

### SEMESTER 3

#### SEM 3 MAJOR 1

Course Code	COM3CJ201				
Course Title	<b>BUSINESS REGULATIONS</b>				
Type of Course	Major				
Semester	III				
Academic Level	200-299				
Course Details	Credit	Lecture per week	Tutorial per week	Practical per week	Total Hours
	4	4	-	-	60
Pre-requisites	A basic understanding about various aspects of general laws and business practices.				
Course Summary	This course aims to equip students with a strong foundation in business regulations and the ability to apply legal principles in a business context. Provisions relating to cyber laws are also covered.				

#### Course Outcome (CO):

CO	CO Statement	Cognitive Level*	Knowledge Category#	Evaluation Tools used
CO1	Develop a comprehensive understanding of the legal framework governing business activities, including statutes, regulations	U	C	Examinations/ Quizzes/Assignment/ Seminar
CO2	Analyze the impact of legal and regulatory environments on business operations, strategy, and decision-making.	An	P	Examinations/ Project Case analysis
CO3	Evaluate the legal implications of business contracts, including formation, interpretation, and enforcement.	E	P	Project Case analysis
CO4	Critically analyses and appreciates the importance of various business regulations	An	P	Debates Project

\* - Remember (R), Understand (U), Apply (Ap), Analyse (An), Evaluate (E), Create (C)  
# - Factual Knowledge (F) Conceptual Knowledge (C) Procedural Knowledge (P) Meta cognitive Knowledge (M)

M O:Ability to get the knowledge of Contract Act 1872, and its application in life and business.

Module	Unit	Content	Hrs	Ma rks 70
I	<b>Introduction to Business Regulations</b>			<b>15</b> <b>25</b>
	1	Definition and importance of Business Regulations-Business Law	1	
	2	Indian Contract Act, 1872- Contract - Definition - Essentials of valid contracts- Classification of contracts	3	
	3	Offer and Acceptance - Consideration - Capacity to contract - Free consent - Coercion - Undue influence - Misrepresentation - Fraud - Mistake	5	
	4	Void agreements -Discharge of contract - Breach of contract and remedies	4	
	5	Contingent contracts -Quasi contracts	2	

Module	Unit	Content	Hrs

	<b>An Overview of Special Contracts</b>			<b>15</b>	<b>20</b>
<b>II</b>	6	Contract of Indemnity: Meaning – Nature-Right of indemnity holder and indemnifier	2		
	7	Contract of Guarantee: Meaning- Nature-Rights and liabilities of surety - Discharge of surety from liability	3		
	8	Contract of Bailment and Pledge-Rights and duties of bailor and bailee, pledger and pledgee	5		
	9	Contract of Agency - Creation of agency - Delegation of authority - Duties and liabilities of principal and agent -Termination of agency.	5		
<b>III</b>	<b>Sale of Goods Act</b>			<b>10</b>	<b>15</b>
	10	Contract for sale of goods	2		
	11	Essentials of a contract of sale	2		
	12	Conditions and Warranties	2		
	13	Caveat emptor- Sale by non-owners	2		
	14	Rules as to delivery of goods - Un paid seller-Rights.	2		
<b>IV</b>	<b>Cyber Law</b>			<b>8</b>	<b>10</b>
	15	Introduction to Indian Cyber Law	1		
	16	E Commerce - Digital signature – Electronic Contracts	1		
	17	Cyber Space- Cyber crime and its types.	2		
	18	Penalties and Offences	2		
	19	Investigation and adjudication under IT act 2000-IPR	2		
	<b>Open-Ended Module</b>			<b>12</b>	
<b>V</b>		Suggested topics:  <ul style="list-style-type: none"> <li>● Various Cases relating to course can be discussed</li> <li>● An overview of Consumer Regulations</li> <li>● An overview of Environmental Regulations</li> </ul> <p>Note: The subject teacher has to prepare the detailed syllabus of the module</p>			

### **References:**

1. Balchandani, Business Laws

2. Chandha P.R, Business Law, Galgotia, New Delhi.
3. B. Sen and Mitra, Business and Commercial Laws
4. Desai T.R., Indian Contract Act, Sale of Goods Act and Partnership Act, S.C. Sarkar & Sons Pvt. Ltd. Kolkata
5. S.S. Gulshan, Business Laws
6. Singh Avtar, The Principles of Mercantile Law , Eastern Book Company, Lucknow.
7. Kuchal M.C, Business Law ,Vikas Publishing House, New Delhi
8. Kapoor N.D, Business Law , Sultan Chand & Sons, New Delhi.

### SEM 3 MAJOR 2

Course Code	<b>COM3CJ202</b>				
Course Title	Corporate Accounting				
Type of Course	<b>Major</b>				
Semester	III				
Academic Level	200-299				
Course Details	Credit	Lecture per week	Tutorial per week	Practical per week	Total Hours
	4	3	-	2	75
Pre-requisites	A basic understanding about various aspects of the preparation and presentation of financial statements of joint stock companies.				
Course Summary	This course explores the accounting entries relating to the issue of shares and debentures of Companies. It also provides the process of issuing bonus shares, right issue, buyback and redemption of shares. A brief outline of accounting for Banking and Life insurance companies are also covered.				

### Course Outcomes (CO):

CO	CO Statement	Cognitive Level*	Knowledge Category#	Evaluation Tools used
CO1	Provide an in-depth knowledge in theories, principles, practices and regulatory framework of corporate accounting	U	C	Examinations / Quiz/assignment

CO2	Applying the learned knowledge about accounting of shares, debentures, preparation of final accounts of companies and its consolidation	Ap	P	Examinations / Assignments/ Project / case study
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CO3	Exhibit the skill to carry out the functions of business, solve problems and help in managerial decision-making using the acquired knowledge in corporate accounting	Ap	P	Project work Case analysis
CO4	Efficiently illustrate accounting data to communicate effectively with all stakeholders	E	P	Project work Assignment
CO5	Demonstrate analytical and critical thinking required for the preparation of final accounts of companies for corporate decision-making	An	P	Mini Project / Seminar Presentation/examination
CO6	Quantitatively analyse and present the business data, plans and programmes	An	P	Assignment Project

\* - Remember (R), Understand (U), Apply (Ap), Analyse (An), Evaluate (E), Create (C)

# - Factual Knowledge(F) Conceptual Knowledge (C) Procedural Knowledge (P) Meta cognitive Knowledge (M)

### Detailed Syllabus:

Module	Unit	Content	Hrs	Marks 70
I	<b>Accounting of Shares and Debentures</b>			11 15
	1	Shares – Introduction - Issue of Shares - Equity Shares - Preference Shares – Issue at Par, Premium and Discount	4	
	2	Calls in Arrears- Calls in Advance– Forfeiture (theory only)	2	
	3	Debentures – Introduction -Types- Issue of Debentures	5	

<b>II</b>	<b>Accounting of bonus and rights issue- Buyback of shares- Redemption of preference shares</b>			<b>11</b>	<b>15</b>	
	4   Redemption of Preference Shares—Provisions of Companies Act			4		
	5   Capital Redemption Reserve – Minimum Fresh Issue			4		
	6   Bonus issue – Rights issue			3		
<b>III</b>	<b>Consolidated Financial Statements (Ind AS 110)</b>			<b>11</b>	<b>20</b>	
	7   Group Companies and Group Structures— need for consolidation – Calculation of pre-acquisition Calculation of profit- post-acquisition profit-)			3		
	8   Calculation of Non-Controlling Interest – Calculation of Cost of Control (Goodwill) or Capital Reserve			4		
	9   Preparation of Consolidated Balance Sheet (simple problems only)			4		
<b>IV</b>	<b>Accounting of Banking and Life Insurance Companies</b>			<b>12</b>	<b>20</b>	
	10   Meaning of banking- Slip system of ledger posting- Important terms used- Revenue recognition in banks- Rebate on bills discounted with problems- Interest on doubtful debts with problems- Non-Performing Assets- Classification- Provisions for NPA (simple problems)			7		
	11   Meaning of life insurance- Features- Types of life insurance- Important terms used- Calculation of Life fund with problems- Valuation balance sheet.			5		
<b>V</b>	<b>Open Ended Module for Practical Exercises</b> Practical Applications, Case Study and Course Project			<b>30</b>		
	1   Recommended to conduct the following: Seminar / Group discussions / Assignments on practical problems related to the first four modules of the course					
	2   Using excel to perform hands-on exercises and analyse financial data					
	3   Conduct at least two Case Studies relating to the Course					
	4   Assign group projects where students work together to analyse a company's financial statements, evaluate its financial performance and make recommendations.					
	5   Course Project Example: 1. Prepare a report about the non-performing assets of banks 2. Examine the real consolidated balance sheets of various companies and prepare a report about it. Implement regular quizzes, assignments, and exams to assess students understanding of corporate accounting concepts <i>The practical exercises may cover a range of corporate accounting topics, allowing students to apply their knowledge to real-world situations</i>					

## References

- 1, S.P. Jain and N.L. Narang, Advanced Accounting Vol I, Kalyani Publication, New Delhi.
- 2 R.L. Gupta and M. Radhaswamy, Advanced Accounts Vol I, Sultan Chand, New Delhi.
- 3 Broman, Corporate Accounting, Taxmann, New Delhi.
- 4 Shukla, Grewal and Gupta- Advanced Accounts Vol I, S.Chand, New Delhi.
- 5 M.C.Shukla, Advanced accounting Vol I, S.Chand, New Delhi.

## SEM 3 MINOR A

Course Code	COM3MN205				
Course Title	<b>PERSONAL FINANCIAL PLANNING</b>				
Type of Course	Minor				
Semester	III				
Academic Level	300-399				
Course Details	Credit	Lecture per week	Tutorial per week	Practical per week	Total Hours
	4	3	-	2	75
Pre-requisites	Basic knowledge of financial concepts such as income, expenses, assets, liabilities, budgeting, and savings is important for understanding the fundamentals of personal financial planning				
Course Summary	Personal Financial Planning is a comprehensive course designed to equip individuals with the knowledge and skills necessary to make informed decisions about their personal finances.				

## Course Outcomes (CO):

CO	CO Statement	Cognitive Level*	Knowledge Category	Evaluation Tools used
CO1	Develop a strong foundation on the concepts of financial literacy, debt management and financial planning.	U	C	Examinations/Quizzes/Assignment/Seminar
	Analyse the personal			Examinations/
CO2	financial plans	An	C,P	Assignment/Seminar

CO3	Recognize the significance of a well-structured financial plan, understanding its relevance in achieving financial goals and securing financial stability.	E	P	Project Case study
* - Remember (R), Understand (U), Apply (Ap), Analyse (An), Evaluate (E), Create (C) # - Factual Knowledge(F) Conceptual Knowledge (C) Procedural Knowledge (P) Meta cognitive Knowledge (M)				

### Detailed Syllabus:

Module	Unit	Content	Hrs	Marks
<b>I</b>	Personal Finance			<b>10</b> <b>15</b>
	1	Meaning-Personal Financial Planning	2	
	2	Financial Goals- Financial literacy- Components – Financial Knowledge, Financial Planning	3	
	3	Financial attitude and financial discipline - Saving and investment- Guidelines for savings and investment- 50-30-20 principle Ponzi schemes	3	
	4	Time Value of Money-Discounting-Compounding-Rule of 72	2	
<b>II</b>	Debt Management			<b>10</b> <b>20</b>
	1	Budgeting income and payments	2	
	2	Personal Financial Deficit-Financing Alternatives-Personal Loan, Housing Loan,	2	
	3	Education Loan, Vehicle loan, Credit Card and EMI	3	
	4	Good and Bad Debt- Networth-Credit Score (CIBIL Score)-Credit Report	3	
<b>III</b>	Insurance			<b>12</b> <b>20</b>
	1	Meaning, Need for insurance	2	
	2	Insurance and wagering	2	
	3	Types of insurance, Life and non-life insurance	2	
	4	ULIP	2	
	5	Tax benefit schemes	2	
<b>IV</b>	Benefits of insurance, Limitations of Insurance			2
	Tax and Retirement Planning			<b>13</b> <b>15</b>
	1	Personal tax planning	2	
	2	Income tax exemptions and deductions available to individuals	2	
	3	Concept of tax evasion & tax avoidance and Pension plans available in India	2	

	4	NPS, APY, Pension schemes of mutual funds	5	
	5	Reverse Mortgage	2	
V	Open ended module for practical exercises		30	
	<ol style="list-style-type: none"> <li>1. Assign students to create personal budgets based on different income levels, expenses, and financial goals.</li> <li>2. Organize debt management games where students learn about different types of debt, debt repayment strategies, and the impact of interest rates on debt repayment.</li> <li>3. Assign students to research and develop retirement plans based on their age, income, savings, and retirement goals.</li> <li>4. Assign students to complete tax planning exercises where they learn about tax deductions, credits, and strategies to minimize taxes</li> </ol>			

#### References:

1. M.N Mishra , Insurance Principles & Practices.
2. Kothari & Bahl, Principles and Practices of Insurance.
3. E Srinivasan T, Vijay Nicole ,Income Tax Law And Practice Ay 2023-2024
4. Chandni Rani , Chetana M H , Vinayak L Hedge , Financial Markets and Services.

#### SEM 3 MINOR B

Course Code	COM3MN206				
Course Title	FINTECH				
Type of Course	Minor				
Semester	III				
Academic Level	200-299				
Course Details	Credit	Lecture per week	Tutorial per week	Practical per week	Total Hours
	4	3	-	2	75
Pre-requisites	A basic understanding of fundamental financial concepts such as time value of money, risk and return, financial instruments, and financial statements.				
Course Summary	This course provides a comprehensive introduction to the fundamental concepts, principles, and mechanisms underlying financial markets and services.				

#### Course Outcomes (CO):

CO	CO Statement	Cognitive	Knowledge	Evaluation Tools used
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		Level*	Category#	
CO1	Develop a strong foundation on the concepts of various financial markets and services	U	C	Examinations/Review Questions/Quizzes/Assignment/Seminar
CO2	Analyse the emerging technologies in financial markets and services	An	C	Examinations Assignment/Seminar Project
CO3	Create a positive attitude towards emerging technologies in the field of financial markets and services. Appreciate the relevance of future trading.	E	P	Debates/Discussions/project

\* - Remember (R), Understand (U), Apply (Ap), Analyse (An), Evaluate (E), Create (C)  
# - Factual Knowledge(F) Conceptual Knowledge (C) Procedural Knowledge (P)  
Metacognitive Knowledge (M)

### Detailed Syllabus:

Module	Unit	Content	Hrs	Marks
<b>I</b>	<b>Introduction to FinTech</b>			<b>10</b>
	1	Definition and scope of FinTech- Evolution of FinTech: Historical perspective	2	
	2	Importance and relevance of FinTech in contemporary finance- Digital Disruption in Financial Markets	2	
	3	Innovation and Transformation in FinTech- Understanding the Fin System, TechFin, Digital banking	4	
	4	Emerging trends in FinTech: Quantum computing, Internet of Things (IoT), etc.-Implications of FinTech on the future of finance (brief outline only)	2	
<b>II</b>	<b>FinTech Trends</b>			<b>10</b>
	1	Digital Banking-Robo-advising	2	
	2	Peer-to-peer Lending- Wealth-tech	3	
	3	Insur-tech- Payment-tech	3	
	4	Blockchain-Crypto currencies	2	
<b>III</b>	<b>Blockchain &amp; Cryptocurrency</b>			<b>13</b>
	1	Introduction to Blockchain and How It Works	2	

	2	Blockchain in Banking-Areas of Blockchain and Banking Interaction	2	
	3	Benefits and How Blockchain Will Impact the Financial Sector- Limitations of Block chain	3	
	4	Crypto currencies-definition-features of crypto currencies	2	
	5	Cryptos and Blockchain - Different Types of Cryptos: Bitcoin, Ethereum, Stablecoin	2	
	6	Regulatory challenges posed by emerging technologies- Regulatory frameworks of crypto currency in India	2	
<b>IV</b>	<b>Payments and Transactions</b>			<b>12</b> <b>15</b>
	1	Mobile payments and Digital Wallets	2	
	2	Contactless payments and NFC technology	3	
	3	Payment gateways and e-commerce platforms	3	
	4	Regulatory challenges and compliance in FinTech	2	
	5	Ethical considerations in FinTech development and adoption	2	
<b>V</b>	<b>Open ended module for Practical</b>			<b>30</b>
	1	<ol style="list-style-type: none"> <li>1. Assign capstone projects where students research and analyze emerging trends in financial markets and institutions</li> <li>2. Arrange virtual field trips or webinars to financial institutions, fintech startups, or regulatory agencies to expose students to the latest developments and best practices in the financial industry.</li> <li>3. Present case studies of recent market disruptions or financial crises.</li> </ol>		

#### References:

1. G Krishnaswami, Principles and Practices of Insurance.
2. Hull John.C, Option , Futures and Other Derivatives , Pearson Education Publishers , New Deihi.
3. Pathwari& A. Bhargava, Options and futures , An Indian Perspective , JAICO Publishing.
4. Chandni Rani , Chetana M H , Vinayak L Hedge , Financial Markets and Services.