

SEMESTER-IV

BCom401- GENERAL AND COMMERCIAL LAW

| SUBJECT CODE | SUBJECT NAME | TEACHING & EVALUATION SCHEME | | | | | | | | |
|--------------|----------------------------|------------------------------|---------------|----------------------|-------------------------|----------------------|----|---|---|---------|
| | | THEORY | | | PRACTICAL | | Th | T | P | CREDITS |
| | | END SEM University Exam | Two Term Exam | Teachers Assessment* | END SEM University Exam | Teachers Assessment* | | | | |
| BCom401 | General and Commercial law | 60 | 20 | 20 | - | - | 3 | 1 | - | 4 |

Legends: L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit;
***Teacher Assessment** shall be based on following components: Quiz/Assignment/Project/Participation in Class, given that no component shall exceed more than 10 marks.

Course Objectives

To provide to the students basic understanding of some of the general and commercial laws which have a bearing on the conduct of the corporate affairs.

Course Outcomes

1. To acquaint the students about various laws which are to be observed in performing the day-to-day business operations.
2. To know about the different latest provisions of the law and on how these can be used in the best interest of the organization without violating them rather than cases

COURSE CONTENT

Unit-I: Law Relating to Contract, General Principles of Contract, Standard Form of Contract: E-contract, Government Contract, Specific Contract: Bailment, Agency etc., International Commercial Contract

Unit-II: General Principles of Company Law, Basic Concepts, Incorporation: Advantages and Disadvantages, Memorandum of Association, Doctrine of Indoor Management, Doctrine of Ultra-vires: Erosion, Evasion and Effects, Prospectus

Unit-III: Company Management and Administration, Director, Company Meetings, Inspection and Investigation, Prevention of Oppression and Mismanagement, Winding Up, Corporate Governance under SEBI Regulations

Unit-IV: Banking Law, Evaluation, Concept and Principles of Banking Law, Negotiable Instruments: Cheque, Banker-Customer Relationship: Loans, RBI, Central Banks and other Functionaries, Recent Trends in Banking System in India, Protection under Consumer Law

Unit-V: International Trade Law, Introduction to ITL, FDI and Technology Transfer, International Commercial Arbitration, Competition Law, WTO, E-commerce

Suggested Readings

1. N.D. Kapoor&RajniAbbi :***General Laws and Procedures***; Sultan Chand & Sons. New Delhi.
2. Taxmann's ***General and Commercial Laws***.
3. Avtar Singh, ***Mercantile Law***, Eastern Book Company
4. Chandra Bose, (2008) ***Business Laws***, PHI.
5. Bulchandani, (2009) ***Business Law for Management***, Himalaya Publishing House.
6. Kumar, (2009) ***Legal Aspect of Business*** 1st,edition
7. M.C. Kuchhal (2008) ***Business Legislation for Management*** 2nd edition Vikas Publishing House.



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BCom402 FINANCIAL SYSTEM & INDIAN BANKING STRUCTURE

| SUBJECT CODE | SUBJECT NAME | TEACHING & EVALUATION SCHEME | | | | | | | | |
|--------------|---|------------------------------|---------------|----------------------|-------------------------|----------------------|----|---|---|---------|
| | | THEORY | | | PRACTICAL | | Th | T | P | CREDITS |
| | | END SEM University Exam | Two Term Exam | Teachers Assessment* | END SEM University Exam | Teachers Assessment* | | | | |
| BCom402 | Financial System & Indian Banking Structure | 60 | 20 | 20 | - | - | 3 | 1 | - | 4 |

Legends: L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit;
***Teacher Assessment** shall be based on following components: Quiz/Assignment/Project/Participation in Class, given that no component shall exceed more than 10 marks.

Course Objectives

The objective of the course is to understand the role of Financial System in Business organizations and to give an insight into the various issues concerning banking system structure.

Course Outcomes

1. To develop understanding of financial system.
2. To become familiar with the functioning of various financial institutions.

COURSE CONTENT

Unit-I: Financial System: An Introduction Financial System: Meaning, Characteristics, Significance and Components, Evolution of Financial System in India.

Unit-II: Structure of Indian Financial System: Primary Market, Secondary Market, Stock Exchanges in India, Money Markets, Money Market Organization.

Unit-III: Institutional Structure — Indian Financial Institution: Development Banks- IFCI and SIDBI: Investment Institutions —UTI and other Mutual Funds; Insurance Organization- Life Insurance Corporation of India, General Insurance Corporation of India, SEBI Scope and Functions, Objectives of SEBI.

Unit-IV: Banking structure in India: Reserve Bank of India: Organization, Management, Role & Functions, Credit Control, Commercial Banks: Roles and Functions, Regulations, Regional Rural Banks Objectives, Features. Recent Developments: Investment Banking

and Retail Banking. Major RRBs. International banking norms and practices: An overview. Successes and failures: Goldman Sachs, Lehman Brothers etc.

Unit-V: Non-Banking Financial Companies Importance, Scope, Characteristics, Functions, Types: HFC, micro lending institutions, and P2P banks., RBI Assistance, Evaluation, Latest Developments in Indian Banking Industry: Latest private sector banks, Small Finance Banks etc.

Suggested Readings

1. BhartiPathak (2010) -*Indian Financial System* 2/e, Pearson
2. R M Srivastava (2010) *Dynamics of Financial Markets and Institutions in India*, Excel Books
3. Bhole, L M, (2009)- *Financial Institutions and Markets*, 5e TMH
4. Justin Paul (2010) - *Management of Banking and Financial Services*, 2/e, Pearson
5. Jadhav (2007), *Monitory Policy, financial Stability and Central Banking in India*, Macmillan Publishers



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BBAI 402 FINANCIAL MANAGEMENT

| SUBJECT CODE | SUBJECT NAME | TEACHING & EVALUATION SCHEME | | | | | | | | | |
|--------------|----------------------|------------------------------|---------------|----------------------|-------------------------|----------------------|---|----|---|---|---------|
| | | THEORY | | | PRACTICAL | | | Th | T | P | CREDITS |
| | | END SEM University Exam | Two Term Exam | Teachers Assessment* | END SEM University Exam | Teachers Assessment* | | | | | |
| BBAI 402 | Financial Management | 60 | 20 | 20 | - | - | 3 | 1 | - | 4 | |

Legends: L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit; ***Teacher Assessment** shall be based on following components: Quiz/Assignment/Project/Participation in Class, given that no component shall exceed more than 10 marks.

Course Objectives

The objective of this course is to help the student acquire the basic knowledge of interpretations of financial statement and methods for efficient management of funds of an entity with special reference to corporate form of business organization

Course Outcomes

1. Understand the role and importance of a financial manager
2. Identify and evaluate the alternative sources of business finance
3. Discuss and apply working capital management techniques
4. Understand the factors influencing cost of capital and calculating cost.
5. To take decisions on capital structure.
6. Evaluate the financial viability of investments

COURSE CONTENT

Unit I: Introduction

1. Concepts, Nature, Scope of Financial Management
2. Function and Objectives of Financial Management.
3. Basic Financial Decisions: Investment, Financing and Dividend Decisions.

Unit II: Analysis and Interpretation of financial tools

1. Liquidity, Profitability, Solvency and Efficiency through learning computation
2. Analysis and interpretation of various tools of financial analysis
3. Preparation of Fund Flow Statement as per Accounting Standard and its Analysis



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Unit III: Leverage Analysis

1. Developing the Concept of Leverage in Finance.
2. Computation and inferences of Degree of Operating Leverage,
3. Financial Leverage and Combined Leverage.

Unit IV: Capital Budgeting

1. Concept and Computation of Time Value of Money
2. Pay Back Period (PBP)
3. Net Present Value (NPV)
4. Average Rate of Return
5. Internal Rate of Return (Only Simple Problems)

Unit V: Management of Working Capital and Sources of Finance

1. Concepts, components, Determinants and need of Working Capital.
2. Computation of Working Capital for a Company
3. Sources of Finance: Venture Capital, Private Equity, Bank Finance, Bill Financing, LC Negotiations, Factoring, Hire Purchase, Lease Financing, P2P etc.

Suggested Readings

1. Chandra Prasanna (2008), *Financial Management: "Theory and Practice"*, Tata McGraw-Hill Education, Latest edition
2. Khan M Y & Jain P K (2011), *Financial Management: Text, "Problems Cases"*, Tata McGraw - Hill Education, Latest edition
3. Pandey I.M.(2015), *Financial Management*, Vikas Publication House, Latest edition
4. Brigham (2013), *Fundamentals of Financial Management*, Cengage Learning, Latest edition
5. Bose Chandra (2009), *Fundamentals of Financial Management*, PHI, Latest edition, Latest edition



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BComE401 BUSINESS POLICY

| SUBJECT CODE | SUBJECT NAME | TEACHING & EVALUATION SCHEME | | | | | | | | |
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| BComE401 | Business Policy | 60 | 20 | 20 | - | - | 3 | 1 | - | 4 |

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Course Objectives

This is a top-level management course, and the objective of teaching this course is to enable students to integrate knowledge of various functional areas and other aspects of management, required for perceiving opportunities and threats for an organization in the long-run and second generation planning and implementation of suitable contingency strategies for facing these opportunities & threats.

Course Outcomes

1. Develop an insight and understanding of Strategic Management
2. Discuss and apply management strategies
3. Understand the concept of business policies.
4. To take decisions on policy matters.
5. Evaluate the viability of strategies

COURSE CONTENT

Unit I: Business Policies: Introduction, Overview of Business Policies, Importance of Business Policies, Definitions of Policy, Procedures, Process and Programmes, Types of Policies, Business Policy Statements, Corporate Culture

Unit II: Business Policy and Decision Making: Introduction, Factors Considered Before Framing Business Policies, Steps Involved in Framing Business Policies, Policy Cycle and its Stages, Implementation of Policy Change, Role of Policies in Strategic Management, Business Policy and Decision Making

Unit III Strategic Management: An Introduction Strategic thinking Vs Strategic management Vs Strategic planning, Meaning of strategic management, concept of strategy, policy and strategy, strategy and tactic, Strategy and strategic plan, Nature of strategic plan, nature of


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strategic decisions, approaches to strategic decision making, levels of strategies, The strategic management process, strategic management: merits and demerits

Unit IV External environment: Analysis and appraisal, Concept of environment, environmental analysis and appraisal, why environmental scanning and analysis, component of environment, SWOT:A tool of environment analysis, techniques of environmental search and analysis, ETOP: A technique of diagnosis, decision making on environmental information.

Unit V Generic competitive strategy:-Generic vs. competitive strategy, the five generic competitive strategy, competitive marketing strategy option, offensive vs. defensive strategy, Corporate strategy:-Concept of corporate strategy, offensive strategy, defensive strategy, scope and significance of corporate strategy Strategic evaluation and control

Suggested Readings

1. AzharKazmi, ***Strategic Management and Business Policy***, Tata Mcgraw Hill, New Delhi.
2. Thomas Wheelen, Thomas Hunger, J. David Hunger, ***Concepts in Strategic Management and Business Policy***, Pearson Education, New Delhi
3. Lomash & P.K. Mishra ***Business Policy & Strategic Management*** Vikas Publication
4. AlpanaTrehan (2010) ***Strategic Management*** 1st edition Dreamtech, Wiley
5. A. Nag (2010) ***Strategic Management, Analysis Implementation Control***, Vikas Publication
6. Parthasarthy (2008), ***Fundamentals of Strategic Management***, Wiley India



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BComE402 MICRO FINANCE

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|--------------|---------------|------------------------------|---------------|----------------------|-------------------------|----------------------|----|---|---|---------|
| | | THEORY | | | PRACTICAL | | Th | T | P | CREDITS |
| | | END SEM University Exam | Two Term Exam | Teachers Assessment* | END SEM University Exam | Teachers Assessment* | | | | |
| BComE402 | Micro Finance | 60 | 20 | 20 | - | - | 3 | 1 | - | 4 |

Legends: L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit;
***Teacher Assessment** shall be based on following components: Quiz/Assignment/Project/Participation in Class, given that no component shall exceed more than 10 marks.

Course Objectives

This course introduces students to the practices of MFIs in a variety of different developing countries. It identifies the wide varieties of practices and governance structures of these organizations, and the issues they confront.

Course Outcomes

1. The course explores why and how microfinance operations have grown to provide financial services to poor and low-income people on a sustainable basis.
2. This course will provide students with an excellent introduction to microfinance as an important development effort in the war against poverty
3. It will also serve as an excellent forum to learn about current challenges and debates in the world of microfinance.

COURSE CONTENT


Unit I: An Introduction to Microfinance Demand and Supply of Microfinance – A Development Strategy and an Industry Role of Grameen Banks in Microfinance, Microfinance Innovative Concepts, Approaches and Financial Inclusion

Unit II: Introduction to financial inclusion: Financial Inclusion, Microfinance – the key tool of financial inclusion, Reasons for FI, Latest Schemes of Government like PMJDY, Atal Pension Yojana. Involvement of **self-help group (SHG)** in financial inclusion


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39


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Unit III: Products of Financial inclusion: Deposit and Credit Products, retail loans, MSME loans, Agri Loans, micro loans, features of each type of loan, Other Microfinance products offering – Beyond Credit: Introduction to products in addition to loans, e.g., savings, insurance, and education.

Unit IV: Regulatory framework: latest RBI Guidelines- NBFC-MFI (RBI) Directives 2015, KYC and Application, KYC process

Unit V: Other Evaluation of Microfinance Market Evaluation of Microfinance – Products and Services Pricing of Financial Services Legal and Regulatory Compliance in Microfinance Social Evaluation of Microfinance Role of Ethics in Microfinance. Various documentations in micro finance.

Suggested Readings

1. O.C. Rana Hem Raj, *Microfinance*, Himalaya Publishing House
2. Branch, Brian & Janette Klaehn (2002), *Striking the Balance in Microfinance: A Practical Guide to Mobilizing Savings*. PACT Publications, Washington.
3. Dowla, Asif & Dipal Barua (2006). *The Poor Always Pay Back: The Grameen II Story*. Kumarian Press Inc., Bloomfield, Connecticut.
4. Hirschland, Madeline (ed.) (2005) *Savings Services for the Poor: An Operational Guide*. Kumarian Press Inc., Bloomfield CT.
5. Ledgerwood, Joanna and Victoria White (2006)- *Transforming Microfinance Institutions: Providing Full Financial Services to the Poor*. World Bank.
6. Rutherford, Stuart (2000)- *The Poor and Their Money*. Oxford University Press, Delhi.



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