

B.Com. (Hons.) V Semester

BCH501	Income Tax	Credits - 4
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Course Objective:

The taxes levied by the government form a pool of resources to be used of the collective benefit of the public. The taxation is an exercise in the collective solution of individual problems. The state takes upon itself the duty of solving the problems of the underprivileged and need finance for this purpose. The government can mobilize resources by imposing taxes on the privileged ones. The taxation structure of the country can play a very important role in the working of our economy. Some time back the emphasis was on higher rates of tax and more incentives. But recently the emphasis has shifted to decrease in rates of taxes and withdrawal of incentives. While designing the taxation structure it has to be seen that it is in conformity with our economic and social objectives. It should not impair the incentives to personal savings and investment flow and on the other hand it should not result into decrease in revenue for the state.

Course Content:

Unit 1. Computation of Income & Salaries - Assessee, Assessment Year, Previous Year, Gross Total Income, Residence and Tax Liability. Exempted Incomes
Computation of Income under the head Income from salaries
Basic concepts: Income, Agricultural Income, Person,
Income From Capital Gain - Computation of Income under the head Capital Gains and Income from Other Sources.

Unit 2. Clubbing of Income and Aggregation of Income,
Set off and Carry Forward of Losses.
Deductions from Gross Total Income. Deduction and Collection of tax at source, Advance Payment of tax.
Income from Individuals, firms and Companies - Assessment of Individuals,

Unit 3. Hindu Undivided Families,
Firm and Companies
Tax planning - Tax Administration: Income Tax Authorities,

Unit 4. Procedure of Assessment. Appeals and Penalties Imposable and Prosecutions.
Tax Planning for Individuals

Course Material

Textbook:

Income tax Law & Practice H.C. Mehrotra, Vinod Kumar Singhania

BCH 502	Financial Management	Credits - 4
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Course Objective:

By the end of the course, each student would be able to:

1. Demonstrate the understanding about the objectives of Financial management
2. Evaluate the Capital budgeting and Working Capital of any firm.
3. Analyze the significances of Financing and Investment Decisions.
4. Analyze and understand the importance of capital structure of a firm.
5. Calculate the cost of capital of a company
6. Know about the capital market operations.

Course Content:

Unit 1.	Financial Management& Risk & Return Analysis -What is Financial Management Scope & Importance Of Financial Management Investment, Speculation and Gambling Profit Maximization Vs. Wealth maximization Time Value Of Money (TVM) concept Method of Calculating TVM Risk & Its Types, Uncertainty Measurement of Risk Return on Investment Portfolio, CAPM
Unit 2.	Capital Budgeting & Working CapitalManagement - Introduction to Capital budgeting Capital Budgeting Process Different Techniques of Calculating Capital Budgeting Payback Method Net Present Value (NPV) Internal Rate Of Return Method Introduction of Working Capital Management, Gross Working Capital and Net working Capital Factors influencing Working Capital Requirement Estimation of Working Capital
Unit 3.	Capital Structure - Introduction and significance of Capital Structure Different approaches to Capital structure; NI,NOI, Modigliani-Miller and Traditional approaches Cost Of Capital Calculating Cost of Debt, Equity and Preference share, Weighted Average Cost Of Capital (WACC) Leverage; Financial and Composite Leverage EBIT-EPS Analysis
Unit 4.	Dividend Decision & Financial market &Instruments - Dividend and Its Type Dividend decisions and Value of Firm Relevant and Irrelevant Theory of Dividend

Financial Market; Capital Market and Money Market
Long Term Financing Sources
Short term Financing Sources

Course Material:

Text Book

Financial Management- Pandey, IM; Vikas Publishing House Ltd, 10th

editionReference Book

S P Gupta, Financial Management, Sahitya Bhawan Publications, revised 7th edition

BCH503	Industrial Training Report and Viva Voce	Credits - 4
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Course Description: The Industrial Training Report and Viva Voce course is designed to provide students with practical training and real-world exposure in a professional work environment. This course allows students to apply theoretical knowledge gained in their academic studies to practical situations and gain valuable hands-on experience. The course consists of two components: the Industrial Training Report, where students document their training experience and learning outcomes, and the Viva Voce, a comprehensive oral examination to assess the students' understanding of the training and its application in the industry.

Course Objectives:

1. Practical Application of Knowledge: The course aims to bridge the gap between theoretical knowledge and practical application by providing students with an opportunity to work in a real-world professional setting.
2. Skill Development: Students will develop essential skills, such as communication, problem-solving, and teamwork, through hands-on experiences during the industrial training.
3. Exposure to Industry Practices: The course objective is to expose students to industry practices, processes, and workflows, enhancing their understanding of how businesses and organizations operate.
4. Learning Outcome Documentation: Students will learn how to prepare a comprehensive Industrial Training Report, documenting their experiences, achievements, and lessons learned during the training period.
5. Presentation and Communication Skills: The Viva Voce component aims to improve students' presentation and communication skills by requiring them to orally present their training experiences and respond to questions from the examiners.

Assessment:

1. Industrial Training Report:
 - o Quality and Organization of the Report: The structure, clarity, and coherence of the report.
 - o Content and Learning Outcomes: The depth and relevance of the insights gained from the training experience.
 - o Application of Theoretical Knowledge: The ability to apply theoretical concepts to practical situations.
 - o Reflection and Critical Analysis: The level of reflection and critical analysis of the training experience.
2. Viva Voce:
 - o Presentation Skills: Clarity, confidence, and effectiveness in presenting the training experience.
 - o Understanding of Training Experience: Ability to articulate and discuss the key aspects of the training in the industry.
 - o Application of Knowledge: Demonstrating how theoretical knowledge was applied during the training.
 - o Response to Questions: Ability to answer questions from examiners confidently and coherently.

Overall Assessment: The overall assessment will consider both the Industrial Training Report and the performance in the Viva Voce. Students must demonstrate a clear understanding of their training experience, its relevance to their field of study, and the practical skills acquired during the training period. The course aims to encourage students to learn from real-world experiences and develop a professional attitude that prepares them for future career opportunities.

ELECTIVES

BCHE504	Financial Markets and Services	Credits - 4
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Course Description: Financial Markets and Services is an in-depth course designed to provide students with a comprehensive understanding of the various financial markets, instruments, and services that play a vital role in the global economy. Through a blend of theoretical concepts and practical applications, students will explore the functioning of financial markets, investment vehicles, and the services offered by financial institutions. This course aims to equip students with the knowledge and skills to make informed financial decisions, assess risks, and navigate the complexities of the financial landscape.

Unit 1: Introduction to Financial Markets

- Overview of Financial Markets: Money Market, Capital Market, and Derivatives Market
- Participants in Financial Markets: Individuals, Institutions, and Regulators
- Market Efficiency and Market Anomalies
- Financial Market Infrastructure: Exchanges, Clearinghouses, and Trading Mechanisms

Unit 2: Financial Instruments and Investment Vehicles

- Equities: Common and Preferred Stocks, Stock Indices, and Exchange-Traded Funds (ETFs)
- Fixed-Income Securities: Government Bonds, Corporate Bonds, and Municipal Bonds
- Derivatives: Futures, Options, Swaps, and Forwards
- Alternative Investments: Real Estate, Commodities, and Hedge Funds

Unit 3: Financial Services and Institutions

- Retail Banking Services: Savings, Checking, Loans, and Mortgages
- Investment Banking: Underwriting, Mergers and Acquisitions, and Initial Public Offerings (IPOs)
- Asset Management: Mutual Funds, Pension Funds, and Portfolio Management
- Insurance Services: Life Insurance, Health Insurance, and Property and Casualty Insurance

Unit 4: Risk Management and Regulation in Financial Markets

- Understanding Financial Risk: Market Risk, Credit Risk, Liquidity Risk, and Operational Risk
- Portfolio Diversification and Risk-Return Tradeoff
- Regulatory Framework and Financial Market Oversight
- Ethics and Professional Conduct in Financial Services

Suggested Readings –

1. Alan C Shapiro – Multinational Financial Management - John Wiley and Sons Ltd
2. ThummuluriSiddiah – International Financial Management – Pearson India
3. Scholtze, J.A. (2000). Globalisation: A Critical Introduction. Basingstoke: Palgrave.
4. Stiglitz, J. E. (2002).Globalization and its Discontents. London: Penguin.
5. Nayyar, D. (2002). Governing Globalisation: Issues and Institutions. Delhi: Oxford University Press.

BCHE505	Security Analysis & Portfolio Management	Credits - 4
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Course Description: Security Analysis & Portfolio Management is an advanced course designed to equip students with the knowledge and skills necessary to analyze various securities, construct efficient portfolios, and make informed investment decisions. This course explores the principles of security analysis, valuation techniques, and portfolio management strategies. Students will gain hands-on experience in assessing financial instruments, understanding risk-return tradeoffs, and applying portfolio optimization techniques to create well-diversified investment portfolios.

Unit 1: Introduction to Security Analysis

- Overview of Financial Markets and Investment Instruments
- Fundamental vs. Technical Analysis: Approaches and Tools
- Market Efficiency and Anomalies: Efficient Market Hypothesis (EMH)
- Introduction to Portfolio Management: Objectives and Strategies

Unit 2: Valuation and Security Selection

- Financial Statement Analysis: Ratio Analysis and Cash Flow Statement
- Equity Valuation: Dividend Discount Model (DDM), Price-Earnings Ratio (P/E), etc.
- Fixed-Income Security Analysis: Yield Measures and Bond Pricing
- Alternative Investment Analysis: Real Estate, Commodities, and Private Equity

Unit 3: Portfolio Construction and Management

- Risk and Return: Portfolio Diversification and Asset Allocation
- Modern Portfolio Theory (MPT): Efficient Frontier and Capital Asset Pricing Model (CAPM)
- Portfolio Optimization: Markowitz Model and Risk-Adjusted Performance Measures
- Active vs. Passive Portfolio Management: Indexing and Exchange-Traded Funds (ETFs)

Unit 4: Portfolio Performance Evaluation and Risk Management

- Performance Measurement: Sharpe Ratio, Treynor Ratio, and Jensen's Alpha
- Behavioral Finance: Cognitive Biases and their Impact on Investment Decisions
- Risk Management Techniques: Value at Risk (VaR) and Hedging Strategies
- Regulatory Environment and Ethical Considerations in Portfolio Management

Suggested Readings -

1. Ranganathan - Security Analysis and Portfolio Management (Pearson Education, 2st Ed.)
2. Chandra P - Investment Analysis and Portfolio Management (Tata McGraw Hill, 2008)
3. Bhatt - Security Analysis and Portfolio Management (Excel Books)
4. 5) Pandian P - Security Analysis and Portfolio Management (Vikas Publishing House)
5. 6) Bodie, Kane, Marcus & Mohanti - Investment and Indian Perspective (TMH)

BCHE506	Consumer Behavior	Credits - 4
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Course Description: Consumer Behavior is a dynamic and multidisciplinary course that delves into the study of individuals and groups as they choose, purchase, use, and dispose of products, services, ideas, or experiences to satisfy their needs and wants. By blending insights from psychology, sociology, anthropology, and marketing, this course aims to provide students with a comprehensive understanding of consumer behavior theories and practical applications. Through real-world case studies and interactive discussions, students will develop the skills necessary to analyze consumer decision-making processes, predict market trends, and design effective marketing strategies.

Unit 1: Introduction to Consumer Behavior

- Understanding Consumer Behavior: Definition, Scope, and Importance in Marketing
- Theories and Models of Consumer Behavior: Classical and Contemporary Perspectives
- Consumer Research Methods: Quantitative and Qualitative Approaches
- The Impact of Consumer Behavior on Business Success and Strategy

Unit 2: Psychological and Cognitive Influences on Consumer Behavior

- Motivation and Needs: Maslow's Hierarchy of Needs, Herzberg's Two-Factor Theory
- Perception and Sensation: Processing Marketing Stimuli and Branding
- Learning and Memory: Classical Conditioning, Operant Conditioning, and Consumer Memory
- Attitudes and Attitude Change: The ABC Model, Cognitive Dissonance, and Persuasion Techniques

Unit 3: Social and Cultural Factors Shaping Consumer Behavior

- Social Influences: Reference Groups, Family, Social Class, and Opinion Leaders
- Cultural Influences: Cultural Values, Subcultures, and Cross-Cultural Consumer Behavior
- Consumer Identity and Self-Concept: Branding, Symbolic Consumption, and Image
- Consumer Socialization: Family and Media as Agents of Consumer Socialization

Unit 4: Consumer Decision-Making and Marketing Implications

- Problem Recognition and Information Search: Perception of Needs and Information Sources
- Alternative Evaluation: Consumer Decision Rules and Evaluative Criteria
- Purchase Decision: Factors Influencing Purchase Intention and Decision Outcome
- Post-Purchase Evaluation and Consumer Satisfaction: Post-Purchase Dissonance and Loyalty

Suggested Readings:

1. Assael,H.Consumer Behaviour and marketing Action,Ohio,South Western,1995
2. Engle,J Fetc.Consumer Behaviour,Chicago,Dryden Press,1993
3. Hawkins,D Ietc.Consumer Behaviour Implications for Marketing Strategy.Texas, Business,1995
4. Mowen,John C. Consumer Behaviour , New York,MacMillan, 1993
5. Schiffman,LG and Kanuk,LL Consumer Behaviour New Delhi,Prentice Hall of India,1994

BCHE507	Recruitment and Selection	Credits - 4
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Course Description: The Recruitment and Selection course provides students with a comprehensive understanding of the fundamental principles, techniques, and best practices involved in the recruitment and selection process within organizations. This course explores the critical stages of attracting, evaluating, and choosing the most suitable candidates for specific job positions. Students will gain valuable insights into the legal and ethical aspects of recruitment and selection, as well as the use of various tools and methodologies to ensure successful talent acquisition.

Unit 1: Introduction to Recruitment and Selection

- Course Overview and Introduction to Recruitment
- Importance and Objectives of Recruitment and Selection
- Legal and Ethical Considerations in Hiring
- The Role of Human Resources in the Recruitment Process
- Emerging Trends in Recruitment and Selection

Unit 2: Job Analysis and Talent Sourcing

- Conducting Job Analysis and Writing Job Descriptions
- Internal vs. External Talent Sourcing
- Utilizing Job Boards, Social Media, and Networking for Talent Acquisition
- Employee Referral Programs and their Impact on Sourcing
- Diversity and Inclusion in Talent Sourcing

Unit 3: Selection Tools and Techniques

- Application Forms and Screening Resumes
- Aptitude Tests, Personality Assessments, and Skills Testing
- Interviewing Techniques and Types of Interviews
- Assessment Centers and Simulations
- Background Checks and Reference Verification

Unit 4: Decision Making and Job Offer

- Evaluating and Comparing Candidates
- Making Fair and Unbiased Selection Decisions
- Negotiating Job Offers and Employment Contracts
- Rejecting Candidates with Professionalism
- Onboarding and Induction Processes

Suggested Readings –

1. Bernadin(2016), Human Resource Management ,Tata Mcgraw Hill.
2. Decenzo and Robbins(2017), Human Resource Management, Wiley.
3. Dessler(2017), Human Resource Management, Pearson Education Limited.
4. MamoriaC.B. and Mamoria S.(2017) Personnel Management, Himalaya Publishing Company
5. Wayne Cascio(2017), Managing Human Resource, McGraw Hill.
6. Ivancevich, J. M. (2007). Human resource management. New York: McGrawHill.
7. Kessler, I. (1993). Human resource management. WORK EMPLOYMENT AND SOCIETY, 7, 313-313.
8. Beaumont, P. B. (1993). Human resource management: Key concepts and skills. Sage.