

2022



Centurion
UNIVERSITY

*Shaping Lives...
Empowering Communities...*

COURSE BOOK

Bachelor of Commerce (Banking and Accounting)

School of Management

Centurion University of Technology & Management

HIG-4, Floor 1&2, Jaydev Vihar, Opp Pal Heights,

Bhubaneswar, Dist: Khurda, Odisha, India

<http://www.cutm.ac.in>

Preface

The B.Com. Program is designed to enable the students to develop practically applicable knowledge of Banking & Accounting sector through an enhanced approach to both risk and business management. The program develops a broad array of analytical skills in business, as well as more specialized skills in these fields through the study of accounting, business economics, securities markets, commodity and currency market, mutual funds, financial planning and analysing & interpreting financial statements. Students will also receive classroom-based training, practical training and preparation for various industry certifications if they opt. Our programs address the educational needs of those seeking successful careers in institutional finance which includes careers in banking, brokerage, insurance, and other financial fields.

Programme objectives:

The objective of this course is to prepare a select cadre of future-ready professionals who will not only be efficient & effective managers but also inspirational & innovative leaders with a particular emphasis on creative & refreshing approach to business problems resolution and identifying & tapping new opportunities in the market place.

The program is designed to familiarize students with the Banking and Accounting operations and also to prepare and analyse the Financial Statements. The curriculum provides an integral part of the education for students looking for Banking & Accounting positions in SMEs as well as Corporate houses and Businesses

Programme Features:

- Job oriented curriculum
- Projects & Presentations
- Training on latest Accounting Software
- Internship
- Hands on training using Simulation Software
- Regular seminars and grooming sessions

Career Opportunity:

After the completion of the B.Com course, a student can qualify for Accounts Executive, Accountant, Accounts Receivable Manager, Accounts Payable Manager, Banking Operation Executive, Financial Planner, Accounts Manager, Senior Manager – Accounts, Finance and Business Entrepreneurship etc. In addition, the student can pursue higher studies.

Eligibility for Admission:

10+2 (Senior Secondary) or its equivalent public examination conducted by any recognised Board of Education in India or abroad.

Programme Structure

This Program is of three years duration. Each year shall be divided into two semesters. First, Third & Fifth semester shall ordinarily begin in July and end in November. Second, Fourth & Sixth semester shall begin in December and end in April. **Total Credit: 148**

Scheme of Examination:

- Internal Examination: 40%
- University End-semester examination: 60%

B.Com Course Structure

Basket	Basket Category	Minimum Credits to be acquired	Scope
I	Core Discipline	84	Core
II	Discipline Specific Elective	24	Choice
III	Generic/ Interdisciplinary Elective	24	On Job Internship
IV	Skill Enhancement courses	06	Core
V	Ability Enhancement Courses (AECC)	10	Core
	Total Credits	148	

CORE DISCIPLINE - 84 Credit

Sl No	Code	Course	Credit	Type T+P+P*
1	CUTM1942	Financial Accounting	6	4+0+2
2	CUTM1943	Business Laws	6	4+0+2
3	CUTM1944	Business Statistics	4	2+0+2
4	CUTM1945	Corporate Accounting	6	4+0+2
5	CUTM1946	Corporate Law	6	4+0+2
6	CUTM1947	Business Organisation and Management	4	3+0+1
7	CUTM1948	Business Economics	6	4+0+2
8	CUTM1949	Income-tax Law and Practice	6	4+0+2
9	CUTM1950	Cost Accounting	6	4+0+2
10	CUTM1951	Business Mathematics	6	4+0+2
11	CUTM1215	Principles of Marketing	6	4+0+2
12	CUTM1219	Financial Management	6	4+0+2
13	CUTM1218	Human Resource Management	6	4+0+2
14	CUTM1952	Goods & Services Tax (GST) and Customs Law	6	4+0+2
15	CUTM1953	Computer Applications in Business	4	2+0+2

DISCIPLINE SPECIFIC ELECTIVES - 24 Credit

Sl No	Code	Course	Credit	T+P+P
Banking and Accounting				
1	CUBC2433	Introduction to Banking	2	1+0+1
2	CUBC2434	Banking Law & Practice	4	3+0+1
3	CUTM1226	Financial Institutions, Markets & Services	6	4+0+2
4	CUTM1689	Auditing and Corporate Governance	6	4+0+2
5	CUTM1225	Advanced Managerial Accounting	6	4+0+2
6	CUTM1954	Banking and Insurance	6	4+0+2
7	CUTM1955	Advanced Corporate Accounting	6	4+0+2
Banking and Finance				
1	CUTM1227	Commercial Banking and ALM	6	4+0+2
2	CUTM1223	Investment Banking & Financial Services	6	4+0+2
3	CUTM1689	Auditing and Corporate Governance	6	4+0+2
4	CUTM1225	Advanced Managerial Accounting	6	4+0+2
5	CUTM1228	Security Analysis And Portfolio Management	6	2+0+4
6	CUTM1229	Project Appraisal & Financing	6	2+2+2

GENERIC/ INTERDISCIPLINARY ELECTIVE: 24 Credit of Internship

Sl. No.	Paper Code	Subject	Credit	T+P+P
1	CUBC2436	On Job Internship-I	12	0+0+12
2	CUBC2437	On Job Internship-II	12	0+0+12

ABILITY ENHANCEMENT COMPULSORY COURSE- 10 Credits

SI No	Code	Course	Credit	Type T+P+P
1	CUTM1016	Job Readiness	6	0+0+6
2	CUTM1674	Environmental Science	4	3+0+1

SKILL ENHANCEMENT COURSE- 6 Credits

SI No	Code	Course	Credit	Type T+P+P
1	CUTM1956	Tally.ERP 9	2	0+0+2
2	CUTM1957	E-Commerce	4	2+0+2

CORE DISCIPLINE

Financial Accounting

Code: CUTM1942

Credit: 4+0+2

Course Objective:

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

Course Outcomes:

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

- Apply the generally accepted accounting principles while recording transactions and preparing financial statements;
- Measure business income applying relevant accounting standards;
- Prepare cashbook and other accounts necessary while running a business;
- Prepare financial statements of sole proprietors and partnership firms;
- Prepare accounts for inland branches and not-for-profit organisations.
- Prepare accounts relating to consignment business;
- Guide business enterprises in preparing and submitting insurance claim statement against business losses;

COURSE CONTENTS:

Module I:

Theoretical Framework

Accounting as an information system, the users of financial accounting information and their needs. Qualitative characteristics of accounting information. Functions, advantages and limitations of accounting. Branches of accounting. Bases of accounting: cash basis and accrual basis.

Financial accounting principles: Meaning and need; Generally Accepted Accounting Principles, Accounting standards: Concept, benefits and Process of formulation of Accounting Standards including Ind AS (IFRS converged standards) and IFRSs; convergence vs adoption; Application of accounting standards (AS and Ind AS) on various entities in India. International Financial Accounting Standards (IFRS)–meaning, need and scope; Process of issuing IFRS.

Accounting Process

From recording of a business transaction to preparation of trial balance including adjustments.

Module II:

Business Income and Accounting for Depreciation

Business income: Concept of Revenue and Business Income, Measurement of business income; relevance of accounting period, continuity doctrine and matching concept in the measurement of business income; Objectives of measurement of Business income.

Revenue recognition: Recognition of expenses and income. Recognition of expenses and income with a reference to AS 9 and Ind AS 18

Capital and revenue expenditures and receipts: general introduction only, Deferred revenue expenditure and receipts. The nature of Depreciation. Accounting concept of depreciation. Factors in the measurement of depreciation. Methods of computing depreciation: straight line

method and diminishing balance method; Disposal of depreciable assets; change in method of Depreciation and its impact of on measurement of business income.

Module III:

Financial Statements of Sole Proprietorship and Partnership Firms

Preparation of financial statements of non-corporate business entities - Sole Proprietorship (Trading Profit and Loss Accounting, Balance Sheet with adjustment) and Partnership firms (Admission, Retirement and Dissolution of partnership firms).

Module IV:

Accounting for Hire Purchase, Instalment Systems and Consignment Accounts

Meaning, features, advantages and disadvantages of Hire Purchase and Instalment Systems; Accounting for hire purchase and instalment transactions including transactions of high value and small value, default and repossession.

Consignment Accounts: Meaning and Features of consignment business, Difference between sale and consignment, accounting treatments for consignment transactions and preparation of accounts in the books of consignor and consignee

Module V:

Accounting for Branch, Insurance Claims and Not-for Profit Organisations

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

Insurance Claims: Insurance policy for a business firm – Procedure for taking up Insurance Policy for loss of stock and loss of profit; Meaning of Insurance claims, procedure to lodge insurance claim; Average clause and indemnity period. Procedure of ascertaining loss of stock and loss of profit; Ascertainment of claims against loss of stock and loss of profit.

Accounting for Not-for-Profit Organisations: Meaning of Not-for-Profit Organisation; Significance of Receipt and Payment Account, Income and Expenditure Account and Balance Sheet.

Text Books:

- Anthony, R.N., Hawkins, D., & Merchant, K.A. (2010). *Accounting: Text and Cases*. New York: McGraw-Hill Education India.
- Dam, B.B., & Gautam, H.C. (2019). *Financial Accounting*. Guwahati: Gayatri Publications.
- Horngren, C. T., & Philbrick, D. (2017). *Introduction to Financial Accounting*. London: Pearson Education.
- Lal, J., & Srivastava, S. (2012). *Financial Accounting Text & Problems*. Mumbai: Himalaya Publishing House.
- Monga, J.R. (2017). *Financial Accounting: Concepts and Applications* New Delhi: Mayur Paperback Publishing.
- Shukla, M.C., Grewal, T.S., & Gupta, S.C. (2016). *Advanced Accounts*. Vol.- I. New Delhi: Sultan Chand Publishing.
- Maheshwari, S.N., Maheshwari, S.K., & Maheshwari, S.K. (2018). *Financial Accounting*. New Delhi: Vikas Publishing House Pvt. Ltd.
- Sehgal, D. (2014). *Financial Accounting*. New Delhi: Vikas Publishing House Pvt. Ltd.
- Goyal, B. K., & Tiwari, H. N. (2019). *Financial Accounting*. New Delhi: Taxmann Publication.

- Goldwin,N., Alderman, W.,& Sanyal, D.(2016).*Financial Accounting*. Boston: Cengage Learning.
- Tulsian,P. C. (2002). *Financial Accounting*. Chennai: Pearson Education.

Business Laws

Code: CUTM1943

Credit: 4+0+2

Course Objective: The course aims to give the learners abroad understanding about important aspects of legal environment of business; to make them study how various special contract share brought into force; and to impart knowledge about legal agreement so that they get acquainted with the process of establishing legal relationships and to have knowledge of various measures protecting the interest of the consumers.

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

- Examine various aspects of entering into a contract and implications of different types of contract;
- Interpret the regulation governing the Contract of Sale of Goods;
- Discuss the laws governing partnership and legal consequences of their transactions and other actions in relation with the partnership, and examine contractual obligations and provisions governing limited liability partnership;
- Describe the significant provisions of the Competition Act top revent practices having adverse effect on competition and provisions of the Consumer Protection Act to protect the interest of the consumers;
- Explain the law governing regulation and management of foreign exchange under FEMA.

COURSE CONTENTS:

Module I:

Indian Contract Act, 1872

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

Module II:

Sale of Goods Act, 1930

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

Module III:

Indian Partnership Act, 1932 and Limited Liability Partnership Act, 2008

General nature of Partnership, Rights and duties of Partners, Reconstitution of Firm and Registration and dissolution. Formation and incorporation of LLP, Partners and their relations, financial disclosures, conversion into LLP, Foreign LLP, Winding up and dissolution.

Module IV:

Competition Act, 2002 and Consumer Protection Act, 2019

Competition Act, 2002: Objectives and basic concepts, Consumer, goods, service, Prohibition

of anti-competitive agreements, Prohibition of Abuse of Dominant Position;
Consumer Protection Act, 2019: Important definitions, Consumer Disputes Redressal Commission, Measures to Prevent Unfair Trade Practices, Offences and Penalties

Module V:

Foreign Exchange Management Act, 1999

Important definition, Regulation and management of foreign exchange, RBI Guide lines on KYC.

Text Books:

- Bose, D.C.(2008). *Business Law*. New Delhi: PHI Limited.
- Chopra, R. K. (2015). *Business Laws*. New Delhi: Himalaya Publishing House.
- Kuchhal, M. C., & Kuchhal, V. (2018). *Business Laws*. New Delhi: Vikas Publishing.
- Singh, A. (2009). *Business Law*. Delhi: Eastern Book Company.

Business Statistics

Code: CUTM1944

Credit: 2+0+2

Course Objective:

- The course aims to familiarize the learners with the basic statistical tools used to summarize and analyze quantitative information for business decision making.

Course Course Outcomes:

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

- Apply a basic knowledge of statistics to business disciplines;
- Develop the ability to analyze and interpret data to provide meaningful information to assist in management decision making activities;
- Apply appropriate graphical and numerical descriptive statistics for different types of data;
- Apply probability rules and concepts relating to discrete and continuous random variables to answer questions within a business context;
- Explain and interpret a variety of hypothesis tests to aid decision making in a business context;
- Use simple/multiple regression models to analyze the underlying relationships between the variables

COURSE CONTENTS:

Module I: Statistical Data and Descriptive Statistics

Nature and classification of data – Univariate, bivariate and multivariate data; time-series and cross-sectional data.

Measures of Central Tendency

Concept and properties of mathematical averages including arithmetic mean, geometric mean and harmonic mean Merits and Demerits and applications of mathematical averages

Positional Averages including Mode and Median (and other partition values - quartiles, deciles, and percentiles) with graphic presentation. Merits and demerits of positional averages

Measures of Dispersion: absolute and relative. Range, quartile deviation, mean deviation, standard deviation, and their coefficients; Properties of standard deviation/variance.

Moments: Calculation and significance; Skewness: Meaning and Measurement (Karl Pearson and Bowley's measures); Kurtosis.

Module II: Probability and Probability Distributions

Theory and approaches of probability.

Probability Theorems: Addition and Multiplication (Proof not required). Conditional probability and Bayes' Theorem (Proof not required). Expectation and variance of a random variable. Business Applications. Probability distributions:

Binomial distribution: Probability distribution function, Constants, Shape, Fitting of binomial distribution.

Poisson distribution: Probability function (including Poisson approximation to binomial distribution), Constants, Fitting of Poisson distribution.

Normal distribution: Properties of Normal curve and computation of Probabilities and applications

Module III: Simple Correlation and Regression Analysis

Correlation Analysis: Meaning and types of Correlation; Correlation Vs Causation; Pearson's coefficient of correlation: computation and properties (proofs not required). Probable and standard errors; Rank correlation. Regression Analysis: Principle of least squares and regression lines; Regression equations and estimation; Properties of regression coefficients; Relationships between Correlation and Regression coefficients; Standard Error of Estimate.

Module IV: Index Number

Meaning and uses of index numbers; Construction of Index numbers: fixed and chain base, univariate and composite; Methods of constructing Index numbers: Aggregates and average of relatives – simple and weighted. Tests of adequacy of index numbers; Base shifting, splicing and deflating; Problems in the construction of index numbers.

Construction and Utility of Consumer Price Indices; BSE SENSEX, and NSE NIFTY.

Module V: Time Series Analysis

Time Series Data; Components of time series; Additive and Multiplicative models.

Trend analysis; Fitting of trend line using principle of least squares – linear, second degree parabola and exponential; Shifting of Origin and Conversion of annual linear trend equation to quarterly/monthly basis and vice-versa; Moving averages. Seasonal variations- Calculation of Seasonal Indices using Simple averages, Ratio- to-trend and Ratio-to-moving averages methods; Uses of Seasonal Indices.

Text Books:

- Anderson, D. R. (2014). Statistics for learners of Economics and Business. Boston: Cengage Learning.
- Gupta, S. P., & Gupta, A. (2014). Business Statistics: Statistical Methods. New Delhi: S. Chand Publishing.
- Hazarika, P. (2017). A Textbook of Business Statistics. New Delhi: S. Chand Publishing.
- Levin, R., Rubin, D. S., Rastogi, S., & Siddqui, M. H. (2011). Statistics for Management. London: Pearson Education.
- Siegel, A. F. (2011). Practical Business Statistics. Cambridge: Academic Press.
- Thukral, J. K. (2016). Business Statistics, New Delhi: Taxmann Publication.
- Vohra, N. D. (2017). Business Statistics, New Delhi: McGraw-Hill Education India.

Corporate Accounting

Code: CUTM1945

Credit :4+0+2

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

Course Outcomes:

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

- Describe the rationale, merits, and demerits of issuing bonus shares for a company;
- Prepare financial statements (Profit & Loss Account, Balance Sheet, etc.) using online software;
- Prepare balance sheet after Internal Reconstruction of company;
- Analyse the case study of major amalgamations of companies in India;
- Describe the process of e-filing of annual reports of companies

COURSE CONTENTS:

Module I:

Accounting for Share Capital & Debentures

Types of shares; Issue and Pro-rata allotment of shares; concept & process of book building; forfeiture and reissue of forfeited shares; Issue of rights and bonus shares; ESOPs and Buy Back of shares; Issue and Redemption of preference shares and Debentures.

Module II:

Preparation of Financial Statements of Companies including one Person Company

Preparation of financial statements of corporate entities including one Person Company (excluding calculation of managerial remuneration) as per Division I and II of Schedule III of the Companies Act 2013; Preparation of Statement of Profit and Loss, Balance Sheet and Cash flow Statement of corporate entities.

Module III:

Internal Reconstruction and Profit or Loss Prior to Incorporation

Internal Reconstruction: Different forms of Internal Reconstruction; Accounting treatment for alteration of share capital and reduction of the share capital; Preparation of balance sheet after Internal Reconstruction.

Profit or loss Prior to Incorporation: Meaning of profit or loss prior to incorporation; accounting treatment of profit or loss prior to incorporation.

Module IV:

Amalgamation of Companies

Concepts Amalgamation and Business Combination of companies; Consideration/ purchase price for amalgamation/ business combination; accounting entries for amalgamation/ business combination; preparation of amalgamated balance sheet (excluding inter-company holdings) applying AS 14/Ind AS 103.

Module V:

Corporate Financial Reporting

Meaning, need and objectives; Constituents of Annual Report and how it is different from financial statements; Contents of annual report; mandatory and voluntary disclosures through annual report. Contents of the Report of the Board of Directors; E-filing of annual reports of companies and XBRL Filing with specific practical exercises; (In reference to Relevant Accounting Standards/Ind AS as applicable.).

Text Books:

- Bergeron, B. (2003). *Essentials of XBRL: Financial Reporting in the 21st Century*. New Jersey: John Wiley & Sons.
- Dam, B.B. & Gautam, H.C. (2019). *Corporate Accounting*. Guwahati: Gayatri Publications.
- Goyal, B. K. (2019). *Corporate Accounting*. New Delhi: Taxmann Publication.
- Goyal, V.K., & Goyal, R.(2012).*Corporate Accounting* .New Delhi: PHI Learning.
- Jain, S. P., & Narang, K. L. (2015). *Corporate Accounting*. New Delhi: Kalyani Publishers.
- Monga, J.R.(2019). *Fundamentals of Corporate Accounting*. New Delhi: Mayur Paperbacks.
- Maheshwari, S.N., Maheshwari, S.K., & Maheshwari, S.K. (2018). *Corporate Accounting*. New Delhi: Vikas Publishing House.
- Mukherjee, A., & Hanif, M.(2005). *Corporate Accounting*. New Delhi: Tata McGraw Hill Education.
- Shukla, M.C., Grewal, T.S., & Gupta,S.C. (2016). *Advanced Accounts. Vol.-II*. New Delhi: S. Chand Publishing.
- Sehgal, A. (2011). *Fundamentals of Corporate Accounting*. New Delhi: Taxmann Publication.
- Tulsian,P.C.,& Tulsian, B. (2016).*Corporate Accounting* .New Delhi: Chand Publishing.

Corporate Law

Code: CUTM1946

Credit: 4+0+2

Objective: The course aims to impart the learners working knowledge of the provisions of the Companies Act, 2013.

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

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

COURSE CONTENTS:

Module I:

Preliminary to Companies Act, 2013

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

Module II:

Management and Administration

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

Module III:

Dividends, Accounts, and Audit

Declaration and Payment of Dividend, Accounts of Companies, Maintenance and authentication of Financial Statement, Corporate social Responsibility, Appointment of Auditor, qualification, disqualifications, rotation, removal, duties and responsibilities, Auditors report, Constitution and functions of Audit committee.

Module IV:

Directors and their Powers

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

Module V:

Oppression, Mismanagement, Corporate Restructuring, and Winding Up

Oppression, Mismanagement, Rights to apply, Powers of Tribunal, Provisions related to Compromises, Arrangement and Amalgamations, Concept and Modes of Winding Up; Provisions of winding up under Insolvency and Bankruptcy Code, 2016.

National Company Law Tribunal and Appellate Tribunal

Definitions; Constitution of National Company Law Tribunal; Constitution of Appellate Tribunal; Appeal from orders of Tribunal; Power to punish for contempt.

Text Books:

- Chadha R., & Chadha, S. (2018). *Company Laws*. Delhi: Scholar Tech Press.
- Hicks, A., & Goo, S. H. (2017). *Cases and Material on Company Law*. Oxford: Oxford University Press.
- Kuchhal, M. C., & Kuchhal, A. (2020). *Corporate Laws*. New Delhi: Shree Mahavir Book Depot.
- Kumar, A. (2019). *Corporate Laws*. New Delhi: Taxmann Publication.
- Sharma, J. P. (2018). *An Easy Approach to Corporate Laws*. New Delhi: Ane Books Pvt. Ltd.

Business Organisation and Management

Code: CUTM1947

Credit: 3+0+1

Course Objectives: To acquaint learners with the basics of Business concepts and functions, forms of Business Organisation and functions of Management.

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

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

COURSE CONTENTS:

Module I:

Concept and Forms of Business Organisations

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

Module II:

Joint Stock Company

Joint Stock Company- Meaning, Definition, Characteristics - Advantages and Disadvantages, Code of Business Ethics. Kinds of Companies - Promotion - Stages of Promotion - Promoter - Characteristics - Kinds - Preparation of Important Documents - Memorandum of Association - Clauses - Articles of Association - Contents –Prospectus – Contents– Red herring Prospectus- Statement In lieu of Prospectus (as per Companies Act, 2013).

Module III:

Principles and Functions of Management

Management - Meaning - Characteristics - Fayol's 14 Principles of Management. Functions of Management - Levels of Management – Skills of Management- Scientific Management - meaning, objectives, relevance and criticism.

Module IV:

Planning and Organizing

Meaning, Characteristics, Types of Plans, Advantages and Disadvantages – Approaches to Planning - Management by Objectives (MBO) - Steps in MBO - Benefits –Weaknesses. Organizing - Process of Organizing; Principles of Organisation - Formal and Informal Organisations - Line, Staff Organisations, Line and Staff Conflicts. Functional Organisation, Span of Management - Meaning - Determining Span - Factors influencing the Span of Supervision.

Module V:

Authority, Coordination, and Control

Meaning of Authority, Power, responsibility and accountability - Delegation of Authority -

Decentralization of Authority - Definition, importance, process, and principles of Coordination techniques of Effective Coordination. Control-Meaning, Relationship between planning and control, Steps in Control – Types (post, current, and pre- control). Requirements for effective control.

Text Books:

- Basu, C. R. (1998). Business Organization and Management. New Delhi: McGraw Hill
- Chhabra, T. N. (2011). Business Organization and Management. New Delhi: Sun India Publications.
- Gupta, C. B. (2011). Modern Business Organization. New Delhi: Mayur Paperbacks.
- Kaul, V. K. (2012). Business Organization and Management, Text and Cases. New Delhi: Pearson Education.
- Koontz, H., & Weihrich, H. (2008). Essentials of Management. New York: McGraw Hill Education.
- Singh, B. P., & Singh, A. K. (2002). Essentials of Management. New Delhi: Excel Books.

Business Economics

Code: CUTM1948

Credit: 4+0+2

Course Objective: The course aims to acquaint the learners with fundamental economic theories and their impact on pricing, demand, supply, production, and cost concepts.

Course Outcomes:

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

- Examine how different economic systems function and evaluate implications of various economic decisions;
- Examine how consumers try to maximize their satisfaction by spending on different goods;
- Analyze the relationship between inputs used in production and the resulting outputs and costs;
- Analyze and interpret market mechanism and behaviour of firms and response of firms to different market situations;
- Examine various facets of pricing under different market situations.

COURSE CONTENTS:

Module I:

Basic Concepts

Meaning, Nature and Scope of Business Economics, Basic Problems of an Economy and Application of Economic Theories in Decision Making, Steps in Decision Making

Module II:

Consumer Behaviour and Elasticity of Demand

Theory of Demand and supply The elasticity of demand – Concept, kinds- price, cross, income and advertising elasticity of demand, Measurement of elasticity of demand, factors influencing the elasticity of demand, Importance of elasticity of demand.

Demand forecasting: Meaning, Need, Importance, Methods of demand forecasting

Cardinal Utility Analysis: Diminishing Marginal utility and Equi-marginal Utility Ordinal

utility analysis of consumer Behaviour: budget line and indifference curve, consumer equilibrium. Income consumption curve and Engle curve, Price Consumption curve and derivation of demand curve, Income and Substitution; Effect of a price change; Consumer Surplus; Revealed Preference theory

Module III:

Production and cost

Production Function – Concept Definition, Types of products, Law of variable proportions, Assumptions, Limitations and Significance. Isoquant curves, Definition, General properties of isoquant curves, marginal rate of technical substitution, economic region of production, Isocost lines, optimal combination of resources, the expansion path, returns to scale.

Cost of production: Concept of explicit costs, implicit costs and opportunity costs of production, derivation of short run and long run cost curves. Economies and Diseconomies of scale and the shape to the long run average cost.

Module IV:

Pricing & Market

Theory of pricing – cost plus pricing, target pricing, marginal cost pricing, going rate pricing; Objective of business firm, Concept of Market, classification of market-perfect competition, monopoly, monopolistic competition and oligopoly. Price determination and equilibrium of firm in different market situations; Factor pricing.

Module V:

Macro Aspect of Business Economics

National Income and its measurement, Gross National Product, Net National Product, Net National

Income. Business Cycle phases and causes; Inflation and Deflation causes and remedial action; Consumption, Income, Savings and investment.

Text Books:

- Ahuja, H.
L. (2019). *Theory of Micro Economics*. New Delhi: Sultan Chand Publishing House.
- Koutsoyannis, A. (1975). *Modern Microeconomics*. London: Palgrave Macmillan.
- Chaturvedi, D. D., & Gupta, S. L. (2010). *Business Economics Theory & Applications*. New Delhi: International Book House Pvt. Ltd.
- Adhikari, M. (2000). *Business Economics*. New Delhi: Excel Books.
- Kennedy, M. J. (2010). *Micro Economics*. Mumbai: Himalaya Publishing House.
- Seth, M.
L. (2017). *Micro Economics*. Agra: Lakshmi Narain Agarwal Educational Publishers. Relevant study material of ICAI: www.icai.org.

Income Tax Law and Practice

Code: CUTM1949

Credit: 4+0+2

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

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

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

COURSE CONTENTS:

Module I:

Basic Concepts

Tax: concept, types – direct and indirect; canons of taxation; Direct Tax: Need, features and basis of charges. Income Tax (as per Income Tax Act 1961 and amendments): Basic Concepts; Residential status; Scope of Total Income, Heads of Income; Income which do not form a part of Total Income; Agriculture Income and its taxability.

Module II:

Income from Salary and House Property

Meaning of salary, Basis of charge, conditions of chargeability, Allowances, Perquisites, Deductions and exemptions, Computation of taxable Income from Salary. Income from house property Basis of charge, Determinants of Annual Value, Deductions and exemptions, computation of taxable income House Property.

Module III:

Profits and gains from business or profession, capital gains and income from other sources

Meaning of business income, methods of accounting, Deductions and Disallowances under the Act, Computation of presumptive income under Income-tax Act, Computation of taxable income from Business and profession.

Meaning of Capital Asset, Basis of Charge, Exemptions related to capital gains; Meaning of Transfer, Computation of taxable capital Gain.

Income from Other Sources Basis of charge- Dividend, Interest on securities, winning from lotteries, Crossword puzzles, Horse races, Card games etc., Permissible deductions, impermissible deductions.

Module IV:

Computation of Total income and Tax Liability of individual and HUF

Income of other persons included in assessee's total income, Aggregation of income and set-off and carry forward of losses; Deductions from gross total income; Rebates and reliefs; Computation of total income and tax liability of individuals and HUF.

Module V:

Preparation of Return of Income

Filing of returns: Manually and on-line filing of Returns of Income & TDS; Provision & Procedures of Compulsory on-line filing of returns for specified assessee

Text Books:

- Ahuja, G., & Gupta, R. (2020). *Simplified Approach to Income Tax*. New Delhi: Flair Publications Pvt. Ltd.
- Singhania, V. K., & Singhania, M. (2020). *Student's Guide to Income Tax including GST-Problems & Solutions*. New Delhi: Taxmann Publications Pvt. Ltd.
- StudymaterialofICAIIntermediatePaper4A:Income-taxLaw.

Cost Accounting

Code: CUTM1950

Credit: 4+0+2

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

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

- Determine various types of cost of production;
- Compute Module cost and total cost of production and prepare cost statement;
- Compute employee cost, employee productivity and employee turnover;
- Determine cost under job costing, batch costing, process costing, contract costing and service costing;
- Apply activity-based costing for cost determination.

COURSE CONTENTS:

Module I:

Concept and Nature of Cost Accounting

Concept of cost and costing, Importance and features of costing, Cost classification, Concept of cost unit, cost center, meaning of 'unit' from the view point of producer, Establishment of an ideal cost accounting system, Cost Reduction, Cost Control, Installation of Costing System, Application of IT in Cost Accounting.

Preparation of Cost Sheet for manufacturing and service sector.

Material Cost

Direct and indirect material, Valuation of materials, Principles of valuation of material as per AS- 2/ Ind AS- 2; CAS- VI, Material control, purchases, Objectives and functions of purchase department, Inventory control: Meaning and techniques including latest techniques like Just in Time (JIT) Inventory Management, Kanban, Kaizen, Determination of Economic Order Quantity (EOQ). Inventories Valuation: Meaning. Significance of inventory valuation. Methods of computing inventory: FIFO, LIFO and Weighted Average.

Treatment of waste, scrap, spoilage, defective and obsolesce.

Module II:

Employee Cost and Overheads

Meaning and classification of employee cost, Requisite of a good wage and incentive system, Time and piece rate plans, Profit sharing, Employee productivity and cost. Labor cost control – techniques, Employee turnover, Remuneration and Incentive schemes (Rowan & Halsey Plan only).

Overheads: Definition and classification, Production overheads – allocation and apportionment of cost, Meaning and Methods of cost absorption, Treatment of over-

absorption & under-absorption of overheads, Administration and selling & distribution overheads – methods of ascertainment, Treatment of Research & Development cost in Cost Accounting.

Module III:

Methods of Costing: Job Costing, Batch Costing and Process Costing

Meaning of Job Cost, its application and accounting, Preparation of Job cost sheet. Meaning of Batch Cost and its application in today's industry.

Meaning and application of process costing, Methods of determination of cost in process costing, Normal and abnormal loss and gain, Inter process costing and profit ascertainment. Choice between process and job costing.

Module IV:

Methods of Costing: Contract Costing, Service Costing

Meaning, features and types of contract, Methods of cost determination in contract costing, Escalation clause and cost-plus contract.

Meaning and scope of service costing, Factors in ascertaining service cost, Ascertainment of service cost of following services: Transport, Hospital, Canteen, Hotel.

Module V:

Activity Based Costing (ABC)

Concept, significance and salient features; Stages and flow of costs in ABC; Basic components of ABC - resource drivers and cost drivers; Application of ABC in a manufacturing organisation and service industry.

Text Books:

- Banarjee, B. (2014). *Cost Accounting – Theory and Practice*. New Delhi: PHI Learning Pvt. Ltd.
- Kishor, R. M. (2019). *Taxman's Cost Accounting*. New Delhi: Taxmann Publication Pvt. Ltd.
- Lal, J., & Srivastava, S. (2013). *Cost Accounting*. New Delhi: McGraw Hill Publishing Co.
- Mowen, M. M., & Hansen, D. R. (2005). *Cost Management*. Stanford: Thomson.
- Study Material of CA Course (New) Intermediate Level Paper 3: Cost and Management Accounting.

Business Mathematics

Code: CUTM1685

Credit: 4+0+2

Course Objective: The course aims to familiarize the learners with the basic mathematical tools with special emphasis on applications to business and economic situations.

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

- Explain how matrices are used as mathematical tools in representing a system of equations;
- Apply differential calculus to solve simple business problems;
- Solve business problems involving complex linear and non-linear relationships between decision variables and their determining factors;
- Apply mathematical formulation and solution of problems related to finance including different methods of interest calculation, future and present value of money;

- Doprogrammingforbusinessproblemsinvolvingconstrainedoptimization.

COURSE CONTENTS

Module I:

Matrices and Determinants

Definition and types of matrix, Algebra of matrices, Inverse of a matrix- Business Applications. Solution of system of linear equations (having unique solution and involving not more than three variables) using Matrix Inversion Method and Cramer's Rule. Leontief Input Output Model (Open Model Only).

Module II:

Basic Calculus

Mathematical functions and their types (linear, quadratic, polynomial, exponential, logarithmic and logistic function). Concepts of limit and continuity of a function.

Concept of Marginal Analysis. Concept of Elasticity, Applied Maxima and Minima problems including effect of Tax on Monopolist's Optimum price and quantity, Economic Order Quantity.

Module III:

Advanced Calculus

Partial Differentiation: Partial derivatives upto second order. Homogeneity of functions and Euler's theorem. Total differentials. Differentiation of implicit functions with the help of total differentials.

Maxima and Minima involving two variables—Applied optimization problems and Constraint optimization problems using Lagrangean multiplier involving two variables having not more than one constraint.

Integration: Standard forms & methods of integration-by substitution, by parts and by the use of partial fractions. Definite integration. Finding areas in simple cases.

Application of Integration to marginal analysis; Consumer's and Producer's Surplus. Rate of sales, The Learning Curve

Module IV:

Mathematics of Finance

Rates of interest: nominal, effective and their inter-relationships in different compounding situations. Compounding and discounting of a sum using different types of rates. Applications relating to Depreciation of assets and Equation of value.

Types of annuities: ordinary, due deferred, continuous, perpetual. Determination of future and present values using different types of rates of interest. Applications relating to Capital expenditure, Leasing, Valuation of simple loans and debentures, sinking fund (excluding general annuities).

Module V:

Linear Programming

Formulation of Linear programming problems (LPPs), Graphical solutions of LPPs. Cases of unique solutions, multiple optimal solutions, unbounded solutions, infeasibility, and redundant constraints.

Solution of LPPs by simplex method-maximization and minimization cases. Shadow prices of the resources, Identification of unique and multiple optimal solutions, unbounded solution, infeasibility and degeneracy.

The dual problem: Formulation, relationship between Primal and Dual LPP, Primal and Dual

solutions (excluding mixed constraints LPPs). Economic interpretation of the dual.

Text Books:

- Anthony, M., & Biggs, N. (1996). *Mathematics for Economics and Finance*. Cambridge: Cambridge University Press.
- Ayres, F. J. (1963). *Theory and Problems of Mathematics of Finance*. New York: McGraw Hill Publishing.
- Budnick, P. (1986). *Applied Mathematics for Business, Economics, & Social Sciences*. New York: McGraw Hill Publishing.
- Dowling, E. (2011). *Introduction to Mathematical Economics*. New York: McGraw Hill Publishing.
- Kapoor, V. K., & Sancheti, D. C. (2014). *Business Mathematics, Theory & Applications*. Delhi: S. Chand Publishing.
- Sharma, S. K., & Kaur, G. (2019). *Business Mathematics*. Delhi: S. Chand Publishing.
- Thukral, J. K. (2017). *Business Mathematics*. New Delhi: Maximax Publishing House.

Principles of Marketing

Course Code: CUTM1215

Credit: 4+0+2

Course Rationale: This course aims to familiarize students with the marketing function in organizations. This course shall identify the foundation terms and concepts that are commonly used in marketing. This course shall expose the students to the various marketing strategies that are used by the organizations in the prevailing environment.

Course Objectives:

- CO1. This course aims to familiarize students with the marketing function in organizations.
- CO2. It will equip the students with understanding of the Marketing Mix elements and sensitize them to certain emerging issues in Marketing.
- CO3. The course will use and focus on Indian experiences, approaches and cases.

Course Course Outcomes:

After the completion of the course, the students

- LO1. Will be able to analyze the various marketing approach in today's competitive scenario.
- LO2. Will be able to evaluate the nature, process and importance of various marketing plans.
- LO3. Will be able to examine the correlation of various elements of marketing mix in business.

Course Contents:

Module: I

Introduction: Nature, Scope and Importance of Marketing, Evolution of Marketing; Core marketing concepts; Company orientation - Production concept, Product concept, Selling concept, Marketing concept, Holistic marketing concept.

Marketing Environment: Demographic, economic, political, legal, socio cultural, technological environment (Indian context); Portfolio approach – Boston Consultative Group (BCG) matrix

Module: II

Segmentation, Targeting and Positioning: Levels of Market Segmentation, Basis for Segmenting Consumer Markets, Difference between Segmentation, Targeting and Positioning; Consumer Behavior-Need for study, Factors influencing buying decisions and Stages in buying process.

Module: III

Product & Pricing Decisions: Concept of Product Life Cycle (PLC), PLC marketing strategies, Product Classification, Product Line Decision, Product Mix Decision, Branding Decisions, Packaging & Labeling, New Product Development. Pricing Decisions: Determinants of Price, Pricing Methods (Non-mathematical treatment), Adapting Price (Geographical Pricing, Promotional Pricing and Differential Pricing).

Module: IV

Promotion Mix: Factors determining promotion mix, Promotional Tools –basics of Advertisement, Sales Promotion, Public Relations & Publicity and Personal Selling; Place (Marketing Channels): Channel functions, Channel Levels, Types of Intermediaries: Types of Retailers, Types of Wholesalers. Marketing of Services - Unique Characteristics of Services, Marketing strategies for service firms – 7Ps, Digital Marketing (Concept and Tools)

Text books:

1. Kotler, P. & Keller, K. L.: Marketing Management, Pearson.
2. Kotler, P., Armstrong, G., Agnihotri, P. Y., & Ul-Haq, E.: Principles of Marketing: A South Asian Perspective, Pearson.

Reference books:

3. Ramaswamy, V.S. & Namakumari, S.: Marketing Management: Global Perspective- Indian Context, Macmillan Publishers India Limited.
4. Zikmund, W.G. & D' Amico, M.: Marketing, Ohio: South-Western College Publishing.

Financial Management

Code: CUTM1219

Credit: 4+0+2

Course Rationale:

It focuses on graduating students with in-depth knowledge of corporate finance, investment management and corporate evaluation. Apply appropriate methods and analytical procedures to conduct analysis of practical financial problems and propose valid solutions based on this analysis.

Course Objective: The course aims to familiarize the learners with the principles and

practices of financial management.

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

- Explain the nature and scope of financial management;
- Assess the impact of time value of money in different business decisions;
- Analyze capital budgeting process and apply capital budgeting techniques for business decisions;
- Discuss the various sources of finance in today's competitive industry;
- Explain various capital structure theories and analyze factors affecting capital structure decisions;
- Critically examine various theories of dividend, identify and analyze factors affecting dividend policy; and suggest sound dividend policy;
- Design working capital policy based on the assessment of financial requirements.

Module I:

Introduction

Nature of Financial Management: Finance and related disciplines; Scope of Financial Management; Profit Maximization, Wealth Maximization - Traditional and Modern Approach; Functions of finance – Finance Decision, Investment Decision, Dividend Decision; Objectives of Financial Management; Organisation of finance function; Concept of Time Value of Money, present value, future value, and annuity; Risk & Return: Historical return, expected return, absolute return, holding period return, annualized return, arithmetic & geometric return; Risk - Systematic & unsystematic risk – their sources and measures.

Module II: Cost of Capital and Financing Decision

Different Sources of Finance including internal sources, external sources and other sources, Concept and Measurement of Cost of Capital: Explicit and Implicit costs; Measurement of cost of capital; Cost of debt; Cost of perpetual debt; Cost of Equity Share; Cost of Preference Share; Cost of Retained Earning; Computation of over-all cost of capital based on Historical and Market weights, Capital Structures: Approaches to Capital Structure Theories - Net Income approach, Net Operating Income approach, Modigliani-Miller (MM) approach, Traditional approach, Capital Structure and Financial Distress; Leverage Analysis: Operating and Financial Leverage; EBIT -EPS analysis; Combined leverage.

Module III: Capital Budgeting

Long -term investment decisions: Capital Budgeting - Principles and Techniques; Nature and meaning of capital budgeting; Estimation of relevant cash flows and terminal value; Evaluation techniques - Accounting Rate of Return, Net Present Value, Internal Rate of Return & MIRR, Net Terminal Value, Profitably Index Method..

Module IV: Managing Profit

Trade-Off Theory. Dividend Policy Decision - Dividend and Capital; The irrelevance of dividends: General, MM hypothesis; Relevance of dividends: Walter's model, Gordon's model, Forms of dividend payment, types of dividend policies and Determinants of Dividend policy.

Module V: Working Capital Decisions

Working Capital Management: Management of Cash - Preparation of Cash Budgets (Receipts and Payment Method only); Cash management technique, Receivables Management –

Objectives; Credit Policy, Cash Discount, Debtors Outstanding and Ageing Analysis; Costs - Collection Cost, Capital Cost, Default Cost, Delinquency Cost, Inventory Management (Very Briefly) - ABC Analysis; Minimum Level; Maximum Level; Reorder Level; Safety Stock; EOQ, Determination of Working Capital.

Text Books:

- Chandra, P. (2007). Financial Management-Theory and Practice. New Delhi: Tata McGraw Hill.
- Pandey, I. M. (2015). Financial Management. New Delhi: Vikas Publications.

Reference Books:

- Khan, M.Y & Jain, P. K (2018) Financial Management New Delhi: Tata McGraw Hill.

Human Resource Management

Code: CUTM1218

Credit: 4+0+2

Course Rationale:

This course intends to provide knowledge and skills to manage human resources of an organization.

Course Objectives

- To acquaint students with knowledge and skills to manage and resolve human resource issues faced by organizations in general.
- To equip students with tools to be used in human resource planning, recruitment and selection.
- To provide knowledge on types of training programs and their importance
- To develop understanding on methods of performance appraisal, compensation policies and their effectiveness in organizations
- To make the students appreciate the importance of employee health and safety; employee welfare, Grievance handling mechanism and healthy employer- employee relations.

Course Outcomes

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

- Prepare a Human Resource Plan in an organisation
- Prepare report on job analysis and manage the recruitment and selection process.
- Organize an induction programme for newly joined employees
- Develop a training design and implement the same
- Prepare appropriate performance management procedure
- Create HR policies related to grievance redressal, health, safety and to promote healthy interpersonal relationships in an organization.

Course Contents:

Module: I

Concept, nature and scope of human resource management vis-a-vis personnel management. role and functions of HR manager, HR role in strategy formulation, Emerging challenges of human resource management

Module: II

Human Resource planning: Forecasting demand and supply, HRIS, succession planning; **Job analysis:** job description & job specification; **Recruitment and Selection:** Sources of recruitment (internal & external), E- recruitment, Selection Process; **Orientation Process.**

Module: III

Human Resource Development: Concept and challenges **Training and Development:** Concept, needs, methods and effectiveness; **Career Planning:** Career anchor and career life stages; **Performance Management System:** concepts, use, methods, common problems of rating; **Compensation:** job evaluation, components of pay structure, factors influencing compensation levels, wage differentials & incentives, profit sharing, gain sharing, employees' stock option plans, fringe benefits

Module: IV

Industrial Relations: Introduction to industrial relations, Trade unions role, types, functions, problems, **Industrial dispute-** concept, causes & machinery for settlement of disputes; **Grievance-** concepts, causes & grievance redressal machinery; **Discipline-** concept, aspect of discipline & disciplinary procedure; **Collective Bargaining-** concept, types, process, problems, essentials of effective collective bargaining .

Text Books:

- Dessler, G: Human Resource Management, Pearson.
- Pattanaik B - Human Resource Management, PHI
- E.B. Flippo-Personnel Management
- C.B. Mamoria - Personnel Management.
- R. Armstrong- Human Resources Management
- Fisher Schenfeldt & Shaw - Human Resource Management
- P. Subba Rao - Human Resources Management - Texts & Cases, Excell Books

Goods & Services Tax (GST) And Customs Law

Code: CUTM1952

Credit: 4+0+2

Course Objectives: The course aims to provide understanding about salient features of GST law and implications of its various provisions for different classes of suppliers. It also aims to provide an understanding of compliances and procedures laid down in GST law and to provide the understanding about significant provisions of the customs law.

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

- Explain concept, need, and utility of indirect taxes and understand and analyse the taxable event, i.e., supply under GST;
- Describe the provisions relating to levy of GST;
- Identify exemptions for different types of goods and services and examine the various provisions of input tax credit;
- Analyze provisions regarding penalties and interest and to prepare and file GST return on-line;
- Understand the significant provisions of the customs law.

COURSE CONTENTS:

Module I:

Basic Concepts

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

Module II:

Concept of supply and levy of GST

Concept of supply including composite and mixed supply, Place, Time and Value of taxable supply, Significance of consideration.

Module III:

Levy of GST

Basis of Charge of GST, Inter-State Supply, Intra-state supply, GST rates notified for supply of various goods and services, Reverse charge mechanism, Composition levy, Exemptions from GST, Power to grant exemptions, Exempted goods under exemption notifications, Exempted services under exemption notifications, Input tax credit.

Module IV:

Procedures under GST

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

Module V:

Customs Law

Custom Law: Concepts; Territorial waters; High seas; Levy of customs duty, Types of custom duties; Valuation; Baggage rules & exemptions.

Text Books:

- Singhanian, V. K., & Singhanian, M. (2020). *Student's Guide to Income Tax Including GST*. New Delhi: Taxmann Publication.
- Singhanian, V. K., & Singhanian, K. (2020). *Direct Taxes: Law & Practice*. New Delhi: Taxmann Publication.
- Ahuja, G., & Gupta, R. (2020). *Direct Taxes Ready Reckoner*. New Delhi: Wolters Kluwer India Private Limited. \

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Computer Applications in Business

Code: CUTM1953

Credit: 2+0+2

Course Objective: The course aims to provide computer knowledge and skills for learners and to enhance the usefulness of information technology tools for business operations.

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

- Explain the basic concepts of computer system;
- Know about Operating System, Overview of various Computer, & Mobile OS and Applications;
- Analyze and compare the features of various mobile payment apps;
- Perform various features of Word processing such as Table, Mail merge, Hyperlink, etc.;
- Prepare a business presentation on MS PowerPoint;
- Perform various mathematical, logical, and other functions on a large set of data using MS Excel;
- Analyze and report accounting data using MS Excel;
- Explain various functionalities of Accounting Software.

COURSE CONTENTS:

Module I:

Introduction

Introduction to Computer-Characteristics of Computers, The Computer System, Parts of Computers); Computer H/W Setup, Configuration, Networking, Mobile H/W Device and types wireless Networking; Operating System- Introduction to Operating Systems. Data and information. An overview of various Computer & Mobile OS & Application Usage of payment gateways. Applications of computers in business.

Module II:

Introduction to essential tools-I

Introduction to facilities & commonly used features of word, Power Point, Excel. The following topics to be taught in the computer lab.:

Word Processing: Working with word document, Inserting, filling and formatting a table, Mail Merge including linking with Access Database, Creating Macros -Sending Email from Word Import / Export of files Converting Word Document to Web Document, PDF files Hyperlinks; OLE Security features in Word Processor –Protection of Documents-Password for Documents- Checking for viruses in macros, referencing, creation of bibliography, manage sources and citations, review documents.

PowerPoint: Preparing Presentations, Slides, Handouts, Speaker's Notes - Outlines - Media Clips - Charts –Graphs, Adding the Transitions to the Slide Show -Special effects in detail-Setting Slide timings.

Module III:

Introduction to essential tools-II

Spreadsheet: Creating a workbook, Rearranging Worksheet, Organizing Charts and graphs, Range, Functions & Formulae: Mathematical, Statistical Financial Functions such as NPV (Net present value), Future value, IRR (Internal Rate of Return), EMI (Equated Monthly Installments, Compounding Yearly, periodic and monthly) -Auto Calculate Using Names in a Formula, Formula Editing, Macros, Consolidation of Data & Data Analysis -Sorting List, Filter & More Filtering Techniques - Consolidate data in multiple worksheets - What-if analysis, Goal Seek Scenario Manager, Solver, Xlookup Function - Sub Totals, Nested-IF, Statistical Analysis; Data Validation & Protection - Create a drop-down list from a range of cells - Apply data validation to cells – Copy data validation setting, remove data validation - Find cell that have data validation, protect cell data, using password to protect sheet and workbook. - Use validation to create dependent list; Pivot table Reports & Pivot Chart Reports.

Using Spread sheet for Data Analysis & Reporting Features, Using spreadsheet for analysis of business data and making reports on Loan & Lease statement, Ratio Analysis, Payroll statements, Capital Budgeting, Depreciation Accounting; Graphical representation of data; Frequency distribution and its statistical parameters Correlation and Regression.

Module IV:

CAAT Tools

Capabilities & Importing Data from Accounting & other Application Systems - An Introduction; Analytical Reports, Duplicates/ Gaps. Sorting & Charting; Stratification, Summarization, Statistics& Aging- An Introduction; Sampling, Macros, and Audit Trail.

Text Books:

- Bharihoka,D.(2012).*Fundamentals of Information Technology*.New Delhi:ExcelBook.
- Boockholdt,J.L.(1999).*Accounting Information System: Transaction Processing and Control*.Boston:IrwinMcGraw Hill.
- Gelinas,U.J.,&Steve,G.S.(2002).*Sutton, Accounting Information System*.Mason:South Western Thomson Learning.
- Hall, J. A. (2006).*Accounting Information System*. Nashville: South Western College Publishing.Rajaraman, V. (2018).*Introduction to Information Technology*.New Delhi:PHILearning Pvt.Ltd.

DISCIPLINE SPECIFIC ELECTIVES - 24 Credit

BANKING AND ACCOUNTING

Introduction to Banking

Code: CUBC2433

Credit: 1+0+1

Course Rationale: The course is intended to provide basic knowledge about banking operations

Course Objectives

- To provide the student an understanding of banking system in India.
- The conceptual and legal parameters of day to day banking.
- To provide knowledge about different products of a Bank including Deposits and Advances.
- New emerging dimensions in banking system including e-commerce and e-banking.

Course Outcome

After successful completion of the course, the student will be able to

- Learn to know basics of Banking in India
- Have an understanding about basic terminologies in Banking
- Understand about various banking products including digital products

COURSE CONTENTS:

Module I: Overview of Banking

Definition, Functions of bank, Structure of Banking Sector in India

Deposits: Classification of bank accounts, Savings, Current, Recurring and Fixed Deposit Account, Calculation Interest on Deposits

Loans and Advances: Merits and Principles of Granting Loan, Personal Loan, Home Loan, Loan against property, Car Loan, Education Loan, Business Loan: Types of Business Loan, Process of obtaining Business Loan, Documents needed for securing a business loan, Steps of obtaining loans, Securities needed for loan, Creation of charge, Calculate interest on C/C Loan

Module II:

Services Provided by Bank

Cards: Debit Card, ATM Card, Credit Card, Calculation of Interest on Credit Card

Banking Instruments: Cheque, NEFT, RTGS, IMPS, Internet Banking

Letter of Credit & Bank Guarantee: Elements of a Letter of Credit, Parties to a Letter of Credit, Letter of Credit Documents, Process of Letter of Credit, Bank Guarantee (BG), Classification of BG, Execution of BG, Letter of Credit vs Bank Guarantee

Bank Rates in India: CRR, SLR, Repo Rate, Reverse Repo Rate

Text Books:

- Bedi H.L & Hardikar V.K : Practical Banking
- Sheldon H.P : Practice and Law of Banking.
- Bedi. H.L : Theory and Practice of Banking.
- Kothari N. M: Law and Practice of Banking

Banking Law & Practice

Code:CUBC2434

Credit: 3+1+0

Course Rationale: The course is intended to provide knowledge on regulatory mechanisms of Banking in India

Course Objectives

- To provide the student an understanding of legal and regulatory aspects of banking.
- To make the students understand the conceptual and legal parameters including the judicial interpretation of banking law.
- To make the students aware about new emerging dimensions in banking system including e-commerce and e-banking.

Course Outcome

On successful completion of this course, students will be able to:

- Understand the legal and conceptual aspects of Banking Law in India
- Gain practical knowledge about E-Banking and IT Systems in Indian Banks
- Acquire knowledge about the Loans and Advances policies Banks in India.
- Prepare themselves for careers in Banking Sector

COURSE CONTENTS:

Module I:

Regulatory Framework and Compliances

Provisions of RBI Act 1935, Banking Regulation Act 1949, Prevention of Money Laundering Act, 2002, Government and RBI's Powers Opening of New Banks and Branch Licensing

Module II:

Legal Aspects of Banking Operations

Case Laws on Responsibility of Paying and Collecting Banker Indemnities or Guarantees - Scope and Application – Obligations of a Banker - Precautions and Rights - Laws relating to Bill Finance, LC and Deferred Payments - Laws Relating to Securities - Valuation of Securities - Modes of Charging Securities-Lien, Pledge, Mortgage, Hypothecation etc.Registration of Firms/Companies - Creation of Charge and Satisfaction of Charge

Module III:

Loans and Advances

Law, Practice and Policies governing the employment of the funds in the hands of the banker with special reference to the lending banker State Policy on Loans and Advances - Priority sector advances and socioeconomic policies - Financial inclusion - Self- Employment Schemes - Women Entrepreneurs - Small Scale Industries - Agricultural Finance, Export Finance, etc. – Micro Finance - How the banker profitably uses the fund - Call loans and loans repayable at short notice - Loans and advances - Overdrafts - Legal control over bank's deployment of funds.

Module IV:

Securities for Banker's Loans

The legal issues involved in and the practice governing different kinds of securities for banker's advances and loans Guarantees, pledge, lien, mortgage, charge – subject matters of collateral security Corporate Securities Documents of title to goods Land and Buildings Book debts Life Policies Factoring; Bill Discounting; Bank Guarantees; Letters of Credit; Commercial Papers.

Module V:

Electronic Banking and IT in Banks

Introduction, IT Applications in Banking- Computer-Based Information Systems for Banking; Electronic Banking; Electronic Fund Management, Enabling Technologies of Modern Banking- Electronic Commerce and Banking; Supply Chain Management; Customer Relationship Management; Integrated Communication Networks for Banks Security and Control Systems - Cybercrimes and fraud management Planning and Implementation of Information Systems

Text Books:

- Hajols. T. N (2009), "Money and Banking", Gopaljee Enterprises.
- Muraleedharan, D (2009), "Modern Banking: Theory and Practice", PHI Learning Pvt. Ltd.
- Rajesh, R, Sivagnanansithi, T (2009), "Banking Theory: Law and Practice", Tata McGraw Hill Publishing Company Ltd.
- Shekhar, K C (2009), "Banking Theory and Practice", Vikas Publishing House Pvt. Ltd.

Financial Institutions, Markets & Services

Code: CUTM1226

Credit: 4+0+2

Course Objectives: This course aims to provide an idea on the role and functioning of financial markets, financial institution and financial products that are traded in such financial markets and institutions associated with financial markets. The focus of the course will be in the context of global financial markets and institutions. Various conceptual issues related to risk and return, the role of regulatory bodies, operations of insurance companies and mutual funds are discussed elaborately. It also describes the importance of small savings, provident funds, pension funds and credit rating agencies. The course provides a comprehensive overview and systematic evaluation of the mainstream markets of various financial instruments such as call money, bond, stock, derivatives and exchange rate.

Course Outcomes:

- Evaluate critically a range of theories relevant to financial institutions and markets and apply these theories in the analysis of issues related to these institution and market.
- Evaluate a range of topical issues drawn from financial institutions and markets contexts from a variety of empirical and theoretical perspectives, identifying the key issues emerging and applying theory.

COURSE CONTENTS:

Module: I

Introduction to Financial System and Economic Development, Indicators of Financial Development, Role of financial intermediaries in an emerging market, Concepts Related to Financial Markets and Institutions, Financial Instruments vFinancial Markets – Capital Markets & Money, Markets – Interlink Between Money Market & Capital Market – Characteristics of Financial Markets – Functions of Stock Exchange, Financial Sector reforms, financial inclusion.

Module: II

Money Markets in India, (Call Money Market, Treasury Bill, Commercial Paper, Certificate of Deposit), Classification of Stock Market and Securities - IPO, Stock Exchanges, Stock Market Indices, Market Micro-Structure in Stock Market, Foreign Exchange Market - Foreign Exchange Market Structure, Risk Management in Foreign Exchange Market

Module: III

Financial Regulations and Regulatory Institutions in India, (RBI, SEBI, IRDA, PFRDA), Other Important Financial Institutions – I (Provident Fund, Pension Fund, Insurance Companies)

Module: IV

Financial Services, Mutual Funds: Concepts, Types, Characteristics and Present Status of Mutual Fund Industry in India, Leasing and Hire Purchase Operations, Types of Leases, Hire Purchase, Credit Rating: Functions, Origin, Benefits, Agencies and Regulation. Merchant Bank, Venture Capital Funds, Private Equity.

Text Books:

- Machiraju, H.M (2010) Indian Financial System, Vikas Publishing House-

- Guruswamy, S (2010) Financial Markets and Institutions, McGraw Hill Education India
- Gordon, E and Natarajan, K (2010).Financial Markets and Services, Himalaya Publishing House

Reference Books:

- Bhole, L.M and Mahakud, J. (2017). Financial Instruction and Market, McGraw Hill India
- Khan, M. Y (2019). Indian Financial System, McGraw Hill India

Auditing and Corporate Governance

Code: CUTM1689

Credit: 4+0+2

Course Rationale: This course is focusing on providing the knowledge on auditing and corporate governance which will make the students to understand the sound principles to be adopted in organizations

Course Objectives:

- The course is designed with an objective to enable students to understand the way auditing is conducted and put them in a position to identify the areas of fraud and errors in the accounts and take corrective actions while presenting the audit report.
- To provide knowledge of auditing principles, procedures and techniques in accordance with current legal requirements and professional standards
- To give an overview of the principles of Corporate Governance and Corporate Social Responsibility

Course Outcomes:

On successful completion of this course, students will be able to:

- Articulate knowledge of fundamental audit concepts.
- Apply critical thinking skills and solve auditing problems through the use of case studies.
- Demonstrate the use of the Auditing, Assurance and Ethics Handbook.
- Explain the legal framework under which Indian company audits are conducted and apply the professions code of conduct.
- Gain knowledge about Corporate Governance.

Course Contents:

Module I:

Introduction

Audit Concepts: Meaning and nature of auditing; Objectives, advantages and limitations of auditing; Classification of Audit; Errors and Frauds and Auditor's duty. Ethical principles and concept of auditor's independence. Code of conduct & value system for auditors. Development of Audit Plan and Programme, Delegation and supervision of audit work; Concept of Audit Documentation; Nature & Purpose of Audit Documentation; Form, Content & Extent of Audit Documentation; Internal Control – Internal Check and Internal Audit; Audit Procedure – Vouching and verification of Assets & Liabilities

Module II:**Audit of Companies**

Audit of Limited Companies under the Companies Act, 2013: Qualifications and disqualifications, Appointment, Rotation, Removal, Remuneration, Rights and Duties of auditor; Auditor's Report- Contents and Types; Audit attestation and certification. Liabilities of Statutory Auditors. Overview of Auditing Standards.

Module III:**Special Areas of Audit Special Areas of Audit:**

Special features of Cost audit, Tax audit, and Management audit; Recent Trends in Auditing: Basic considerations of audit in EDP Environment; Computer aided audit techniques and tools; Auditing Standards; Relevant Case Studies/Problems;

Module IV:**Corporate Governance**

Conceptual framework of Corporate Governance: Theories & Models, Broad Committees; Corporate Governance Reforms. Major Corporate Scandals in India and Abroad: Common Governance Problems Noticed in various Corporate Failures. Codes & Standards on Corporate Governance

Module V:**Corporate Social Responsibility (CSR): (11 Lectures)**

Concept of CSR, Corporate Philanthropy, Strategic Planning and Corporate Social Responsibility; Relationship of CSR with Corporate Sustainability; CSR and Business Ethics, CSR and Corporate Governance; CSR provisions under the Companies Act 2013; CSR Committee; CSR Models, Codes, and Standards on CSR

Text Books:

- TR Sharma, Auditing.
- BN Tandon, Practical Auditing.
- MS Ramaswamy, Principles and Practice of Auditing. 4. Kamal Gupta, Practical Auditing.

Advanced Managerial Accounting**Code: CUTM1225****Credit: 4+0+2****Course Rationale:**

Advent of new business models and a rapid evolution of new businesses driven by factors such as digital technologies requires finance managers/leaders to adapt the financial information for it to remain relevant (over and beyond what is mandated by the regulators and markets) for the business leaders. This course builds a strong foundation in managerial accounting as well as exposes the students to the emerging concepts/metrics relevant for new age businesses.

Course Objective:

- To equip the students with various concepts, tools and techniques Cost and Management accounting.
- To provide thorough understanding and techniques of financial statements analysis.

- To provide an understanding of methods of cost accounting and its relevance in management decision making.

Course Outcomes:

On successful completion of this course, students will be able to:

- Critically analyze and improve the operations of organisations through the application of management accounting techniques;
- Read, interpret and analyze financial statements; combine financial analysis with other information to assess the financial performance and position of a company;
- Apply relevant costing methods to analyze specific business issues.
- Develop (plan and forecast) budgets for difference business.

Course Contents:

Module: I

Concept of Management Accounting

Concept; Tools of Management Accounting; Difference between Financial Accounting, Cost Accounting & Management Accounting, and their Scopes; Role of Management Accountant in Decision Making

Module: II

Financial Performance Analysis

Corporate Financial Statements: Income Statement and Balance Sheet, concepts of triple balance sheet and The integrated report framework

Financial Statement Analysis: Common Size Statements, Comparative Analysis, Trend Analysis, Financial Ratio Analysis, Inter-firm and intra-firm comparison.

Module: III

Standard Costing and CVP Analysis

Standard Costing and Variance analysis: Concept of Standard Cost and Standard Costing, Types of Variance (Material Variance and Labour Variance); Activity Based Costing
CVP Analysis and CVP Application in decision making;

Module: IV

Budgetary Control

Budget, Budgeting, Classification of Budget: Cash Budget, Fixed Budget and Flexible Budget, Zero-Base Budgeting, Responsibility Accounting;

Text Books:

- Horngren, Foster & Dater - Cost Accounting: A Managerial Emphasis (Pearson)
- M.N. Arora – Cost and Management Accounting Theory and Problems Vikash
- Khan and Jain- Management Accounting-TMH

Banking & Insurance

Code: CUTM1954

Credit: 4-0-2

Course Objective: The course aims to impart knowledge about the basic principles of the banking and insurance.

Course Outcomes: After completion of this course, learners will be able to:

- Explain the meaning, scope and functions of Banking along with legal framework;

- Assess the operations of banking and its services;
- Evaluate the lending operations of banks and identify causes of NPA in banks;
- Explain the concept of insurance and its principles;
- Explain types of insurance and regulatory framework of insurance.

COURSE CONTENTS:

Module I:

Banking Business

Definition and function of banks, need for banks; legal framework; structure, organisation and working of banks, need for proper regulation and supervision; banker and customer relationship, general and special types of customers. Types of Deposits: Types of banks in India; Role of Foreign Banks in India; Advantages and Disadvantages of Foreign banks, Road Map for Foreign Banks in India; India's approach to Banking Sector reforms; Achievements of financial sector reforms and areas of concern, Credit Allocation Policies of Commercial banks, Credit Market Reforms.

Module II:

Banking Operations

Cheque: definition, features and types of cheque; Endorsement: meaning and essentials of a valid endorsement, types of endorsement; Era of Internet Banking and its benefits, Mobile Banking, Home banking, Virtual Banking, Electronic Clearing System (ECS), E-payments, Electronic Fund Transfer (EFT), E-money, Unified Payment Interface (UPI), Safeguard for internet banking, Critical comparison of traditional banking methods and e-banking; Balance Sheet of a Bank, special items of a Balance Sheet, off Balance Sheet Items; Anti-money Laundering Guidelines. Basics of Negotiable Instruments

Module III:

Loans and Advances

Principles of sound lending, Types of loans and advances, Advances against various securities; Securitization of Standard Assets and its Computation; Basel Accord: merits and weaknesses of the Basel II, Basel III, and Basel

Module IV:

Meaning of Non-performing assets, types of non-performing assets, treatment in balance sheet of bank and provisioning requirements, Non-performing assets in Indian Banking system- issues and resolution

Module V:

Insurance Business

Basic concept of Risk-kinds of Business Risks; Insurance Business: concept, characteristics, functions; Fundamental principles- Indemnity, Insurable Interest, Utmost Good faith, Proximate Cause, Contribution, Subrogation. Reinsurance and Coinsurance: features, objectives, methods; Bancassurance: features and merits.

Module VI:

Life and Non-Life Insurance

Types of Insurance, Life and Non-Life: Features, needs, policies of different types of Insurance, Control of Malpractices and Mis-Selling, Negligence, Loss Assessment and Loss control, Computation of Insurance Premium, Dematerialization of Insurance Policies; Claims and Settlement Procedure; Regulatory Framework of Insurance: IRDA Act, 1999; Objectives

of IRDA, Composition of IRDA, Duties, Powers and Functions of IRDA; Role of IRDA: Delegation of Powers, establishment of Insurance Advisory Committee, Power to make Regulations.

Text Books:

- Agarwal, O. P. (2011). *Banking and Insurance*. New Delhi: Himalaya Publishing.
- Black, K. J., & Skipper, H. J. (2000). *Life and Health Insurance*. London: Pearson Education.
- Gupta, P. K. (2011). *Insurance and Risk Management*. New Delhi: Himalaya Publishing.
- Mishra, M. N., & Mishra, S. B. (2007). *Insurance Principles and Practice*. New Delhi: S. Chand Publishing.
- Suneja, H.R. (2019). *Practical and Law of Banking*. New Delhi: Himalaya Publishing House.
- Vaughan, E. J., & Vaughan, T. M. (2013). *Fundamentals of Risk and Insurance*. New Jersey: Wiley.

Advanced Corporate Accounting

Code: CUTM1955

Credit: 4+0+2

Course Objectives:

- The course aims to help the learners to acquire advanced knowledge of corporate accounting and to learn the techniques of preparing accounts and statements under various corporate situations under the Companies Act, 2013.

Course Outcomes:

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

- Prepare consolidated balance sheet of holding company with one subsidiary;
- Make accounting entries related to winding up of a company;
- Prepare financial statements of banking companies and insurance companies;
- Provide services to corporate investors in preparing necessary accounts relating to investment in securities.

COURSE CONTENTS:

Module I: Accounts of Holding Company

Concept and meaning of different terms: holding company, subsidiary company, pre-acquisition profit/loss, post-acquisition profit/loss, minority interest/non-controlling interest; cost of control/Goodwill or gain on bargain purchase. Meaning and need for consolidation of financial statements; Preparation of consolidated financial statements as per AS 21 / Ind AS 110 (with one subsidiary company).

Module II: Winding up of a Company

Meaning and modes of winding up; Types of winding up; Procedures of winding up; Contributories; Preferential payments; Voluntary winding up; Preparation of Liquidator's Final Statement of Account; Preparation of Statement of Affairs.

Module III: Accounts of Banking Companies

Statutory books to be maintained; Special features of Bank book keeping; Advances – its classification and provisions to be made against advances; Rebate on Bills Discounted, Income recognition; Preparation and presentation of Financial Statements using appropriate software.

Module VI: Accounts of Insurance Companies

Books maintained by a life insurance companies and general insurance companies. Accounts of Life insurance company – Revenue Account and Profit and loss Account and ascertainment of profit under Life insurance business; preparation of Balance Sheet using appropriate software; Accounts of general insurance business – Revenue Account, Profit and Loss Account, and Balance Sheet using appropriate software.

Module V: Investment Accounts

Meaning of Investment Accounts; cum-interest, ex-interest, cum-dividend and ex-dividend. Accounting for fixed interest earning securities and variable earning securities, bonus shares and right shares.

Text Books:

- Dam, B. B., &Gautam, H. C. (2019). Advanced Corporate Accounting, Gayatri Publications Guwahati.
- Goyal, V. K., & Goyal, R. (2013). Corporate Accounting. New Delhi: Phi Learning.
- Jain, S. P., &Narang, K. L. (2016). Corporate Accounting. New Delhi: Kalyani Publishers. Goyal, B. K. (2019). Fundamentals of Corporate Accounting. New Delhi: Taxmann Publications.
- Maheshwari, S. N., Maheshwari, S. K., &Maheshwari, S. K. (2009). Corporate Accounting. New Delhi: Vikas Publishing House Pvt. Ltd.
- Monga, J. R. (2019). Fundamentals of Corporate Accounting. New Delhi: Scholar Tech Press.
- Shukla, M. C., Grewal, T. S., & Gupta, S. C. (2016). Advanced Accounts. Vol.-I. New Delhi: S. Chand Publishing. Mukherjee, A., &Hanif, M. (2005). Corporate Accounting. New Delhi: Tata McGraw Hill Education.
- Sehgal, A. (2011). Fundamentals of Corporate Accounting. New Delhi: Taxmann Publications. Tulsian, P. C., &Tulsian, B. (2010). Corporate Accounting. New Delhi: S. Chand Publishing.

BANKING AND FINANCE

Commercial Banking and ALM

Code: CUTM1227

Credit:4+0+2

Course Rationale:

This course focuses on the role, functions and management of commercial banks. It will help students in applying the knowledge to work in the banking environment. This course will expose students to gain knowledge on Asset/Liability Management (ALM) and its techniques in bank.

Course Objective:

- To give a comprehensive overview of functioning of a Commercial Bank, various products and services offered by Commercial Bank as well as various risks faced by Banks.
- To provide thorough understanding and techniques of the Asset/Liability Management of a Bank.

Course Outcome:

On successful completion of the course the students will be able to

- Understand and gain knowledge about the Regulatory Framework in the Indian Banking system as well as functioning of a Commercial bank.
- Analyse Asset/Liability Management (ALM) and apply various Techniques of Asset/Liability Management for smooth operation of the Bank.

Course Content:

Module: I

Indian Banking System

Banks: Meaning, nature, characteristic of Indian banking system, functions of commercial banks – primary functions; secondary functions; agency functions and general utility functions, Structure of banking sector in India, role of banks in the development of economy, Reserve Bank of India, Bank Regulatory Environment.

Module: II

Product and Services Provided by Commercial Banks

Type of Deposit Account: Types of deposits, process of opening bank accounts, pay in slip, Cheque book, pass book, ATM cum Debit card, Credit Card, advantages of bank account, Loan and Advances: Introduction, classification of loans, principles of good lending, loan procedure followed by banks, evaluating consumer and commercial loans; core banking solution, Capital Adequacy, Non-Performing Assets

Module: III

Bank Performance and Evaluation

Financial statements of commercial banks, evaluation of bank performance measures, valuation of bank stocks

Bank Management: Credit Management, Investment Management, Liquidity Management, Liabilities Management, Capital Management, Management of Off-Balance Sheet Activities.

Module: IV

Asset/Liability Management

An Overview of Asset/Liability Management (ALM), Risk in bank: credit risk, interest rate risk, market risk, operational risk, liquidity risk, solvency risk, legal risk

Techniques of Asset/Liability Management: Liquidity: gaps analysis, sensitivity analysis, duration analysis and use of derivatives in ALM.

Text Books:

- Banking Theory and Practice by K.C. Shekhar&LekshmyShekar :Vikas Publishing House (P) Ltd., 21st Edition 2013.
- Risk Management In Indian Banks by Dr. K.M. Bhattacharya: Himalaya Publishing House Pvt. Ltd.

Investment Banking & Financial Services

Code: CUTM1223

Credit: 4+0+2

Course Rationale:

The paper aims to provide knowledge on Indian Financial Systems, its development and challenges. It will provide insights on main investment banking services.

Course Objectives

- To know the different aspects of Investment banking, mergers and acquisition and the detailed SEBI guidelines on issue management

Course Outcomes

- Orientation about banking and financial concepts covered Managing investment in primary market and secondary market.

COURSE CONTENTS:

Module: I

Introduction:

An Overview of Indian Financial System, Investment Banking in India, Recent Developments and Challenges ahead, Institutional structure and Functions of Investment/Merchant Banking; SEBI guidelines for Merchant Bankers, Registration, obligations and responsibilities of Lead Managers, Regulations regarding Continuance of association of lead manager with an issue

Module: II

Issue Management:

Public Issue: classification of companies, eligibility, issue pricing, promoter's contribution, minimum public offer, prospectus, allotment, preferential allotment, private placement, Book Building process, designing and pricing, Green Shoe Option; Right Issue: promoter's contribution, minimum subscription, advertisements, contents of offer document, Bought out Deals, Post issue work & obligations, Investor protection, Broker, sub broker and underwriters

Module: III

Leasing and Hire Purchase:

Concepts of leasing, types of leasing – financial & operating lease, direct lease and sales & lease back, advantages and limitations of leasing, Lease rental determination; Finance lease evaluation problems (only Lessee's angle), Hire Purchase interest & Instalment, difference between Hire Purchase & Leasing, Choice criteria between Leasing and Hire Purchase mathematics of HP, Factoring, forfaiting and its arrangement, Housing Finance : Meaning and rise of housing finance in India, Fixing the amount of loan, repricing of a loan, floating vs. fixed rate, Practical problems on housing finance.

Module: IV

Venture Capital:

Concept, history and evolution of VC, the venture investment process, various steps in venture financing, incubation financing. Insurance: concept, classification, principles of insurance, IRDA and different regulatory norms, operation of General Insurance, Health Insurance, Life Insurance. Credit Ratings: Introduction, types of credit rating, advantages and disadvantages of credit ratings, Credit rating agencies and their methodology, International credit rating practices. Securitization: concept, securitization as a funding mechanism,

Traditional and non-traditional mortgages, Graduated-payment mortgages (GPMs), Pledged Account Mortgages (PAMs), Centralized Mortgage obligations (CMOs), Securitization of non mortgage assets, Securitization in India.

Text Books:

- M.Y.Khan: Financial Services, Tata McGraw –Hill.
- Machiraju: Indian Financial System, Vikas Publishing House.
- J.C.Verma: A Manual of Merchant Banking, Bharath Publishing House.
- K.Sriram: Hand Book of Leasing, Hire Purchase & Factoring, ICFAI, Hyderabad.
- Ennew.C.Trevor Watkins & Mike Wright: Marketing of Financial Services, Heinemann Professional

Security Analysis and Portfolio Management

Code: CUTM1228

Credit:2+0+4

Course Rationale: The course is intended to provide the much required knowledge on Security Analysis and Portfolio management for students opting for Banking and Finance specialization

Course Objectives

- To develop the skills required for portfolio management
- Identify, interpret and analyze the varied technical patterns and indicators presented on the real-life stock charts.

Course Outcomes

Upon successful completion of this subject students will able to • do fundamental analysis and technical analysis • analyse risk and return using portfolio management

COURSE CONTENTS:

Module: I

Fundamentals of investment:

Investment avenues: stocks, debentures, mutual funds, over view of stock market, primary and secondary market, risk and return: types of risk, measurement of risk and return, calculation of beta, capital asset pricing model (CAPM).

Module: II

Fundamental analysis:

Economic analysis, industry analysis, company analysis, bond valuation, equity valuation, Technical Analysis: technical indicators like; moving averages, Pivot point, support and resistance, candlestick chart, line charts.

Module: III

Portfolio analysis:

Calculation of expected return and risk of a portfolio, diversification of risk, capital market line, security market line. Portfolio revision: Passive management, active management, formula plan

Module: IV

Portfolio evaluation:

Sharpe's Performance Index, Treynor's performance Index , Jensen's Performance Index

Projects:

- Calculation of beta of 10 different companies
- 2. Technical analysis of different companies by using technical indicators
- 3. Investor's awareness about the stock market
- 4. Project on performance analysis of mutual funds of different asset management companies (AMCs) and different funds
- 5. Stock market game will be played by the students for 60 days

Text Books:

- Security Analysis and Portfolio Management, Pandian, Vikash
- Security Analysis and Portfolio Management, Kevin, PHI
- Security Analysis and Portfolio Management, Fischer and Jordan, PHI
- Security Analysis and Portfolio Management , V.A. Avadhani, Himalaya Publishing house. <http://www.himpub.com/documents/Chapter1155.pdf>
- Security Analysis and Portfolio Management, D. Khatri, Macmillan.

Project Appraisal & Financing**Code CUTM1229****Credit:2+2+2****Course Objective**

- To provide students an understanding of the commercial, financial, and socio-economic aspects of a new project and/or a business.

Course Outcomes

Upon successful completion of this subject students will able to

- Prepare a DPR and/or a business plan.
- Apply project/business appraisal techniques.

Course Contents:

Module: I:**Project appraisal:**

Project: Definition, characteristics, types, Appraisal: Marketing, Technical, Political, Financial, Social, Project Identification, project Preparation, Pre-feasibility study, Feasibility study, Preparation of detailed project report. Licensing/clearances: type of licenses, clearances involved, Procedure and documentation required for getting a license in India.

Module: II:**Financial Analysis:**

Estimation of cost of project & Means of financing, Arrangement of Funds, Traditional sources of financing: Equity shares, preference shares, Debentures/bonds, loan from Financial institutions, Alternative sources of financing: FDI & FII, Private Equity, Securitization, Venture Capital, Different business/project support government schemes in India, Government funding for projects, Startup schemes of government, Projected cash flows of project, Appraisal Criteria, NPV,IRR, PI, PBP, ARR.

Module: III**Social Cost Benefit Analysis:**

Rationale, UNIDO, Little and Mirrlees Approach, Public Private Partnerships (PPP): Forms, Guidelines, Problems and Issues.

Module: IV

Project Risk analysis:

Types of risk, External stakeholders-related risks: customers, consumers, suppliers, Internal risks: project team members, top-management, Project-related risks: technological or logistic risks, Event-related risks: economic (e.g. financial crisis), sociopolitical, Simple estimation of risk: Sensitivity Analysis, Monte Carlo Simulation, Decision Tree Analysis.

Text Books:

- Projects: Planning, Analysis, Financing, Implementation & Review, Prasanna Chandra
- Introduction to Project Finance: An Analytical Perspective, H R Machiraju
- Project Management, Maylor
- Project Management : By Jeffery Pinto
- Project Management, K.Nagarajan, New Age International Publisher

GENERIC/ INTERDISCIPLINARY ELECTIVE: 24 Credit of Internship

On Job Internship-I

Course Code: CUBC2436

0+0+12

Course Objective:

The objective of the course to gain hands on experience by students on the operations of organizations. It will hone the skills of students at the job front.

On Job Internship-II

Course Code: CUBC2437

0+0+12

Course Objective:

The objective of the course to gain hands on experience by students on the operations of organizations. It will hone the skills of students at the job front.

ABILITY ENHANCEMENT COMPULSORY COURSE- 10 Credits

Job Readiness

Code: CUTM1016

Credit:0+6+0

Course Objective:

- Increase the analytical and communication skills of students by providing ample opportunities for practice and make them employable.
- A student will be awarded 6 credits upon achieving a minimum benchmark score i.e. 6.5 in IELTS, 60% in Verbal, 60% in Quantitative Aptitude and 60% in Logical Reasoning.

Course Outcomes

- Analytical Ability, ability to plan & strategic, creative & logical thinking, attention to details, ability to recall (Working Memory), problem solving ability, communication skills (written), spatial ability articulation, data interpretation skills, active Listening, ability to visualize, adaptation skills, decision making, ability to analyse pattern & trends.
- Ensure students to reach the Employability level as described in the link:
- <https://drive.google.com/file/d/1Wst-jdAJuHHVtYC4F-p3SKuw1PHWO1U/view?usp=sharing>

Course Division

Course I: IELTS - Reading, Listening, Speaking and Writing

Course II: IELTS Verbal

Course III: Quantitative Aptitude

Course IV: Logical Reasoning

Course I: IELTS - Reading, Listening, Speaking and Writing

Module: I:

- **IELTS Reading**
- Skimming and Scanning
- Sentence Completion
- Choose the Correct options (A, B, C, D)
- Locating the Specific Information
- Assessment on Reading Skill

Module: II:

IELTS Listening

- Notes/ Form/Table completion
- Label the Map/Passage, Multiple Choice Questions
- Complete the Sentences, Listening to Find Information
- Assessment on Listening Skills

Module: III:

IELTS Speaking

- Speaking about yourself, your family, your work and your interests
- Introduction & Interview
- Topic Discussion (e.g, Environment, Covid 19, Job)
- Assessment on Speaking Skills

Module: IV:

IELTS Writing

- Summarising the chart, table or graph
- Comparing and contrasting graphs and tables
- Describing maps & diagrams
- Agreeing & disagreeing
- Expressing a personal view & opinion
- Assessment on Writing Skill
- CV Writing (2nd year)
- Letter Writing

- Email Writing(2nd year)
- Getting Started –writing an introduction

Course II: IELTS Verbal

Module: I:

Grammar (4 Hrs)

- Articles
- Prepositions
- Subject-Verb
- Spotting Errors
- Sentence Correction

Module: II:

Vocabulary (5 Hrs)

- Synonyms
- Antonyms
- Contextual Vocabulary

Module: III:

Reading Comprehension (3 Hrs)

- Paragraph/ Sentence Completion
- Jumbled Sentences/ Jumbled Paragraph
- Reading Comprehension

Module: IV:

Verbal Analogies (3 Hrs)

Course III: Quantitative Aptitude

Module: I:

Number System & Operation (14 Hrs)

- Speed Math-1 : Multiplication tricks, Square, cube, square root, Cube root tricks
- Speed Math-2 : Speed Calculations
- Number System-01 : Operation on Numbers, Classification of Numbers, Tests of Divisibility, Module Digit Calculation
- Number System-02 : Arithmetic Progression, Geometric Progression, Factors & Factorials, Trailing Zeroes, Remainder Theorem
- HCF & LCM : Concepts, short tricks, question discussion
- Average : Concepts, short tricks, question discussion
- Assessments

Module: II:

Basic Arithmetic (16 Hrs)

- Percentage-01 : Basics of Percentage, Effective percentage, shortcuts
- Percentage-02 : Advanced questions and discussions
- Profit & Loss-01 : Basics and advanced questions of Profit & Loss and shortcuts
- Profit & Loss-02 : MRP, Discount, Successive discount
- Ratio & Proportion : Types of ratios, Basics & Advanced Question

- Age : Concepts & Shortcuts
- Partnership : Concepts & Shortcuts
- Mixture & Alligation : Rule of Alligation, Basics & Advanced question, Short tricks
- Assessments

Module: III:

Time & Analysis (17 Hrs)

- Time, Speed, Distance : Concepts, Problems based on relations, Average speed, Stoppage time
- Trains : Relative Speed & All types of train problems
- Boats & Streams : Basics, Upstream, Downstream & Shortcuts
- Race : All concepts & Shortcuts
- Time & Work : Efficiency, wages, alternative day, chain rule
- Pipes & Cistern : Positive & Negative work
- Simple Interest : Concepts & Shortcuts on Simple Interest & Installments
- Compound Interest : Concepts & Shortcuts on Simple Interest & Installments
- Logarithm : All Formulae, concepts & Shortcuts
- Assessments

Module: IV:

Advanced Arithmetic (16 Hrs)

- Equation : Linear & Quadratic
- Permutation : All concepts & Shortcuts on factorial, fundamental principles of counting
- Combination : All concepts & Shortcuts on Selection (Groups/teams)
- Probability : Terms related to Probability, Event, Theorems related Probability, Conditional Probability. Shortcuts on coins, dices, balls, cards, etc
- Data Interpretation : (Bar/Pi-Chart /Line) graph
- Mensuration : Area & Volume
- Height & Distance : Lines of Sight, Horizontal line, Angle of Elevation, Angle of Depression
- Assessments

Course IV: Logical Reasoning

Module: I:

- **Verbal Reasoning-I (14 Hrs)**
- Series-1 : Number series (Missing & Wrong)
- Series-2 : Letter, Alpha numeric, Miscellaneous series
- Coding & Decoding : Letter Coding, Number coding, Message coding, Substitution coding, Conditional coding
- Word Problem : Analogy, Odd man out, word formation, letter pair
- Logical Thinking : Brain Riddles
- Assessments

Module: II :

Verbal Reasoning-II (14 Hrs)

- Order & Ranking : Ranking & Sequence

- Direction Sense Test : Shortest Distance, Angular movement concept and Dusk & Dawn
- Clock : Concepts of Angle, Reflex angle, Right angle Opposite, Coincide and Incorrect clock
- Calendar : All concepts & Shortcuts
- Blood Relation : Jumbled-up descriptions, coded relations, Relation Puzzles
- Assessments

Module: III :

Non Verbal Reasoning (14 Hrs)

- Cubes & Dices
- Cubes & Cuboids
- Embedded Figure & Figure series
- Figure Puzzle & Figure grouping
- Figure Counting
- Mirror & Water Image
- Paper Cutting & Paper folding
- Assessments

Module: IV :

Advanced Reasoning (16 Hrs)

- Sitting Arrangement : Circular, Square, Rectangular, Linear, Triangular
- Puzzle : Box, Floor, Month, Day
- Advanced Puzzle : 3 variable
- Logical Venn Diagram
- Syllogism
- Statement & Conclusion
- Data Sufficiency
- Assessments

Environmental Science

Code: CUTM1674

Credit: 3+0+1

Course Objectives:

- To understand the concept of multi-disciplinary nature of Environmental Science where different aspects are dealt with a holistic approach.
- Students will develop a sense of community responsibility by becoming aware of environmental issues in the larger social context.
- One must be environmentally educated.

Course Outcomes:

- Understand the natural environment and its relationships with human activities.
- Characterize and analyse human impacts on the environment.
- Integrate facts, concepts and methods from multiple disciplines and apply to environmental problems.

- Design and evaluate strategies, technologies and methods for sustainable management of environmental systems and for the remediation or restoration of degraded environments.

COURSE CONTENTS:

Module: I

Environment and its multidisciplinary nature;

Need for public awareness; Renewable and non-renewable resources—forest, water, mineral, land, food and energy resources; Structure and function of ecosystems of forest, grass land, desert and aquatic types.

Module: II

Biodiversity and its conservation:

Biodiversity at global, national and local levels; Threats to biodiversity -Habitat loss; wild life poaching and man-wildlife conflicts; Endangered and endemic species; conservation measures. Causes, effects and control measures of pollution, air, water and noise pollution; nuclear hazards; solid-waste management—Causes, effects and control measures; Management of disasters due to natural causes of floods, earthquakes, cyclones and landslides.

Module: III

Social issues and the environment; Sustainable environment, Water conservation measures; Rain water harvesting; Resettlement and rehabilitation of people; Climate change and global warming; Acid rain; Ozone layer depletion; water land reclamation; Consumerism and waste products; Features of Environment Protection Act, Air pollution and Control of Pollution Acts; Water Pollution and its Control Act. Effects of Pollution explosion on environment and public health; Need for value education to Protect environment and resources.

Text Book:

- Anubhav Kaushik & C.P. Kaushik: Environmental Studies -New age International Publishers.
- Benny Joseph: Environmental Studies -Tata Mac Graw Hill
- E. Bharucha: Text book of Environmental Studies for under graduate courses—Universities Press. (Book prepared by UGC Committee).

SKILL ENHANCEMENT COURSE- 6 Credits

Tally.ERP 9

Code: CUTM1956

Credit: 0+0+2

Course Objectives

- To be familiar with Tally accounting software, keeping books of accounts using Tally
- To prepare Bank Reconciliation Statement using Tally
- To be familiar with Tally ERP (GST Enabled) version
- To maintain TDS records using Tally
- To carry on Payroll activities using Tally

Course Outcome

On successful completion of this course, students will be able to:

- Maintain books of accounts in a computerized system, helpful for personal & professional career
- Prepare GST return with Tally which may be helpful for entrepreneurs and accounts professionals.
- Gain practical knowledge of maintaining Payroll records.

Course Contents:

Module I:

Tally Accounting

Introduction to Tally and Company Creation, Company Info and Account Info, Bill Allocation, Cash & Bank Voucher, Cost Centre & Cost Categories and B.R.S., Stock Info and Goods Transfer, Purchase Order, Challan, Bill and Return, Sales Order, Challan, Bill, Return and Batch, Stock Behavior and Additional Features, Voucher Class and Interest Calculation, Manufacturing, Price List And Stock Adjustment, Unconventional Voucher, Scenario and Budget, Account Confirmation and Export, Import, User Maintenance, Tally Audit

Module II:

GST using Tally

Basic Concepts of GST, Procedural Aspects of GST, Enabling GST in Tally, Creating Inventory and Ledgers in Tally with GST, Entering Purchase and Sales Invoice, GST Sales & Purchase Bills in Tally, GST Input Credit, Return and Payment

Module III:

TDS using Tally

Concept of TDS & Enabling TDS in Tally, Master, Deduction, Payment & Challan, TDS on Advance, Commission & Rent

Module IV:

Payroll using Tally

Basic Concepts of PF & ESI, Employee Category, Group & Employee Creation, Payroll Unit, Attendance & Production type and Earning Pay Head Creation, Employees PF & ESI Deduction Pay head, Employer's PF & ESI Contribution Pay Heads and PF Admin Chargers,

Attendance & Production Entry, Salary, PF, PF Admin Charges & ESI Processing and Salary, PF & ESI Payment, Payment Advice, PF & ESI Challan, Generation of Pay Slip

Text Books:

- Accounting By Tally Illustrated - by Lalitha B Singh, Vishnu Priya Singh
- Accounting With Tally - by NandhaniKk
- Tally 9.0 - by Dinesh Maidasani
- Learn Ultimate Business Accounting Tally 9 - by Vishnu Priya Singh

E-Commerce

Code: CUTM1957

Credit: 2+0+2

Course Objective: The course aims to enhance skills for effective and contemporary applications of E-commerce.

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

- Describe the challenging needs of the society in the field of E-commerce;
- Identify various activities and operations in the context of online transactions;
- Explain the steps in designing of website;
- Describe various e-payment systems;
- Analyse security issues in E-commerce and determine various provisions in the IT Act, 2000.

COURSE CONTENTS:

Module I:

Introduction to E- Commerce

Concepts and significance of E-commerce; driving forces of E-commerce; E-commerce business models - key elements of a business model and categories; Design and launch of E-commerce website - decisions regarding Selection of hardware and software; Outsourcing Vs in-house development of a website; Functions of E- Commerce; Types of E-Commerce; E-Commerce Systems and Prerequisites, Scope of E-Commerce, E- Commerce Models.

Module II:

E-Commerce Activities and Operations

Various E-Commerce activities; various manpower associated with e-commerce activities; Types of E-Commerce Providers and Vendors; Modes of operations associated with E-Commerce; E-Commerce types.

E-commerce applications in various industries (banking, insurance, payment of utility bills and others), e- marketing, e-tailing, online services, e-auctions, online portal, online learning, e-publishing and e-entertainment, online shopping.

Module III:

Website Designing and Publishing

Internet Services, elements, URLs and Internet-Protocols (shopping cart, cookies) Internet Service Protocols (ISP), World Wide Web (www); Portals – steps in designing and developing E-Commerce website, Domain Name System (DNS).

Introduction to HTML tags and attributes: Text formatting, fonts, hypertext links, tables, images, lists, forms, cascading style sheets. Online publishing, strategies and approaches.

Module IV:

E-payment System

E-payment Methods- Debit card, Credit card, Smart cards, E-Money, E-Wallets; Digital signatures- procedures and legal position; Payment gateways; Online banking- concepts, importance; Electronic fund transfer; Automated Clearing House. Automated Ledger Posting, Emerging modes and systems of E-payment (M-Paisa, PayPal and other digital currency), UPI Apps, Aadhar Enabled Payment Systems, BHIM App E-payments risks.

Module V:

Security and Legal Aspects of E-commerce

E-commerce security – meaning and issues. Security threats in the E-commerce environment- security intrusions and breaches, attacking methods like hacking, sniffing, cyber-vandalism etc.; Technology solutions- encryption, security channels of communication, protecting networks, servers and clients. Overview of Information Technology Act, 2000-provisions related to offences, secure electronic records, digital signatures, penalties and adjudication.

Text Books:

- Agarwala, K. N., Lal, A., & Agarwala, D. (2000). Business on the Net: An Introduction to the whats and hows of E-commerce. Noida, Uttar Pradesh: Macmillan Publishers India Limited.
- Awad, E. M. (2009). Electronic Commerce from vision to fulfillment. Delhi: PHI Learning.
- Bajaj, K. K., & Debjani, N. (2005). E-Commerce. New Delhi: Tata McGraw Hill Education. Chhabra,
- T.N., Jain, H. C., & Jain, A. An Introduction to HTML. Delhi: Dhanpat Rai & Co.
- Dietel, H. M., Dietel, P. J., & Steinbuhler, K. (2001). E- Business and E- commerce for Managers. New Jersey: Prentice Hall.
- Diwan, P., & Sharma, S. (2002). Electronic commerce- A Manager's Guide to E-Business. Delhi: Vanity Books International.
- Kosiur, D. (1997). Understanding Electronic Commerce. New Delhi: Prentice Hall of India Pvt. Ltd.
- Turban, E., King, D., Lee, J., Warkentin, M., Chung, H. M., & Chung, M. (2002). Electronic Commerce: A Managerial Perspective. New Jersey: Prentice Hall Publishing.
- Whiteley, D. (2000). E-Commerce: Strategy, Technologies and Applications. New York: McGraw Hill.