COOCH BEHAR PANCHANAN BARMA UNIVERSITY

Preparation of: **A.** 4-year (7th & 8th Semester) Under Graduate Syllabus under 4-year UG Programme under UCCF, 2023

B. Question Pattern and Examination Mode for Major 15 (Seminar) and Major 16 & Major 19(Dissertation)

A. 4-year (7th & 8th Semester) Under Graduate Syllabus under 4-year UG Programme under UCCF, 2023.

Semester	Course Type	Course Name (Hons.)	Course Name (Hons. with Research)	Credits	Remarks
7th	Major-13	Research Methodology and Ethics	Research Methodology and Ethics	6	Common for both **Hons. & Hons. with Research**
	Major-14	1. Financial Statement Analysis OR 2. International Trade	1. Financial Statement Analysis OR 2. International Trade	6	Students are required to choose **one option**
	Major-15	A-Seminar B- Microfinance & Banking	A- Seminar B- Microfinance & Banking	2 4	**A-Seminar** consists 2 credits with 25 marks **B-Microfinance & Banking** consists 4 credits with 75 marks (Theory 50 + Attendance 5 & Continuous Evaluation 20).
	Minor-5	Organisational Behaviour	Organisational Behaviour	6	Common for both **Hons. & Hons. with Research**
	Major-16	Personal Finance	Dissertation	6	Focus on independent research and project preparation
8th	Major-17	1. Financial Management OR 2. Travel & Tourism	1. Financial Management OR 2. Travel & Tourism	6	Students are required to choose **one option**
	Major-18	Quantitative Techniques in Business Decisions	Quantitative Techniques in Business Decisions	6	Common for both **Hons. & Hons. with Research**
	Major-19	Data Science	Dissertation	6	Emphasis on data analysis, research application, and report preparation
	Minor-6	Business Ethics & CSR	Business Ethics & CSR	6	Common for both **Hons. & Hons. with Research**

B. Preparation of Question Pattern and Examination Mode for Major 15: A-Seminar and Major 16 & Major 19(Dissertation)

I. Major 15: A-Seminar

Paper	Marks
Seminar	25

Evaluation Criteria & Examination Mode

- Seminar Presentation: Each student shall present their selected topic before an examination committee.
- Assessment Parameters: Evaluation will be based on the originality of topic selection, academic relevance, analytical depth, clarity of communication, and timely submission of the written seminar paper.
- Submission Requirement: A formal seminar paper must be submitted in the prescribed format before the presentation.
- Weightage: Marks are distributed as above, ensuring balanced emphasis on both written and oral components.
- Preference and weightage shall be accorded to students who actively participate in or present research papers at academic events of state, national, or international level, including seminars, conferences, workshops, and webinars.

II. Major 16 (Dissertation / Research Project)

Question Pattern Evaluation Criteria

Component	Evaluation Criteria	Marks
Research Proposal Preparation	Formulation of research problem, clarity of objectives, quality and depth of literature review, research design and methodology	50
Presentation of Research Proposal	Organisation of content, clarity of presentation, justification of methodology, response to questions, and communication skills	50
	Total	**100**

Nature of Dissertation

The dissertation may be empirical or non-empirical, depending on the research objectives and methodology adopted by the student.

- Empirical Dissertation: Based on primary data collection, fieldwork, experiments, surveys, or case studies, with emphasis on data analysis and interpretation.
- Non-Empirical Dissertation: Based on secondary sources, theoretical exploration, conceptual analysis, or literature review, with emphasis on critical evaluation and synthesis of existing knowledge.

Evaluation Board

The evaluation of the dissertation shall be conducted by an Evaluation Board consisting of:

- **Internal Examiner:** A faculty member from the concerned college.
- **External Examiner:** A faculty member from the concerned Department of the University.

Major 19 (Dissertation / Research Project)

Question Pattern Evaluation Criteria

Component	Evaluation Criteria	Marks
Final Report Preparation	**Preparation of the research project report, including problem formulation, objectives, methodology, data collection, analysis, interpretation, and scholarly writing**	**50**
Presentation of Research Project	**Oral presentation of the research project, including clarity of communication, defence of methodology and findings, and response to questions**	**50**
	Total	**100**

Nature & Examination Mode of Dissertation

The dissertation may be empirical or non-empirical, depending on the research objectives and methodology adopted by the student.

- Empirical Dissertation: Based on primary data collection, fieldwork, experiments, surveys, or case studies, with emphasis on data analysis and interpretation.
- Non-Empirical Dissertation: Based on secondary sources, theoretical exploration, conceptual analysis, or literature review, with emphasis on critical evaluation and synthesis of existing knowledge.

- Written Submission: Students shall submit the final research project report in the prescribed format before the presentation.
- Oral Presentation: Each student will present the project before the Evaluation Board.
- Assessment Focus: Evaluation shall emphasise originality, academic rigour, methodological soundness, analytical depth, and effective communication.

Evaluation Board

The evaluation of the dissertation shall be conducted by an Evaluation Board consisting of:

- **Internal Examiner:** A faculty member from the concerned college.
- **External Examiner:** A faculty member from the relevant Department of the University

Detailed Syllabus

BACHELOR OF COMMERCE PROGRAMME (FYUGP) under 4-year UG Programme under UCCF, 2023
7TH SEMESTER
COURSE: MAJOR
PAPER NAME: Research Methodology and Ethics
PAPER CODE: COM MAJ 13 **6 Credit**

Course Objectives:

The course is designed to enable students to identify and discuss the role and importance of research in the different areas of commerce. It will identify and discuss the issues and concepts salient to the research process, and it will also discuss the complex issues inherent in selecting a research problem, selecting an appropriate research design, and implementing a research project.

Unit	Title	Contents
Unit I	Research in Commerce and Management	Meaning, need, and importance of research in commerce and management; Types of research—Descriptive, Causal, Exploratory, Qualitative, Quantitative, Experimental; Case study method: benefits and limitations; Nature of a good research design; Identification, selection, and formulation of a research problem.
Unit II	Data Sourcing, Sampling, and Data Preparation	Secondary data sources—levels of information, types of information sources, bibliographic database searching; Types of data—cross-sectional, time-series, and panel data; Primary data collection methods—surveys, experiments, interviews (focus group and depth interviews), social networking, questionnaires; Sampling methods and steps in sampling design; Sampling frame and sample size; Data preparation—field editing, central editing, coding, cross-tabulation; Data presentation—frequency tables, histograms, charts, stem-and-leaf display, Pareto diagrams, boxplots.
Unit III	Measurement, Scaling, and Questionnaire Design	Measurement concepts; non-comparative scaling techniques; Itemised rating scales; Scale evaluation—accuracy, reliability, validity; Questionnaire objectives and design process; Question content and structure; Order of questions; Form and layout; Pre-testing.
Unit IV	Qualitative Research Methods	Introduction to qualitative research; Developing qualitative research questions; Qualitative sampling; Qualitative data collection; Probing and active listening skills; Managing qualitative data and enhancing data quality; Planning and conducting focus group discussions; Observational methods; In-depth interview transcripts; Memoing and coding; Topical and interpretive codes; Codebook development.
Unit V	Empirical Research and Hypothesis Testing	Empirical research concepts; Hypothesis formulation and testing; Parametric and non-parametric tests; Distribution pattern tests; Analysis of causal relationships; Dummy variables; Goodness-of-fit tests; Time-series analysis; Stationarity tests; Regression problems—heteroskedasticity, autocorrelation, multicollinearity.
Unit VI	Software Handling for Data Analysis	Introduction to statistical software; Descriptive statistics using software; Time-series analysis; Bivariate and multivariate analysis; Basics of multivariate modelling.
Unit VII	Research Report, Thesis, and Project Writing	Structure of a scholarly research project/thesis; Abstract; Introduction; Statement of the problem; Review of literature; Objectives of the study; Research methodology; Data analysis and findings; Presentation of tables and diagrams; Footnotes; Conclusion; Referencing and bibliography.
Unit VIII	Ethics in Research	Concept and importance of research ethics; Professional standards in research; Ethical issues; Resources for ethical awareness.

Course outcomes:

- To apply research techniques, analyse data, and make informed managerial decisions.
- To develop critical thinking to evaluate approaches, design studies, identify variables, and conduct qualitative interviews.
- To gain skills to read, explain, and write academic research through lectures, field studies, and assignments.

Suggested Readings:

- C.R. Kothari & Gaurav Garg – Research Methodology: Methods and Techniques (New Age International)
- Uma Sekaran & Roger Bougie – Research Methods for Business: A Skill-Building Approach (Wiley)
- Donald R. Cooper & Pamela S. Schindler – Business Research Methods (McGraw-Hill)
- Naresh K. Malhotra – Marketing Research: An Applied Orientation (Pearson)
- John W. Creswell – Research Design: Qualitative, Quantitative, and Mixed Methods Approaches (SAGE)
- Norman K. Denzin & Yvonna S. Lincoln – The SAGE Handbook of Qualitative Research (SAGE)
- Gujarati & Porter – Basic Econometrics (McGraw-Hill). Mark Israel – Research Ethics for Social Scientists (SAGE)

BACHELOR OF COMMERCE PROGRAMME (FYUGP) under 4-year UG Programme under UCCF, 2023
7TH SEMESTER
COURSE: MAJOR
PAPER NAME: FINANCIAL STATEMENT ANALYSIS
PAPER CODE: COM MAJ 14 **6 Credit**

Course Objectives:
The course aims to introduce students to the concepts, scope, and importance of financial statement analysis. It familiarises students with the tools and techniques used for analysing financial statements. The course develops the ability to assess both short-term and long-term financial positions through ratio analysis. It also enables students to interpret profitability, cash flow, and income statements for informed financial decision-making.

Unit	Title	Contents
Unit I	Introduction to Financial Statement Analysis	Meaning and concept of Financial Statement Analysis (FSA); Domain and scope of FSA; Traditional approaches to FSA; New and emerging approaches to FSA.
Unit II	Techniques of Financial Statement Analysis	Comparative analysis of financial statements; Tools and techniques of analysis—Common-size analysis, Vertical analysis, and Horizontal analysis.
Unit III	Analysis of Short-Term Financial Position Using Ratios	Liquidity ratios; Current asset movement ratios.
Unit IV	Analysis of Long-Term Financial Position Using Ratios	Capital structure ratios; Coverage ratios.
Unit V	Analysis of Profitability Position Using Ratios	General profitability ratios; Overall profitability ratios.
Unit VI	Cash Flow Statement Analysis	Meaning of cash flow statement; Classification of activities; Illustrative examples; Advantages and disadvantages.
Unit VII	Income Statement Analysis	Factors affecting reported income; Classification of income statement analysis; Revenue and expense recognition; Gross profit and operating profit; Other income and expenses; Management's latitude—earnings manipulation and managerial discretion; Analysis of sales, cost of goods sold, and gross profit in absolute and percentage terms.
Unit VIII	Limitations of Financial Statement Analysis	Evolution and growth of GAAP; Origin of GAAP; Position of GAAP in India; Standards overload; Limitations and contradictions of GAAP; GAAP inadequacies; Measures undertaken to address GAAP inadequacies.

Course Outcomes:

- To understand the structure and significance of financial statements and their analysis.
- To apply appropriate analytical tools and ratios to evaluate financial performance and financial position.
- To Analyse the liquidity, solvency, and profitability of business enterprises.
- To interpret cash flow and income statements and recognise the limitations of financial statement analysis.

Suggested Readings:

- Rao Peddina Mohan: Financial Statement Analysis and Reporting
- Gangadharan M. & Kumar S. Rajitha: Financial Analysis for Management Decisions
- Palat Raghu: Understanding Financial Ratios for Business
- Kakani Ramchandran: How to Analyse a Financial Statement
- Danii H.R.: Balance Sheets: Contents, Analysis and Interpretation
- Subramanyam K R and Wild John J.: Financial Statement Analysis
- Horngren, Foster and Datar: Cost Accounting – A managerial emphasis.
- R.W. Hilton: Managerial Accounting, Tata McGraw-Hill.

BACHELOR OF COMMERCE PROGRAMME (FYUGP) under 4-year UG Programme under UCCF, 2023

7TH SEMESTER

COURSE: MAJOR

PAPER NAME: A-SEMINAR

PAPER CODE: COM MAJ 15

Course Objective:

The objective of the Seminar course is to develop research aptitude, analytical thinking, and academic communication skills among students. The course aims to familiarise learners with the process of topic selection, literature review, data collection and analysis, and scholarly writing. It also seeks to enhance students' ability to present ideas logically, defend arguments through critical discussion, and engage effectively in academic discourse.

Paper	Marks
Seminar	**25**
*Preference and weightage shall be accorded to students who actively participate in or present research papers at academic events of state, national, or international level, including seminars, conferences, workshops, and webinars.	

Course Outcomes (Seminar)

- To identify, select, and academically justify relevant seminar topics in the field of commerce and allied disciplines.
- To employ appropriate research methodology and basic data analysis techniques for the systematic preparation of a seminar paper.
- To communicate research findings effectively through well-structured, coherent, and confident oral presentations.
- To exhibit critical thinking and analytical ability by actively participating in discussions and responding meaningfully during question-and-answer sessions.

BACHELOR OF COMMERCE PROGRAMME (FYUGP) under 4-year UG Programme under UCCF, 2023

7TH SEMESTER

COURSE: MAJOR

PAPER NAME: B- MICROFINANCE & BANKING

PAPER CODE: COM MAJ 15 **4 Credit**

Course Objective:

The course aims to develop an understanding of the concepts, objectives, and models of microfinance, along with the role of NABARD in rural development. It examines the growth of microfinance in India, focusing on financial inclusion, innovations, and challenges. The course also provides knowledge of the Indian banking system, particularly rural, cooperative, and development banks. It highlights the role of SHG–Bank linkage programmes and commercial banks in promoting rural entrepreneurship and village industries. Additionally, it introduces students to contemporary issues and emerging trends in microfinance and banking.

Unit	Title	Contents
Unit I	Introduction to Microfinance & Models	Micro Finance - Meaning and Concept, Nature and Scope. Objectives of microfinance, Benefits of microfinance. Microfinance models (SHG, Grameen and Co-operative, variants SHG NABARD model, SIDBI model, SGSY model, Grameen model, NMDFC model). Microenterprise: Characteristics, merits, and demerits.
Unit II	Microfinance in India	Microfinance in India- Indian financial sector- financial inclusion, microfinance movement in India, demand for and supply of micro financial services, Role of NABARD for microfinance, Problems and Prospects of MF in India, Status of microfinance in India, Innovation in Indian Microfinance.
Unit III	Introduction to Banking and Rural Banking Institutions in India	Indian Banking System, Structure and Organization of Banks, Regional Rural Banks, Cooperative Banks, Development Banks and its functions and effectiveness. NAABARD: Meaning, concept and Objectives of NAABARD.
Unit IV	Banking Operations in Microfinance	Self Help Group (SHG)- Bank linkage Programme; Micro finance and financial inclusion, Rural Entrepreneurship Development; Role of Commercial Bank in Microfinance; Promotion of Cottage and village industries.
Unit V	Contemporary Issues in Microfinance and Banking	Contemporary Issues, Expert Lectures, Webinars.

Course Outcomes

- To Understand the concepts, objectives, and models of microfinance, and NABARD's role in rural development.
- To Examine the growth of microfinance in India with focus on financial inclusion, innovations, and challenges.
- To Gain knowledge of the Indian banking system, especially rural, cooperative, and development banks.
- To Analyze SHG–Bank linkage programmes, commercial banks, and emerging trends in microfinance and rural entrepreneurship.

Suggested Readings:

- Fundamentals of Micro Finance, Das. D. and Tiwari, R.K., Global Publishing House, Guwahati (India).
- Micro Finance: Impacts and Insight, Rajagopalan S and Nirali Parikh, ICFAI Press.
- Indian Banking System by Anil Bhatt, Satyam Prakashan.
- Microfinance & Financial Inclusion, Teki, S. & Mishra, R. K., Academic Foundation.
- Rural Banking Operations by Taxman Publication Pvt. Ltd. (Indian Institute of banking and finance)
- Understanding Micro Finance, Panda, D., Wiley India Pvt. Ltd.
- Shekhar, K.C. & Shekhar, Lekshmy. *Banking Theory and Practice*.
- Mohan, Rakesh. *Indian Banking: Evolution and Reforms*.
- Reserve Bank of India (RBI). *Annual Reports and Publications*.
- NABARD. *Annual Reports* and *All India Rural Financial Inclusion Survey (NAFIS)*.
- Principles and Practices of Banking by Indian Institute of banking and finance.

BACHELOR OF COMMERCE PROGRAMME (FYUGP) under 4-year UG Programme under UCCF, 2023
7TH SEMESTER
COURSE: MAJOR
PAPER NAME: INTERNATIONAL TRADE PRACTICE
PAPER CODE: COM MAJ 16 **6 Credit**

Course Objective:

The objective of this course is to provide students with a comprehensive understanding of international trade and international business concepts, theories, and practices. It aims to familiarise learners with global trade mechanisms, international financial and institutional frameworks, trade policies, and emerging areas such as social media marketing in the global business environment, enabling informed analysis of international business decisions.

Unit	Title	Contents
Unit I	**Introduction to International Trade**	Meaning and scope of international trade; Importance of international trade; Differences between internal and international trade; Benefits and challenges of international trade; Trends in global trade.
Unit II	**Theories of International Trade**	Classical theories of trade—Absolute Cost Advantage (Adam Smith), Comparative Cost Advantage (Ricardo); Modern theories—Heckscher–Ohlin theory; Terms of trade; Gains from trade.
Unit III	**International Trade Procedures and Documentation**	Export and import procedures; Role of clearing and forwarding agents; Trade documents—commercial invoice, bill of lading, letter of credit, bill of exchange; Marine insurance; Role of EXIM Bank.
Unit IV	**Concepts and Dimensions of International Business**	Concept of international business and difference from domestic business; Nature and importance of international business; International business environment; Modes of entry into international business; Balance of Payments—meaning, components, and significance.
Unit V	**Social Media Marketing and Advertising**	Introduction to social media platforms and their characteristics; Social media penetration and consumer behaviour; Social media marketing strategies; Advertising through networking sites, microblogging, photo sharing, media sharing, and social news sites.
Unit VI	**International Financial Environment**	Foreign exchange—meaning and functions; Determination of exchange rates; Purchasing Power Parity; Methods of foreign payments; FEMA—objectives and provisions.
Unit VII	**World Trading System and Foreign Exchange**	WTO—principles and framework; IMF and World Bank; Multilateral financial institutions; International commodity agreements; Administration of foreign exchange; Exchange rates—spot and forward; Forward exchange contracts and features.
Unit VIII	**International Trade Policy and Payments**	Foreign trade policy—free trade vs. protectionism; Tariffs and non-tariff barriers (NTBs); Balance of trade and balance of payments adjustment; Role of government in foreign trade; Recent trends in India's foreign trade policy.

Course Outcomes

- To understand the fundamental concepts, scope, and theories of international trade and international business.
- To analyse international trade procedures, documentation, and the role of global financial institutions.
- To evaluate international trade policies, balance of payments, foreign exchange mechanisms, and trade regulations.
- To apply knowledge of global marketing and emerging digital platforms to contemporary international business practices.

Suggested Readings:

- **Francis Cherunilam** – *International Trade and Export Management* (Himalaya Publishing House)
- **M.L. Jhingan** – *International Economics* (Vrinda Publications)
- **Subhash C. Jain** – *International Business* (Tata McGraw-Hill)
- **P.K. Ghosh & K. Kapoor** – *International Business* (Sultan Chand & Sons)
- **Rajiv Sikri** – *Challenge and Strategy: Rethinking India's Foreign Policy* (SAGE Publications)
- **Government of India (DGFT)** – *Foreign Trade Policy Documents* (Ministry of Commerce & Industry)

BACHELOR OF COMMERCE PROGRAMME (FYUGP) under 4-year UG Programme under UCCF, 2023
7TH SEMESTER
COURSE: MINOR
PAPER NAME: ORGANISATIONAL BEHAVIOUR
PAPER CODE: COM MIN 5 **6 Credit**

Course Objective

The course aims to help students understand organisations as social systems and explore how individual, group, and organisational behaviour influences workplace effectiveness. It focuses on improving interpersonal relationships, managing motivation, leadership, conflict, and work stress, and enhancing overall organisational performance.

Unit	Title	Contents
Unit I	Organisation Theory	Organisational theories—Classical, Neo-classical, and Contemporary; Authority, power, status; Formal and informal structures; Bureaucratic structure; Boundary-less organisation; Flat and tall structures; Impact of environment on organisational design.
Unit II	Organizational Behaviour	Concepts and understanding of organisational behaviour; Organisational behaviour in the global context.
Unit III	Individual Behaviour	Types of misbehaviour and management interventions; Emotions and emotional labour; Emotional intelligence theories; Attitudes—characteristics, components, formation, measurement; Perceptions—importance, factors influencing, interpersonal perception, impression management; Motivation—importance, types, effects on work behaviour.
Unit IV	Group Dynamics	Group dynamics; Emergence of informal leaders and group norms; Organisational conflicts and resolution; Organisational culture; Determinants of group leadership; Team building; Interpersonal relations; Communication; Control; Transactional Analysis.
Unit V	Dynamics of Organisational Behaviour	Organisational climate and culture—importance; Job satisfaction—determinants, measurement, influence on behaviour, effect on performance; Organisational change—importance, stability of change, proactive vs. reactive change, change process, resistance to change, managing change.
Unit VI	Motivation	Content theories—Maslow's Hierarchy of Needs, Herzberg's Two-Factor Theory; Contemporary theories—ERG, Cognitive Evaluation, Goal Setting, Equity, Intrinsic Motivation Theory (Ken Thomas); Expectancy model; Behaviour modification; Motivation and organisational effectiveness.
Unit VII	Leadership, Power and Conflict	Leadership concepts and theories—Behavioural approach, Situational approach; Leadership effectiveness; Leadership across cultures; Power bases and tactics; Conflicts—sources, patterns, levels, and strategies.
Unit VIII	Work Stress and Organisational Development	Definition, sources, consequences, prevention, and management of stress; Work-life balance; Organisational development—characteristics, objectives, and contribution to organisational effectiveness.

Course Outcomes

- To understand the concepts, theories, and principles of organisational behaviour and organisational design.
- To analyse individual behaviour, attitudes, perceptions, motivation, and emotional intelligence in the workplace.
- To examine group dynamics, leadership, power, conflict, and team-building processes in organisations.
- To apply strategies to manage organisational change, work stress, and improve organisational.

Suggested Readings:

- Stephen P. Robbins, Timothy A. Judge & Neharika Vohra – *Organisational Behaviour* (Pearson Education, Indian Adaptation)
- Fred Luthans – *Organisational Behaviour: An Evidence-Based Approach* (McGraw-Hill)
- K. Aswathappa – *Organisational Behaviour: Text, Cases and Games* (Himalaya Publishing House)
- M. N. Mishra – *Organisational Behaviour* (Vikas Publishing House)
- Keith Davis & John W. Newstrom – *Human Behaviour at Work: Organisational Behaviour* (McGraw-Hill)
- Udai Pareek – *Understanding Organisational Behaviour* (Oxford University Press, India)

BACHELOR OF COMMERCE PROGRAMME (FYUGP) under 4-year UG Programme under UCCF, 2023
7TH SEMESTER
COURSE: MAJOR
PAPER NAME: PERSONAL FINANCE
PAPER CODE: COM MAJ 16 **6 Credit**

Objective Course:
The course aims to familiarise students with the principles and practices of personal financial planning and management. It introduces key concepts of budgeting, financial goal setting, income tax management, credit management, and investment planning. The course also develops an understanding of risk management, market-linked investment options, and strategies for building financial security and long-term financial success.

Unit	Title	Contents
Unit I	Financial Planning: Personal Finance	Basics of personal finance; Scope and objectives; Spend less to save and invest more; Household Stability and Macro Stability; Financial success and happiness.
Unit II	Financial Planning: Personal Financial Success and the Economy	Concept of business cycle; Inflation—advantages and disadvantages; Concept of simple interest and compound interest; Opportunity costs.
Unit III	Financial Statements & Budgets: Financial Goals	Setting long-term and short-term financial goals; Preparation of a budget; Evaluation of the budget for control.
Unit IV	Financial Statements & Budgets: Concepts of Financial Statements	The balance sheet as a snapshot of financial status; the concept of net worth.
Unit V	Managing Income Taxes	Concept of heads of income; Gross total income; Taxable income; Assessment year and previous year; Income exempted from tax; Deductions in computing income—standard deduction and general deductions; Determination of tax liability; Tax deducted at source (TDS) and advance tax.
Unit VI	Concept of Risk and Investment	Concept of risk; Risk management for investment; Basics of insurance products; Investment for tax savings; Risk-free or low-risk investments such as NSC, PF, PPF, and bank deposits.
Unit VII	Management of Credit: Conceptual Framework for Credit	Benefits and risks of credit; Obtaining credit and building a good credit reputation; Credit approval process of financial institutions; Selection of lenders and criteria to consider.
Unit VIII	Management of Credit & Fundamentals of Investment: Investments and Market Risks	Market-linked investments; Mutual fund investments—types, features, returns, and risks; Investment in corporate securities such as bonds and shares

Course Outcomes:

- To understand the principles and importance of personal financial planning and goal setting.
- To apply budgeting techniques and manage income, expenses, and taxes effectively.
- To evaluate credit options, build a good credit reputation, and make informed borrowing decisions.
- To analyse investment opportunities, understand associated risks, and implement strategies for wealth creation and financial security.

Suggested Readings:

- K.S. Sidhu – *Personal Finance* (Himalaya Publishing House)
- Prasanna Chandra – *Investment Analysis and Portfolio Management* (McGraw-Hill)
- V.K. Bhalla – *Investment Management: Security Analysis and Portfolio Management* (S. Chand)
- R.L. Gupta & Radhaswamy – *Financial Accounting* (Sultan Chand & Sons)
- Gaur & Narang – *Income Tax Law and Practice* (Kalyani Publishers)
- P.K. Jain & M.Y. Khan – *Financial Management: Text, Problems and Cases* (Tata McGraw-Hill)
- S. Kevin – *Portfolio Management* (PHI Learning)
- Indian Government Publications (CBDT, RBI, SEBI) – *Income Tax Act, FEMA Guidelines, RBI Reports*
- K.S. Sidhu – Personal Finance
- Prasanna Chandra – Investment Analysis and Portfolio Management
- Gaur & Narang – Income Tax Law and Practice
- V.K. Bhalla – Investment Management

BACHELOR OF COMMERCE PROGRAMME (FYUGP) under 4-year UG Programme under UCCF, 2023
7TH SEMESTER
COURSE: MAJOR
PAPER NAME: DISSERTATION
PAPER CODE: COM MAJ 16 **6 Credit**

Course Objective

The dissertation aims to provide students with an opportunity to undertake independent and in-depth research in the field of commerce and allied disciplines. It is designed to develop research competence through systematic investigation, critical analysis, and scholarly writing, enabling students to apply appropriate research methodology and present research findings in a structured and academic manner.

Evaluation Criteria

Component	Evaluation Criteria	Marks
Research Proposal Preparation	Formulation of research problem, clarity of objectives, quality and depth of literature review, research design and methodology	50
Presentation of Research Proposal	Organisation of content, clarity of presentation, justification of methodology, response to questions, and communication skills	50
	Total	**100**

Nature of Dissertation

The dissertation may be empirical or non-empirical, depending on the research objectives and methodology adopted by the student.

- Empirical Dissertation: Based on primary data collection, fieldwork, experiments, surveys, or case studies, with emphasis on data analysis and interpretation.
- Non-Empirical Dissertation: Based on secondary sources, theoretical exploration, conceptual analysis, or literature review, with emphasis on critical evaluation and synthesis of existing knowledge.

Evaluation Board

The evaluation of the dissertation shall be conducted by an Evaluation Board consisting of:

- **Internal Examiner:** A faculty member from the concerned college.
- **External Examiner:** A faculty member from the concerned Department of the University.

Course Outcomes (Dissertation)

- To formulate a clear research problem and objectives relevant to commerce and allied disciplines.
- To apply appropriate empirical or non-empirical research methodology for systematic data collection and analysis.
- To Critically analyze and interpret findings and present them in a well-structured scholarly report.
- To demonstrate independent research capability, academic integrity, and effective presentation and defence of research work.

BACHELOR OF COMMERCE PROGRAMME (FYUGP) under 4-year UG Programme under UCCF, 2023
8TH SEMESTER
COURSE: MAJOR
PAPER NAME: FINANCIAL MANAGEMENT
PAPER CODE: COM MAJOR 17 **6 Credit**

Course Objective:

The objective of this course is to familiarise students with the principles, concepts, and practical aspects of financial management and to develop an understanding of financial decision-making in business organisations.

Unit	Title	Contents
Unit I	Introduction to Financial Management	Definition, scope, and objectives of financial management; Major decisions in financial management.
Unit II	Sources of Finance	Introduction to long-term and short-term financial requirements; Equity shares; Preference shares; Internal finance; Loan finance.
Unit III	Cost of Capital	Meaning and relevance of cost of capital; Measurement of specific costs of capital; Weighted Average Cost of Capital (WACC); Marginal Cost of Capital.
Unit IV	Capital Budgeting Techniques	Capital budgeting under certainty conditions; Capital budgeting practices in India.
Unit V	Capital Structure and Firm Value	Concept of capital structure; Capital structure theories and models; Determinants of capital structure.
Unit VI	Leverage	Measurement of operating, financial, and combined leverage; Effects of leverage on profit; Analysis of alternative financial plans; Financial leverage and shareholders' risk.
Unit VII	Dividend Policy and Firm Value	Concept of dividend policy; Theories and models of dividend policy.
Unit VIII	Management of Working Capital	Concept of working capital; Management of major components of working capital; Working capital financing policies

Course Outcomes:

- To understand the principles, objectives, and scope of financial management and financial decision-making.
- To identify sources of finance and compute the cost of capital for investment and financing decisions.
- To analyse capital structure, leverage, and dividend policies to evaluate firm value and risk.
- To manage working capital efficiently and apply capital budgeting techniques for business planning.

Suggested Readings:

- Bhattacharyya, Hrishikesh: Working Capital Management Strategies and Techniques, Prentice Hall, New Delhi.
- Bhalla V. K.: Financial Management, Anmol Publication.
- Brealey, Richard A. and Stewart C. Myers: Principles of Corporate Finance, Tata McGraw-Hill, New Delhi.
- Chandra Prasanna: Financial Management, Tata McGraw-Hill, New Delhi.
- Khan M. Y. and Jain P.K.: Financial Management, Tata McGraw-Hill, New Delhi.
- Levy and Sarnat: Capital Investment and Financial Decisions. Prentice Hall.
- Pandey I.M.: Financial Management, Vikas Publishing House, New Delhi.
- Van Horn J. C.: Financial Management and Policy, Prentice Hall, New Delhi.

BACHELOR OF COMMERCE PROGRAMME (FYUGP) under 4-year UG Programme under UCCF, 2023
8TH SEMESTER
COURSE: MAJOR
PAPER NAME: TRAVEL & TOURISM
PAPER CODE: COM MAJ 17 **6 Credit**

Course Objective

The course introduces students to the concepts, scope, and structure of tourism and travel management. It covers tourism resources, planning, infrastructure, promotion, and sustainable practices, enabling students to understand and manage tourism effectively.

Unit	Title	Contents
Unit I	Conceptual Framework of Tourism Management	Tourism – definition, meaning, and scope; Concept of tourist, visitor, and excursionist; Tourism resources; Tourism product; Tourism industry; Tourism system; Types and typologies of tourism.
Unit II	Historical Aspect of Tourism	Early travels; Age of Grand Tours; Emergence of modern tourism; Concept of paid holiday; Factors affecting growth and development of national and regional tourism; Push and pull tourism.
Unit III	Infrastructure of Tourism	Types, forms, and significance of tourism infrastructure; Accommodation types and forms; Transport sectors; Tourism support infrastructure; State support to regional and national tourism; Destination development strategy and planning.
Unit IV	Tourism Resources in North Bengal	Physical background, climate, natural vegetation, transport and communication of North Bengal; National parks, wildlife sanctuaries, bird sanctuaries, tiger reserves, and hill stations; Homestays and their prospects; Historical sites; Religious festivals and their importance in tourism.
Unit V	Planning for Tourism	Planning approaches for different forms of tourism—historical, eco, religious, nature, and medical tourism; Impact of unplanned tourism; National Action Plan for Tourism.
Unit VI	Tourism Promotion in India	Concept of tourism as a product; Branding of tourism product; Pricing strategies; Nature and types of tourism promotion; Role of travel agencies, tour operators, and other intermediaries in tourism distribution.

Course Outcomes:

- To understand the concepts, scope, and structure of tourism and travel management.
- To identify and evaluate tourism resources, infrastructure, and facilities for effective planning.
- To apply knowledge of tourism promotion, marketing, and sustainable tourism practices.
- To analyse historical, cultural, and regional aspects of tourism to support destination development.

Suggested Readings:

- Bhatia, A.K. – *Tourism Development: Principles and Practices* (Sterling Publishers)
- Satish Babu – *Tourism Management* (APH Publishing)
- Seth, Pran Nath – *Successful Tourism Management* (Sterling Publishers)
- Gupta, S.L. & Radha Krishna – *Principles of Tourism Development* (Sultan Chand & Sons)
- Bhatia, A.K. – *International Tourism Management* (Sterling Publishers)
- Kaul, R.N. – *Dynamics of Tourism: A Trilogy* (Sterling Publishers)
- Chopra, Gaurav – *Tourism in India: Development, Issues and Challenges* (Kanishka Publishers)
- Government of India (Ministry of Tourism) – *National Action Plan for Tourism & Annual Reports*
- Singh, S. – *Tourism and Development: Global and Local Perspectives* (Channel View Publications)

BACHELOR OF COMMERCE PROGRAMME (FYUGP) under 4-year UG Programme under UCCF, 2023
8TH SEMESTER
COURSE: MAJOR
PAPER NAME: QUANTITATIVE TECHNIQUES IN BUSINESS DECISIONS
PAPER CODE: COM MAJ 18 **6 Credit**

Course Objectives:

This course aims to acquaint students with quantitative techniques that play a vital role in managerial decision-making and problem-solving in business organisations.

Unit	Title	Contents
Unit I	Linear Programming Problem	Formulation of Linear Programming Problems; Graphical solution; Simplex method; Sensitivity analysis; Duality concept.
Unit II	Transportation Problems	Mathematical representation of transportation problems; Methods of obtaining initial basic feasible solutions; Testing optimality; Variations in transportation problems.
Unit III	Assignment Problems	Concept and algorithm of assignment problems; Solution of assignment problems; Variations of assignment problems.
Unit IV	Project Management (PERT & CPM)	Introduction to PERT and CPM; Basic differences between PERT and CPM; Phases of project management; Network components and precedence relationships.
Unit V	Replacement Theory	Concept of replacement; Replacement policies with and without change in money value; Replacement of items deteriorating with time; Impact of maintenance cost on replacement decisions; Limitations of replacement theory.
Unit VI	Queuing Theory	Concept of queuing system and queuing models; Characteristics of queuing models; Models with Poisson arrival and service rates; Single-server models with infinite and finite population.
Unit VII	Simulation	Concept of simulation; Elements of the simulation process; Advantages and limitations of simulation; Applications of simulation in different fields.
Unit VIII	Network Analysis	Network diagrams; Time estimates for activities; Determination of floats; Critical Path Method (CPM); Program Evaluation and Review Technique (PERT); Project crashing, scheduling, and levelling.

Course Outcome:

- Apply quantitative techniques for effective business decision-making.
- To formulate and solve linear programming, transportation, and assignment problems.
- To use PERT, CPM, and network analysis for project planning and control.
- To apply queuing, replacement, and simulation models in business situations.

Suggested Readings:

- Taha, H.A.: Operations Research – An Introduction, Prentice Hall of India Pvt. Ltd., New Delhi
- Swarup, I.K., Gupta, P.K., Mohan, M.: Operations Research, Sultan Chand & Sons, New Delhi.
- Vohra, N.D.: Quantitative Technique in Management, Tata McGraw-Hill Publishing Co. Ltd., New Delhi
- Sharma, J.K.: Operations Research – Theory and Applications, Macmillan, New Delhi.
- Kapoor, V.K. and Kapoor, S.: Operations Research – Techniques for Management, Sultan Chand & Sons, New Delhi.

8TH SEMESTER

COURSE: MAJOR

PAPER NAME: DATA SCIENCE

PAPER CODE: COM MAJ 19 **6 Credit**

Course Objectives:

The course aims to provide students with basic knowledge of probability, statistical inference, and econometric methods for data analysis. It develops skills in sampling, hypothesis testing, and regression modelling, and enables students to identify and address common econometric problems in empirical research.

Unit	Title	Contents
Unit I	Probability Theory	Meaning and concept of probability; Classical, empirical and axiomatic definitions of probability; Total probability theorem; Conditional probability; Compound probability; Independent events; Bayes' theorem on conditional probability.
Unit II	Random Variables and Probability Distributions	Random variables (discrete and continuous); Probability functions; Mathematical expectation and variance; Moments; Binomial, Poisson, Normal and Exponential distributions; Joint distribution of two discrete random variables.
Unit III	Sampling Theory	Concept and importance of sampling; Sampling and non-sampling errors; Practical methods of selecting a random sample; Random and non-random sampling techniques; Sampling distributions (statement only); Determination of sample size.
Unit IV	Tests of Hypotheses and Analysis of Variance	Basic concepts of hypothesis testing; Parametric tests for small and large samples; Tests based on Z, t, Chi-square and F statistics; Confidence intervals; Non-parametric tests; Analysis of variance—one-way classification; Two-way classification with one observation per cell.
Unit V	Nature of Econometrics and Economic Data	Meaning and scope of econometrics; Methodology of econometric analysis; Necessity of econometrics; Assumptions for estimation; Types and sources of data for econometric analysis.
Unit VI	Linear Regression Models	Simple linear regression model—specification and assumptions; Ordinary Least Squares (OLS) estimation; Properties of OLS regression line and estimators; Multiple linear regression model—specification and assumptions; OLS estimation and properties; Coefficient of determination (R^2) and adjusted R^2.
Unit VII	Heteroskedasticity and Autocorrelation	Meaning and nature of heteroskedasticity and autocorrelation; Consequences of heteroskedasticity and autocorrelation; Detection methods.
Unit VIII	Dummy Variable Regression Models	Concept and role of dummy variables; Simple regression model with dummy variables; Interaction of dummy variables; Comparison of two regression models.

Course Outcome:

- To understand and apply probability theory and probability distributions in data analysis.
- To apply sampling techniques and hypothesis testing methods to real-world data problems.
- To develop econometric models using regression techniques for empirical analysis.
- To identify and diagnose econometric problems such as heteroskedasticity and autocorrelation, and use dummy variables in regression analysis.

Suggested Readings:

- Das, J. K., Statistics for Business Decisions, Academic Publishers.
- Gupta, S. c., Fundamentals of Statistics, Himalaya Publishing House
- Hanke, J. E., WiChern, D. W. and Reitsch, A. G., Business Forecasting, Prentice Hall of India
- Hooda, R. P., Statistics for Business and Economics, Macmillan.
- Johnson, R. A. and Wichern, D. W., Business Statistics, John Wiley and Sons
- Makridakis, S., Wheelwright, S. C. and Hyndman, R. J., Forecasting Methods and Applications, John Wiley and Sons
- Sharma, J. K., Business Statistics, Pearson Education
- Sounderpandian, J. and Aczel, A. D., Complete Business Statistics, Tata McGraw-Hill
- Johnston, J: Econometrics Methods, McGraw-Hill Book Co., New York
- Maddala, G.S: Econometrics, McGraw-Hill Book Co., New York, 3rd Rd.

BACHELOR OF COMMERCE PROGRAMME (FYUGP) under 4-year UG Programme under UCCF, 2023

8TH SEMESTER

COURSE: MAJOR

PAPER NAME: DISSERTATION

PAPER CODE: COM MAJ 19 **6 Credit**

Course Objective

The dissertation aims to provide students with an opportunity to undertake independent and in-depth research in the field of commerce and allied disciplines. It is designed to develop research competence through systematic investigation, critical analysis, and scholarly writing, enabling students to apply appropriate research methodology and present research findings in a structured and academic manner.

Evaluation Criteria

Component	Evaluation Criteria	Marks
Final Report Preparation	**Preparation of the research project report, including problem formulation, objectives, methodology, data collection, analysis, interpretation, and scholarly writing**	**50**
Presentation of Research Project	**Oral presentation of the research project, including clarity of communication, defence of methodology and findings, and response to questions**	**50**
	Total	**100**

Nature & Examination Mode of Dissertation

The dissertation may be empirical or non-empirical, depending on the research objectives and methodology adopted by the student.

- Empirical Dissertation: Based on primary data collection, fieldwork, experiments, surveys, or case studies, with emphasis on data analysis and interpretation.
- Non-Empirical Dissertation: Based on secondary sources, theoretical exploration, conceptual analysis, or literature review, with emphasis on critical evaluation and synthesis of existing knowledge.

- Written Submission: Students shall submit the final research project report in the prescribed format before the presentation.
- Oral Presentation: Each student will present the project before the Evaluation Board.
- Assessment Focus: Evaluation shall emphasise originality, academic rigour, methodological soundness, analytical depth, and effective communication.

Evaluation Board

The evaluation of the dissertation shall be conducted by an Evaluation Board consisting of:

- **Internal Examiner:** A faculty member from the concerned college.
- **External Examiner:** A faculty member from the relevant Department of the University

Course Outcomes (Dissertation)

- To formulate a clear research problem and objectives relevant to commerce and allied disciplines.
- To apply appropriate empirical or non-empirical research methodology for systematic data collection and analysis.
- To Critically analyze and interpret findings and present them in a well-structured scholarly report.
- To demonstrate independent research capability, academic integrity, and effective presentation and defence of research work.

BACHELOR OF COMMERCE PROGRAMME (FYUGP) under 4-year UG Programme under UCCF, 2023
8TH SEMESTER
COURSE: MINOR
PAPER NAME: BUSINESS ETHICS AND CORPORATE SOCIAL RESPONSIBILITY
PAPER CODE: COM MIN 6 **6 Credit**

Course Objectives:

To familiarise the students with the knowledge of ethics, emerging trends in good governance practices and corporate social responsibility in the global and Indian context.

Unit	Title	Contents
Unit I	Introduction	Nature of business ethics; Relationship between business ethics, corporate governance, and ethical leadership; Kohlberg's six stages of moral development; Levels of ethical analysis; Concept of corporate integrity.
Unit II	Ethical Principles in Business	Teleological approach; Deontological approach; Virtue ethics approach; Systems development approach; Universalism versus ethical relativism.
Unit III	Business Ethics as a Strategic Response	Strategic vision; Corporate philosophy and enterprise strategy; Stakeholder theory; Stakeholder-inclusive organisation; Stakeholder mapping; Ethical leadership.
Unit IV	Managing Ethical Dilemmas in Business	Ethical dilemma versus ethical issue; Characteristics of ethical dilemmas; Dilemma resolution process; Common ethical dilemmas in finance, marketing, HRM, and international business.
Unit V	Corporate Social Responsibility (CSR)	Definitions and principles of CSR—sustainability, accountability, and transparency; Agency theory and stakeholder theory of business; Business and society.
Unit VI	Sustainability, Accountability and Transparency	Concepts and issues in Environment, Society, and Governance (ESG); Triple Bottom Line (TBL) approach.
Unit VII	Corporate Governance	Concept and importance of corporate governance; International scenario; Indian scenario—reports of various committees.
Unit VIII	Reporting Standards and Performance Indicators	Sustainability, CSR, and ESG reporting frameworks and standards (GRI, OECD, Global Compact, AA1000, ISO26000); Reporting requirements in India; Sustainability/CSR performance indicators; Disclosures and measurement of transparency; Dow Jones Sustainability Index; FTSE4GOOD Index.

Course Outcomes

- To understand the principles, concepts, and importance of business ethics in corporate decision-making.
- To analyse ethical dilemmas and apply ethical frameworks to resolve issues in various business areas.
- To explain the concepts, principles, and practices of corporate social responsibility (CSR) and sustainability.
- To evaluate corporate governance practices, reporting standards, and performance indicators for transparency and accountability.

Suggested Readings:

- Boatright, J. R., Ethics and the Conduct of Business, Pearson Education.
- Crane, A. And Matten, D. Business Ethics; Oxford University Press.
- Fernando, A.C., Business Ethics: An Indian Perspective, Pearson Education.
- Petrick, J.A and Quinn, J.F., Management Ethics: Integrity at Work, Response Books.
- Trevino, L.K. and Nelson, K.A. Managing Business Ethics; John Wiley and Sons
- Velasquez, M. G., Business Ethics: Concepts and Cases, Prentice Hall of India.
- Werther, W. and Chandler, D. Strategic Corporate Social Responsibility; Sage South Asia Edition.
- Philip Kotler, Corporate Social Responsibility, Nancy Lee, John Wiley & Sons Inc., 2005 ISBN 0-471-47611 0
- Daniel Esty, Andrew Winston, Green to Gold, John Wiley & Sons Inc. 2006 ISBN 9780-470-39374-1
- C.K. Prahalad, The Fortune at the Bottom of the Pyramid, Wharton School Publishing, 2005
- Sanjay K Agarwal, Corporate Social Responsibility in India, SAGE Publications Pvt. Ltd.