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<b>Paper No.</b>	<b>Title of the Paper</b>	<b>Total No of Lecture Hrs</b>				<b>Total</b>
			<b>Semester</b>	<b>ESE *</b>	<b>CIA *</b>	
	<b>I Semester</b>					
1.1	FINTECH	4	60	100	50	150
1.2	STRATEGIC HUMAN RESOURCE MANAGEMENT	4	60	100	50	150
1.3	MACRO ECONOMICS FOR BUSINESS DECISIONS	4	60	100	50	150
1.4	PERSONAL FINANCE	4	60	100	50	150
1.5	QUANTITATIVE TECHNIQUES AND OPERATIONS RESEARCH	4	60	100	50	150
1.6	ADVANCED FINANCIAL MANAGEMENT	4	60	100	50	150
1.7	<b>SOFTCORE BUSINESS MODELS FOR STARTUPS</b>	3	45	100	50	150
	<b>Total</b>	<b>27</b>	<b>405</b>	<b>700</b>	<b>350</b>	<b>1050</b>

## **JYOTI NIVAS COLLEGE AUTONOMOUS**

### **1.1 FINTECH**

#### **COURSE OBJECTIVES:**

- To familiarize the students with the framework and practices of FinTech
- To familiarise students, the concept of block chain and Crypto Currencies
- To impart knowledge on the application of FinTech in banks

#### **LEARNING OUTCOMES:**

- Students will Understand the evolution and Application of FinTech
- Students will learn leal implications of Crypto currencies
- Students will be able to understand the concept of Block Chain

#### **Unit1: Foundation to Fintech**

**14 Hrs**

FinTech: Transformation, Evolution and Infrastructure, Banks Start-ups Emerging Markets - Collaboration between Financial Institutions and Start-ups –FinTech Typology – Emerging Economics: Opportunities and Challenges - From Too-Small-To-Care to Too-Big-To-Fail – Introduction to Regulation Industry - The Future of RegTech and other Technologies Impacting it.

#### **Unit 2: Fintech landscape**

**12 Hrs**

FinTech Architecture, FinTech Technologies, Applications of FinTech, use cases of FinTech in banks, Fintech unicorns and business models, Robo Advisor, ML/AI in Robo-advisor, IoT applications, InsurTech innovations in Insurance Services, Using Credit Counsellor Robo/Bot for faster approvals & funding.

#### **Unit 3: Digital Finance**

**12 Hrs**

Brief History of Financial Innovation – Digitalization of Financial Services - FinTech & Funds- Crowd funding– Regards, Charity and Equity - P2P and Marketplace Lending – New Models and New Products -Initial Coin Offering, Importance of ICO in Alternative Finance.

**Unit 4: Crypto currencies****12 Hrs**

Crypto currencies – Legal and Regulatory Implications of Crypto currencies, Types of cryptocurrencies, Bitcoin and Applications, Digital Crypto Wallets, The Benefits from New Payment Stacks, digital rupee and CBDC.

**Unit 5: Blockchain****10 Hrs**

Blockchain Foundations and applications, Cryptography, Blocks and Blockchain, the Chain, Nodes and Network, Public Key Cryptography and Signing, Hyperledger Blockchain Technology, Ethereum and Working with Smart Contracts, Use cases of Smart contracts.

**SKILL DEVELOPMENT ACTIVITIES:**

1. To find out the application of FinTech in any one of the commercial bank and submitting a report on it
2. Understanding and analysing few case studies on Crypto currencies and Block chain

**BOOKS FOR REFERENCE**

1. Divya Vinay, FinTech, Notion Press.
2. Moosa Imad A, FinTech, Edward Elgar Publishing Limited.
3. Arjunwadkar Parag Y, FinTech, Taylor and Francis Ltd.,
4. H B Jaspal Singh, FinTech and digital Banking in India, NC.
5. Mr. Agrim Uppal and Dr. H.K. Uppal.

## **JYOTI NIVAS COLLEGE AUTONOMOUS**

### **1.2 STRATEGIC HUMAN RESOURCE MANAGEMENT**

#### **COURSE OBJECTIVES:**

- To enable students to acquire skills in Strategic Human Resource Management And enable them to create strategic plans.
- To impart knowledge about various investment perspective in Human resource.
- To make the students understand the internationalization of business and its impact on Human resource.

#### **LEARNING OUTCOMES:**

- Students understand the various strategic human resource plans and the TQM programmes.
- Students are enabled to understand the strategic role of HRM.
- Students can evaluate the various investment opportunities in human resource.

#### **Module 1 INTRODUCTION TO STRATEGIC HRM**

**10hrs**

Strategic role of HRM, Planning and implementing strategic HR Policies, HR Strategies to increase a company's performance

#### **Module 2 INVESTMENT PERSPECTIVES Of HR**

**16hrs**

Investment Consideration, Investments in Training and Development, Investment Practices for improved Retention, Investments in job secure work forces, Non-traditional investment approaches

#### **Module 3 MANAGING STRATEGIC ORGANISATION**

**12hrs**

Managing Strategic Organisational renewal – Managing change and OD, instituting TQM programmes, Creating Team based organisations, HR and BPR, Flexible work arrangement.

**Module 4 : ESTABLISHING STRATEGIC PLANS****12hrs**

Establishing Strategic pay plans, Determining periods, Establishing periods, Pricing Managerial and professional jobs, Compensation trends, Objectives of International Compensation, Approaches to international compensation, Issues related to double taxation. Cases

**Module 5 GLOBAL HRM****10hrs**

Managing Global Human Resources- HR and Internationalisation of business, Improving international assignments through selections, training and maintaining. International employees, Developing International Staff and Multinational Teams, Multinational, Global and Transnational Strategies, Strategic Alliances, Sustainable GlobalCompetitive Advantage, Globally Competent Managers

**SKILL DEVELOPMENT ACTIVITIES:**

1. Prepare a statement showing HR planning requirements with an example.
2. Prepare a model payroll for a firm with nine (9) employees
3. Prepare a questioner for performance appraisal

**BOOKS FOR REFERENCE**

1. Gary Dessler - Human Resource Management
2. R. Regis - -Strategic Human Resource Management

## **JYOTI NIVAS COLLEGE AUTONOMOUS**

### **1.3 MACRO ECONOMICS FOR BUSINESS DECISIONS**

#### **COURSE OBJECTIVES**

- To familiarise students with key macro economic variables and their behaviour and enable them to critically evaluate different economies.
- To enable students to integrate macroeconomic analysis into business decisions.
- To understand the fundamentals of Business Economics.

#### **LEARNING OUTCOMES:**

- Students will learn and demonstrate the ability to relate theoretical macroeconomic models to policy issues.
- Learn a broad knowledge of the subject macroeconomics and also learn an ability to reflect on how economic shocks affect aggregate economic performance in the short and long term.

#### **Module 1**

**09 Hrs**

Introduction to economics, macroeconomics, and its interface with business and industry Resources and goals of an economic system, free market and mixed economy, National income-contribution through product and services, computation of national income and related aggregates, problems in computation of national income.

#### **Module 2:**

**13 Hrs**

Consumption, savings, investment, marginal propensity to consume, marginal propensity to save, multiplier, paradox of thrift, income and employment determination

**Module 3:****18 hrs**

Money, Monetary system, role of credit, financial intermediaries- Commercial Banks, NBFC's etc, level and structure of interest rates – interest and macroeconomic equilibrium, central bank, monetary management and policy. Fiscal Policy – Objectives, tools, fiscal variables and the public debt, co-ordination of monetary and fiscal policies

**Module 4:****16 Hrs**

Economic Growth, factors determining economic growth, growth models, capital output ratio, problems of growth Policies towards economic stability, business cycle, inflation and deflation, control measures, conflicts between growth and stability

**Module 5:****04 Hrs**

International Economics: Introduction, Impact of US economy on World economy, Crisis of world economy – 1929 Great Depression, 2007 USA Recession, Brexit, USA Vs China Trade Cold War and Turkey's debt crisis.

**SKILL DEVELOPMENT ACTIVITIES:**

1. Discuss on the impact of various uncertainties towards Indian economy
2. Prepare a business cycle of an industry.
3. Collect information on the impact of pandemic on any two industries in India and compare with another country.

**BOOKS FOR REFERENCES:**

1. Gupta G.S – Macroeconomic theory – Tata McGraw Hill publications
2. Samuelson, Paul – Economics, Tata McGraw Hill publications
3. Dornbush R & Fisher S – Macroeconomics - Tata McGraw Hill publications
4. Blanchard O J Stanley & Fisher S – Lectures on Macro Economics - Tata McGrawHill publications
5. Dwivedi D N – Managerial Economics – Vikas Publications
6. J.K.Bhagawathi – Economics of Underdeveloped countries – All India TravelerBook seller Publishing company

# JYOTI NIVAS COLLEGE AUTONOMOUS

## 1.4 PERSONAL FINANCE

### COURSE OBJECTIVES:

- To familiarise students with the concept of Personal Finance and to manage it.
- To impart knowledge on the various investment opportunities available for an investor.
- To help students by providing fundamental understanding of making personal financial decisions.

### LEARNING OUTCOMES:

- On successful completion of the course, the students will be able to understand the concept of Personal Finance.
- Students can take wise decisions on managing their own funds.
- To know the range of protection products available and the need to prioritise the assets,

### **Module 1: INTRODUCTION TO FINANCIAL PLANNING** **12 hrs**

Introduction - Financial Planning, Meaning and Scope of Financial Planning,, role of Financial planner, Personal Financial Planning Process, Goal based Financial Plan and Comprehensive Financial Plan, Understanding the requirements of investor's requirements, Client data collection, Client data analysis, Risk Profiling and Asset allocation, Classification of investor according to risk perception and Income group, Investor Life cycle, Setting up financial goals.

### **Module 2: FUNDAMENTALS OF INVESTMENTS** **12 hrs**

Meaning and concept of investments, Characteristics of Investment, need and importance of Investments, Difference between Savings and Investments, Classification of Investment, Factors influencing Investment, Investment Process, Sources of investment information, Types of Investment risk,

### **Module 3: INVESTMENT OPPORTUNITIES.** **12 hrs**

Non Marketable financial assets - Bank deposits, Post office deposits, NSC, employee Provident Fund meaning and benefits. Money Market Instruments - difference types of Instruments, Fixed Income Securities, Government Bonds, Equity shares, Mutual funds - different types of schemes, life real estate, Precious objects - gold, silver, art objects, Crypto Currencies, and antiques. Emerging Investment avenues in India. Income tax planning for individuals, tax benefits of various investment options.



**Module 4: INSURANCE PLANNING****8 hrs**

Life Insurance-Meaning, Purpose and need of life insurance, Types of Life insurance, Policies, Factors influencing choice of life insurance policies, important terms used in insurance policy, procedure of claiming life insurance claims, need of health insurance, types of health insurance schemes, Procedure of claiming health insurance, meaning of features of accident, Personal disability, Property and liability, cayman insurance and Business insurance.

**Module 5: BEHAVIOURAL FINANCE****8 hrs**

Information Screening Biases, Investment Decision Cycle, Judgement under uncertainty, Prospect theory, Mental accounting, Psychological Biases, Group behaviour, Conformism, herding, fatal attractions, investing styles and Behavioural Finance.

**SKILL DEVELOPMENT ACTIVITIES:**

1. Financial planning for different income group
2. Case studies related to investments and challenges
3. Preparing a questionnaire, collection and analysis of data from public related to the topic.

**BOOKS FOR REFERENCES:**

1. Prasanna Chandra, Investment analysis and Portfolio Management, Tata McGraw Hill.
2. Avadhani V.A, Security analysis and Portfolio Management, Himalaya Publishing House.
3. By Jack Kapoor, Les Dlabay, Robert J. Hughes and Melissa Hart, Personal Finance, McGraw Hill Publishers.

**JYOTI NIVAS COLLEGE AUTONOMOUS**  
**1.5 QUANTITATIVE TECHNIQUES AND OPERATIONS RESEARCH**

**COURSE OBJECTIVES:**

- To impart knowledge on concepts and tools of OR and QT
- To make students apply these in managerial decision making
- To promote interaction between academic research in finance and accounting, applied research in the financial community, and the accounting profession.

**LEARNING OUTCOMES:**

- Understand how an accountant or a manager can use quantitative techniques to help them make better decisions.
- Apply mathematical skills, Undertake estimation and hypothesis testing using your knowledge of probability theory and probability distributions.
- For decision making during uncertainties

**Module 1: LINEAR PROGRAMMING**

**12Hrs**

Problem, formulation, graphical method and simplex method of solution, product mix problems, other managerial applications.

**Module 2: TRANSPORTATION MODELS**

**14 Hrs**

Importance, terminologies used Initial feasible solution of minimisation & maximization problems using North West Corner Rule, Least Cost Method and Vogel's Approximation Method, Unbalanced & Degeneracy problems, Test for optimality using Modified Distribution Method Assignment – Characteristics, Importance, balanced & unbalanced problems, minimisation & maximization problems using HAM.

**Module 3: PROBABILITY**

**12 Hrs**

Random experiment, out comes, events operations on events, Basic Rules, conditional and joint probabilities, Bayes' Theorem and applications, random variables, probability distribution, expected value, variance, Standard Deviation, Well known Probability distributions- Discrete and Continuous-Binomial, Poisson & Normal distribution, risk analysis in Capital – budgeting.

#### **Module 4: NETWORK ANALYSIS**

**10 Hrs**

PERT, CPM- drawing the network activity times, event times, critical path, total and free slack-time-cost trade-off and crashing. Sensitivity analysis & Model with one price break.

#### **Module 5: DECISION MAKING**

**12 Hrs**

Decision making under uncertainty, different decision criteria, decision trees Simulation, model building & the process.

#### **SKILL DEVELOPMENT ACTIVITIES:**

1. Collect any three business problems and formulate as LPP
2. Collect information about logistics from a concern or a factory, construct a transportation model and assignment model and solve it.
3. List the activity of a project network for example construction of commercial complex/expansion of business activity etc., draw the project network and solve the same.
4. Using past data construct a demand distribution and obtain the optimal stock to be maintained using monte-carlo simulation process.

#### **BOOKS FOR REFERENCES:**

1. Operations Research, J.K.Sharma, McMillan India
2. Quantitative Techniques in Management, N.D.Vohra, TMH
3. Srivastava V K etal – Quantitative Techniques for Managerial Decision Making, Wiley Eastern Ltd
4. Richard, I Levin and Charles A Kirkpatrick – Quantitative Approaches to Management, McGraw Hill, Kogakusha Ltd
5. Budnik, Frank S Dennis Mcleavey, Richard Mojena- Principles of Operations Re-searchAIT BS New Delhi
6. Sharma J K, Operations Research theory and applications – McMillan, New Delhi
7. Kalavathy S, - Operations Research- Vikas Publishing house
8. Gould F J – Introduction to Management Science – Englewood Cliffs N J Prentice Hall
9. Naray J K, Operations Research, Theory and Applications- McMillan, New Delhi
10. Taha Hamdy, Operations Research, Prentice Hall of India
11. Wagner H M, Principles of Operations Research, Prentice Hall of India

## **JYOTI NIVAS COLLEGE AUTONOMOUS**

### **1.6 ADVANCED FINANCIAL MANAGEMENT**

#### **COURSE OBJECTIVES:**

- To impart knowledge on investment decision.
- To educate students on risk analysis in capital budget.
- To educate the students on dividend and working capital decisions.

#### **LEARNING OUTCOMES:**

- On successful completion of the course, the students will be able to understand the advanced tools and techniques used in evaluating Projects for financial decisions.
- The students will be able to understand the concept of financial management to achieve a greater anatomy on effective financial decision making in business

#### **Module 1: INTRODUCTION TO FINANCE**

**12 hrs**

Introduction to Finance: Concept, Meaning, principles and Types of Finance. Functions of Finance, Financial Decisions, factors influencing financial decisions, Objectives of Corporate Financial decisions. Introduction to Financial Management- Meaning and definition, evolution and Scope, Methods, Importance, Functional areas of Modern Financial Management, Financial Management Process, Organisation of Finance Functions. Capital Structure Planning and Policy, Introduction to Capital Structure theories, Net Income Approach, Net Operating Income Approach, The traditional approach, Modigliani and Miller Approach - Concepts and Problems, Optimal Capital Structure- Meaning and Concept, Trade-off theory v/s Pecking Order Theory, EBIT -EPS Approach - Concept and Problems.

**Module 2: INVESTMENT DECISIONS****14 hrs**

Introduction to investment decisions- Meaning, need and factors, Efficient Investment Analysis. Introduction to Capital Budgeting decisions - Meaning, Features, process and Factors, capital Budgeting techniques: Traditional and Modern techniques, Varying Opportunity Cost of Capital, NPV v/s IRR, Incremental IRR, Modified Internal Rate of Return(MIRR) - Concept, Evaluation criteria and problems, Fisher's rate and Aggregate Capital needs in Investment decisions, project selection under Capital rationing- Meaning, types, Pros and Cons, Problems on Divisible and indivisible project, Multi- period Capital Rationing, Capital Budgeting under inflationary conditions.

**Module 3: RISK ANALYSIS IN CAPITAL BUDGET****12 hrs**

Risk analysis in Capital Budgeting - Meaning, analysis of risk and Uncertainty, Sources and Perspectives of risk, measuring of risk, Nature of risk in Capital budgeting decisions, techniques for risk analysis - Risk Adjusted Discount Rate, Certainty Equivalent Method, Probability Method, Sensitivity Analysis, Scenario analysis, Simulation analysis, Hiller Model, Break-Even Analysis, Corporate Risk Analysis, Decision Tree Analysis - Sequential Investment Decisions, Market Risk Analysis - Concept and Problems, Backward Induction Method, Utility Theory and Capital Budgeting

**Module 4: CORPORATE RESTRUCTURING****12 hrs**

Introduction to Capital Restructuring, Mergers, Acquisitions, Takeovers, Spinoff, Synergies, Strategic Alliance, Joint Ventures, leveraged Buyouts, Management Buyouts(MBO) and Buy-in (MBI), Franchising, Intellectual property Rights(IPRs), Sell-off, Demerger, disinvestment v/s divestment, Slump Sale, Reverse Merger, Equity Carveout - Concept and types, Valuation under M&A, Discounted Cash Flow Method (DCF), Price-Earnings Ratio(P/E ratio), EPS approach, Enterprise-Value-to-Sales Ratio EV/Sales), Replacement Cost Method - Concept and Problems.

## **Module 5: DIVIDEND AND WORKING CAPITAL DECISIONS 10 hrs**

Introduction to Dividend Decisions - Meaning and definition, forms of dividend, types of dividend Policy, significance of dividend, Impact of dividend Policy on Company, factors affecting dividend policy, dividend decision theories- Walter's Model, Gordon's Model, MM theory - Concept, assumptions, formula, criticisms and Problems. Introduction to Working Capital - Meaning and definition, types of working Capital, Significance of Adequate Working Capital - Evils of excess or inadequate Working Capital - determinants of Working Capital - Sources of Working Capital, techniques for managing Working Capital - Concept and Problems.

### **SKILL DEVELOPMENT ACTIVITIES:**

1. Working out few illustrations on various dividend decision model
2. Critically analysing few case studies based on the various topics.

### **BOOKS FOR REFERENCES**

1. G. Sudarsana Reddy, Financial Management, Himalaya Publication.
2. Khan and Jain, Financial Management, Tata McGraw Hill.
3. I.M Pandey, Financial Management, Vikas Publishing House.
4. Prasanna Chandra, Financial Management Theory and Practice, Tata McGraw Hill.
5. Schall and Haley, Financial Management, McGraw Hill, New York.
6. Sudhindra Bhat, Financial Management, Principles and Practice, Excel Books India.
7. Patel Bhavesh, Fundamentals of Financial Management, Vikas Publications.
8. Sharan, Fundamentals of Financial Management, Pearson Education India.
9. Shri. Narendra Singh, Advanced Financial Management, Himalaya Publishing House.
10. Dr. B.G. Sathya Prasad and M.N. Arora, Management accounting and Financial Management, Himalaya Publishing House.

# JYOTI NIVAS COLLEGE AUTONOMOUS

## SOFT CORE

### 1.7 BUSINESS MODELS FOR STARTUPS

#### COURSE OBJECTIVES:

- To introduce the students about the startups in India
- To educate the students about the various business and the plans
- To make the students aware about the risk involved in business models

#### LEARNING OUTCOMES:

- On Successful completion of the course, the students will understand the current business models and ways to establish struts in India.

#### **Module:1 INTRODUCTION TO STARTUP 10 hrs**

Introduction, Meaning & Definition, Characteristics, Types, Objectives, Scope of Startups, Functions, Eligibility criteria for startups, List of recent successful startups in India and their stories. Pradhan Mantri MUDRA Yojana, Venture Capital Scheme, Support for International Patent Protection in Electronics and Information Technology(SIP-EIT), Stand up India, Single Point Registration Scheme (SPRS), Extra Mural Research Funding, High Risk - High Reward Research and other schemes.

#### **Module: 2 STARTUP INDIA 10 hrs**

Introduction, Overview of Indian Startup Ecosystem, Government Initiatives - Handholding, Funding/ Incentives, Incubation Centres, Credit Guarantee Scheme for Startups, Tax. Exemptions and Legal support by government, benefits to startups by Indian Government, other state initiatives to support startups, Challenges for startups in India.

#### **Module: 3 BUSINESS PLAN 10 hrs**

Business Plan, Importance of BP, Preparation of BP, Types of BP format- financial aspects of BP, Marketing aspects of the BP, Human Resource aspects of the BP, Technical aspects of the BP, Social aspects of the BP, Preparation of BP, Common pitfalls to be avoided in preparation of a BP.

#### **Module: 4 BUSINESS MODELS 10 hrs**

Introduction to Business models, Meaning and definition, change in business models, Impact of technology on business models, Case studies: Swiggy Business Model, Paytm Business Model, Ola Business Model, Oyo rooms Business Model, Byju's Business Model, Flipkart Business Model, ID fresh food business Model and other International Business Models. Successful Business Models in India and abroad.

#### **Module: 5 RISKS IN BUSINESS MODELS: 5 hrs**

What is Risk, types of risk in business Models, Risk mitigation strategies. Introduction to Risk Management, Meaning and Definition, scope, Risk management Practices adopted by promoters of business, recent trends in business Models.

### **BOOKS FOR REFERENCES**

1. Adam. J. Bock, Gerard George, "The Business Model Book", Pearson Education Limited, 2017
2. Alexander Chernev, "The Business Model: How to develop new products, Create Market Value and make the Competition Irrelevant", Cerebellum Press, 2017.
3. P. Kanagasabapathi, "Indian Models of economy", Business and Management, PHI. learning,2013