for Admission**

Candidates who have completed the two-year Pre-University course of Karnataka State or its equivalent are eligible for admission into this Programme.

II. **Duration of the Programme**

The duration of the programme is three (03) years of Six Semesters. A candidate shall complete his/her degree within six (06) academic years from the date of his/her admission to the first semester. Students successfully completing three (03) years of the course will be awarded Bachelor's Degree in Commerce (REGULAR) – B.COM- Regular.

I. **MEDIUM OF INSTRUCTION**

The medium of instruction shall be in English.

II. ATTENDANCE

- A student shall be considered to have satisfied the requirement of attendance for the semester, if he/she has attended not less than 75% in aggregate of the number of working periods in each of the courses, compulsorily.
- A student who fails to complete the course in the manner stated above shall not be permitted to take the End Semester Examination.

III. TEACHING AND EVALUATION

M.Com/MBA/MFA/MBS/MTA graduates with B.Com, B.B.A & B.B.S as basic degree from a recognized university are only eligible to teach and to evaluate the courses including part – B courses of I and II semesters except languages, compulsory additional courses and core Information Technology related courses, Skill based, Value Based and Foundation courses, mentioned in this regulation. These courses shall be taught by the graduates as recognized by the respective Board of Studies.

IV. SCHEME OF EXAMINATION

ACADEMIC EVALUATION UNDER STATE EDUCATION POLICY (SEP)
(EFFECTIVE FROM ACADEMIC YEAR 2024-2025)

The academic evaluation of both undergraduate (UG) and postgraduate (PG) programmes consists of two components: Continuous Internal Assessment (Formative Assessment) and End-Semester Examination (Summative Assessment).
Assessment for UG Students under SEP will be as follows:

Type of Assessment	Assessment Component	Allotted Marks
Continuous Internal Assessment / Formative Assessment	CIA I (Test)	10 Marks
	CIA II (Skill-based Assessment)	10 Marks
	Mid-Term Exam	20 Marks
Total	**40 marks (scaled down to 20 marks)**	
End-Semester Examination / Summative Assessment	End-Semester Examination (For three hours duration)	80 Marks
TOTAL		**100 Marks**

A. Additional Details
- **Mid-Term Exam**: The mid-term exam covers at least 40-50% of the syllabus and has duration of one hour.
- **Continuous Internal Assessment (CIA) Activities**: CIA activities are designed with clear objectives, modalities, assessment rubrics, and outcomes.

B. CIA improvement
There is **no provision for enhancing CIA marks** for UG students once the semester ends.

Attendance requirement for taking ESE
- The University Grants Commission (UGC) mandates a minimum of 75% attendance in each course to be eligible to write the End Semester Examinations (ESE).
- There is no provision for condonation of attendance under the UGC Act.

VII. Minimum for a pass
- **Minimum Pass Marks in Final Examination**: A minimum of 40 percent is required in each course in the End Semester Exams. The student must score at least 32 marks out of 80 in the End Semester Examination (ESE).
- **Overall Pass Requirement**: The aggregate of Continuous Internal Assessment (CIA) and End Semester Examination (ESE) should also be a minimum of 40 percent. Out of 100 marks, a student must secure at least 40 marks in each course to qualify as passed inclusive of minimum 32 marks out of 80 in End Semester Exam.

VIII. Grading System for Choice Based Credit System (CBCS)
The modalities and operational details are given below:
- **Grade Points**: The College adopts a ten-point grading system. The papers are marked in a conventional way for 100 marks. The marks obtained are converted to grade point according to the following table. If a student is absent for the paper the grade point assigned is 0.

% Marks	95 - 100	90 - 94	85 - 89	80 - 84	75 - 79	70 - 74	65 - 69	60 - 64	55 - 59	50 - 54	45 - 49	40 - 44	Below 40
Grade Point	10	9.5	9	8.5	8	7.5	7	6.5	6	5.5	5	4.5	0

Credits: Credits are assigned to courses based on the following broad classification:

Courses Category	Instruction Hours/week	Credits
Languages	3 Hours	3
Major Core	4 Hours	4
Skill Enhancement Courses	1-4 Hours	1-4
Compulsory Courses	1-2 Hours	1-2

Grade point calculation

- **Semester Grade Point Average (SGPA):** The SGPA is calculated as the sum of the product of the credits and the grade points scored in all courses, divided by the total credits.

SGPA = Total of (Credits Earned X Grade Points) ÷ Total of Corresponding Credits

- Minimum SGPA required for a pass is 4.5.
- If a student has not passed in all courses or is absent, the SGPA is not assigned.
- Cumulative Grade Point Average (CGPA): The CGPA is the weighted average of all the courses taken by a student across all semesters of a programme.

CGPA = ∑Total Credits in the Semester × SGPA ÷ Total Credits of the Courses

Note: SGPA and CGPA will be rounded off to two decimal places.

Interpretation of SGPA/CGPA and Classification of Final Result

Grade Points	% of Marks	Grade	Result/Class Description
9.00-10.00	85 - 100	O	Outstanding
8.00-8.99	75 - 85	A+	First Class Exemplary
7.00-7.99	65 - 75	A	First Class Distinction
6.00-6.99	55 – 65	B+	First Class
5.50-5.99	50 -55	B	High Second Class
5.00-5.49	45 - 50	C	Second Class

4.50 -4.99	40 - 45	P	Pass Class
Below 4.5	Below 40	RA	To Re-Appear

IX. PATTERN OF ESE QUESTION PAPER UNDER SEP

The End Semester Examination (ESE) question paper under SEP will include questions that assess both Lower Order Thinking Skills (LOTS) and Higher Order Thinking Skills (HOTS). The difficulty level of the question paper will be distributed as follows: 40% easy, 30% difficult, and 30% very challenging.

- **Duration**: 3 Hours
- **Maximum Marks**: 80

The question paper pattern will be as follows:

Sections	Marks per Question	Number of Questions	Total Marks
Section A	2 marks	5 questions (out of 7)	10 Marks
Section B	5 marks	4 questions (out of 6)	20 Marks
Section C	12 marks	3 questions (out of 5)	36 Marks
Section D	14 marks	1 question (Case Study)	14 Marks
Total			**80 Marks**

X. REVALUATION AND RETOTALING
Requests for **revaluation**, **retotalling**, and **photocopies of the answer book** for the End-Semester Examination (ESE) must be submitted to the Controller of Examination along with the prescribed fee within two weeks from the declaration of results.

XI. Absence during End Semester Examination
If a student misses the End Semester Examination, they will be marked as "Absent" and will be required to take the supplementary examination for that course during the next available opportunity only.

XII. Malpractice
Students will be dealt severally in case if they are found guilty of any malpractices during examination. The college has zero tolerance towards any kind of ~~foul~~ means adopted to secure marks in the exams.

Programme Outcomes (PO's)

After the completion of the **B.Com (Regular)** Programme, the student will be able to:

PO1: Disciplinary and Inter - disciplinary Knowledge

Demonstrate the **understanding** of relevant business, management and organization knowledge, both academic and professional, in line with industry standards.

PO2: Decision making Skill

Apply underlying concepts, principles, and techniques of analysis, both within and outside the discipline to generate all the possible solutions and picks one that shows their understanding of the problem and the outcomes.

PO3: Integrated problem-solving and Research

Analyze how parts of a whole interact with each other to produce overall outcomes in complex systems by analyzing key managerial issues in a particular industry or company and propose appropriate managerial solutions to the situation

PO4 Critical thinking Skill

Evaluate evidence, arguments, claims and beliefs by using right type of reasoning as appropriate to the situation and Analyze how parts of a whole interact with each other to produce overall outcomes in complex systems

PO5 Creative thinking Skill

Develop, implements and communicates new and worthwhile ideas using both incremental and radical concepts to make a real and useful contribution to their work

PO6: Usage of Modern Technology and Tools

Use tools and technologies of digital nature, communication/networking tools and social networks appropriately to access, manage, integrate, evaluate and create information to successfully function in a knowledge economy

PO7 Leadership and team work

Develop a vision, translate that vision into shared goals, and effectively work with others to achieve these goals.

PO8 Ethical Conduct & Sustainability Practices

Act responsibly and sustainably at local, national, and global levels

PO9 Collaboration & Networking Skill

Work collaboratively and respectfully as members and leaders of diverse teams

PO10 Self-directed and Life – Long learning

Create goals and monitor progress toward them by developing an awareness of the personal, environmental and task-specific factors that affect attainment of the goals.

Programme Specific Outcomes (PSO's)

PO11 Redesigning the Business Process Management

Develop, report, display and alert mechanism drawn from process data from the Business Process Management Service/Software and use these data methods to adapt the process.

PO12 Business Process Management as a Career option

Apply the competencies and creativity required to undertake Business Process Management as a desirable and feasible career option.

Course Matrix

B.COM (INDUSTRY INTEGRATED) - PROGRAMME						
PROGRAMME MATRIX AS PER STATE EDUCATION POLICY						
Course Category/ Semester	**I**	**II**	**III**	**IV**	**V**	**VI**	**TOTAL**

Part A : Languages							
Language 4 Hrs - 3 Crs	Lang I	Lang I	Lang I	Lang I	-	-	
	Lang II	Lang II	Lang II	Lang II	-	-	
Part A Credits	**6 Crs**	**6 Crs**	**6 Crs**	**6 Crs**	-	-	**24**

Part B: Discipline Specific Courses							
Major Core Courses 4 Hrs - 4 Crs	Financial Accounting	Cost Accounting	Financial Management	Costing for Business Decision	Management Accounting	Supply Chain Management	
	Principles of Management	Marketing Management	Retail and Market Research	Human Resource Management	Income Tax I	Income Tax II	
	Business Economics	Business Law	Company Law & Secretarial Practices	Campus to Corporate	Capital Markets for BPS	Goods And Services Tax	
	Business Mathematics and Statistics	Finance and Accounting for BPS	Insurance for BPS	Banking for BPS		Managing Business Process	
Major Elective Courses 4 Hrs - 4 Crs	-				Elective I	Elective II	
Part B Credits	**16**	**16**	**16**	**16**	**16**	**20**	**100**

Part C : Skill Enhancement Courses/Activities							
Skill Based Courses /Activities 2 Crs		MOOCs / Swayam Course (1 Cr)	Introduction to Spreadsheets (2crs)	Data Visualisation through Power BI (2 Crs)	Research Methodology (4 Crs)	Social Internship (2 Crs)	
				MOOCs / Swayam Course (1 Cr)	Research Project (4Crs)	Corporate Internship (2Crs)	
Value Added Courses 1Cr		Extracurricular Activities/Association/Sports (1Cr)		Extracurricular Activities/Association/Sports (1Cr)		Extention Activities (1 Cr)	
Part C Credits		**2 Crs**	**2 Crs**	**4 Crs**	**8 Crs**	**5 Crs**	**21**

Part D: Foundation/ Compulsory Courses							
Foundation/ Compulsory Courses 2Hrs/ 2Crs	Psychological Well being (1Cr)	Constitutional Value II (2 Crs)	Environmental studies (2Crs)	-	-	-	
	Constitutional Value I (2 Crs)						
Part D Credits	**3 Crs**	**2 Crs**	**2 Crs**				**7**
Total Credits	**25 Crs**	**26 Crs**	**26Crs**	**26Crs**	**24 Crs**	**25Crs**	**152**

Course Code	Title of the paper	Category of course	Teaching hours of week	CIA	ESE	Total Marks	Credits
C3 24 GE 301	General English	Language	3	20	80	100	3
C3 24 KN 301	Kannada	Language	3	20	80	100	3
C3 24 HN 301	Hindi						
C3 24 AE 301	Additional English						
C3 24 MC 301	Financial Management	Major Core	4	20	80	100	4
C3 24 MC 302	Retail and Market Research	Major Core	4	20	80	100	4
C3 24 MC 303	Company Law & Secretarial Practice	Major Core	4	20	80	100	4
C3 24 MC 304	Insurance for BPS	Major Core	4	20	80	100	4
UG 24 FC 301	Introduction to Spreadsheets	Foundation/ Compulsory course	2	10	40	50	2
UG 24 CC 301	Environmental Studies	Compulsory Course	2	20	30	50	2
Total Credits							**26**

Programme: BCom [BPM]						
Semester	**Course Code**	**Course Title**	**Course Duration**	**Course Type**	**Teaching Hours Per week**	**Credits**
III	C3 24 MC 301	Financial Management	60	MC	4 Hrs	4
Course Objectives:	The course is devised with the aim to enable the students with the basic theories and practices of funding, allocating and managing financial resources of a firm.					

Course Outcomes After completion of the course, the students will be able to:			**T Levels**	**K Levels**
CO1	Describe both theoretical and practical role of financial manager in business corporations.		T2	K2
CO2	Compute the cost of capital of specific sources of capital and the overall cost of capital.		T4	K3
CO3	Design an optimum capital structure for a hypothetical firm.		T3	K3
CO4	Evaluate investment decisions by using capital budgeting techniques.		T4	K4
CO5	Analyze the implication of dividend policy of a listed company with live financials.		T4	K4
CO6	Evaluate the role of working capital management in meeting firm's strategic objectives and its value creation.		T3	K3

Module 1	**Financial Management**	**4 Hours**

Finance Function – Aims of Finance Function – Financial Management - Goals of Financial Management – Financial Decisions - Importance of Sustainable finance. **Environmental, Social, Governance** (ESG), Business ethics- integrity- security and information for finance managers. Use of technology in Finance.

Module 2	**Financing Decisions: Cost of Capital**	**12 Hours**

Meaning – Computation of Cost of Capital – Cost of Equity Preference – Debt - Cost of Retained Earnings – Weighted Average Cost of Capital and Marginal Cost of Capital.

Module 3	**Financing Decisions: Capital Structure**	**10 Hours**

Meaning of Capital Structure – Optimum Capital Structure – Factors determining Capital structure – Leverages - Operating leverage – Financial leverage and combined leverage – Problems - Point of Indifference.

Module 4	**Investment Decisions**	**16 Hours**

Capital Budgeting – Meaning – Significance – Capital Budgeting process –Payback period – ARR – Net present values – IRR Method – Profitability Index and Capital Rationing (Concept only).

Module 5	**Dividend Decisions**	**8 Hours**

Meaning – Types of dividend policies – Factors influencing dividend policy – Forms of dividends. Dividend relevance theories – Walter's Model and Gordon's Model. Dividend irrelevance theories– Modigliani Miller Model.

Module 6	**Working capital management**	**10 Hours**

Working capital: Meaning – Concepts of working capital – Factors influencing Working Capital requirement – Components of working capital – Profitability/Liquidity trade-off. Working Capital – Investment policy – Financing Policy.
Cash Management: Meaning – Importance – Factors affecting cash balances–Motives of holding cash – Objectives of cash management– Difficulties and Means of cash management.
Receivables Management: Meaning – Purpose – Determinants – Tools for receivables management – Ageing schedule.

Inventory Management: Meaning and Importance – Cost of holding inventory–Tools – EOQ – Fixing different inventory levels – ABC analysis – FSN – VED – JIT – Periodic inventory valuation – Perpetual inventory valuation (concepts only).

Skill Development:
(These activities are only indicative, the Faculty members can innovate)

1	Role Play as a Finance Manager in a given decision making situation.
2	Prepare a Capital Budget for your new Business.
3	Evaluate the NPV of an investment made in any one of the capital projects with imaginary figures for 5 years.
4	Prepare an aging schedule of debtors with imaginary figures.
5	Analyse the Capital Structure of companies in different industries.

Book for Reference:

1	Peiris, M. S., Dewasiri, N. J., & Banda, Y. W. (2020). Book review: IM Pandey (Ed.), Financial Management.
2	Van Horne, J. C., & Wachowicz, J. M. (2009). *Fundamentals of financial management 13th ed*. Pearson.
3	Gupta, K. (2011). Khan, MY and Jain, PK, Financial Management: Text, Problems and Case. *Journal of Services Research*, 11(2).
4	Chandra, P. (2020). *Strategic Financial Management-Managing for value creation |*. McGraw-Hill Education.
5	Maheshwari, S. N. (2019). *Financial Management: Principles & Practice*. Sultan Chand & Sons.
6	Peiris, M. S., Dewasiri, N. J., & Banda, Y. W. (2020). Book review: IM Pandey (Ed.), Financial Management.

Mapping of CO and PO

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PO12
CO1	M	H	H	L	L						M	L
CO2		H	M	L	L	H					M	L
CO3		H	H	M			L	L			M	L
CO4			H	H	M	M	L				L	L
CO5	M	M			H		H	L			L	L
CO6			H	H	M	M	L				L	L

Department of Commerce Programme: B.Com [BPM]						
Semester	**Course Code**	**Course Title**	**Course Duration**	**Course Type**	**Teaching Hours Per week**	**Credits**
III	**C3 24 MC 302**	**Retail and Market Research**	60	MC	4 Hrs	4

Course Objectives:	The course aims to enable students with knowledge of retail industry and market research practices with specific relevance to business process services.		

Course Outcomes After completion of the course, the students will be able to:		**T Levels**	**K Levels**
CO1	Select an appropriate type of marketing research in accordance with the demand of a specific product of CPG industry in the context of 4Ps of Marketing.	T2	K2
CO2	Integrate retailing research in every aspect of retailing.	T3	K3
CO3	Devise a plan for consumer research and consumer marketing research for designing a product mix and new product development	T4	K4
CO4	Generate media research report in the context of Advertisement Intelligence and Digital Advertisements.	T5	K4
CO5	Use metrics to evaluate Service Level Agreement of Marketing research.	T2	K2
CO6	Analyze emerging trends and technological advancements in market research to enhance decision-making.	T3	K3

Module 1	**Introduction to Market Research**	**12 Hours**

Market - Research - Market Research - Need for Market Research – Types of Market Research - Primary Research – Secondary Research – Custom Study – Syndicated Study – Quantitative Research Methodology – Qualitative Research Methodology – Research Types – introduction to 4 Ps of Marketing with reference to Market Research - Type of goods - CPG - Why CPG industry is different? - Global CPG Manufacturers - Consumer Behaviour – Influencers.

Module 2	**Retailing and Retail Research**	**14 Hours**

Characteristics of Retailing - Retail formats - Overview to Retail functions - Global Retailers - Segmentation - Need for segmentation criteria - Types of Segmentation - Need for Retail Research - Retail data - Importance of Retail Data Validation - Retail Research reports. – Product Coding – Product Characteristics& Features – Product Customization – Reports and Database for Manufactures – Consumer Panel - Importance of Consumer Panel - Customer Panel Services - Consumer Data - Panel Research reports, Retail Research and Ethics-Sustainability Market Research

Module 3	**Consumer Research**	**12 Hours**

Consumer Research and Consumer Marketing Research – Need for Consumer Research – Key Consumer Research Methodologies –Types of Survey and Survey Questions – Product Research - New Product Development and Product Research – Product Promotion and Product Survey.

Module 4	**Media Research**	**8 Hours**

Media and Media Research - Importance of Media research - Media Data - Importance of Media Data Validation - Media Research reports – Audience Measurement Services – Advertisement Intelligence – Digital Advertisements.

Module 5	**Metrics**	**7 Hours**

Metrics – Need for Metrics – Service Level Agreement – Quality Monitoring and Management – SLA's Used in Market Research – Impact of Adherence to SLA's.

Module 6	**Emerging Trends in Market Research**	**7Hours**

Emerging Trends in Market Research – AI, Machine Learning, Predictive Analytics. Ethics and

Compliance in Market Research – Data privacy, legal frameworks, and ethical considerations. Big Data and Market Research – Use of big data analytics in consumer insights.	

Skill Development:
(These activities are only indicative, the Faculty members can innovate)

1	Examine CPG Industry in the present scenario
2	Analyse the computer packages for research and analysis consumer behaviour
3	Conduct a micro project on consumer marketing research
4	Examine SLA's used in the field of market research
5	

Book for Reference:

1	TCS reference Material for Retail and market research

Mapping of CO and PO

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PO12
CO1	H	H			M	M			L		L	L
CO2		H	M	M		L	H				L	L
CO3	H	H		M		M			L		L	L
CO4		M	M	H		H				L	L	L
CO5		H	M	M						H	L	L
CO6		H		M			L	L	L		M	H

Department of Commerce Programme: B. Com [BPM]						
Semester	Course Code	Course Title	Course Duration	Course Type	Teaching Hours Per week	Credits
III	C3 24 MC 303	Company Law & Secretarial Practice	60	MC	4 Hrs	4
Course Objectives:	The course enables the students with the knowledge of legal requirements from commencement to liquation of a company form of an organization.					

Course Outcome: After completion of the course, the students will be able to:		T Level	K Level
CO1	Illustrate the role of Company secretary as per secretarial standard 1 and 2 under the company's act of 2013.	T2	K2
CO2	Plan for formation of company right from promotion to commencement of business stage.	T3	K3
CO3	Illustrate the procedure involved in raising capital by way of issue of Shares and Debentures.	T3	K3
CO4	Conduct company meetings as per the compliance to manage the internal and external affairs of company.	T3	K3
CO5	Illustrate the duties and responsibilities of director as per compliances under company's act of 2013.	T3	K3
CO6	Elucidate the role of official Liquidator and the procedure involved in different modes of liquidation.	T3	K3

Module 1	Over View of Companies Act, 2013	6 Hours

Overview of Company (History, types of companies) – Authorities related to company law board – Registrar of companies and SEBI (in brief) – Importance and functions (in brief) – Company Secretary: Qualification, appointment and terminations - Secretarial Standard 1 and 2 - Secretarial Audit – Compliance with law - Related Party Transactions –Who are they? Types and Requirements of law.

Module 2	Company Formation	16 Hours

- Promotion: Functions and Position of Promoters, steps in promotion, Pre-incorporation contracts and Provisional contract, Law with regard to start ups
- Documents to Commence Business:
- Memorandum of Association: Meaning and Definition, contents, Doctrine of ultra–vires and Alteration of Memorandum
- Articles of Association: Meaning, contents, alteration, constructive notice and indoor management
- Prospectus: Meaning, definition, importance, contents, Prospectus by implication, Shelf Prospectus, Red Herring Prospectus, Liability for misstatements and statement in lieu of prospects.
- Certificate for commencement of business

Module 3	Shares	16 Hours

Allotment – IPO (book building process, only guidelines) – Legal provisions on allotment – Underwriting Agreements – Underwriting Commissions – Buyback of shares – Depository system (D-MAT, RE-MAT) – Transmission of Shares.
Members and Shareholders: Meaning of Member – Acquisition of Membership – Termination of Membership – Register of Members.
Share Capital: Meaning of Share and Stock – ESOP, Sweat equity, and

Shareholders agreement - Differential voting rights – Reduction of Share Capital. Borrowing and Debenture: Borrowing powers – Effects of Ultra Vires borrowings – Mortgage and charge – Debentures – Kinds of Debentures – Debenture Trust Deed. MCA 21 guidelines.	

Module 4	Company Meetings	10 Hours
Importance of meetings – Types of meetings – Annual General Meeting and Extraordinary General Meeting – Requisites of a valid meeting – Quorum – Chairman – Adjourned Meetings – Proxies Voting – Different types of Resolutions - Drafting of Minutes – Requirements as per Secretarial Standard No. 1 and 2.		

Module 5	Directors	6 Hours
Need for Directors – Position of Directors – Their appointment – Retirement and removal - Powers of the Board of Directors and Shareholders - Types of Directors: Alternate, Woman, Independent Director - Duties and Responsibilities of a Director.		

Module 6	Winding Up	6 Hours
Modes of Winding up – Consequences of winding up – Official Liquidator – Defunct Company - Behavioral ethics and justice:- Relationship between justice perceptions in employees and comparison of ethical and unethical behaviors like violation of conscience, failure to honor commitments, unlawful conduct, disregard of company law.		

Skill Development:
(These activities are only indicative, the Faculty members can innovate)

1	Simulation with the help of BLISS Software
2	Circulate and show the prospectus to class.
3	Circulate and show the agenda to the class.
4	Draft agenda.
5	Circulate and show the directors and auditor's report.
6	Collect blank share application form and make the class fill it.
7	Drafting of Memorandum of Association – Drafting Articles of Association.

Book for Reference:

1	Kumar, A., & Sharma, R. (1998). *Secretarial Practice and Company Law*. Atlantic Publishers & Dist.
2	Kuchhal, M. C. (2009). *Secretarial Practice*. Vikas Publishing House.
3	Sangal, P. S. (1965). Company Law and Secretarial Practice.
4	Credit, M. Q. F. (2021). CRG530: COMPANY SECRETARIAL PRACTICE.
5	KAPOOR, A. SECRETARIAL STANDARDS REPOSITIONING THE PROFESSION.
6	Binani, C. M. (2016). Student Company Secretary.

Mapping of CO and PO

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PO12
CO1	H		H	M	L	L					M	L
CO2	H	H	M		L	L					M	L
CO3	H	H	M		L	L					M	L
CO4			H	M		L	H		M		L	L
CO5	H	H	M	M		L					L	L
CO6			H	H	L		M	M			L	L

Department of Commerce

Programme: B. Com [BPM]						
Semester	Course Code	Course Title	Course Duration	Course Type	Teaching Hours Per week	Credits
III	C3 24 MC 304	Insurance for BPS	60	MC	4 Hrs	4
Course Objectives:	The course is designed to impart in students the knowledge of products, offerings and process of the insurance industry, with emphasis on current practices.					

Course Outcomes After completion of the course, the students will be able to:		T Level	K Level
CO1	Illustrate the process of making valid contract under general insurance and life assurance and its applicability governing principles of insurance.	T2	K2
CO2	Compare and contrast the implications of each type of life insurance policy.	T3	K3
CO3	Compare and contrast the implications of each type of nonlife insurance policy.	T3	K3
CO4	Examine the role of health care insurance in promoting the interest of individual and health care industry.	T4	K4
CO5	Justify the defined benefits and defined contributions of retirement planning of an individual investor in USA and third party.	T4	K4
CO6	Justify the implications and applicability of digital technologies in sphere of BPS in Insurance.	T4	K4
Module 1	Insurance - Generic Overview	10 Hours	

Concept of Risk – Risk of Management – Basic concept (Hazards, Perils, Assets, etc.) - Life Stages, Income and Expenses - Fundamentals of Insurance - Characteristics of a valid contract – Insurance contract- Principles & Practices of insurance contract – Important terminologies & parties in insurance contract – Types of Insurance (Personal,
Commercial, Health, Life, etc.) – History of Insurance – Types of Insurance companies – Business units in an Insurance company – Overview of Insurance Life Cycle (Underwriting, Policy Servicing, Claims, etc.) - Reinsurance concept, Latest trends in insurance - Green and Sustainable Insurance- Principles of sustainable Insurance-
Role of Insurance towards sustainable development-Insurance and sustainable business.

Module 2	Life Insurance	11 Hours	

Important terminologies in a Life Insurance policy – Parties in a Life Insurance policy – Individual Life Insurance plans – Supplementary Benefits – Policy Provisions – Ownership rights – Life insurance policy life cycle (New Business & Underwriting, Policy servicing, Claims, etc.) – Concept of Annuity – Types of Annuity – Annuity
contract provisions – Annuity: USA – Fixed Annuity, Fixed Index Annuity, Variable Annuity – Qualified & Non-Qualified Annuity – Principles of Group Insurance – Group Retirement Plans.

Module 3	Property & Casualty Insurance	11 Hours	

Non-Life Insurance concepts: Hazards, Perils, Catastrophe, Property Damage & Business Interruption, Policy exclusions, Indemnity, Deductibles, Retention, Premiums, Limits, Salvage, Subrogation, etc. – Insurance Providers – Co-Insurance, Reinsurance, Captive
Insurance – Underwriting process – Policy Servicing process – Claims process – Reinsurance.

Module 4	Healthcare Insurance	10 Hours	

Concept of Healthcare Insurance – How Healthcare Insurance works – Key Challenges of Healthcare Industry – Healthcare Eco System – Healthcare regulations & Standards; HIPAA – Medicare – Medicaid - Mediclaim – Individual Health Insurance policies – Group Health Insurance

Policies – Managed Care – Eye Care – Micro Insurance Schemes.		
Module 5	**Retirement Services**	**10 Hours**
Concepts of Retirement Services – Retirement Planning – Asset Allocation & Asset Classes – Life stages of an Investor – Defined Benefits & Defined Contribution – Individual Retirement Arrangement in USA – Third Party		
Module 6	**Digitization of the Insurance Industry**	**8 Hours**
Key drivers for digital transformation-traditional channels vs digital channels- Advantages and Disadvantages-Digital trends and operational efficiency - digital claims management – automated settlement- Front office and back office automation- AI in insurance industry.		

Skill Development:
(These activities are only indicative, the Faculty members can innovate)

1	Application forms of types of insurance policies can be collected, KYC documents requirement, process of availing a policy can be physically completed by the student through an insurance agent.
2	The digital innovations in the insurance sector can be examined through visiting various Insurance companies' websites like experiencing the chatbots, quick payments, e-service portals etc. to understand the transformation in the industry.
3	Research study through a group activity in various areas of insurance like underwriting, actuaries, claims, fraud management, operations.

Book for Reference:

1	TCS Reference material for Insurance for BPS.

Mapping of CO and PO

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PO12
CO1	L	L	H	M		L					M	H
CO2	L	M	H	L		L	M					H
CO3	L	M		L	M		L				H	H
CO4	M	L	L	H		L	M				H	
CO5	L	L		H	L	M		M			H	M
CO6	M	L	L	M	H		L					H

Department of Commerce Programme: B.Com [BPM]						
Semester	**Course Code**	**Course Title**	**Course Duration**	**Course Type**	**Teaching Hours Per week**	**Credits**
III	C3 24 SB 301	**Introduction to Spreadsheets**	30 Hours	**Skilled based course**	2	2

Course Objectives:
This course aims to equip students with the tools and skills needed to leverage spreadsheets effectively for making data-driven decisions in a wide variety of business contexts.

Course Outcomes		T Levels	K Levels
After completion of the course, the students will be able to:			
CO1	Demonstrate proficiency in using Excel for data entry, formatting, and organizing data using workbooks, sheets, and referencing techniques.	T4	K4
CO2	Apply various Excel functions, including mathematical, statistical, string, and financial functions, to perform complex data computations and analyses.	T5	K4
CO3	Create visually appealing data representations using charts, graphs, pivot tables, and interactive dashboards to enhance data interpretation.	T4	K4

Module 1	Working with Spreadsheets	10 Hours

Origin and Importance of Excel in Data Analysis - Workbooks and Worksheets, Ribbon tabs, Using Shortcut Menus, Working with Dialogue Boxes, Task Panes, Exploring Data Types, Modifying Cell Contents, Comparing sheets side by side, special types of cells, Paste Special dialogue box, Adding comments to cells.
Formatting tools on the Home tab, Mini Toolbar, Fonts, Statistical Functions, Text Functions, other functions, Colors and Shading, Borders and Lines, conditional formatting, Working with tables, Selecting parts of a Table, Sorting and filtering a table, Converting Table into Range.

Module 2	Mastering Advanced Spreadsheet Techniques	10 Hours

Excel Functions - Mathematical Functions: SUM, AVERAGE, COUNT COUNTA, MIN/MAX, SQRT, POWER, LCM, COMBIN and PERMUT. String functions: LEN, LEFT, MID, RIGHT, CONCAT, TRIM, UPPER, LOWER, PROPER, Date Functions, Random number generators: RAND and RANDBETWEEN, Conditional functions: IF, NESTED IF, SUMIFS, COUNTIFS, and AVERAGEIFS, Data Handling Functions: VLOOKUP, HLOOKUP. Financial functions: PMT, PV, RATE, NPER. What if Analysis: Goal Seek, Scenario manager, and Data table (one way and two way).

Module 3	Visualization	10 Hours

Creating charts, Pie, Line, Bar, histogram, Boxplot, Scatter plot, data bars, waterfall charts, Area charts, Dynamic Charts, and other charts, Legends ad formatting wit charts, Labeling carts, 3D charts, Sparkline, Time series plot, Score Cards. Interactive Dashboard Development: Pivot Table, Pivot Chart and Slicers.

Skill Development:
(These activities are only indicative, the Faculty members can innovate)

1	Prepare and analyse the attendance data set of your organisation.
2	Prepare an expense tracker, analyse and present the data with visualsiation tools.
3	Analyse a dataset in regard with company's performance, profitability.

Book for Reference:	
1	Jones, S., Smith, R., & Brown, M. (2023). *Excel Mastery: Unlocking the Potential of Excel for Data Analysis* (2nd ed.). Pearson Education.
2	White, A., Black, K., & Green, L. (2021). *Excel Analytics: From Basics to Advanced Techniques* (4th ed.). Wiley.
3	Lee, C., Johnson, D., & Williams, E. (2022). *Mastering Excel: Advanced Tools and Techniques for Data Visualization and Analysis* (3rd ed.). McGraw-Hill Education.
4	Garcia, M., Brown, T., & Martinez, L. (2024). Excel Data Analysis: *Unleashing the Power of Excel for Insights and Decision-Making* (5th ed.). O'Reilly Media.

Mapping of CO and PO

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PO12
CO1	M	L	L	L	M	H					H	M
CO2	M	L	L	L	M	H					H	M
CO3	M	L	L	L	M	H					H	M

Department of Commerce						
Programme: B. Com (BPM)						
Semester	Course Code	Course Title	Course Duration	Course Type	Teaching Hours Per week	Credits
III	UG 24 CC 301	Environmental Studies	45 Hours	Compulsory Course	3	2

Course Objectives:
The course is structured to create awareness, enhance knowledge, and develop skills related to environmental conservation and sustainability.

Course Outcomes After completion of the course, the students will be able to:		T Level	K Level
CO1	Identify the environmental factors that determine sustainable development and describe an ecosystem along with its many components.	T3	K3
CO2	Identify the various natural resources and analyse the impact of their degradation.	T3	K3
CO3	Describe the different types of environmental pollutions, causes of climate change and the various environment protections laws.	T3	K3
CO4	Analyze the impact of population growth on the environment and the various rehabilitation measures using case studies	T3	K3

Module 1	Introduction to Environmental Studies	09 Hours

Introduction to Environmental Studies: Multidisciplinary nature of environmental studies, Scope and importance; Concept of sustainability and sustainability development, SDG Goals

Ecosystem: Structure and function of ecosystem; Energy flow in and ecosystem: food chains, food webs and ecological succession.

Terrestrial Ecosystems: Forest ecosystem, Grassland ecosystem, Desert ecosystem,
Aquatic ecosystems; ponds, streams, lakes, rivers, oceans,

Module 2	Natural resources: Renewable and Non-Renewable Resources	13 Hours

Land resources: Land-use and land cover change; Land degradation, Soil erosion and desertification.

Forest Resources: Types and scope; Deforestation: Causes and impacts due to mining, dam building on environment, forests, biodiversity, and tribal populations.

Water Resources: Use and over-exploitation of surface and ground water, floods, droughts, conflicts over water (international & inter-State

Energy Resources: Renewable and non-renewable energy sources, use of alternate energy sources, growing energy needs, case studies.

Biodiversity and Conservation: Levels of biological diversity: Genetic, species and ecosystem diversity; Biogeographic zones of India

Biodiversity patterns and global biodiversity hot spots. India as a mega-biodiversity nation; Endangered and endemic species of India.

Threats to biodiversity: Habitat loss, poaching of wildlife, man- wildlife conflicts with case studies, biological invasions; Conservation of biodiversity: In-situ and Ex-situ conservation of biodiversity.

Module 3	Environment Pollution	13 Hours

Environmental Pollution – Types, causes, effects and controls, Air, Water, soil and noise pollution, nuclear hazards and human health risks

Solid waste: management and control measures urban and industrial waste with case studies

Environmental Policies and Practices: Climate change, global warning , ozone layer depletion, acid rain and impacts on human communities and agriculture

Environmental Laws: Environment Protection Act, Air (Prevention and Control of Pollution) Act, Forest Conservation Act, International agreements, Montreal and Kyoto protocols and Convention on Biological Diversity (CBD)

Nature reserves, tribal population and rights and human wildlife conflicts in Indian context

Module 4	Human Communities and Environment	10 Hours

Human population growth, Impacts on environment, human health and welfare ,Resettlements and rehabilitation of project affected persons, case studies

Disaster management: Floods, earthquake, cyclones and landslides with case studies

Environment movements: Chipko, Silent Valley, Bishnois of Rajasthan

Environmental Ethics: Ecological, economic, social , ethical, aesthetic and informational value. Role of Indian and other religions and cultures in environmental conservation

Environmental communication and public awareness, case studies- CNG vehicles in Delhi

Field work – Field report to be submitted

Skill Development: *(These activities are only indicative, the Faculty members can innovate)*	
1	Visit to an area to document environmental assets: river/forest/flora/fauna, etc
2	Visit to a local polluted site- urban/Rural/Industrial/ Agricultural
3	Study of common plants, insects, birds, and basic principles of identification
4	Study of simple ecosystems – pond, river,lake etc.

Book for Reference:	
1	Bharucha, E. (2015). Textbook of Environmental Studies.
2	Sengupta, R. (2003). Ecology and economics: An approach to sustainable development. OUP.
3	Singh, J.S., Singh, S.P. and Gupta, S.R. (2014). Ecology, Environmental Science and Conservation. S. Chand Publishing, New Delhi.
4	Sodhi, N.S., Gibson, L. & Raven, P.H. (Eds). (2013). Conservation Biology: Voices from the Tropics. John Wiley & Sons.
5	Wilson, E. O. (2006). The Creation: An appeal to save life on Earth. New York: Norton.
6	World Commission on Environment and Development. (1987). Our Common Future. Oxford University Press.
7	Gadgil, M., & Guha, R. (1993). This Fissured Land: An Ecological History of India. Univ. of California Press.
8	Gleeson, B. and Low, N. (eds.) (1999). Global Ethics and Environment, London, Routledge.
9	Groom, Martha J., Gary K. Meffe, and Carl Ronald Carroll. (2006). Principles of Conservation Biology. Sunderland: Sinauer Associates.
10	McCully, P. (1996). Rivers no more: the environmental effects of dams (pp. 29-64). Zed Books.
11	McNeill, John R. (2000). Something New Under the Sun: An Environmental History of the Twentieth Century.
12	Nandini, N., Sunitha N., & Sucharita Tandon. (2019). A text book on Environmental Studies (AECC). Sapna Book House, Bengaluru.

Mapping of CO and PO	

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CO1		L	L	L			M	H	M	H		
CO2		L	L	L			M	H	M	H		
CO3		L	L	L			M	H	M	H		
CO4		L	L	L			M	H	M	H		