Annexure - 2

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SHRI VISHWAKARMA SKILL UNIVERSITY

(Enacted by the Act 25 of 2016, State of Haryana)

DUDHOLA, PALWAL

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# B. Voc. Management (Financial Services) ( Honours/Honours with Research) NSQF Level – 5.5/ 6

Academic Session 2024-25 & Onwards (Revised)

Prepared by


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Skill Department of Banking and Finance

(Skill Faculty of Management Studies & Research)


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## 1. Introduction

The National Education Policy (NEP) 2020 (hereafter referred to as NEP or the policy) envisages a new and forward-looking vision for India's higher education system. It recognizes that higher education plays an extremely important role in promoting human as well as societal well-being and in developing India as envisioned in its Constitution - a democratic, just, socially conscious, cultured, and humane nation upholding liberty, equality, fraternity, and justice for all. The NEP 2020 notes that "higher education significantly contributes towards sustainable livelihoods and economic development of the nation" and "as India moves towards becoming a knowledge economy and society, more and more young Indians are likely to aspire for higher education."

The National Higher Education Qualifications Framework (NHEQF) envisages increased flexibility and choice of courses of study by students, particularly at the undergraduate level. A wide choice of subjects and courses, from year to year, will be the new distinguishing feature of undergraduate education. Students who wish to change one or more of the opted courses within the programme (s) of study that they are pursuingmay do so at the beginning of each year, as long as they are able to demonstrate the required prerequisites andthe capability to attain the defined learning outcomes after going through the chosen programme and course(s) of study.

The structure and duration of undergraduate programmes of study proposed by the NEP 2020 include:

Undergraduate programmes of either 3 or 4-year duration, with multiple entry and exit options, withappropriate certifications:

- A Certificate after completing 1 year (2 semesters) of study in the chosen discipline or field, includingvocational and professional areas
- A Diploma after 2 years (4 semesters) of study
- A Bachelor's degree after a 3-year (6 semesters) programme of study
- A Bachelor's degree with Honours after a 4-year (eight semesters) programme of study

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- Bachelor's degree 'Honours with research' after a 4-year (eight semesters) programme of study if thestudent completes a rigorous research project in her/his major area(s) of study as specified by the University.

## 2. ABOUT THE PROGRAM

The innovative programmes at SVSU University provide a great opportunity for 'skilling' students with skill-based, job-oriented degrees under the title "B. Voc" (Bachelor of Vocation). The Skill Department of Banking & Finance aims equally at knowledge acquisition and skills development for employment along with entrepreneurship skills development through its curriculum, in an innovative and flexible manner. The uniqueness of the degree is such that it has multiple exit points with job opportunity at each stage. The course has been designed to provide skill education with hands on experience by specifically defining the job role and providing necessary skills for it.

B.Voc Management (Financial Services) – Honours/Honours with Research is an undergraduate level course. It will train students in various aspects related to Financial Services including banking and its allied areas. The programme is a 4-year program which consists of a combination of various certifications , internship and class room learning. This 4-year program will be divided into 8 semesters; 2 semesters per year. The programme has multiple entry and exit options as per NEP. In 1st year student will be awarded a Certificate. In 2nd year student will be awarded a Diploma. In 3rd year student will be awarded a B.Voc Degree and in 4th year student will be awarded B.Voc (Hons / Hons with Research). In year one students will be prepared for micro finance executive, In year two students will be prepared for Mutual Fund distributor and in year three student will be prepared for credit processing officer/Associate Financial Analyst

**Eligibility**

Passed 10+2 or 10th + 2 year Diploma in relevant field or 10th + ITI (2 years) in relevant field with 1 language subject in Hindi or English from any recognised board/University.

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## Levels of Awards

The certification levels will lead to Certificate / Diploma/ B.Voc. Degree/ BVoc ( Hons/Hons with Research) in one or more vocational areas and will be offered under the aegis of the University as mentioned in Table as follows:

**TABLE 1 Level of Awards**

| Award | Duration | Corresponding NSQF Level |
|---|---|---|
| UG Certificate in Vocation- Management ( Financial Services) | 1 Year | 4.5 |
| UG Diploma in Vocation- Management ( Financial Services) | 2 Years | 5 |
| B.Voc. Management- Financial Services | 3 Years | 5.5 |
| B.Voc. Management- Financial Services ( Hons/Hons. with Research | 4 Years | 6 |

## NSQF Level Descriptors

Each of the awards shall specify within parenthesis, the Skill(s) specialization as per UGC Guidelines for B.Voc. The course will be designed in such a pattern that it will incorporate the Knowledge, Skill and Aptitude skill in a progressive manner. Following model will be adopted for delivering the education in the In-campus Model.

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## 3. Levels of Awards

TABLE 2 NSQF Level Descriptors

| Awards | Duration | Corresponding NSQF Level | Credit requirements | Entry requirements |
|---|---|---|---|---|
| UG Certificate in. Vocation- Management Financial Services | 1 year | 4.5 | The successful completion of the first year (two semesters) of the undergraduate programme of minimum 44 credit hours followed by an exit 4credit skills-enhancement course | • Certificate obtained after successful completion of Grade 12 or equivalent state of education.<br>• Admission to the first year of the undergraduate programme will be open to those who have met the requirements, including specified levels ofattainment, in the programme admission regulations. |
| UG Diploma in Vocation- Management Financial Services | 2 year | 5.0 | The successful completion of the first two years (four semesters) of the undergraduate programme involving a minimum of 88 credit hours followed by an exit 4-credit skills-enhancement course. | Continuation of study or lateral entry in the second year of the undergraduate programme will be possible for those who have met the requirements, including specified levels of attainment, specified in the programme regulations. |
| B.Voc. Management Financial Services | 3 year | 5.5 | The successful completion of the first three years (six semesters) of the undergraduate programme involving a minimum of 132 credit hours | Continuation of study or lateral entry into the third year of the undergraduate programme will be possible for those who have met the specified levels of attainment, specified in the programme admission regulations. |

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|---|---|---|---|---|
| B.Voc. Management Financial Services Hons/Hons with Research | 4 year | 6.0 | Successful completion of the 4-year (eight semesters) undergraduate programme involving a minimum of 176 credits, with a minimum of 44 credits each at level 4.5, 5, 5.5, and 6 of the NHEQF. | An individual seeking admission to the bachelor's degree (Honours/ Honours with Research) in a specified field of learning would normally have completed all requirements of the relevant 3-year Bachelor's degree.<br><br>(After completing the requirements of a 3-year bachelor's degree, candidates who meet a minimum 75% marks or its equivalent grade will be allowed to continue studies in the fourth year of the undergraduateprogramme leading to the bachelor's degree (Honours<br><br>with Research). |

## Multiple Entry and Exit

### Exit Criteria after First Year of B.Voc Programme

The students shall have an option to exit after 1st year of B.Voc and will be awarded with a **UG Certificate in Vocation- Management ( Financial Services)**.

Students on exit have to compulsorily complete additional 04 Credits either in a Skill based subject or work based Vocational Course or Internship/Apprentice- ship / Social Responsibility & Community Engagement – encompassing community engagement after the second semester of minimum 08 weeks of duration .

### Re-entry Criteria in to Second Year (Third Semester)

The student who takes an exit after one year with an award of certificate may be allowed to re-enter in to Third Semester for completion of the B.Voc Program after earning requisite credits in the First year

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**Exit Criteria after Second Year of B.Voc Programme**

The students shall have an option to exit after 2nd year of B.Voc Program and will be awarded with a **UG Diploma in Vocation- Management ( Financial Services)** Students on exit have to compulsorily complete additional 04 Credits either in a Skill based subject or work based Vocational Course or Internship/Apprenticeship / Social Responsibility & Community Engagement – encompassing community engagement with an NGO / Capstone Project after the fourth semester of minimum 8 weeks

**Re-entry Criteria in to Third Year (Fifth Semester)**

The student who takes an exit after second year with an award of Diploma may be allowed to re-enter in to fifth Semester for completion of the B.Voc Program after earning requisite credits in the Second year

**Exit Criteria after Third Year of B.Voc Programme**

The students shall have an option to exit after 3rd year of B.Voc Program and will be awarded with a degree in B.Voc

**Re-entry Criteria in to Fourth Year (Seventh Semester)**

The student who takes an exit after third year with an award of B.Voc may be allowed to re-enter in to Seventh Semester for completion of the B.Voc (Honours) or B.Voc (Honours with Research) Program after earning requisite credits in the Third year.

**Minimum eligibility criteria for opting the course in the fourth year will be as follows:**

1. **B.Voc (Honours with Research):** Minimum 75% marks or equivalent CGPA in BVoc up to Sixth Semester.
2. **For B.Voc (Honours)**: B.Voc

* Additionally for Qualification assessment/Certification for Exiting student . The student will have to undertake remaining hours of training in the vocation .

**Qualifications targeted**

**Year 1.** It is expected that the student will have contextual Knowledge of facts, principles, processes in the field along with required practical skills to accomplish tasks and solve problems .They will have the ability to work independently and to some extent handle responsibility for others' works and learning. The students will have professional qualification for Job roles like Microfinance Executive.

**Year 2.**

The student will further develop and embed the Knowledge, Skills and Behaviour to operate in broad range of activities and generate solutions . They will have the competence to take responsibility of not only their own work but of others too. They will additionally have certifications in

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financial services like Mutual Fund, Insurance etc and will be ready to work in advisory/Distributor role -in Mutual Fund or may even start their own entrepreneurial venture in the area.

## Year 3.

The student will complete further professional qualifications in line with their business area. They will have a wide-range of theoretical and practical skills which can be employed in wide contexts and help generating solutions . They will have the ability to take full responsibility for output of group and development. They will undertake internship in organization and practice the required skills and will be ready to take up job roles of credit processing officer /Associate Financial analyst.

## PROGRAM OUTCOMES

The Programme outcomes are as follows:

Student will be able to:

PO1: Demonstrate extensive and coherent knowledge of Financial services and its applications in real business world

PO2: Understand various concepts and theories in business and finance providing strong academic foundation.

PO3: Acquire various soft skills required to manage complete business situation.

PO4: Formulate business problems and provide innovative solutions thus, moulding them into future visionaries, management leaders & entrepreneurs with values.

PO5: Conduct research and allied business administrations.

**Program Specific Outcome:**

PSO – 1: Learners will acquire practical skills to work as Micro Finance Executive , Mutual fund advisor ,credit processing officer and allied roles

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PSO -2: Learners will be able to do higher education and advance research in the field of financial services

**Programme Educational Objectives (PEOs):**

PEO 1: To train the students in contemporary skills in financial services and proactive thinking to ensure effective performance in the dynamic socioeconomic and business ecosystem

PEO 2: To groom the students to work effectively and efficiently in multicultural and multidisciplinary teams

PEO 3: To encourage and train the students to pursue entrepreneurship and be leaders of change with strong ethical values, capable of assuming a pivotal role in various sectors of the Indian Economy &Society.

**Scheme**

Semester 1: 20 Credits

Semester 2: 20 Credits

Semester 3: 20 Credits

Semester 4: 20 Credits

Semester 5: 20 Credits

Semester 6: 20 Credits

Semester 7: 20 Credits

Semester 8 : 20 Credits

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# SCHEME OF EXAMINATION

Semester I

| Course Code | Subject | Category | Credit | | | | Notional Hours | | | | | Marks (Theory) | | | Marks (Practical) | | | Marks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | T | Tu | P | To | T | Tu | P | O/A* | To | I | E | To | I | E | To | Total |
| 24UMBC30 | Basics of accounts | DSC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBC31 | Microfinance and financial inclusion | DSC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBA07 | Communication skills-I | AEC | 2 | 0 | 0 | 2 | 30 | | | 30 | 60 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBS08 | Marketing Management | SEC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBM12 | Basics of computers | MLD | 1 | 0 | 0 | 1 | 15 | | | 15 | 30 | 15 | 35 | 50 | | | | 100 |
| 24UMBM12(P) | Basics of Computers (P) | MLD | 0 | 0 | 2 | 2 | | | 60 | | 60 | | | | 35 | 15 | 50 | |
| 24UMBM13 | Fundamentals of management & organisational behaviour | MLD | 2 | 1 | 0 | 3 | 30 | 15 | | 45 | 90 | 30 | 70 | 100 | | | | 100 |
| | **Total** | | | | | 20 | | | | | | | | | | | | 600 |

**Additional Audit Course (Non Credit but compulsory) ( 2-0-0) in Foreign Languages( German/Japanese/Korean/other) – ( Course Code to be provided later) is to be completed by the student in the entire duration of program in 3 years**

Semester II

| Course Code | Subject | Category | Credit | | | | Notional Hours | | | | | Marks (Theory) | | | Marks (Practical) | | | Marks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | T | Tu | P | To | T | Tu | P | O/A* | To | I | E | To | I | E | To | Total |
| 24UMBS19 | Sales management of financial Services | SEC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBC32 | Micro finance procedure and practices | DSC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBS09 | Entrepreneurship | SEC | 2 | 0 | 0 | 2 | 30 | 0 | | 30 | 60 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBP01 | Project 1 | RP | 0 | 0 | 4 | 4 | 0 | 0 | 120 | 0 | 120 | - | - | - | 70 | 30 | 100 | 100 |
| 24UMBV05 | Fintech | VAC | 2 | 2 | 0 | 4 | 30 | 30 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBA08 | Employment readiness | AEC | 0 | 0 | 2 | 2 | 0 | 0 | 60 | 0 | 60 | | | | 70 | 30 | 100 | 100 |
| | **Total** | | | | | 20 | | | | | | | | | | | | 600 |

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**Semester III**

| Course Code | Subject | Category | Credit | | | | Notional Hours | | | | | Marks (Theory) | | | Marks (Practical) | | | Marks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | T | Tu | P | To | T | Tu | P | O/A* | To | I | E | To | I | E | To | Total |
| 24UMBS10 | Marketing of financial services | SEC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBC33 | Financial institutions and market | DSC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBC34 | Mutual Fund-1 | DSC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBC35 | Fundamentals of Insurance | DSC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBE06 | Social Media Marketing | MLD | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| **Total** | | | | | | **20** | | | | | | | | | | | | **500** |

Semester IV

| Course Code | Subject | Category | Credit | | | | Notional Hours | | | | | Marks (Theory) | | | Marks (Practical) | | | Marks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | T | Tu | P | To | T | Tu | P | O/A* | To | I | E | To | I | E | To | Total |
| 24UMBS11 | Consumer behaviour | SEC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBC36 | Mutual Fund-II | DSC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBM14 | Fundamentals of personal finance | MLD | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBA03 | Organisational Etiquettes | AEC | 2 | 0 | 0 | 2 | 30 | 0 | | 30 | 60 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBS12 | Excel in Business | SEC | 0 | 0 | 2 | 2 | 0 | 0 | 60 | 0 | 60 | - | - | - | 70 | 30 | 100 | 100 |
| 24UMBC37 | Taxation | DSC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| **Total** | | | | | | **20** | | | | | | | | | | | | **600** |

**Job Role: Mutual Fund Agent BSC/Q0601**

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## Semester V ( Tentative)

| Course Code | Subject | Category | Credit | | | | Notional Hours | | | | | Marks (Theory) | | | Marks (Practical) | | | Marks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | T | Tu | P | To | T | Tu | P | O/A* | To | I | E | To | I | E | To | Total |
| 24UMBS13 | Research methodology | SEC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBS14 | Retail banking operation | SEC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBC38 | Credit risk management | DSC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBC39 | Security analysis and portfolio management | DSC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBA09 | Business communication | AEC | 2 | 0 | 0 | 2 | 30 | 0 | | 30 | 60 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBE12 | Indian Knowledge System and financial Institutions | DSE | 0 | 0 | 2 | 2 | 0 | 0 | 60 | 0 | 60 | - | - | - | 70 | 30 | 100 | 100 |
| Total | | | | | | 20 | | | | | | | | | | | | 600 |

## Semester VI ( Tentative)

| Course Code | Subject | Category | Credit | | | | Notional Hours | | | | | Marks (Theory) | | | Marks (Practical) | | | Marks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | T | Tu | P | To | T | Tu | P | O/A* | To | I | E | To | I | E | To | Total |
| 24UMBS15 | OJT | SEC | 0 | 0 | 16 | 16 | 0 | 0 | 480 | 0 | 480 | - | - | - | 280 | 120 | 400 | 400 |
| 24UMBV06 | Environmental studies | VAC | 2 | 0 | 0 | 2 | 30 | 0 | | 30 | 60 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBV07 | Human value and professional ethics | VAC | 2 | 0 | 0 | 2 | 30 | 0 | | 30 | 60 | 30 | 70 | 100 | - | - | - | 100 |
| Total | | | | | | 20 | | | | | | | | | | | | 600 |

**Job Role : Credit Processing Officer ( BSC/Q2304)**

## SEMESTER- VII (Tentative)

| Course Code | Subject | Category | Credit | | | | Notional Hours | | | | | Marks (Theory) | | | Marks (Practical) | | | Marks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | T | Tu | P | To | T | Tu | P | O/A* | To | I | E | To | I | E | To | Total |
| 24UMBC40 | Advanced Statistical Analysis | DSC | 3 | 1 | 0 | 4 | 45 | 15 | 0 | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBC41 | Rural Marketing | DSC | 3 | 1 | 0 | 4 | 45 | 15 | 0 | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |

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| 24UMBC42 | Derivatives | DSC | 3 | 1 | 0 | 4 | 45 | 15 | 0 | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBC43 | Depository System & Operations | DSC | 3 | 1 | 0 | 4 | 45 | 15 | 0 | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBC44 | Risk Management | DSC | 3 | 1 | 0 | 4 | 45 | 15 | 0 | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| **Total** | | | | | | **20** | | | | | | | | | | | | **500** |

**SEMESTER- VIII (Honours with Research) (Tentative)**

| Course | Subject | Category | Credit | | | | | Notional Hours | | | | Marks (Theory) | | | Marks (Practical) | | | Marks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Code | | | T | Tu | P | To | T | Tu | P | O/A* | To | I | E | To | I | E | To | Total |
| 24UMBC45 | Data Visualisation | DSC | 3 | 1 | 0 | 4 | 45 | 15 | 0 | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBC46 | Data analysis using SPSS | DSC | 0 | 0 | 2 | 2 | 0 | 0 | 60 | 0 | 60 | - | - | - | 70 | 30 | 100 | 100 |
| 24UMBC47 | Report Writing | DSC | 3 | 1 | 0 | 4 | 45 | 15 | 0 | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBS16 | Dissertation | SEC | 0 | 0 | 10 | 10 | 0 | 0 | 400 | 0 | 400 | - | - | - | 140 | 60 | 200 | 200 |
| **Total** | | | | | | **20** | | | | | | | | | | | | **500** |

**SEMESTER- VIII (Honours without Research) (Tentative)**

| Course | Subject | Category | Credit | | | | | Notional Hours | | | | Marks (Theory) | | | Marks (Practical) | | | Marks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Code | | | T | Tu | P | To | T | Tu | P | O/A* | To | I | E | To | I | E | To | Total |
| 24UMBC47 | Data Visualisation | DSC | 3 | 1 | 0 | 4 | 45 | 15 | 0 | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBE12 | Advertising and Personal Selling | DSE | 3 | 1 | 0 | 4 | 45 | 15 | 0 | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBC48 | Behavioural Finance | DSC | 3 | 1 | 0 | 4 | 45 | 15 | 0 | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBE13 | Social Entrepreneurship | DSE | 3 | 1 | 0 | 4 | 45 | 15 | 0 | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBS17 | Project | SEC | 0 | 0 | 4 | 4 | 0 | 0 | 120 | 0 | 120 | - | - | - | 70 | 30 | 100 | 100 |
| **Total** | | | | | | **20** | | | | | | | | | | | | **500** |

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## SYLLABUS

### SEMESTER I

### Course Title- Fundamentals of Management & Organisational Behaviour

**Course Credit: 03(2-1-0)**

**Course No. 24UMBM13** **Max. Marks: 100(30I+70E)**

**Objectives**

To purpose of the course is to provide fundamental knowledge and exposure to the concepts, theories and practices in the field of management. It aims to understand individual and group behavior at work place

**Learning/Course Outcomes**

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

1: Understand the processes of management and appreciate theories of management.

2: Discuss managerial skills and functions.

3:Understand individual and group behaviour at work place along with different motivational theories.

4: Apply conflict organisational resolution strategies in the organization

5: Discuss leadership styles and the process of personality development

**Course Content**

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Concept, Nature, Process and Significance of management; Managerial levels, Skills, Functions and Roles; Management Vs. Administration; Contingency Management theories by - F. W. Taylor, Henry Fayol and Elton Mayo |
| Unit-II (LO2) | Level of Management- Functions of Management; Centralization – decentralization Organization structures - Line & Staff – functions, Leading and Staffing; Controlling – Definition, Nature, Importance, Steps, Techniques |
| Unit-III (LO3) | Organisation Behaviour - Definition, Scope, Importance, Concepts of Organisation Behaviour; Motivation- Definition, Theories of motivation, Mc Gregor, A.H. Maslow, Herzberg Learning- Meaning & Theories |
| Unit-IV (LO4) | Perception-process; Conflict – Definition, traditional Vs Modern view of conflict – Types of conflict - intra personal, interpersonal, organizational |

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|---|---|
| Unit-V<br><br>(LO5) | Definition, Importance, qualities of leaders, types of leaders – autocratic, democratic, free – rein; Personality- Attributes of personality, Type, Ego state, Johari window |

**Pedagogical Tools** for Other Learning Activities (for 45 hours) include the following :

- End term Exam/ class tests
- Quiz/ PPTs
- Case studies
- Role Plays including -Demonstration of aspects of professional behaviour in different situations and how to behave, communicate, and conduct oneself appropriately with all genders
- Value education classes, Career Counselling sessions
- Events/ Competitions/ Workshops/ Expert Lectures
- Social/ community work

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exams | 10 |
| Presentations ( Case studies / Role Plays /Topics/Demonstrations/e-Pitch/) | 5 |
| Assignment ( Project / Problem Solving Exercises / Events/ Competitions/ Workshops/ Expert Lectures Participation/ Social/ community work/ Business Plan/field visit/value added courses) | 5 |
| Attendance | 10 |

**Suggested Readings**


1. Organizational Behaviour by Stephen Robbins, Timothy A. Judge, Pearson Publication.
2. Principles and Practices of Management by L.M. Prasad, Sultan Chand and Sons Publications.
3. Essential of management by Harold Koontz and Heinz Weitrich, McGraw-Hill Education (India) Pvt Limited.
4. Principles and Practices of Management by T. N. Chabra, Dhanpat Rai and Co.


Note: Latest edition of readings may be used in Teaching Learning Process

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**Course Title - Basics of Computers**

**Course No. 24UMBM12** **Course Credit: 01(1-0-0)**

**Max. Marks: 50 (15I+35E)**

**Objective**

The syllabus introduces students to basic information and communication technology and proper paradigms that need to be implemented to develop any kind of computer applications. The course will help in developing the basic technical skills by hands on experience.

**Learning/Course Outcomes**

Students will be able to:

1. State the applications of Computers and understand the basic components of computer.
2. Identify & describe various parts of computers like CPU, keyboard, monitor, etc.; View files, work with files and customize window.
3. Use various office applications like MS Word, Powerpoint,Excel
4. Understand various network technologies.
5. Outline the basics of Networking.

**Course Content**

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Basic concepts of Computer; Computer Memory, Concepts of Hardware and Software, Data and Information; Applications of IECT; Computer Virus: Definition, Types of viruses, Characteristics of viruses, Anti-virus software |
| Unit-II (LO2) | Overview of operating system: Definition, Functions of operating system, Types of operating system, Spooling, Multiprocessing, Multiprogramming, Time-Sharing, On-Line Processing, Real-Time Processing, Basics of window operating system, Comparison between Unix and Windows. |
| Unit-III (LO3) | Introduction to MS Word, MS Word features ;Introduction to MS Excel and its applications, Introduction to MS PowerPoint, Its features, presentations , Working with Spreadsheets, Different templates, Macros, Mail merge |
| Unit-IV (LO4) | Network Technologies, Introduction to Internet and protocols: TCP/ IP, Network connecting devices, Topologies, HTTP, HTTPS DNS, Hub, Switches, Router, Repeator, Firewalls, Digital Signature |

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| | |
|---|---|
| Unit-V (LO5) | www and Web Browsers Introduction, Objectives, Concept of internet, Overview of search engines, Popular search engines in use, Surfing the web and websites, Hosting your websites, Planning and Developing the websites, Internet service provider |

**Pedagogical Tools** and Other Learning Activities (for 15 hours) includes the following:

- End term Exam/ class tests
- PPTs
- Demonstrations
- Simulations

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 35 |
| Mid Term Exams | 5 |
| Presentations ( Role Plays /Topics/Demonstrations) | 2.5 |
| Assignment ( Project / Problem Solving Exercises /any other ) | 2.5 |
| Attendance | 5 |

**Suggested Readings:**

1. Computers and Beginners by Jain, V.K, Pustak Mahal Publications.
2. Computer Fundamentals by Anita Goel, Pearson, Pearson Education India.
3. Introduction to Information Technology by Alexis Leon, Mathews Leon, and Leena Leon, Vijay Nicole Imprints Pvt. Ltd.
4. Foundations of Computing by Sinha, Kr. Pradeep and Preeti Sinha. BPB Publication

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**Course Title - Basics of Computers(P)**

**Course No. 24UMBM12 (P)** **Course Credit: 02(0-0-2)**

**Max. Marks: 50 (35I+15E)**

**Objective**

The course will help in developing the basic technical skills by hands on experience.

**Learning/Course Outcomes**

Students will be able to:

1. Understand the basic components of computer.
2. Identify various parts of computers like CPU, keyboard, monitor, etc.; View files, work with files and customize window.
3. Use MS Word
4. Use Powerpoint
5. Develop Presentations

**Practicals**

- Handling Boot Setup, Installation of Operating System, Connecting your client to server, User and Workgroup Handling, General Operating system handling and related topics
- **Practical on MS Word**

  **Document Creation and Formatting**

  - Create a new document.
  - Write a short paragraph about your favourite hobby.
  - Format the text: change the font, size, colour, and alignment.
  - Use bold, italics, and underline features.

  **Bullet Points and Numbering**

  - Create a grocery list using bullet points.
  - Create a numbered list of steps for a recipe.

  **Page Layout**

  - Change the page orientation to landscape.
  - Adjust the margins of the document.
  - Insert a header with your name and a footer with the page number.

  **Inserting and Formatting Images**

  - Insert an image related to your hobby.
  - Resize the image and wrap text around it.
  - Add a border to the image.

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**Tables**

- Create a table to organize your weekly schedule.
- Merge cells, adjust column widths, and apply a table style.
- Sort the table based on the days of the week.

**Styles and Themes**

- Apply a document theme.
- Use heading styles to format section headings.
- Create a custom style for your text.

**References and Citations**

- Insert a footnote explaining a term in your document.
- Add a citation for a book you referenced.
- Generate a bibliography at the end of your document.

**Mail Merge**

- Create a form letter for a holiday greeting.
- Use Mail Merge to insert addresses from an Excel spreadsheet.
- Preview the letters and complete the merge.

**Practicals MS Powerpoint**

**Creating a Simple Presentation**:

- Open PowerPoint and create a new blank presentation.
- Add a title slide with the presentation title and your name.
- Add a second slide with a bulleted list of three main points you want to cover in your presentation.

**Formatting Text**:

- Change the font style, size, and color of the text on your slides.
- Apply bold, italics, and underline to different parts of the text.

**Adding Images**:

- Insert an image from your computer onto one of the slides.
- Resize and position the image appropriately.
- Apply a picture style or border to the image.

**Using Slide Layouts**:

- Change the layout of one of your slides to a different predefined layout.
- Add content to the placeholders provided by the new layout.

**Using Themes and Design Templates**:

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- Apply a design theme to your entire presentation.
- Customize the theme by changing the color scheme and font set.

**Working with Shapes and SmartArt**:

- Insert a shape onto a slide and format it with different fill colors, outlines, and effects.
- Create a SmartArt graphic to visually represent a list or process.

**Adding Transitions and Animations**:

- Apply transitions between slides.
- Add animations to the text and images on your slides.
- Set the animation order and timing.

**Creating Tables and Charts**:

- Insert a table onto a slide and fill it with data.
- Insert a chart (e.g., bar, pie, or line chart) and customize it with different styles and colors

**Using Master Slides**:

- Open the Slide Master view and create a custom slide master.
- Add a logo to the slide master so that it appears on every slide in the presentation.
- Modify the layout and design of the master slides.

**Hyperlinks and Action Buttons**:

- Add a hyperlink to a slide that links to a webpage.
- Insert an action button that links to another slide within the presentation.

**Pedagogical Tools**

- Demonstrations
- Hands on learning

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| External Exam ( Viva) | 15 |
| Mid Term Exams/Viva | 10 |
| Presentations | 10 |
| Assignment ( Problem Solving Exercises / Project ) | 5 |
| Attendance | 10 |

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**Suggested Readings:**

1. Computers and Beginners by Jain, V.K, Pustak Mahal Publications.
2. Computer Fundamentals by Anita Goel, Pearson, Pearson Education India.

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3. Introduction to Information Technology by Alexis Leon, Mathews Leon, and Leena Leon, Vijay Nicole Imprints Pvt. Ltd.
4. Foundations of Computing by Sinha, Kr. Pradeep and Preeti Sinha. BPB Publication

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**Course Title-Basics of Accounts**

**Course Credit: 04 (3-1-0)**

**Course No. 24UMBC30** **Max. Marks: 100 (30I+70E)**

**Objective**

The objective of this course is to expose the learner to the concept of accounting. Focus will be on developing the understanding of accounting norms and principle.

**Learning/Course Outcomes**

Students will be able to:

1. Explain the basic concepts of accounting.
2. Demonstrate an understanding of the context within which Corporate Accounting is used for planning and control purposes.
3. Record and report the financial transactions of the business.
4. Analyse methods of depreciation and Evaluate depreciation.
5. Prepare final statement of accounts.

**Course Content**

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Financial Accounting-Definition and Scope, Objectives of Financial Accounting, Accounting v/s Book Keeping , Users of accounting information and limitations of Financial Accounting |
| Unit-II (LO2) | Accounting principles, Conventions and Process – Double entry system – Rules , Collection and recording of financial data , Journal , Ledger ,Trial Balance Preparation |
| Unit-III (LO3) | Corporate accounts-Share capital, overview of corporate accounting |
| Unit-IV (LO4) | Meaning, need & importance of depreciation, methods of charging depreciation, Costing and pricing |
| Unit-V (LO5) | Preparation of Trading and Profit & Loss Account, Understanding of final accounts of a Company, Computerised Accounting: Computers and Financial application, Capital budgeting |

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**Pedagogical Tools** and Other Learning Activities (for 60 hours) include the following:

- End term Exam/ class tests/

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- Case studies
- Simulation
- Quiz
- PPTs
- Events/ Competitions/ Workshops/ Expert Lectures
- Demonstrations
- Problem Solving Exercises

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exams | 10 |
| Presentations ( Case studies / /Topics/Demonstrations) | 5 |
| Assignment ( Project / Problem Solving Exercises / Events/ Competitions/ Workshops/ Expert Lectures Participation) | 5 |
| Attendance | 10 |

**Suggested Readings:**


1. Fundamentals of Accounting & Financial Analysis by Anil Choudhary, Pearson Education.
2. Financial accounting by Jane Reimers, Pearson Education.
3. Accounting Made Easy by Rajesh Agarwal & R Srinivasan, Tata McGraw –Hill.
4. Financial Accounting for Management by Dr. S. N. Maheshwari, Vikas Publishing House.


Note: Latest edition of readings may be used in Teaching Learning Process

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**Course Title - Communication Skills-I**

**Course No. 24UMBA07**

**Course Credit: 02(2-0-0)**

**Max. Marks: 100(30I+70E)**

**Objectives:** To develop effective communication skills among the students for the business world

**Learning/Course Outcomes:**

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

1.Understand components for effective communication

2.Demonstrate effective presentation skills

3.Perform effectively in writing mails and phone calls

4. Demonstrate effective public speaking

5. Develop Resume ,cover letter and perform effectively in interview process

**Course Content:**

| Unit/ LO | Course Content |
|---|---|
| Unit-I (LO1) | Types of Communication ; Components of Communication (7Cs), Barriers to Effective Communication, Overcoming Communication Barriers; Effective Listening Skills |
| Unit-II (LO2) | Verbal and Non verbal communication methods , effective Presentation skills Creating Effective Presentations, Delivery Techniques |
| Unit-III (LO3) | Writing effective formal Emails, Effective oral communication over phone calls, Communicating in teams, Communication during conflicts, Professional Communication Etiquette |
| Unit-IV (LO 4) | Public Speaking: Techniques for capturing audience attention and Interest , |
| Unit-V (LO5) | Communication for career- Resume writing and cover letters, Group Discussions and Interviews, |

**Pedagogical Tools** and other Learning Activities (for 30 hours) includes the following:

- End term Exam/ class tests/
- PPTs

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- Role Plays/ Demonstrations/ Exercises including
  - ➢ Demonstrate how to communicate effectively using verbal and nonverbal communication etiquette.
  - ➢ Develop resume
  - ➢ Develop a personal action plan to improve professional appearance.
  - ➢ Demonstrate communicating using the following modes of communication: Phone call, email, chat, letters, face to face interview, web conferences etc.
  - ➢ Demonstrate communicating in an online meeting.
  - ➢ Dramatize receiving calls, greeting callers/visitors and verifying their details.
  - ➢ Writing E-mails and paragraphs
  - ➢ Dramatize appropriate communication skills and etiquette while interacting with customers and colleagues
  - ➢ Roleplay on how to actively listen to the issues or requirements and respond timely and appropriately
  - ➢ Dramatize a situation on how to address customer queries as per standards.
  - ➢ Employ appropriate practices to seek and incorporate regular feedback as per standards
  - ➢ Apply appropriate procedures to escalate any negative feedback to the reporting authority

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exams | 10 |
| Presentations ( Case studies / Role Plays /Topics/Demonstrations) | 5 |
| Assignment ( Problem Solving Exercises / Events/ Competitions/ Workshops/ Expert Lectures) | 5 |
| Attendance | 10 |

**Suggested Readings:**

1. Lehman, C. M., Dufrene D. D., &Sinha, M. BCOM: The South Asian Perspective on Business Communication (latest ed.). New Delhi: Cengage Learning.
2. Murphy, H. A., Hildebrandt, H.W.,& Thomas, J.P. Effective Business Communication (latest ed.). Boston: McGraw-Hill Companies.
3. Bovee, C., & Thill, J.V., & Raina, R.L. . Business Communication Today (latest ed.). Pearson
4. Sandra, M. O. Handbook of Corporate Communication and Strategic Public Relations: Pure and Applied. Routledge.

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5. Business Communication (Principles, Methods and Techniques) by Nirmal Singh - Deep & Deep Publications Pvt. Ltd., New Delhi.

6. Business Communication by Dr. S.V. Kadvekar, Prin. Dr. C. N. Rawal and Prof. Ravindra Kothavade , Diamond Publications, Pune.

7. Business Correspondence and Report Writing by R. C. Sharma, Krishna Mohan – Tata McGraw-Hill Publishing Company Limited, New Delhi.

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## Course Title: Marketing Management

**Course Credit: 04(3-1-0)**

**Course No. 24UMBS08** **Max. Marks: 100 (30I+70E)**

**Objective**

To introduce the concepts, theoretical frameworks, issues in Marketing and make participants understand the role of Marketing in Banking and NBFCs.

**Learning/Course Outcomes**

Student will be able to:

1. Analyse marketing environment.
2. Undertake marketing research and develop Product strategy.
3. Compare pricing methods and develop Pricing strategy.
4. Appraise location for marketing success.
5. Apply Integrated Marketing communication in businesses.

**Course Contents:**

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Marketing: Meaning, Importance. of Marketing of Financial Services, Environment. Marketing Mix and STP (Segmentation, Targeting and Positioning) with regard to Financial Services. |
| Unit-II (LO2) | Marketing Research and Product: Importance of Marketing Research, Product decisions: product-line decisions. New product development process, product life cycle, Branding decisions in financial services. |
| Unit-III (LO3) | Pricing Concepts: policies and methods, factors affecting pricing, pricing strategy. |
| Unit-IV (LO4) | Place: Role of Middlemen; Selecting an appropriate channel of distribution for financial services, Emerging channels of distribution. |
| Unit-V (LO5) | Integrated Marketing Communication: Promotion-Mix; personal selling Digital Marketing mix in Financial Services. |

* **Pedagogical Tools** and Other Learning Activities (for 60 hours) includes the following:

- End term Exam/ class tests/ quiz/ PPTs/ and other assessments

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- Cases
- Simulations
- Events/ Competitions/ Workshops/ Expert Lectures
- Value added Courses
- Projects including hypothetical product launch
- Role Plays including how to deal with different customers and their needs

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exams | 10 |
| Presentations ( Case studies / Role Plays /Topics) | 5 |
| Assignment ( Project / Events/ Competitions/ Workshops/ Expert Lectures value added courses) | 5 |
| Attendance | 10 |

**Suggested Readings:**


1. Marketing Management by Kotler, Keller, and Jha. Pearson Publication.
2. Marketing Management, marketing cases in the Indian context by Philip Kotler , Keven Lane Keller, et al. Pearson Publication.
3. Marketing Management by V.S. Ramaswamy, S. NamaKumari. Macmillan Publisher India Ltd.
4. Marketing Management by Rajan Sexena, Tata McGraw Hill Publishing Company.


Note: Latest edition of readings may be used in Teaching Learning Process.

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**Course Title- Micro Finance & Financial Inclusion**

**Course No. 24UMBC31** **Course Credit: 04 (3-1-0)**

**Max. Marks: 100 (30I+70E)**

**Course Objective**: This course intends to develop the basic awareness of Microfinance and its various dimensions. It also attempts to provide exposure of the SHGs and Govt.support.

**Learning/Course Outcomes**

Students will be able to:

1. Define microfinance and its role in development and financial inclusion
2. Appraise microfinance models and regulations.
3. Explain deposit products by MFIs
4. Analyse credit delivery methodologies
5. Apply strategies for handing microfinancing issues and expansion

**Course Content**

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Microfinance as development tool: what is microfinance , importance , The Indian Experience, Evolution and Character of Microfinance in India, Financial Inclusion, Role of Microfinance Executive, Basics of Banking operations |
| Unit-II (LO2) | Legal and Regulatory Framework, Standard code of conduct, and self-regulatory associations such as Microfinance Institutions Network (MFIN) and Sa-Dhan (The Association of Community Development Finance Institutions), Some Innovative and Creative Microfinance Models |
| Unit-III (LO3) | Deposit products offered by MFIs: target customers, features, Retail loans, MSME loans, Agri Loans, micro loans, features of each type of loan. KYC , Revenue Models of Microfinance |
| Unit-IV (LO4) | Credit Delivery Methodology: Credit Lending Models Associations; Bank Guarantees Community Banking, Cooperatives, Credit Unions, Grameen Model, SHG, Individual, Intermediaries, NGOs, micro credit programmes |
| Unit-V (LO5) | Strategic Issues in Microfinance- Sustainability and scaling , strategies for market development , Emerging trends in Microfinance , Impact of Technology on MFI |

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**Pegagogical Tools** and Other Learning Activities (for 60 hours) includes the following:

- End term Exam/ class tests
- case studies/
- simulation/ quiz/
- PPTs
- Events/ Competitions/ Workshops/ Expert Lectures
- Social/ community work
- Field visits/ Projects
- Demonstrations/Role Plays / Exercises including

➢ Conduct a survey to assess business potential in the purview of target customer's eligibility
➢ Roleplay on how to organize group meetings in association with local panchayats or local government bodies
➢ Prepare a sample route plan and schedule for visiting assigned field areas
➢ Calculate how to estimate the loan amounts, tenure, and propensity to pay
➢ Role play on how to maintain gender-neutral behaviour while conducting initial discussions with potential customers
➢ Apply appropriate practices to create small borrower groups based on the economic activity or common borrowing needs
➢ Role play on how to explain the microfinance process, loan amount and repayment as well as group responsibilities to the customers
➢ Role play on how to educate the customers on the benefits of micro-finance, interest rates, fees, and charges
➢ Role play a situation on how to ensure that customer queries related to microfinance and other related products are resolved on time
➢ Role play to sell other relevant products to the customers, such as private and public schemes for insurance and pension

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exams | 10 |
| Presentations ( Case studies / Role Plays /Topics/Demonstrations/e-Pitch/) | 5 |
| Assignment ( Project / Problem Solving Exercises / Events/ Competitions/ Workshops/ Expert Lectures Participation/ Social/ community work/ Business Plan/field visit/value added courses) | 5 |
| Attendance | 10 |

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**Suggested Readings:**

1. Striking the Balance in Microfinance: A Practical Guide to Mobilizing Savings by Branch, Brian & Janette Klaehn. PACT Publications, Washington.

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2. The Poor Always Pay Back: The Grameen II Story by Dowla, Asif &Dipal Barua. Kumarian Press Inc., Bloomfield, Connecticut.
3. Savings Services for the Poor: An Operational Guide. by Hirschland, Madeline Kumarian Press Inc., Bloomfield CT.
4. . Transforming Microfinance Institutions: Providing Full Financial Services to the Poor. by Ledgerwood, Joanna and Victoria White World Bank.
5. The Poor and Their Money by Rutherford, Stuart. Oxford University Press, Delhi.

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Semester II

**Course Title- Entrepreneurship**

**Course No. 24UMBS09**

**Course Credit: 02 (2-0-0)**

**Max. Marks: 100 (30I+70E)**

**Course Objective:**

The objective of this course is to expose the learner to the fields of entrepreneurship development. Focus will be to train the students to develop new projects and encouraging them to start their own ventures.

**Learning/Course Outcomes:**

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

1. Understand Entrepreneurial Ecosystem.
2. Conduct feasibility studies.
3. Develop a business plan.
4. Appraise various initiatives and supporting start-ups.
5. Understand registration process for launching start-ups.

**Course Content**:

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Concept of Entrepreneur and Entrepreneurship, Entrepreneur vs. Manager, Significance of Entrepreneurship in Economic Development; Characteristics/ Qualities of Entrepreneurs, Social Entrepreneurship, Entrepreneurial Ecosystem. |
| Unit-II (LO2) | Start-up Idea generations and evaluation, Criteria to select a product, Types Of feasibility studies. |
| Unit-III (LO3) | Minimum Viable Product, Business plan, Sources of Finance for Entrepreneurship |
| Unit-IV (LO4) | Government initiatives for start-up support, Role of support bodies like NIESBUD, SIDBI, Incubators. |
| Unit-V (LO5) | Introduction to various forms of business organization (sole proprietorship, partnership, corporations, Limited Liability company), Registration Formalities for start-ups. |

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**Pedagogical Tools** and other Learning Activities (for 30 hours) includes the following:

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- End term Exam/ class tests/ quiz/
- PPTs
- Ideation workshop
- Role Plays
- Development of Business Plan
- Entrepreneurial Pitch

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exams | 10 |
| Presentations ( Case studies / Role Plays /Topics/Demonstrations/e-Pitch/) | 5 |
| Assignment ( Events/ Competitions/ Workshops/ Expert Lectures Participation/ Social/ community work/ Business Plan/field visit | 5 |
| Attendance | 10 |

**Suggested Readings:**


1. Barringer, B. R., & Ireland, R. D. (2019). Entrepreneurship: Successfully Launching New Ventures. Pearson.
2. Burns, P. (2020). Entrepreneurship and Small Business: Start-Up, Growth and Maturity. Palgrave Macmillan.
3. Gupta, V. K., & Dutta, D. K. (2019). Entrepreneurship: Concepts, Theory, and Perspective. Springer.
4. Forbat John, "Entrepreneurship" 1st Edition, New Age International, 2008.
5. Havinal, Veerbhadrappa, "Management and Entrepreneurship", 1st Edition, New AgeInternational Publishers, 2008.

6. Prahlad, CK., Fortune at the Bottom of the Pyramid: Eradicating Poverty Through Profits, Ist Edition; Dorling Kindersley Ltd, 2006.


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Course Title: Project -I

Course Code: 24UMBP01

Course Credit: 4(0-0-4)
Max. Marks: 100 (70I+30E)

**Course Objective:** This course attempts to expose students to various projects designed to help students to apply conceptual learning to be a professional in the domain of – Microfinancing

**Learning/Course Outcomes:**

Students will be able to:

1. Understand microfinance operation
2. Conduct Research
3. Apply strategies for Micro finance business development.
4. Develop analytical and logical thinking
5. Find solutions to societal problems for its growth

All students will have to undertake Projects which will be technically related to job roles targeted.. Each student will be attached with one internal faculty guide, with whom they shall be in continuous touch during the period.

For Projects each student will be assessed through presentation, viva and report

**Sample Project**

| oje Title | ıtcome | ethodology | ills Imparted |
|---|---|---|---|
| croMicrofinancing:Trading area analysis, operations and product mapping | Students will be able to<br>1. Discuss Micro-financing products & KYC requirement<br>2. Perform Trading area analysis<br>3. Apply strategies for handing microfinancing issues and business development | **Phase I**: Visit 3 micro financing organization and list various products offered, KYC requirement and application process. Discuss with 10-15 employees of each organization and Identify the marketing & sales problem associated with various products. Suggest market development strategies. | Technical<br>Cognitive<br>Mathematical<br>Data collection<br>›blem solving |

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|---|---|---|---|
| | | **Phase II**: Scan a locality, develop potential customers profile for 20-30 customers. Discuss with them their requirement and map various micro finance products to those customers.<br>**ase III**: Report development and presentation | |

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| External Viva | 30 |
| Internal Viva | 30 |
| Presentation of Report | 20 |
| Report | 10 |
| Attendance | 10 |

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## Course Title: Fintech

**Course No. 24UMBV05**

**Course Credit: 04 (2-2-0)**

**Max. Marks: 100 (30I+70E)**

### Course Objective

This course will provide students with the latest empowering and practical knowledge on FinTech enabling them to understand some of the FinTech changes taking place currently in the financial services industry and, most importantly, the trends that will impact the industry in the future.

### Learning/Course Outcomes

Student will be able to:

1. Comprehend Fintech landscape.
2. Appraise Fintech disruptions in payments , lending and investments
3. Explain Block chain technology and digital currency
4. Discuss cyber security and asset management
5. Appraise fintech startup models

### Course Content

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Introduction to FinTech and Existing Landscape, History of Fintech, Regulatory and Policy Considerations, Big Data and Artificial Intelligence |
| Unit-II (LO2) | Overview of FinTech Disruptions in the area of Payments, Wealth Management, Investments, Regulatory Tech and Insurance Tech |
| Unit-III (LO3) | Blockchain Technology and Bitcoin. Payments, Digital Wallets and Remittances. |
| Unit-IV (LO4) | Cybersecurity and Cryptography. Roboadvisers and Asset Management. Creating a Neural Network; Artificial Neural Networks |
| Unit-V (LO5) | Startups models in FinTech, FinTech Investors , crowdfunding, Data Analytics and Ethical Issues, Fintech trends |



**Pedagogical Tools** and Other Learning Activities (for 60 hours) includes the following:

- End term Exam/ class tests/

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- case studies/ simulation/ quiz
- PPTs
- Projects
- Flipped learning
- Demonstration
- Events/Workshops

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exams | 10 |
| Presentations ( Case studies / /Topics/Demonstrations) | 5 |
| Assignment ( Project / Events/ Competitions/ Workshops/ Expert Lectures Participation) | 5 |
| Attendance | 10 |

**Suggested Readings:**


1. Fintech in a Flash: Financial Technology Made Easy by Agustin Rubini , Zaccheus Entertainment; 3rd edition
2. The Fintech Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries (Paperback) by Susanne Chishti.
3. FinTech 2.0 Paper: Redefining Financial Services, Santander Innoventures, 2015, http://santanderinnoventures.com/wp-content/uploads/2015/06/The-Fintech-2-0-Paper.pdf
4. The Future of FinTech and Banking, Accenture, https://www.accenture.com/hk-en/insight-future-fintechbanking.aspx
5. The Evolution of FinTech: A New Post-Crisis Paradigm?, Arner, Barberis and Buckley, October 2015, http://papers.ssrn.com/sol3/papers.cfm?abstract_id=2676553


Note: Latest edition of readings may be used in Teaching Learning Process.

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**Course Title: Sales Management of Financial Services**

**Course Credit: 04(3-1-0)**

**Course Code. 24UMBS19** **Max. Marks: 100 (30I+70E)**

**Objective:** The objective of the course is to develop understanding of sales management in an organization

**Learning/Course Outcomes:**

Student will be able to:

1. Explain roles & responsibility of a sales manager.
2. Apply sales forecasting methods and procedures.
3. Appraise sales force recruitment and motivation strategies
4. Analyze the role of middlemen in marketing distribution.
5. Develop sales quotas and sales territories.

**Course Content**

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Types of Sales Organization, Skills of sales professionals in financial services, Field Sales Manager – tasks and responsibilities, sales process wrt financial Services |
| Unit-II (LO2) | Development of sales performance standards, Sales forecasting – Methods and procedural steps in forecasting |
| Unit-III (LO3) | Motivational and compensation procedures for sales force in financial services– method of financial incentives and its purpose |
| Unit-IV (LO4) | Role of middlemen/dealer in marketing and distribution of financial Services Appointment; and Termination of dealers, Morale and Motivation |
| Unit-V (LO5) | The concept of sales quotas, fixation of sales quotas, sales territories, its role and importance. sales performance evaluation. |

Pedagogical Tools and Other Learning Activities (for 60 hours) includes the following:

- End term Exam/ class tests/ quiz/
- PPTs
- Case Studies
- Role Plays
- Events/ Competitions/ Workshops/ Expert Lectures
- Field visits/ Projects
- Problem solution Exercises

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**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exams | 10 |
| Presentations ( Case studies / Role Plays /Topics/Demonstrations) | 5 |
| Assignment ( Project / Problem Solving Exercises / Events/ Competitions/ Workshops/ Expert Lectures Participation/ / Business Plan/field visit | 5 |
| Attendance | 10 |

**Suggested Readings:**

1. Sales Management by Still RR and Condiff Govoni, Prentice Hall of India.
2. Selling and Sales Management by Geoffrey Lancarter and David Jobber, Macmillan.
3. Professional Sales Management by R. Anderson, Prentice Hall.
4. Sales Management: Concept and Cases by Dalrymple, New York, John Wiley.

Note: Latest edition of readings may be used in Teaching Learning Process.

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Course Title : Employment Readiness

**Course Code: 24UMBA08** **Course Credit: 02(0-0-2)**

**Max. Marks: 100(70I+30E)**

**Course objective:**

Provide jobseekers with the necessary pre-employment skills; Empower individuals for success; and. Promote job retention and advancement.

**Learning/Course Outcomes**

Student will be able to :

1. Perform time management and career planning
2. Apply strategies for effective Group discussions for selection in organisations
3. Understand different types of interviews and perform effectively during interviews
4. Manage a positive body language during PI
5. Develop profile on job portals and develop networks

**Course Content**

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Time Management, time Management Matrix, Activity Logging, Identify Time wasters, Prioritize, Organize, Daily Planner. Planning and managing career |
| Unit-II (LO2) | Group Discussion: Types, Do's and Don't of GD, steps to prepare for GD |
| Unit-III (LO3) | Personal Interviews: types of interviews , interview preparation steps and tips Researching Employer, FAQ's, developing effective answers , Understanding Job Descriptions |
| Unit-IV (LO4) | Dress and Appearance, Presenting oneself professionally-Body Language during GD and interview and Basic Etiquette |
| Unit-V (LO5) | Using job portals & platforms : Creating a strong profile on job portals , personal brand building, identifying and interaction with connections, applying for jobs |

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**Pedagogical Tools** and Other Learning Activities includes the following:

- End term Exam/ class tests/
- case studies
- PPTs

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- Career Counselling sessions
- Events/ Competitions/ Workshops/ Expert Lectures
- Value added Courses
- Demonstrative tasks
- Role Plays

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| External Practical | 30 |
| Internal Practical | 30 |
| Presentations ( Case studies / Role Plays /Topics/Demonstrations) | 20 |
| Assignment ( Events/ Competitions/ Workshops/ Expert Lectures Participation/ field visit/value added courses) | 10 |
| Attendance | 10 |

**Suggested readings:**

1. Developing Communication Skills BY Mohan Krisha and Banerji , McMillan Publishers India
2. Essentials of Business communication by Pal Rajendra and Korlahalli J S , Sultanchand and Sons
3. The 7 Habits of Highly Effective People: Powerful Lessons in Personal Change by Stephen R. Covey
4. Time management by Sudhir Dikshit, Manjul publications

Note: Latest edition of readings may be used in Teaching Learning Process

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**Course Title: Microfinance Procedure And Practices**

**Course Code: 24UMBC32** **Course Credit: 04(3-1-0)**

**Max. Marks: 100(30I+70E)**

**Course objective**:

Course objective: This course provides a detailed examination of the procedures and practices in microfinance. It covers the operational mechanisms of microfinance institutions (MFIs), focusing on microcredit, savings, insurance, and other financial services aimed at low-income individuals and communities.

**Learning/Course Outcomes**

Student will be able to :

1. Appreciate different Models in Microfinance
2. Perform Loan documentation and understand the entire process
3. Understand claim management and settlement process
4. Apply strategies for risk mitigation
5. Perform collection of funds and detect frauds in MF

**Course Content**

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Different microfinance models: Grameen, Village Banking, Credit Unions, International best practices and guidelines for MFIs, Client assessment and selection criteria |
| Unit-II (LO2) | Loan application, documentation and approval and Disbursement process, Mobilization of savings: strategies and challenges, credit rating and factors affecting credit-worthiness of the customers ;methods to cross verify the record of the customers |
| Unit-III (LO3) | Claims management and settlement processes, Microleasing and micro housing finance |
| Unit-IV | |

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|---|---|
| (LO4) | Risk assessment techniques and tools, Developing and implementing risk mitigation strategies |
| Unit-V (LO5) | Receivables collection- standard procedures and legal guidelines for the collection of receivables, frauds and techniques for detecting and preventing fraud; |

**Pedagogical Tools** and Other Learning Activities (for 60 hours) includes the following:

- End term Exam/ class tests/ case studies/ simulation/ quiz/ PPTs/ and other assessments
- Events/ Competitions/ Workshops/ Expert Lectures
- Social/ community work
- Field visits/ Projects
- Role Plays/Demonstrations including:

➢ Demonstrate how to assist customers with filling the application form

➢ Apply appropriate practices to obtain the credit rating of the customers

➢ Employ appropriate practices to verify the validity of all KYC documents

➢ Apply appropriate procedures to verify the credit check report prepared by the field team

➢ how to inquire the referrals about the records or business of the customer to ensure the safety

➢ Role play a situation on how to coordinating with supervisor and set revenue or account targets as per standards

➢ Roleplay a situation on how to coordinate with the credit team to check the status of the loan application

➢ Roleplay on how to inform the customer if the loan has been approved and assist customers in completing the loan formalities

➢ Draft sample reports on the status of acquired customers, and targets achieved

➢ Roleplay a situation to coordinate with supervisor to submit reports and set revenue or account targets as per organization's policy

➢ Roleplay on how to coordinate with different teams at appropriate verticals and engage them in the collection process

➢ Apply appropriate practices to follow- up and recover overdue from the defaulter or debtors

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- Employ appropriate practices to update settlement details towards regularization or closure of loan
- Dramatize a situation on how to coordinate with the credit department about writing off overdue cases
- Employ appropriate procedure to to report the event of theft, loss of cash, and other fraudulent activity
- Apply appropriate practices to advocate new policy initiatives to minimize fraudulent cases
- Dramatize a situation on liaising with the legal cell for any legal actions taken on non-recoverable

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exams | 10 |
| Presentations ( Case studies / Role Plays /Topics/Demonstrations) | 5 |
| Assignment ( Project / Problem Solving Exercises / Events/ Competitions/ Workshops/ Expert Lectures Participation/ Social/ community work/ Business Plan/field visit/value added courses) | 5 |
| Attendance | 10 |

**Suggested readings:**


1. Microfinance in India: A Performance Evaluation" by Prabhu Ghate
2. The Microfinance Promise in Financial Inclusion: Evidence from India" by K.C. Chakrabarty
3. Microfinance and Women Empowerment in India" by Meenu Agrawal
4. Microfinance India: State of the Sector Report" by N. Srinivasan
5. Microfinance: Emerging Trends and Challenges" edited by S. Lalitha and P. Nagarju


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**SEMESTER III**
**Course Title- Marketing of Financial Service**

**Course No. 24UMBS10** **Course Credit: 04 (3-1-0)**

**Max. Marks: 100 (30I+70E)**

**Course Objectives**

1. To introduce the fundamentals of services marketing with a focus on the Indian financial services sector.
2. To understand consumer behavior and decision-making processes in financial service contexts.
3. To apply the 7Ps of the services marketing mix to design and deliver financial services effectively.
4. To explore the role of communication, physical evidence, and servicescape in influencing customer perception.
5. To manage people, service delivery processes, and demand–capacity issues in the financial services environment

**Learning/Course Outcomes**

1. **LO1**: Describe the characteristics, opportunities, and challenges of marketing financial services in India.
2. **LO2**: Analyze consumer decision-making behavior and apply the GAPs model to improve service quality.
3. **LO3**: Apply the 7Ps of services marketing mix—including product, pricing, and distribution—to financial services.
4. **LO4**: Design service communication strategies and evaluate the role of physical evidence and servicescape in customer experience.
5. **LO5**: Manage frontline employees and customers in the service delivery process and implement capacity planning strategies.

**Course Content**

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Introduction to Services Marketing and Indian financial service sector, challenges of financial service marketing. |
| Unit-II (LO2) | Consumer Decision Making in Financial Services; GAPs Model. |

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|---|---|
| Unit-III (LO3) | Services Marketing Mix – 7Ps: Financial Service Product; Service Process and blueprinting; Pricing of services; Distribution Management of Financial Services. |
| Unit-IV (LO4) | Service communication mix, Managing Physical Evidence and Servicescape. |
| Unit-V (LO5) | Managing Financial Service Personnel; Employee and Customer Role in Service Delivery, managing demand and capacity, waiting line strategies. |

**Pedagogical Tools** and Other Learning Activities( 60 hrs) includes the following:

- End term Exam/ class tests/
- case studies
- PPTs
- Career Counselling sessions
- Events/ Competitions/ Workshops/ Expert Lectures
- Demonstrative tasks
- Role Plays
- Project

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exam | 10 |
| Presentations ( Case studies / Role Plays /Topics/Demonstrations) | 5 |
| Assignment ( Q &A/ Case Study / Project/ Events/ Competitions/ Workshops/ Expert Lectures Participation/ field visit/value added courses) | 5 |
| Attendance | 10 |

**Suggested Readings:**


1. Services Marketing by J. Zeithaml, V A and M J. Bitner. McGraw Hill;
2. Service Marketing: People, Technology Strategy by Lovelock, Christopher H.; Pearson Education; New Delhi.
3. Essentials of Service Marketing by Hoffman & Bateson; Thomson Learning.
4. Service Marketing by M.K. Rampal & S.C. Gupta; Galgotia Publishing Company.


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Note: Latest edition of readings may be used in Teaching Learning Process.

## Web-Based Resources

- Reserve Bank of India (for financial services industry updates): https://www.rbi.org.in
- Investopedia – Financial Services Sector Overview: https://www.investopedia.com

- NetMBA – Consumer Decision Making Process: http://www.netmba.com/marketing/consumer-behavior/decision-process/
- GAPs Model Video Explainer – YouTube: "Parasuraman GAP Model of Service Quality"

- HubSpot Blog on Services Marketing: https://blog.hubspot.com/

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**Course Title- Financial Institutions & Markets**

**Course Credit: 04 (3-1-0)**

**Course No. 24UMBC33** **Max. Marks: 100 (30I+70E)**

## Course Objectives

1. To provide an overview of financial markets and institutions, including their components and regulatory framework.
2. To understand the role and functioning of the primary market, including various types of public issues and legal regulations.
3. To examine the structure, instruments, and operations of the secondary market in India.
4. To introduce the functioning of the money market, its segments, and key institutional participants.
5. To explain the structure and valuation of debt instruments including bonds and interest rate implications.

## Learning/Course Outcomes

1. **LO1**: Describe the structure and components of financial markets and institutions and the role of regulatory bodies.
2. **LO2**: Explain the process and types of capital raising in the primary market and assess the associated regulatory framework.
3. **LO3**: Analyze secondary market operations, stock exchange mechanisms, and settlement procedures in India.
4. **LO4**: Understand money market instruments, participants, and the roles of institutions like STCI and DFHI.
5. **LO5**: Evaluate debt market instruments and perform bond valuation including duration and interest rate sensitivity.

## Course Content

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Financial markets and institutions: Components & Overview of primary market, secondary market, money market, capital market, dept market, depository institutions, Banks, NBFC, Regulatory bodies. |
| Unit-II (LO2) | Primary Market: Definition and Functions, Types of Issues, Public Issue through Prospectus, Green shoe option, Offer for sale, Private Placements, Rights Issue, Regulatory Framework for Primary Markets. |

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|---|---|
| Unit-III (LO3) | Secondary Market in India: Role and Function of the Secondary Market, Types of secondary markets for different securities, Market Structure and Participants, Stock Exchanges, DEMAT System, placing an order for purchase/sale of shares, margin trading and margin adjustment, contract note and settlement of contracts, Settlement mechanism at BSE & NSE. |
| Unit-IV (LO4) | Money Markets: Meaning, role and participants in money markets, Segments of money markets, Call Money Markets, Role of STCI and DFHI in money market. |
| Unit-V (LO5) | Debt Market: instruments, Bond: Valuation, Discount Factors, Interest Rates, Coupon Bonds, Floating Rate Bonds, Duration. |

**Pedagogical Tools** and Other Learning Activities( 60 hrs) includes the following:

- End term Exam/ class tests/
- case studies
- PPTs
- Career Counselling sessions
- Events/ Competitions/ Workshops/ Expert Lectures
- Demonstrative tasks
- Role Plays
- Project

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exam | 10 |
| Presentations ( Case studies / Role Plays /Topics/Demonstrations) | 5 |
| Assignment ( Q &A/ Case Study / Project/ Events/ Competitions/ Workshops/ Expert Lectures Participation/ field visit/value added courses) | 5 |
| Attendance | 10 |

**Suggested Readings:**

1. Financial Services by M.Y. Khan, Mc Graw Hill Education.
2. Financial Institutions and Markets: Structure, Growth & Innovation by L.M.

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Bhole and Jitendra Mahakud, Tata McGraw Hill.

3. Financial Markets, Institutions & Financial Services by Dr. Vinod Kumar, Manmeet Kaur, and Atul Gupta, Taxmann Publications.
4. Financial Markets and Institutions by Frederic S. Mushin and Stanley G. Eakins (et. all), Pearson Publications.

Note: Latest edition of readings may be used in Teaching Learning Process.

## Web-Based Resources

- RBI – Indian Financial System Overview: https://www.rbi.org.in
- SEBI – Role and Regulation: https://www.sebi.gov.in
- Investopedia – https://www.investopedia.com

- NSE India – IPO Process: https://www.nseindia.com
- Moneycontrol – IPO Listings and Analysis: https://www.moneycontrol.com

- BSE & NSE Trading Process Tutorials
- YouTube: "How Stock Markets Work in India" – CA Rachana Phadke Ranade
- NSDL – DEMAT Process Overview: https://www.nsdl.co.in

- STCI – https://www.stcipd.com
- DFHI Overview: https://www.dfhiindia.com
- RBI – Money Market Reports

- NSE Bond Platform: https://www.nseindia.com/products-services/debt-market
- Bond Valuation Calculator: https://www.investopedia.com/calculator/bond/
- CDSL – Fixed Income Instruments Guide

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Course Title: Mutual Fund I

**Course No.: 24UMBC34**

**Course Credit**: 4 (3-1-0)
**Max. Marks**: 100 (30I + 70E)

**Course Objectives**

1. To introduce the concept and importance of mutual funds in personal finance and wealth creation.
2. To explore the various types of mutual fund schemes and understand NAV calculation and investment routes.
3. To explain the organizational structure and functions of Asset Management Companies (AMCs).
4. To identify different investor types, their objectives, and fund suitability based on risk profiles.
5. To understand the KYC process and payment mechanisms involved in mutual fund transactions.

**Learning/ Course Outcomes**

1. **LO1**: Understand the basic concept, benefits, and role of mutual funds in achieving financial goals.
2. **LO2**: Differentiate between mutual fund schemes and evaluate NAV-based performance; understand direct and regular investment routes.
3. **LO3**: Describe the structure and regulatory framework of AMCs and the roles of key stakeholders.
4. **LO4**: Analyze the suitability of mutual funds for different types of investors based on objectives and risk appetite.
5. **LO5**: Demonstrate knowledge of KYC compliance, payment methods, and the process of unit allotment in mutual funds.

**Course Content**:

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Introduction to Mutual Funds: Concept of mutual funds, advantages of investing in mutual funds, and their role in wealth creation. |
| Unit-II (LO2) | Mutual Fund Schemes and Structure: Types of mutual fund schemes (equity, debt, hybrid, etc.), Net Asset Value (NAV) calculation, routes for investors to invest in mutual funds (direct, regular, etc.). |
| Unit-III (LO2) | Asset Management Company (AMC): Organizational structure of an AMC, roles and responsibilities of key stakeholders (trustees, custodians, fund managers), regulatory framework governing AMCs. |
| Unit-IV (LO3) | Types of Investors in Mutual Funds: Retail, institutional, and high-net-worth investors; investor objectives, risk profiles, and suitability for mutual fund investments. |

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| Unit / LO | Course Content |
|---|---|
| Unit-V (LO4, LO5) | KYC and Payment Mechanisms: KYC compliance process, documents required, payment mechanisms for purchasing and redeeming mutual fund units, process of allotment of mutual fund units. |

**Pedagogical Tools** and Other Learning Activities( 60 hrs) includes the following:

- End term Exam/ class tests/
- case studies
- PPTs
- Career Counselling sessions
- Events/ Competitions/ Workshops/ Expert Lectures
- Demonstrative tasks
- Role Plays
- Project

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exam | 10 |
| Presentations ( Case studies / Role Plays /Topics/Demonstrations) | 5 |
| Assignment ( Q &A/ Case Study / Project/ Events/ Competitions/ Workshops/ Expert Lectures Participation/ field visit/value added courses) | 5 |
| Attendance | 10 |

**Suggested Readings**:

1. Mutual Fund Distributors, NISM, Taxmann Publications Pvt. Ltd.
2. How Mutual Funds Work by Fredman, Albert J and Wiles, Russ, Prentice Hall of India Pvt. Ltd.
3. NSE Module- Mutual fund distribution

*Note*: Latest edition of readings may be used in the Teaching Learning Process.

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## Web-Based Resources

- AMFI India (Association of Mutual Funds in India): https://www.amfiindia.com
- SEBI Mutual Fund Basics: https://investor.sebi.gov.in
- Groww & Zerodha Varsity: Mutual Fund Education
  - https://groww.in/mutual-funds
  - https://zerodha.com/varsity/module/mutual-funds/
- NAV Explained: https://www.moneycontrol.com

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- SEBI Guidelines for AMCs: https://www.sebi.gov.in
- AMFI Handbook for AMC Roles and Structure

- ET Money Blog – Risk Profiles & Investment Goals
- Investopedia – Mutual Fund Investor Classifications

- KYC Registration Agencies (CVL-KRA): https://www.cvlkra.com
- CAMS India – Payment & Redemption Process: https://www.camsonline.com

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Course title: Fundamentals of Insurance

Course Credit: 04 (3-1-0)

Course No. 24UMBC35

Max. Marks: 100 (30I+70E)

## Course Objectives

1. To provide foundational knowledge of risk management concepts and the role of insurance as a tool to manage risk.
2. To understand the principles of insurance, types of insurance products, and the role of underwriting.
3. To examine the structure and regulation of insurance contracts and the role of IRDA in the Indian insurance sector.
4. To explore insurance pricing, product selection, risk assessment, claims processing, and policy servicing.
5. To introduce health, accident, property, and business insurance and highlight the professional role of insurance agents.

## Learning/ Course Outcomes

1. **LO1**: Understand types of risk and apply insurance principles such as the law of large numbers and insurable interest in risk management.
2. **LO2**: Explain the principles of insurance underwriting and differentiate between life, group, and other insurance products.
3. **LO3**: Interpret insurance contracts and understand the functions of IRDA, regulatory frameworks, and grievance redressal mechanisms.
4. **LO4**: Assess insurance needs, calculate premiums and claims, and evaluate risk exposure using appropriate tools.
5. **LO5**: Describe the scope of health, accident, and property insurance and the responsibilities of insurance agents with emphasis on ethics.

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## Course Content

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Risk Management and Insurance Basics: Introduction to Risk,Types of Risk, Insurance as a Risk Management Tool, Law of Large Numbers, Insurable Risk, Self-Insurance. |
| Unit-II (LO2) | Principles and Types of Insurance: Fundamental Principles of Insurance, Insurance Underwriting, Types of Insurance, Principles of Life Insurance, Life Insurance Products, Group Insurance. |

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|---|---|
| Unit-III (LO3) | Regulations and Insurance contract: Insurance contract, IRDA - Functions and Role, Insurance Regulation in India, Code of Conduct, Anti-Money Laundering (AML), Protection of Policyholders' Interests, Grievance Redressal Mechanism. |
| Unit-IV (LO4) | Insurance Pricing, Needs Assessment & Claims: Insurance Pricing and Premium Calculation, Rate Making, Assessment and Identification of Risk Exposure, Analysis of Life Insurance Needs, Analysis and Selection of Insurance Products, Calculation of Claim Amount and Other Benefits, Policy Servicing and Renewal |
| Unit-V (LO5) | Health, Accident, Property & Business Insurance: Introduction of Health Insurance, Types of Health Insurance Products, Underwriting in Health Insurance, Claims in Health Insurance, Health Insurance Portability, Policyholder Servicing in Health Insurance, Personal Disability Insurance, Accident Insurance, Property and Liability Insurance, Role of an Insurance Agent, Sales Process, Ethics and Professionalism |

**Pedagogical Tools** and Other Learning Activities( 60 hrs) includes the following:

- End term Exam/ class tests/
- case studies
- PPTs
- Career Counselling sessions
- Events/ Competitions/ Workshops/ Expert Lectures
- Demonstrative tasks
- Role Plays
- Project

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exam | 10 |
| Presentations ( Case studies / Role Plays /Topics/Demonstrations) | 5 |
| Assignment ( Q &A/ Case Study / Project/ Events/ Competitions/ Workshops/ Expert Lectures Participation/ field visit/value added courses) | 5 |
| Attendance | 10 |

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**Suggested Readings:**

1. Principles of Insurance (IC-01), Insurance Institute of India, Mumbai.
2. Practice of Life Insurance (IC-02), Insurance Institute of India, Mumbai.
3. Practice of General Insurance (IC-11), Insurance Institute of India, Mumbai.
4. Life Insurance Vol. I, II, III (LBRARO) ICFAI Course Book.

Note: Latest edition of readings may be used in Teaching Learning Process.

## Web-Based Resources

- Investopedia – Risk Management Overview: https://www.investopedia.com
- IRMI – International Risk Management Institute: https://www.irmi.com

- IRDAI e-learning modules: https://www.irdai.gov.in
- NIA India (National Insurance Academy): https://www.niapune.org.in
- LIC Product Guide: https://www.licindia.in

- IRDAI Code of Conduct, AML Guidelines
- Insurance Ombudsman: https://www.cioins.co.in
- SEBI and IRDA collaborative guidelines

- AMFI Mutual Fund and Insurance Calculators
- YouTube: "Insurance Pricing & Claim Calculations" – CA/CFA channels
- Policybazaar Learning Hub: https://www.policybazaar.com

- Max Bupa, Star Health, ICICI Lombard – Policy Resources
- Business Liability Insurance Explained – https://www.thehartford.com
- IRDA's Health Insurance Regulations & Portability Guidelines

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Course Title: - Social Media Marketing

Course Credit: 4(3-1-0)

Course No. 24UMBE06

Max. Marks: 100(30I+70E)

**Course Objectives**

1. To introduce the fundamentals and importance of social media marketing in today's digital landscape.
2. To provide an understanding of various social media platforms and their use in business contexts.
3. To enable learners to develop effective social media campaign strategies including goal setting and audience targeting.
4. To familiarize students with paid advertising formats and ad management tools on social platforms.
5. To explore influencer marketing, affiliate promotions, and performance analytics in social media.

**Learning/Course Outcomes (COs)**

1. **CO1**: Explain the role and evolution of social media marketing and its impact on digital marketing strategies.
2. **CO2**: Compare different social media platforms and choose appropriate ones based on brand objectives and audience.
3. **CO3**: Design a social media campaign by setting SMART goals, defining personas, and allocating budget.
4. **CO4**: Use social media ad tools like Facebook Ads Manager and LinkedIn Ads to plan and execute paid promotions.
5. **CO5**: Evaluate the effectiveness of SMM strategies using analytics tools, influencer performance, and engagement metric

**Course Content:**

| Unit / CO | Course Content |
|---|---|
| Unit-I (CO1) | Introduction to Social Media Marketing: Definition of SMM ; Importance of SMM in the digital landscape Overview of different social media platforms and their significance; Trends in SMM; Careers in Social Media marketing |
| Unit-II (CO2) | Understanding Social Media Platforms: Facebook, Instagram, Twitter (X), LinkedIn, Pinterest Features, user demographics, and business uses; Choosing the right platform for brand |
| Unit-III | Social Media Campaign Planning : Goal setting (SMART goals) |

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|---|---|
| ( CO3) | Target audience and personas ; Budgeting and resource allocation<br>Case studies of successful campaigns |
| Unit-IV<br>( CO4) | Paid Advertising on Social Media: Facebook Ads Manager, Instagram promotions, LinkedIn advertising . X advertising ;Targeting options (demographic, interest-based, behavioral) ;Ad formats and bidding strategies |
| Unit-V<br>(CO5) | Influencer, Affiliate Marketing and Social Analytics: Types of influencers; role of influencers in social media marketing, Identifying and engaging influencers Affiliate marketing basic; Tools for Social Media management; Socia Media Metrics-Engagement rate, click-through rate, conversion rate; Platform-specific analytics (Facebook Insights, Instagram Insights) |

**Pedagogical Tools** and Other Learning Activities( 60 hrs) includes the following:

- End term Exam/ class tests/
- case studies
- PPTs
- Events/ Competitions/ Workshops/ Expert Lectures
- Demonstrative tasks
- Project

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exams | 10 |
| Presentations | 5 |
| Assignment – Social Media Campaign Project | 5 |
| Attendance | 10 |

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**Suggested Readings:**

## Books

1. **Tracy L. Tuten** – *Social Media Marketing*
2. **Shiv Singh & Stephanie Diamond** – *Social Media Marketing for Dummies*
3. **Dave Evans** – *Social Media Marketing: An Hour a Day*

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4. **Gaurav Madaan** – *Social Media Marketing Made Simple* (Indian perspective)

## Web-Based Resources

- HubSpot Blog: https://blog.hubspot.com/marketing/social-media
- Meta Business Guide: https://www.facebook.com/business

- Platform Guides:
  - Facebook Business Suite: https://business.facebook.com
  - Instagram for Business: https://business.instagram.com
  - LinkedIn Marketing: https://business.linkedin.com/marketing-solutions

- Hootsuite Academy: https://education.hootsuite.com
- Case Studies on: https://sproutsocial.com/insights/social-media-case-studies/

- Meta Ads Manager: https://www.facebook.com/business/tools/ads-manager
- LinkedIn Ad Guide: https://business.linkedin.com/marketing-solutions/ads

- Influencer Marketing Hub: https://influencermarketinghub.com
- Google Analytics + Platform Insights: https://analytics.google.com
- Canva for Content Scheduling + Metrics (free & easy)

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SEMESTER IV

**Course Title: Consumer Behaviour**

**Course Credit: 04(3-1-0)**

**Course No: 24UMBS11** **Max. Marks: 100 (30I+70E)**

**Course Objectives**

1. To introduce the meaning, scope, and significance of consumer behaviour in the context of financial services.
2. To examine the influence of cultural, social, and family factors on consumer decision-making.
3. To understand individual psychological factors like motivation and perception that influence buying behavior.
4. To explore personality theories and attitude formation relevant to financial product preferences.
5. To analyze consumer satisfaction and investor behavior in the context of financial decision-making.

**Learning /Course Outcomes**

1. **LO1**: Define and explain the role of consumer behaviour in financial services and the consumer research process.
2. **LO2**: Analyze the impact of environmental determinants like culture, social class, and reference groups on financial decisions.
3. **LO3**: Evaluate how motivation and perception shape consumer behavior in financial product selection.
4. **LO4**: Interpret personality traits and attitudes and apply them to financial service marketing strategies.
5. **LO5**: Assess consumer satisfaction and differentiate between various levels of financial decision-making and investor behavior.

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**Course Content**

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Introduction: Meaning, Importance, Scope, need for studying CB, Consumer research process with reference to financial services. |
| Unit-II (LO2) | Environmental Determinates of Consumer Behaviour: Influence of culture, subculture, social class, reference group and family on consumer behaviour. |

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|---|---|
| Unit-III (LO3) | Individual determinants I: Consumer Motivation: Measurement of motives, Consumer Perception: elements, Perceptual process. |
| Unit-IV (LO4) | Individual determinants II: Personality: meaning, theories of personality consumer attitude formation, attitude measurement. |
| Unit-V (LO5) | Satisfaction & Investor Behaviour: consumer satisfaction. Consumer decision making levels, investor behavior. |

**Pedagogical Tools** and Other Learning Activities( 60 hrs) includes the following:

- End term Exam/ class tests/
- case studies
- PPTs
- Events/ Competitions/ Workshops/ Expert Lectures
- Demonstrative tasks
- Role Plays
- Project

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exam | 10 |
| Presentations ( Case studies / Role Plays /Topics/Demonstrations) | 5 |
| Assignment ( Q &A/ Case Study / Project/ Events/ Competitions/ Workshops/ Expert Lectures Participation/ field visit/value added courses) | 5 |
| Attendance | 10 |

**Suggested Readings:**

1. Consumer Behaviour in Indian Context by P.C. Jain and Monika Bhatt, S. Chand Publishing.
2. Consumer Behavior by Schiffman, L. G., Wisenblit, J., & Kumar, S. R. Pearson Education India.
3. Consumer behavior: Concepts and applications.by Loudon, D. L., & Della Bitta, A. J, Mcgraw Hill.

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Note: Latest edition of readings may be used in Teaching Learning Process.

## Web-Based Resources

- Nielsen Consumer Research Reports: https://www.nielsen.com
- Investopedia – Understanding Customer Behavior in Finance: https://www.investopedia.com

- McKinsey Insights – Cultural and Social Impact on Financial Consumers
- Social Class Influence on Spending – https://hbr.org

- Maslow's Hierarchy in Finance: YouTube/Business Psychology Channels
- Perception in Consumer Finance – Journal of Consumer Research

- Personality Assessments in Finance: https://www.16personalities.com
- Attitude Formation and Measurement – American Marketing Association: https://www.ama.org

- CFA Institute – Investor Psychology: https://www.cfainstitute.org
- Behavioral Biases in Investing – https://www.behavioralinvestment.com

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## Course Title: FUNDAMENTALS OF PERSONAL FINANCE

**Course Credit: 4(3-1-0)**

**Course No. 24UMBM14** **Max. Marks: 100(30I+70E)**

**Course Objective:**

1. To introduce students to the principles of time value of money and their applications in real-life financial decisions.
2. To develop the ability to compute and compare various types of investment returns and understand their implications.
3. To provide knowledge of personal loan structures, EMI calculations, and the impact of interest rate variations.
4. To enable learners to assess individual financial health using net worth analysis and essential financial ratios.
5. To apply financial mathematics in practical planning scenarios through the use of savings ratios and related calculations.

**Learning/ Course Outcomes:**

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

LO1: Compute Time value of money.

LO2: Perform calculation of Returns and growth rate

LO3: Interpret EMI on loans and payment schedules.

LO4: Compute financial ratios.

LO5: Apply financial engineering in financial planning.

**Course Content:**

| Unit / CO | Course Content |
|---|---|
| Unit-I (LO1) | Time Value of Money – Present Value, Future Value, PV & FV of a Lump Sum, PV and FV of Annuities. |
| Unit-II (LO2) | Returns – Nominal Rate, Effective Rate, Real Rate, Internal Rate of Return, Internal Rate of Return of Irregular Cash Flows, Compounded Annual Growth Rate. |
| Unit-III | Loan – EMI, Loan Repayment Schedules, Repayment with Varying Interest Rates |

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|---|---|
| (LO3) | |
| Unit-IV<br>(LO4) | Financial Ratios I– Net worth and its components, Liquidity Ratios, Debt to Income Ratio, Debt to Financial Assets, Debt to Total Assets. |
| Unit-V<br>(LO5) | Savings Ratios & Planning - Savings Ratio, Application of Financial Mathematics in Financial Planning Situations; Retirement Planning- Estimating retirement corpus using TVM; PPF, NPS, EPF – comparative understanding; Tax Planning (for Individuals)-Income Tax slabs (new vs old regime) Section 80C, 80D, 80CCD(1B), 24(b); Tax-saving instruments: ELSS, PPF, NSC, Life insurance |

***Pedagogical Tools** and Other Learning Activities (for 60 hours) includes the following:

- End term Exam/ class tests/ quiz/
- PPTs
- Events/ Competitions/ Workshops/ Expert Lectures
- Problem solving Exercises
- cases

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exams | 10 |
| Presentations ( Case studies /Topics) | 5 |
| Assignment ( Problem Solving Exercises / Events/ Competitions/ Workshops/ Expert Lectures Participation) | 5 |
| Attendance | 10 |

**Suggested Readings:**

.Introduction to Financial Planning (4th Edition 2017) – Indian Institute of Banking & Finance

• Pandit, Amar The Only Financial Planning Book that You Will Ever Need, Network 18 Publications Ltd (CNBC TV 18)

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• Sinha. Madhu, Financial Planning: A Ready Reckoner July 2017 Mc Graw Hill Additional Resources

• Halan, Monika, Lets Talk Money: You've Worked Hard for It, Now Make It Work for You, July 2018,Harper Business

• Tripathi, Vanita, Fundamentals of Investment, Taxmann

Web Resources

- **Investopedia – Time Value of Money**: https://www.investopedia.com/terms/t/timevalueofmoney.asp
- **TVM Calculator (by Calculator.net)**: https://www.calculator.net/time-value-of-money-calculator.html
- **Khan Academy – TVM Basics (Free Videos)**: https://www.khanacademy.org/economics-finance-domain/core-finance

- **Groww – CAGR Calculator & Articles**: https://groww.in/calculators/cagr-calculator
- **Investopedia – IRR Explained**: https://www.investopedia.com/terms/i/irr.asp
- **Moneychimp – Compound Interest & Real Rate**: https://www.moneychimp.com/features/market_cagr.htm

- **EMI Calculator (BankBazaar)**: https://www.bankbazaar.com/emi-calculator.html
- **ClearTax – Understanding EMIs**: https://cleartax.in/s/emi-calculator

- **RBI FAQs on Loans & Banking**: https://www.rbi.org.in/Scripts/FAQView.aspx?Id=8
- **Mint by Intuit – Net Worth & Budgeting Tools**: https://mint.intuit.com
- **CNBC – How to calculate net worth and track financial health**: https://www.cnbc.com/select/how-to-calculate-net-worth/

- **Investopedia – Personal Finance Ratios**: https://www.investopedia.com/personal-finance-ratios-518747
- **ET Money – Goal-Based Financial Planning**: https://www.etmoney.com
- **SIP Calculator (Zerodha Coin)**: https://coin.zerodha.com/sip
- **Budgeting App & Resource – YNAB (You Need A Budget)**: https://www.youneedabudget.com

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**Course Title: Taxation**

**Course Credit: 04(3-1-0)**

**Course Code: 24UMBC37** **Max. Marks: 100 (30I+70E)**

**Course Objectives**

1. To introduce the fundamental concepts of taxation in India including its types, structure, and key terms.
2. To provide an understanding of salary income and house property income and their tax implications.
3. To familiarize students with other sources of income like business income, capital gains, and winnings.
4. To explain legal methods of tax saving through deductions, clubbing, and set-off of losses.
5. To guide students through the process of filing Income Tax Returns (ITR) and basic tax planning.

**Learning/ Course Outcomes**

1. **LO1**: Define key tax concepts and explain the classification of taxes and taxpayer categories.
2. **LO2**: Calculate income tax for salary and house property income with applicable exemptions and deductions.
3. **LO3**: Perform simple tax calculations for business/profession, capital gains, and income from other sources.
4. **LO4**: Apply tax-saving provisions and techniques such as deductions under 80C/80D, clubbing, and loss adjustments.
5. **LO5**: Understand and demonstrate the basics of filing ITRs and distinguish between tax planning, avoidance, and evasion.

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**Course Content**

| Unit / LO | Course Content |
| --- | --- |
| Unit-I (LO1) | **Basics of Income Tax-** What is tax, Meaning and types (Direct & Indirect), Who pays income tax? **Basic terms:** Income, Person & Assessee, Assessment Year & Previous Year, PAN (Permanent Account Number), Residential Status – Why it matters |
| Unit-II (LO2) | **Different Types of Income I :** Salary Income – salary, allowances, deductions House Property Income – rent, self-occupied, etc. How to calculate tax on these two incomes |

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|---|---|
| Unit-III (LO3) | **Different Types of Income II:** Business or Profession Income – basic idea ; Capital Gains – sale of property, shares, etc. Income from Other Sources – interest, lottery, gifts. Simple calculation of each type |
| Unit-IV (LO4) | **Reducing Tax Legally:** Deductions (Section 80C, 80D etc.) – savings, insurance; Clubbing of Income – income of spouse/children;Adjusting Losses – set-off and carry forward Total Income calculation step-by-step |
| Unit-V (LO5) | **Return Filing and Tax Planning :** What is ITR? Why and how to file it? Tax Planning – save tax legally; Tax Evasion vs. Tax Avoidance (with examples);Basics of online filing of returns |

**Pedagogical Tools** and Other Learning Activities( 60 hrs) includes the following:

- End term Exam/ class tests/
- case studies
- PPTs
- Events/ Competitions/ Workshops/ Expert Lectures
- Demonstrative tasks
- Role Plays
- Project

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exam | 10 |
| Presentations ( Case studies / Role Plays /Topics/Demonstrations) | 5 |
| Assignment ( Q &A/ Case Study / Project/ Events/ Competitions/ Workshops/ Expert Lectures Participation/ field visit/value added courses) | 5 |
| Attendance | 10 |

**Suggested Readings:**

1. Income Tax Law & Practice by Gaur and Narang, Kalyani Publishers.
2. Income Tax Law & Account by Mehrotra, H.C. Sahitya Bhawan Publications.

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3. Student's Guide to Income Tax by V.K. Singhania, Taxmann Publications.
4. Goods & Services tax by H.C. Mehrotra & V. P Agarwal,sahitya bhawan publication.

Note: Latest edition of readings may be used in Teaching Learning Process.

## Web-Based Resources

- Income Tax Department (India): https://incometax.gov.in
- Taxation Terms Glossary – https://cleartax.in
- Tax Calculator Tools: https://www.taxsmile.com
- YouTube: "Salary Income Tax Explained" by CA Rachana Phadke Ranade
- Capital Gains Tax Explained – https://groww.in
- Income from Other Sources – Taxguru Articles
- Deductions under Section 80C: https://www.incometax.gov.in/iec/foportal
- Tax Planning Blogs – https://cleartax.in
- e-Filing Portal: https://www.incometax.gov.in
- Beginners' Guide to ITR – https://www.incometaxindiaefiling.gov.in
- Tax Planning vs. Avoidance – CA Journal, ICAI

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## Course Title: EXCEL in Business

**Course Credit: 2(0-0-2)**

**Course No. 24UMBS12** **Max. Marks: 100(70I+30E)**

### Course Objectives

1. To introduce students to the basics of Excel, including workbook and worksheet management.
2. To develop skills in data organization, sorting, filtering, and working with Excel tables.
3. To perform basic and logical calculations using formulas and functions like SUM, IF, and COUNTIF.
4. To visualize data using charts and enhance presentation with formatting tools.
5. To perform data lookup and summarization using advanced tools like VLOOKUP, HLOOKUP, and PivotTables.

### Learning/ Course Outcomes

1. **LO1**: Manage and customize Excel workbooks and worksheets including themes, hyperlinks, and data navigation.
2. **LO2**: Organize and clean data using Excel tables, sorting, filtering, and deduplication tools.
3. **LO3**: Apply arithmetic and logical functions (e.g., SUMIF, AVERAGEIF) to analyze numerical datasets.
4. **LO4**: Create and modify charts to represent data visually and enhance interpretation.
5. **LO5**: Perform data lookups using VLOOKUP/HLOOKUP and summarize large datasets using PivotTables.

### Course Content

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Create a workbook, Import data from a delimited text file, Add a worksheet to an existing workbook, Copy and move a worksheet, Search for data within a workbook, Navigate to a named cell, range, or workbook element, Insert and remove hyperlinks, Change worksheet tab color, Rename a worksheet, Change worksheet order, Insert and delete columns or rows, Change workbook themes, Adjust row height and column width, Hide or unhide worksheets, Hide or unhide columns and rows, Display formulas |
| Unit-II (LO2) | Create an Excel table from a cell range, Convert a table to a cell range, Add or remove table rows and columns, Apply styles to tables, Insert total rows, Filter records, Sort data by multiple columns, Change sort order, Remove duplicate records |

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|---|---|
| Unit-III (LO3) | Perform calculations by using the SUM function, Perform calculations by using MIN and MAX functions, Perform calculations by using the COUNT function, Perform calculations by using the AVERAGE function, Perform logical operations by using the IF function, Perform logical operations by using the SUMIF function, Perform logical operations by using the AVERAGEIF function, Perform statistical operations by using the COUNTIF function |
| Unit-IV (LO4) | Create a new chart, Add additional data series, Switch between rows and columns in source data; Resize charts, Add and modify chart elements, Apply chart layouts and styles, Insert text boxes and shapes, Insert images |
| Unit-V (LO5) | Look up data by using the VLOOKUP function, Look up data by using the HLOOKUP function, Create PivotTables |

Pedagogical Tools:

- Demonstrations
- Data based exercises
- Hands on learning

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| External Practical | 30 |
| Internal Practical File | 30 |
| Presentations ( Topics/Demonstrations) | 20 |
| Assignment ( Data based exercises) | 10 |
| Attendance | 10 |

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**Suggested Readings:**

1. Statistics for Managers using Microsoft excel by Levine, Stephan, Krehbiel and Berenson , PHI Learning Private Limited, 2010.
2. Excel Data Analysis: Modeling and Simulation by Hector Guerrero ,springer
3. Managerial Statistics by Gerald Keller, Cengage Learning,
4. Statistics for Management by Dr. Srivastava T.N., Tata McGraw Hill Publishing
5. Research Methodology Concepts and Cases by Dr. Deepak Chawla, Dr. Neena Sondhi , Vikas Publishing House Private Limited

Note: Latest edition of readings may be used in Teaching Learning Process

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## Web-Based Resources

- Microsoft Excel Help: https://support.microsoft.com/excel
- YouTube: "Excel Basics for Beginners" – ExcelIsFun

- Excel Jet: https://exceljet.net/excel-tables
- YouTube: "Mastering Excel Tables" – Leila Gharani

- Function Reference: https://support.microsoft.com/en-us/excel-functions
- Practice Exercises: https://excel-practice-online.com/

- Chart Guide by Microsoft: https://support.microsoft.com/en-us/excel-charts
- Excel Dashboard School: https://exceldashboardschool.com

- PivotTable Basics: https://support.microsoft.com/en-us/excel-pivottables
- Interactive Excel Lab on https://chandoo.org

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## Course Title: Mutual Fund II

**Course No.: 24UMBC36**

**Course Credit**: 4 (3-1-0)
**Max. Marks**: 100 (30I + 70E)

### Course Objectives

1. To understand key mutual fund performance metrics including loads, returns, and associated risks.
2. To evaluate mutual fund performance using advanced tools like Sharpe, Treynor, and Jensen Ratios.
3. To explore the structure and process of launching New Fund Offers (NFOs).
4. To study mutual fund distribution channels and legal guidelines for selling schemes.
5. To understand financial planning principles, investment suitability, and regulatory frameworks like SEBI and AMFI.

### Learning/ Course Outcomes

1. **LO1**: Calculate entry/exit loads and mutual fund returns using absolute, annualized, and CAGR methods while assessing risk.
2. **LO2**: Apply Sharpe, Treynor, and Jensen ratios for evaluating fund performance and benchmark comparisons.
3. **LO3**: Describe the structure and significance of New Fund Offers and outline the NFO launch process.
4. **LO4**: Identify distribution channels and understand the compliance and regulatory aspects of selling mutual funds.
5. **LO5**: Apply financial planning concepts across investor life stages and explain the regulatory role of SEBI and AMFI.

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### Course Content:

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | **Performance Metrics of Mutual Funds**: Concepts of Entry Load and Exit Load, calculation of returns (absolute, annualized, CAGR), understanding risk in mutual fund investments. |
| Unit-II (LO1) | **Advanced Performance Evaluation**: Use of Sharpe, Treynor, and Jensen Ratios for performance evaluation, benchmarking mutual funds against indices, impact of taxes on returns. |
| Unit-III (LO2) | **New Fund Offer (NFO)**: Meaning and significance of NFOs, key components of an offer document, process of launching an NFO |
| Unit-IV (LO3) | **Distribution and Selling Guidelines**: Distribution channels for mutual funds, prerequisites to become a mutual fund distributor, regulations and guidelines for selling mutual fund schemes. |

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| Unit / LO | Course Content |
|---|---|
| Unit-V (LO4, LO5) | **Financial Planning and Regulation**: Concept of financial planning, savings vs. investment, financial planning based on investor life cycle stages, selecting suitable investment products, portfolio diversification, role of SEBI in regulating mutual funds, functions of AMFI. |

**Pedagogical Tools** and Other Learning Activities( 60 hrs) includes the following:

- End term Exam/ class tests/
- case studies
- PPTs
- Events/ Competitions/ Workshops/ Expert Lectures
- Demonstrative tasks
- Role Plays
- Project

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exam | 10 |
| Presentations ( Case studies / Role Plays /Topics/Demonstrations) | 5 |
| Assignment ( Q &A/ Case Study / Project/ Events/ Competitions/ Workshops/ Expert Lectures Participation/ field visit/value added courses) | 5 |
| Attendance | 10 |

**Suggested Readings**:


1. Mutual Funds in India: Emerging Issues by Tripathy Nalini Prava, Excel Books.
2. Mutual Funds in India: A Study of Investment Management by Amitabh Gupta, Anmol Publications Pvt. Limited.


*Note*: Latest edition of readings may be used in the Teaching Learning Process.

## Web-Based Resources

- AMFI India: https://www.amfiindia.com
- Investopedia – Mutual Fund Returns and Risks: https://www.investopedia.com
- NSE Academy – Performance Ratio Modules
- CFI: Sharpe & Treynor Ratios – https://corporatefinanceinstitute.com
- Mutual Fund Fact Sheets: https://www.moneycontrol.com
- NFO Tracker (Live examples): https://www.moneycontrol.com/mutual-funds/nfo

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- SEBI Mutual Fund Offer Document Guidelines
- Become a Distributor – https://www.nism.ac.in
- SEBI Guidelines for Mutual Fund Sales
- SEBI Mutual Fund Regulations Handbook: https://www.sebi.gov.in

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**Course Title: Organisational Etiquettes**

**Course Credit: 2(2-0-0)**

**Course No. 24UMBA03** **Max. Marks: 100(30I+70E)**

**Course Objective:**

The course aims provides with a strong background in understanding the basics of business etiquette and professionalism in the workplace. With this course, you will get introduced to the principles of professional behaviour, learn interview etiquette and electronic etiquette in an easy to grasp manner.

**Learning/ Course Outcomes:**

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

CO1: Define the principles of professional behaviour.

CO2: Demonstrate professional interview etiquette.

CO3: Plan for different types of business meetings.

CO4: Use the correct etiquette for attending business meetings.

CO5: Use appropriate electronic etiquette.

**Course Content:**

| Unit / CO | Course Content |
|---|---|
| Unit-I (CO1) | Communication Etiquette: Etiquettes– Importance & advantages, Social Etiquettes, Business etiquettes, Appropriate Communication for a social gathering |
| Unit-II (CO2) | Workplace Etiquette: Etiquette for Personal Contact- Personal Appearance, Gestures, Postures, Facial Expressions, Eye-contact, Space distancing |
| Unit-III (CO3) | Working in Teams: Importance of teamwork, Various stages of team development, Various characteristics of effectiveness of a team, characteristics team member, team leader |
| Unit-IV (CO4) | Networking Magic: Prepared and practiced conversation starters, Skills for keeping the conversation going, exit strategies when it is time to move on |

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|---|---|
| Unit-V (CO5) | E-Mail Etiquette: Significance of Netiquette, E-mail: Way of professional communication, Basic Email Etiquette: Proper Grammar, Spelling, Punctuation, Styling and Formatting, Body of Email, Response, Privacy. |

***Pedagogical Tools** and Other Learning Activities (for 30 hours) includes the following:

- End term Exam/ class tests/
- PPTs
- Value education classes, Career Counselling sessions
- Events/ Competitions/ Workshops/ Expert Lectures
- Life skills-based education
- Role Plays
- Demonstrative Tasks
- Case Studies

**Evaluation Strategy**

| Tool | Marks |
|---|---|
| End Term Exam | 70 |
| Mid Term Exams | 10 |
| Presentations ( Case studies / Role Plays /Topics/Demonstrations) | 5 |
| Assignment | 5 |
| Attendance | 10 |

**Suggested Readings:**

Business Etiquette in Brief: The Competitive Edge for Today's Professional Paperback – Import, 20 September 2013 by Ann Marie Sabath.

• Business Etiquette: A Guide for The Indian Professional Paperback – 18 January 2012 by Shital Kakkar Mehra. • Emily Post's The Etiquette Advantage in Business 2e: Personal Skills for Professional Success Hardcover – 3 May 2005 by Peggy Post, Peter Post.

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**BVoc- Management (Financial Services) Semester V**

| Course Code | Subject | Category | Credit | | | | Notional Hours | | | | | Marks (Theory) | | | Marks (Practical) | | | Marks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | T | Tu | P | To | T | Tu | P | O/A* | To | I | E | To | I | E | To | Total |
| 24UMBS13 | Research Methodology | SEC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBS14 | Retail Banking Operation | SEC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBC38 | Credit Risk Management | DSC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBC39 | Security Analysis and Portfolio Management | DSC | 3 | 1 | 0 | 4 | 45 | 15 | | 60 | 120 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBA09 | Business communication | AEC | 2 | 0 | 0 | 2 | 30 | 0 | | 30 | 60 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBV07 | Human value and Professional ethics | VAC | 2 | 0 | 0 | 2 | 30 | 0 | | 30 | 60 | 30 | 70 | 100 | - | - | - | 100 |
| **Total** | | | | | | **20** | | | | | | | | | | | | **600** |

**Job Role: Credit Processing Officer ( BSC/Q2304)**

**Semester VI**

| Course Code | Subject | Category | Credit | | | | Notional Hours | | | | | Marks (Theory) | | | Marks (Practical) | | | Marks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | T | Tu | P | To | T | Tu | P | O/A* | To | I | E | To | I | E | To | Total |
| 24UMBS15 | Internship | SEC | 0 | 0 | 16 | 16 | 0 | 0 | 480 | 0 | 480 | - | - | - | 280 | 120 | 400 | 400 |
| 24UMBV06 | Environmental Studies | VAC | 2 | 0 | 0 | 2 | 30 | 0 | | 30 | 60 | 30 | 70 | 100 | - | - | - | 100 |
| 24UMBE08 | Indian Knowledge System in Management | DSE | 2 | 0 | 0 | 2 | 30 | 0 | | 30 | 60 | 30 | 70 | 100 | | | | 100 |
| **Total** | | | | | | **20** | | | | | | | | | | | | **600** |

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## Semester V

### COURSE TITLE- RESEARCH METHODOLOGY

**Course Credit: 04 (3-1-0)**

**Course No. 24UMBS13** **Max. Marks: 100 (30I+70E)**

**Objective:**

The objective of this course is to develop an understanding of research methodology.

**Learning /Course Outcome**

Student will be able to:

1. Define the research Process and formulate research problem.
2. Compare various types of Research Designs.
3. Interpret different measurement scales.
4. Appraise data collection methods.
5. Develop testable hypotheses and prepare report.

**Course Content**

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Introduction: Meaning of Research, Scope and purpose of research , Research Process, Formulation of research problem and Hypothesis. |
| Unit-II (LO2) | Research Design: Features of a good research design – Exploratory Research Design – concept, types and uses, Descriptive Research Designs - concept, types and uses. Experimental Design: Causal relationships, Concept of Independent & Dependent variables. |
| Unit-III (LO3) | Measurement: Measurement scales- Nominal, Ordinal, Interval, Ratio; Attitudinal Scales- Likert Scales, Semantic Differential Scales, Constant Sum Scales, Graphic Rating Scales – Ranking Scales – Paired Comparison & Forced Ranking. |
| Unit-IV (LO4) | Data Collection: Methods of data collection- primary & secondary, Questionnaire Designing. |
| Unit-V (LO5) | Sampling and Data Analysis: Concept, types of sampling designs; Hypothesis and Hypothesis testing; Report Preparation. |

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**Pedagogical Tools and Other Learning Activities (for 60 hours) includes the following:**

- End term Exam / Class tests / Quizzes
- PowerPoint Presentations
- Case Study Analysis
- Simulatory Exercises / Software Tools
- Field Visits
- Participation in Events, Competitions, Workshops
- Expert Lectures

**Suggested Readings:**


1. Research Methodology, Methods and Techniques by C.R. Kothari and Gaurav Garg, New age international Publishers.
2. Research Methodology by R. Panneerselvam, PHI Publications.
3. Business Research Methods by Donald R-Cooper and Pamels Schindler, Tata McGraw Hills.
4. Business Research Methods by Alan Bryman & Emma Bell, Oxford University Press.


Note: Latest edition of readings may be used in Teaching Learning Process.

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**COURSE TITLE- RETAIL BANKING OPERATIONS**

**Course No. 24UMBS14** | **Course Credit: 04 (3-1-0)** 
**Max. Marks: 100 (30I+70E)**

**Objective:**

To enable the students familiarizing with operational aspects of retail banking products.

**Learning / Course Outcome:**

Student will be able to:

1. Compare different types of Retail accounts and their operations.
2. Discuss Retail liability products and emerging opportunities.
3. Discuss Retail asset products and their approval process.
4. Appreciate applications of technology in Banking.
5. Understand SET, Payment gateways and analyse rural banking challenges.

**Course Content**

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Introduction: Retail & Wholesale Banking: concepts and difference, Types of accounts: Deposit Accounts-Savings Accounts, Current Accounts, Fixed Deposit Accounts. Opening and operation of Accounts. KYC, AML, CFT Guidelines and Customer Due Diligence, Banking Ombudsman and Consumer Protection Framework |
| Unit-II (LO2) | Liability Products (deposits): liability products, Remittance and Digital Payment Systems( UPI, IMPS, NEFT, RTGS, SWIFT, NACH, Debit Cards, Prepaid Instruments and Digital Wallets), Universal Banking, Cross Selling, Bancassurance and Ancillary services (Locker, Custodial), ATMs, POS, Emerging Trends in Payments: QR Payments, CBDC (Digital Rupee) |
| Unit-III (LO3) | Asset Products and Credit Management: Retail Loan Products: Home Loans, Personal Loans, Vehicle Loans, Education Loans, Gold Loans, MSME and Business Lending: Term Loans, Cash Credit, Working Capital Finance, Priority Sector Lending (PSL): Agriculture, MSMEs, Credit Appraisal, Credit Scoring and Loan Approval Process, Loan Documentation, Monitoring and Recovery, Introduction to Non-Performing |

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|---|---|
| | Assets (NPAs) |
| Unit-IV (LO4) | E Banking-Applications of technology in Banking: ATM, EFTPOS, Phone Banking, Internet Banking, SMS Banking, Mobile Banking, Credit/Debit Cards, Smart Cards. Chatbots and Robotic Process Automation (RPA), Cybersecurity, Data Privacy and Fraud Prevention in Banking |
| Unit-V (LO5) | E-Banking, E-Commerce and Financial Inclusion: E-Commerce Ecosystem and Digital Financial Services, Payment Gateways, Payment Aggregators and Secure Digital Transactions, Authentication Mechanisms: OTP, Biometrics, Multi-Factor Authentication (MFA), Financial Inclusion Initiatives. Rural Banking and Challenges |

**Pedagogical Tools and Other Learning Activities (for 60 hours) includes the following:**

- End term Exam / Class tests / Quizzes
- PowerPoint Presentations
- Case Study Analysis
- Field Visits to Banks
- Participation in Events, Competitions, Workshops
- Expert Lectures by Banking Professionals

**Suggested Readings**

**Text Books**

1. Indian Financial System – M.Y. Khan, McGraw Hill Education.
2. Banking Theory and Practice – Vikas Publishing House.
3. Management of Banking and Financial Services – Pearson Education.
4. Principles and Practices of Banking – IIBF Publication.
5. Digital Banking – IIBF Publication.
6. Financial Markets and Institutions – Pearson Education.

**Reference Books**

1. Bank Management and Financial Services – McGraw Hill.
2. Modern Banking – Wiley Publications.
3. Retail Banking – Financial World Publishing.
4. Risk Management in Banking – Wiley Publications.
5. The FinTech Book – Wiley Publications.

**Online Resources**

- Reserve Bank of India (RBI)
- Indian Institute of Banking and Finance (IIBF)
- National Payments Corporation of India (NPCI)
- Securities and Exchange Board of India (SEBI)
- Ministry of Finance, Government of India

Note: Latest edition of readings may be used in Teaching Learning Process.

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**COURSE TITLE- SECURITY ANALYSIS AND PORTFOLIO MANAGEMEENT**

**Course No. 24UMBC39**

**Course Credit: 04 (3-1-0)**
**Max. Marks: 100 (30I+70E)**

**Course Objectives:**

The aim of this course is to provide a conceptual framework for developing portfolio for maximizing returns.

**Learning/Course Outcomes:**

Students will be able to:

1. Compare Investment alternatives and risks.
2. Describe systematic and unsystematic risk.
3. Perform Fundamental analysis.
4. Perform measurement of risk and returns of a portfolio.
5. Apply different portfolio management strategies.

**Course Content:**

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Introduction: Basics of stock market , Investment vs speculation , investment alternatives; Investment Risks – Interest risk, market risk , inflation risk , default risk , Systematic and unsystematic risk ; Approaches to Investment Decision Making. |
| Unit-II (LO2) | Measurement of Risk: concept of Beta; decomposition of risk into systematic and unsystematic risk, Security market line, capital market line. |
| Unit-III (LO3) | Security analysis: Fundamental analysis- EIC, Technical analysis; Equity Valuation: Balance Sheet Techniques- Book value, Liquidation value. Dividend discount model. Relative Valuation Techniques: Price-earnings ratio, Pricebook value ratio, Price-sales ratio. |
| Unit-IV (LO4) | Modern Portfolio Theory: The Benefits of Diversification; measuring portfolio risk- Portfolio Beta, Variance, Semi-Variance and Covariance – SD in a Portfolio; Portfolio Returns: Time Weighted Return and Rupee Weighted Returns. |
| Unit-V (LO5) | Portfolio Management: Portfolio selection and theories-CAPM; constructing an optimal portfolio, performance measurement- Sharpe ratio, treynor ratio, |

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| | Jensen ratio, portfolio revision. |

**Pedagogical Tools and Other Learning Activities (for 60 hours) includes the following:**

- End-term Exam / Class tests / Quizzes
- PowerPoint Presentations
- Case Study Analysis
- Simulatory Exercises
- Participation in Events, Competitions, Workshops
- Expert Lectures by Market Professionals

**Suggested Readings:**


1. Fischer, D. E., & Jordan, R. J. (2021). Security Analysis and Portfolio Management. Pearson Education.
2. Prasanna Chandra. (2020). Investment Analysis and Portfolio Management. Tata McGraw Hill.
3. Reilly, F. K., & Brown, K. C. (2019). Investment Analysis and Portfolio Management. Cengage Learning.
4. Bhalla, V. K. (2021). Investment Management. S. Chand & Co. Pandian, Punithavathay , Security Analysis and Portfolio Management, (2nd Edition S. Chand &Co.


Note: Latest edition of readings may be used in Teaching Learning Process.

**Web-Based Resources:**

- NSE India Education: https://www.nseindia.com/education
- Zerodha Varsity: https://zerodha.com/varsity/
- Investopedia: https://www.investopedia.com/
- Morningstar India: https://www.morningstar.in/
- ChartSchool by StockCharts: https://school.stockcharts.com/
- CFA Institute: https://www.cfainstitute.org

Practical Tools & Simulators:

- Moneycontrol Portfolio Tracker: https://www.moneycontrol.com
- TradingView: https://www.tradingview.com/
- NSE Paathshala: https://www.nseindia.com/learn/virtual-trading .

**COURSE TITLE- CREDIT RISK MANAGEMENT**

**Course Credit: 04 (3-1-0)**

**Course No. 24UMBC38** **Max. Marks: 100 (30I+70E)**

**Objective:**

The objective of the course is to expose students to the concept, importance and dynamics of Credit Risk Management.

**Learning/ Course Outcome:**

Student will be able to:

1. Understand concepts and types of credit risk in banking.
2. Analyze borrower creditworthiness using financial and non-financial parameters.
3. Process retail and business loan applications.
4. Verify documents and ensure regulatory compliance.
5. Monitor loan accounts and manage recovery and NPA risks.

**Course Content**

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Introduction to Credit Risk Management: Basics of banking credit and lending, Meaning and types of credit risk, Principles of lending, Credit life cycle, Role of Credit Processing Officer, RBI guidelines and ethical practices. |
| Unit-II (LO2) | Credit Appraisal and Borrower Assessment: Credit appraisal process, 5 Cs of Credit, KYC and due diligence,Income and financial statement analysis, Ratio analysis and credit scoring,Credit bureau and CIBIL reports |
| Unit-III (LO3) | Loan Processing and Documentation: Loan application processing, Retail and MSME loan products, Documentation and verification procedures, Collateral and legal documentation, Sanction process and digital loan systems |
| Unit-IV (LO4) | Credit Monitoring and Compliance: Post-disbursement monitoring, Early warning signals and repayment tracking, SMA and NPA management, RBI and Basel compliance norms |
| Unit-V (LO5) | Recovery and Customer Management: Loan recovery procedures, SARFAESI and debt recovery basics, Settlement and restructuring, Customer grievance handling Communication, negotiation and recovery skills |

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**Pedagogical Tools and Other Learning Activities (for 60 hours) includes the following:**

- End term Exam / Class tests / Quizzes
- PowerPoint Presentations
- Case Study Analysis
- Field Visits to Banks and NBFCs
- Participation in Events, Competitions, Workshops
- Expert Lectures by Credit Professionals

**Suggested Readings:**

1. *Credit Risk Management* – Joetta Colquitt
2. *Banking and Financial Systems* – B. Santhanam
3. *Principles and Practices of Banking* – Indian Institute of Banking & Finance
4. RBI Master Circulars on Lending and Asset Classification
5. Basel Guidelines on Banking Supervision

Note: Latest edition of readings may be used in Teaching Learning Process.

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## COURSE TITLE- BUSINESS COMMUNICATION

**Course No. 24UMBA09** | **Course Credit: 02 (2-0-0)** | **Max. Marks: 100 (30I+70E)**

**Course Objective**:

This course will make students conversant with the basic forms, formats and techniques of business writing so that they would be thoroughly prepared to communicate effectively in all contexts..

**Learning/Course Outcomes**:

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

1. Develop effective verbal, non-verbal, and written communication skills required in professional and business environments.
2. Enhance interpersonal communication, presentation, and listening skills for workplace effectiveness.
3. Build competency in drafting business correspondence and professional documents.
4. Strengthen communication skills for teamwork, leadership, negotiations, and conflict management.
5. Equip students with digital and cross-cultural communication skills relevant to contemporary organizations.

**Course Content**:

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Concepts of Communication in Business: Types of Communication: Verbal Communication, Non-Verbal Communication, Written Communication Visual Communication; Barriers to Effective Communication; Principles of Effective Communication (7 Cs). Listening Skills and Active Listening |
| Unit-II (LO2) | Written Business Communication: Principles of Business Writing Business Letters Memos and Circulars, Notices and Agendas, Minutes of Meetings, E-mail Etiquette and Professional E-mails, Report Writing, Resume. CV, and Cover Letter Preparation |
| Unit-III (LO3) | Oral Communication and Presentation Skills: Public Speaking Techniques, Presentation Planning and Delivery, Presentation Aids and Visual Tools, Group Discussions, Interview Skills, Telephone and Virtual Communication Etiquette |
| Unit-IV (LO4) | Interpersonal and Organizational Communication: Interpersonal Communication, Leadership Communication, Negotiation Skills, Persuasion and Influencing Techniques, Professional Conduct |

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| Unit-V (LO5) | Digital Communication: Digital Communication in Organizations, Social Media and Professional Networking, Personal Branding and Professional Image Building, AI-Assisted Communication |

* Pedagogical Tools and Other Learning Activities (for 30 hours) includes the following:
• End term Exam/ class tests
• PPTs ,Case studies , Events/ Competitions/ Workshops/ Expert Lectures
• Role Plays/ Demonstrations/ Development including :

**Suggested Readings:**


1. Lehman, C. M., Dufrene D. D., &Sinha, M. BCOM: The South Asian Perspective on Business Communication (latest ed.). New Delhi: Cengage Learning.
2. Murphy, H. A., Hildebrandt, H.W.,& Thomas, J.P. Effective Business Communication (latest ed.). Boston: McGraw-Hill Companies.
3. Bovee, C., & Thill, J.V., & Raina, R.L. . Business Communication Today (latest ed.). Pearson 4. Sandra, M. O. Handbook of Corporate Communication and Strategic Public Relations: Pure and Applied. Routledge.
4. Business Communication (Principles, Methods and Techniques) by Nirmal Singh - Deep & Deep Publications Pvt. Ltd., New Delhi.
5. Business Communication by Dr. S.V. Kadvekar, Prin. Dr: C. N. Rawal and Prof. Ravindra Kothavade , Diamond Publications, Pune.
6. Business Correspondence and Report Writing by R. C. Sharma, Krishna Mohan – Tata McGraw-Hill Publishing Company Limited, New Delhi.


Note: Latest edition of readings may be used in Teaching Learning Process.

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**COURSE TITLE: HUMAN VALUES & PROFESSIONAL ETHICS**

**Course Code: 24UMBV07** **Course Credit: 02(2-0-0)**

**Max. Marks: 100(30I+70E)**

**Course objective**:The course aims to develop understanding of Human values for self (NiYama), and for interaction with outer world (Yama), develop professional.

**Learning/ Course Outcomes**

Student will be able to:

1. Understanding of Human values for self (NiYama), and for interaction with outer world (Yama).
2. Ability to exhibit Professional Ethics in performing a professional task with excellence – योग :कर्मसु कौशलम्.
3. Understanding of Professional Ethics that demands to see the unseen with emphasis on Sustainable development / eco-friendly implementation of the task.
4. Ability to work in team with human values and professional ethics.
5. Ability to understand professional duties and rights

**Course Content**

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Understanding Values (Niyam): Types of values and their role in individual & social wellbeing, Ethics (Yama): Integrity, Trustworthiness, Work Ethics, Civic Virtue, Respect for others, Living Peacefully, Caring, and Sharing, Core Virtues: Honesty, Courage, Value of Time, Cooperation, and Commitment |
| Unit-II (LO2) | Empathy (concept and types), Self-confidence, Spirituality, Character, and Truthfulness, Value Education, Human Dignity, Human Rights, Fundamental Duties, Gender Sensitivity, and Emotional Intelligence, Harmony in Self, Family, Society & Nature (I, We & Nature), Effective use of Body, Brain & Mind; Value Judgments, Facts vs Values, Universal Human Values. |

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| Unit-III (LO3). | Value-Based Life and Profession, Professional Ethics, Right Understanding, and Competence in Professional Ethics, Current Issues in Professional Ethics, Positive and Constructive Dynamism of Power, Politics, and Leadership. |
| Unit-IV (LO4) | Globalization and Multinational Corporations (MNCs), Cross-Cultural Issues and Business Ethics, Contemporary Ethical Areas: Media Ethics, Environmental Ethics, Bio Ethics, Computer & Cyber Ethics, War Ethics. |
| Unit-V (LO5) | Concept of Duty, Professional Duties, and Collegiality, Loyalty, Consensus & Controversy, Professional and Individual Rights. Key Issues: Conflict of Interest, Ethical Egoism, Confidentiality, Gifts & Bribes, Plagiarism, and Collective Bargaining. |

**Pedagogical Tools and Other Learning Activities (for 30 hours) includes the following:**

- End term Exam / Class tests / Quizzes
- PowerPoint Presentations
- Case Study Analysis: Case studies on Rational Behavior vs Ethical Behavior from Yoga-Sutra, Bhagavad Gita, Panchatantra, Autobiography of Mahatma Gandhi, or contemporary literature. Case studies on Empathy from Yoga-Sutra, Bhagavad Gita, Panchatantra, Mahatma Gandhi, or modern literature. Corporate Ethics through case studies from Yoga-Sutra, Bhagavad Gita, Panchatantra, Mahatma Gandhi, or recent corporate scandals.
- Field Visits
- Participation in Events, Competitions, Workshops
- Expert Lectures

**Suggested readings:**


1. R.R. Gaur, R. Sangal, G.P. Bagaria – A Foundation Course in Human Values and Professional Ethics (Excel Books).
2. A.N. Tripathi – Human Values (New Age International).
3. M.K. Gandhi – The Story of My Experiments with Truth.
4. Bhagavad Gita & Yoga Sutra (Relevant Chapters).
5. Dr. Subramaniam Swamy & Others – Professional Ethics (Recent Editions)Foundation of Ethics and Management by B P BanerjeePublisher: Excel Books.


Note: Latest edition of readings may be used in Teaching Learning Process.

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**Semester VI**

## COURSE TITLE: INDIAN KNOWLEDGE SYSTEM (IKS) IN MANAGEMENT

**Course Credit: 02(2-0-0)**

**Course No: 24UMBE08** **Max. Marks: 100 (30I+70E)**

**Course Objective:** To introduce students to the foundational principles and relevance of Indian Knowledge Systems in contemporary times.

**Learning/ Course Outcomes**

1.Explain the nature, sources, and relevance of Indian Knowledge Systems and compare them with Western thought.

**2.** Analyze leadership and governance models from Indian epics and texts like the Mahabharata, Ramayana, and Arthashastra.

**3.** Demonstrate understanding of Indian ethics, work culture, and selfless action (Nishkam Karma) in a professional context.

**4.** Evaluate indigenous business models and sustainability practices from historical Indian traditions.

**5.** Apply IKS-based insights (Yoga, Ayurveda, Jugaad) to improve modern organizational functions and innovation.

**Course Content**

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Introduction to Indian Knowledge System (IKS): What is IKS? Relevance in today's world. Sources of IKS: Vedas, Upanishads, Arthashastra, Bhagavad Gita, Holistic worldview: Dharma, Artha, Kama, Moksha; IKS vs. Western systems (basic comparison) |
| Unit-II (LO2) | Leadership and Governance in Ancient India : Leadership styles in Mahabharata and Ramayana ; Kautilya's Arthashastra: Qualities of a good leader ; Decentralized governance in ancient India (Panchayats etc.) ;Women leadership in ancient texts |
| Unit-III (LO3) | Indian Ethics and Work Culture: Concept of Nishkam Karma (selfless action) – Bhagavad Gita, Indian concepts of ethics in business, Guru-Shishya tradition and knowledge sharing, Role of self-discipline and meditation in management |

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| Unit-IV (LO4) | Indian Economic Thought and Business Models Ancient trade and entrepreneurship (Silk route, maritime trade), Guilds (Shrenis) as early business institutions, Indigenous business practices: Baniyas, Havelis, Kirana models, Sustainable practices in ancient India (localism, reuse, trade ethics) |
| Unit-V (LO5) | IKS in Modern Management Applications, Integrating Yoga, Ayurveda, and mindfulness in workplace, HR practices inspired by IKS (compassion, motivation), Indian psychology for consumer behavior, IKS and innovation (Jugaad) |

* **Pedagogical Tools** and Other Learning Activities (for 30 hours) includes the following:

- Exams
- Case Studies
- Guest Lectures
- Activities/Workshops

**Suggested Readings:**

1. Essence of Indian Knowledge Tradition – IGNOU Notes (available free online)
2. Chanakya Neeti – translated editions
3. Bhagavad Gita for Managers – Radhakrishnan Pillai
4. Indian Ethos and Values in Management – N.M. Khandelwal
5. Online Videos: SWAYAM Video Lectures on IKS, YouTube Channels: CCRT India, IGNCA, IKS Division @ AICTE

## Online/Web-Based Resources

- AICTE IKS Division: https://iksindia.org
- IGNCA (Indira Gandhi National Centre for the Arts): https://ignca.gov.in
- YouTube Series: "Leadership Lessons from Ramayana & Mahabharata" – by TEDx, IIMs
- Kautilya's Arthashastra insights – https://www.sanskritimagazine.com
- SWAYAM: Indian Ethics & Management Courses
- ISKCON Management Webinars – Focus on value-based work ethics
- Case studies from: https://www.dharmaeconomics.in
- Indian Business Heritage Lectures – IIMA/NIOS/IGNOU channels
- Harvard Business Review – Indian Values in Management
- Books/Articles on Jugaad Innovation
- Mindfulness & Workplace Integration – https://www.mindful.org

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## COURSE TITLE- ENVIRONMENTAL STUDIES

**Course Credit: 02 (2-0-0)**

**Course No: 24UMBV06** **Max. Marks: 100 (30I+70E)**

**Objective**

To create awareness between the students about our ecosystem, related problems and our role in that. The course also aims to encourage students to solve the environment related problems.

**Learning Outcomes**

Students will be able to:

1. Understand natural resources and their conservation.
2. Discuss ecosystem and environment problems.
3. Explain Biodiversity and its conservation.
4. Understand about environment pollution and ways to reduce it.
5. Explain global warming and environment problems.

**Course Content**

| Unit / LO | Course Content |
|---|---|
| Unit-I (LO1) | Multidisciplinary nature of environmental studies: Natural Resources, Natural resources and associated problems; Forest, Water, Mineral, Food, Energy, Land resources; soil erosion and desertification; Role of an individual in conservation of natural resources. |
| Unit-II (LO2) | Ecosystems: Structure and function of ecosystem; Energy flow in an ecosystem: food chains, food webs and ecological succession; Forest ecosystem, Grassland ecosystem, Desert ecosystem, Aquatic ecosystem. |
| Unit-III (LO3) | Biodiversity and its conservation: Ecosystem diversity; Biogeographical classification of India; Value of biodiversity; Biodiversity at global, National and local levels; India as a mega-diversity nation; Threats to biodiversity; Conservation of biodiversity. |
| Unit-IV (LO4) | Environmental pollution: Types, causes, effects and controls; Air, water, soil and noise pollution, Nuclear hazards and human health risks; Swach Bharat Abhiyan, Solid waste management. |

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| Unit-V<br>(LO5) | Fundamentals: Global warming, Environment Protection Act; Air (Prevention & Control of Pollution) Act; Water (Prevention and control of Pollution) Act; Wildlife Protection Act. |

**Pedagogical Tools and Other Learning Activities (for 30 hours) includes the following:**

- End term Exam / Class tests / Quizzes
- PowerPoint Presentations
- Case Study Analysis
- Field Visits
- Participation in Events, Competitions, Workshops
- Expert Lectures

**Suggested Readings:**


1. Fundamentals of Environmental Studies by M. Basu and S. Xavier, Cambridge University Press.
2. Textbook of Environmental Studies for Undergraduate Courses by E. Bharucha, Universities Press.
3. Introduction to environmental engineering and science by G.M. Masters and W.P. Ela, Englewood Cliffs, NJ: Prentice Hall.
4. Industrial Safety and Health management" Pearson Prentice Hall,2003 by C. Ray, Asfahl.


Note: Latest edition of readings may be used in Teaching Learning Process.

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## COURSE TITLE-INTERNSHIP

**Course Code: 24UMBS15** **Course Credit: 16(0-0-16)**

**Max. Marks: 400(280I+120E)**

**Course Objective:** Objective of internship is to provide practical experience, enhance skills, build a professional network, and improve employability

**Learning/ Course Outcomes:**

After the course, the outcomes are as follows under

1.Apply theoretical knowledge to real-world scenarios.

**2.**Develop of professional skills and networking opportunities.

**3.** Understand workplace culture and dynamics.

**4.** Hands-on experience in a chosen field

During the internship of 4-5 months in organisation through an action research project, students will develop and apply theoretical knowledge to practical challenges, enhancing their problem-solving, critical thinking, and communication skills.

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