

PROGRAMME OUTCOME OF B.COM

PO1: After completing graduation, students will acquire the knowledge and skill in different areas of communication, decision making, innovations and problem solving in day to day business activities.

PO2: Capability of students to make decisions at personal and professional level will increase after completion of the course.

PO3: Students can independently start their own business.

PO4: Students can prove themselves in different professional exams like CA, CS, UPSC as well as other courses.

DEPARTMENT OF FINANCE

SUBJECTS UNDER FYUGP

Semester	Course Name	Course Code
Sem I	Indian Financial System	BCM010304
Sem II	Trade and Commerce in India	VAC020302
Sem III Major	Business Laws	BCM030304
Sem III Major	Banking - I	VAC020302
Sem IV Major	Fundamentals of Financial Management	BCM040104
Sem IV Major	Financial Market Operations	BCM040504
Sem IV Major	Insurance	BCM040804
Sem V Major	Micro Finance	BCM050704
Sem V Major	Financial Services	BCM050804
Sem V Major	Fundamentals of Investment	BCM050304
Sem V Minor	Corporate Laws	BCM050504

DEPARTMENT OF FINANCE

COURSE EARNING OUTCOME: SEMESTER: **B.COM SEMESTER I**

COURSE NAME: **INDIAN FINANCIAL SYSTEM**

COURSE OBJECTIVE: **To provide the students the basic knowledge of Indian Financial System and its components, institutions and their functions.**

COURSE OUTCOME	UNITS	UNIT WISE LEARNING OBJECTIVE
The course outcome of the Indian Financial System include understanding the diverse components and functions of the system, the role of regulatory bodies, the impact of policies on economic growth and the development of analytical skills to evaluate and navigate financial markets effectively.	i. Introduction	Remember and Understand the workings behind the Indian Financial System.
	ii. Financial Markets	To analyse the financial market processes and their factors and make successful decisions at an individual as well as corporate level.
	iii. Financial Institutions	To familiarize the students with the elements and recent changes in the financial markets.
	iv. Financial Services	To familiarize the students with the elements and recent changes in the financial services.
	v. Regulatory Institutions	To provide an insight into the workings of the various regulatory bodies working in the Indian Financial System.

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COURSE LEARNING OUTCOME: SEMESTER: **B.COM SEMESTER II**

COURSENAME: **TRADE AND COMMERCE IN INDIA**

COURSEOBJECTIVE: **To provide the students the basic knowledge of the prevalent environment of trade and commerce in India and Assam.**

COURSE OUTCOME	UNITS	UNIT WISE LEARNING OBJECTIVE
The course outcome of the Trade and Commerce in India will demonstrate an understanding of the concepts and principles governing the trade and commerce section of the country in general and the state of Assam.	i. Trade and commerce	To know about the nature and scope, significance and importance of trade and commerce
	ii. Natural Resources	To find out about the agricultural, forest and mineral resources available in India.
	iii. Industry Manufacturing sector	To understand the manufacturing and the service sector in India as well as Assam.
	iv. Some great entrepreneurs of India	To peek into the history of famous entrepreneurs of India as well as Assam.

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COURSE LEARNING OUTCOME: SEMESTER: **B.COM SEMESTER III**

COURSE NAME: **BANKING (MAJOR)**

COURSE OBJECTIVE: **To provide the students the basic knowledge of Indian Banking System and its components, institutions and their functions.**

COURSE OUTCOME	UNITS	UNIT WISE LEARNING OBJECTIVE
The course outcome of Banking is that the students will understand the basic concepts and functions of banking. They will also be able to analyse the banking scenario of the country.	i. Introduction	To understand the meaning and functions of bank and to know about the origin and development of banking in India.
	ii. Banker Customer Relationship	To know about the concept of a banker and a customer and understand the general and special relation between them.
	iii. Employment of Bank funds	To understand and remember the principles of sound lending adopted by the banker and the various types of credit given by them.
	iv. Negotiable Instruments	To analyse the features of the various negotiable instruments under the NI Act.
	v. Banking Regulation Act	To study in detail about the provisions under the Banking Regulation Act, 1949.

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COURSE LEARNING OUTCOME: SEMESTER: **B.COM SEMESTER III**

COURSENAME: **BUSINESS LAWS**

COURSE OBJECTIVE: **To provide the students the basic knowledge of the various Acts prevalent in the business world.**

COURSE OUTCOME	UNITS	UNIT WISE LEARNING OBJECTIVE
The course outcome of Business Laws include understanding the diverse components and provisions of the various Acts prevalent to the business world. On completion of the course the student will be able to demonstrate an understanding of the legal environment.	i. The Indian Contract act, 1872	To understand the various concepts of the Indian Contract Act.
	ii. The Indian Contract Act – Specific Contract	To learn about the specific terms like Bailment, Agency Indemnity and Guarantee
	iii. The Sale of Goods Act, 1930	To learn and understand the various provisions under the Sale of Goods Act.
	iv. Partnership Laws	To understand the nature and characteristics of partnership along with the rights and duties and obligations of the partners of a firm.
	v. The Negotiable Instruments Act, 1881 & RTI Act, 2005	To learn and understand the various provisions underlying the Negotiable Instruments Act.

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COURSE LEARNING OUTCOME: SEMESTER: **B.COM SEMESTER IV**

COURSENAME: **FUNDAMENTALS OF FINANCIAL MANAGEMENT (Major)**

COURSE OBJECTIVE: **To provide students with a comprehensive understanding of the basic principles and concepts of financial management in order to make sound financial decisions.**

COURSE OUTCOME	UNITS	UNIT WISE LEARNING OBJECTIVE
1. Students will gain knowledge of financial analysis techniques and be able to interpret financial statements to evaluate the financial health of a company. 2. Students will develop the skills to assess investment opportunities, calculate the cost of capital, and make informed capital budgeting decisions.	Unit1:Introduction	Understanding the objectives of financial management , applying the time value of money , analyzing risk and return with CAPM , and evaluating the valuation of bonds and equities .
	Unit 2: Investment Decisions	Understanding the capital budgeting process , estimating cash flows , applying techniques like Payback, ARR, NPV, IRR, PI , and evaluating projects under risk using certainty equivalent and risk-adjusted discount rate approaches .
	Unit 3: Financing Decisions	Identifying sources of long-term finance , calculating the cost of capital (equity, debt, preference, retained earnings), applying WACC and marginal cost of capital , analyzing capital structure theories , and evaluating the role of leverage and determinants of capital structure .
	Unit 4: Dividend Decisions	Understanding theories of dividend relevance and irrelevance , differentiating between cash and stock dividends , and analyzing various dividend policies and practices .

	Unit 5: Working Capital Decisions	Understanding the concept and importance of working capital , analyzing the risk–return trade-off , identifying sources of short-term finance , estimating working capital requirements , and applying techniques for managing cash, receivables, inventory, and payables .
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COURSE LEARNING OUTCOME: SEMESTER: **B.COM SEMESTER IV**

COURSENAME: **FINANCIAL MARKET OPERATIONS (Major)**

COURSE OBJECTIVE: **To introduce students to the functioning of financial markets and the operations involved in trading securities and financial instruments.**

COURSE OUTCOME	UNITS	UNIT WISE LEARNING OBJECTIVE
By the end of the course, students will be able to understand financial market structures, analyze trading mechanisms, and apply financial market operations concepts in investment decision-making.	UNIT-I: Introduction	Understanding the definition and nature of insurance , tracing the origin and development of insurance globally and in India, identifying kinds and principles of insurance , analyzing the importance of insurance , and differentiating between insurance and wagering agreements .
	UNIT-II; Life Insurance	Understanding the definition, features, and benefits of life insurance, applying knowledge of the procedure for taking a policy , differentiating among kinds of policies , and analyzing concepts of nomination, assignment, surrender value, and revival of lapsed policies . Evaluating the settlement of claims at death and maturity, and understanding revenue items in life insurance companies.
	UNIT-III; General Insurance	Tracing the development of general insurance in India , applying the procedure for taking fire insurance policies and settling claims , and analyzing double insurance and reinsurance . Understanding the types of marine

		<p>insurance policies and their claim settlement process, and exploring miscellaneous insurance such as motor, personal accident, livestock, crop, employees' liability, and burglary insurance. Applying knowledge to the preparation of revenue accounts for fire, land, and marine insurance companies.</p>
	UNIT-IV; Insurance Organizations	<p>Understanding the organizational structure of insurance in India, analyzing the role, objectives, and achievements of LICI and the mission, organization, and functions of GIC, evaluating the role of private sector insurers, and understanding the purpose of the insurance ombudsman.</p>
	UNIT-V; Insurance Intermediaries	<p>Understanding the role of insurance agents, applying the procedure for becoming an agent, analyzing their functions, rights, and termination conditions, and identifying the qualities of a successful insurance salesman. Exploring the roles of surveyors, loss assessors, brokers, third-party administrators, and bancassurance.</p>
	UNIT-VI: Insurance legislation in India	<p>Understanding the history of insurance legislation in India, analyzing the Insurance Act of 1938 and its amendments, the LIC Act 1956, and the General Insurance Nationalization Act 1972. Evaluating the</p>

		IRDA Act 1999 , including eligibility, registration, and capital requirements of insurance companies, and applying knowledge of the duties, powers, and functions of IRDA in insurance operations.
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COURSE LEARNING OUTCOME: SEMESTER: **B.COM SEMESTER IV**

COURSENAME: **INSURANCE (Major)**

COURSE OBJECTIVE: **To develop students' understanding of insurance principles, products, and risk management techniques.**

COURSE OUTCOME	UNITS	UNIT WISE LEARNING OBJECTIVE
By the end of the course, students will be able to analyze insurance concepts, evaluate insurance products, and apply risk assessment and mitigation strategies in insurance-related scenarios.	UNIT-I: Introduction	Understanding the definition, nature, origin, and development of insurance , analyzing the history of insurance in India , identifying kinds and principles of insurance , evaluating the importance of insurance , and differentiating insurance from wagering agreements .
	UNIT-II; Life Insurance	Understanding the definition, features, and benefits of life insurance , applying the procedure for taking a policy , differentiating among kinds of policies , and analyzing nomination, assignment, surrender value, and revival of lapsed policies . Evaluating the settlement of claims at death and maturity, and understanding the revenue items in life insurance companies.
	UNIT-III; General Insurance	Tracing the development of general insurance in India , applying the procedure for fire insurance policies and claim settlements , and analyzing double insurance and reinsurance . Understanding the types of marine insurance policies and their claim settlements ,

		exploring miscellaneous insurances (motor, personal accident, livestock, crop, employees' liability, burglary), and applying knowledge in preparing the revenue accounts of fire, land, and marine insurance companies.
	UNIT-IV; Insurance Organizations	Understanding the organizational structure of insurance in India , analyzing the objectives and achievements of LICI and the mission, organization, and functions of GIC , evaluating the role of private sector insurers , and understanding the significance of the insurance ombudsman.
	UNIT-V; Insurance Intermediaries	Understanding the role of insurance agents , applying the procedure for becoming an agent , analyzing their functions, rights, and termination conditions , and identifying the qualities of a successful insurance salesman. Exploring the roles of surveyors, loss assessors, brokers, third-party administrators, and bancassurance.
	UNIT-VI: Insurance legislation in India	Understanding the history of insurance legislation in India , analyzing the Insurance Act 1938 and amendments , the LIC Act 1956 , and the General Insurance Nationalization Act 1972. Evaluating the IRDA Act 1999 —including eligibility, registration, and capital requirements of insurance companies—and applying knowledge of the

		duties, powers, and functions of IRDA in regulating operations.
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COURSE LEARNING OUTCOME: SEMESTER: **B.COM SEMESTER V**

COURSENAME: **MICRO FINANCE (Major)**

COURSE OBJECTIVE: **To provide students with a comprehensive understanding of the principles, practices, and impact of microfinance in promoting financial inclusion and alleviating poverty.**

COURSE OUTCOME	UNITS	UNIT WISE LEARNING OBJECTIVE
By the end of the course, students will be able to analyze the role of microfinance institutions, design and evaluate microfinance programs, understand the challenges and opportunities in microfinance operations, and apply innovative approaches to expand access to financial services for underserved populations.	Unit I: Micro Finance- Meaning and Concept	Understanding the meaning, concept, nature, and scope of microfinance , analyzing its objectives, evolution, and characteristics , differentiating between microfinance and microcredit , evaluating the benefits of microfinance , and tracing the development of microfinance in India .
	Unit II: Micro finance Institutions	Understanding the structure and functions of MFIs , analyzing various models of MFIs , identifying sources of funds , applying knowledge of credit delivery mechanisms , and evaluating the provision of non-financial services by MFIs .
	Unit III: Micro finance in India	Understanding the Indian financial sector and financial inclusion , analyzing the microfinance movement in India , evaluating the demand and supply of microfinancial services , understanding the role of NABARD in microfinance , and identifying problems and prospects of microfinance in India .

	Unit IV: Management of MFIs	Understanding fund management in MFIs , analyzing various types of risk and their management , applying performance measurement tools to assess operational efficiency and productivity, and evaluating the social and impact assessment of MFIs
	Unit V: Legal and Regulatory Framework for Micro Finance	Understanding the need for regulation of microfinance and MFIs , analyzing various laws governing MF activities in India , including the Cooperative Societies Act, RBI Act, Banking Regulation Act , and evaluating the implications of The Micro Finance Institutions (Development and Regulation) Bill 2012 .

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COURSE LEARNING OUTCOME: SEMESTER: **B.COM SEMESTER V**

COURSENAME: **FINANCIAL SERVICES (Major)**

COURSE OBJECTIVE: **To familiarize students with various financial services and their role in facilitating financial intermediation and meeting customer needs.**

COURSE OUTCOME	UNITS	UNIT WISE LEARNING OBJECTIVE
By the end of the course, students will be able to assess different financial services, understand customer requirements, and develop strategies for delivering effective financial solutions.	Unit I- Financial Services-Meaning and Nature	Understanding the meaning, nature, and features of financial services , analyzing their evolution , identifying providers and users , classifying fund-based and non-fund-based financial services , and evaluating their role in the economy .
	Unit II- Leasing and Hire Purchase	Understanding the concept, evolution, and features of leasing and hire purchase, differentiating types , analyzing advantages , applying knowledge to distinguish leasing from hire purchase , and evaluating the role of leasing companies in India .
	UNIT III: (12 classes) (20 Marks) Merchant Banking	Understanding the meaning, nature, and scope of merchant banking , analyzing its functions and evolution , and evaluating the growth of merchant banking in India .
	UNIT IV: Mutual funds	Understanding the meaning, characteristics, and advantages of mutual funds , differentiating among forms and types , and analyzing the working mechanism of mutual funds .

	UNIT V: Innovations in financial services	Understanding innovations in financial services , analyzing venture capital, depository systems, broking, and portfolio management services , and evaluating their impact on financial markets .
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COURSE LEARNING OUTCOME: SEMESTER: **B.COM SEMESTER V**

COURSENAME: **FUNDAMENTALS OF INVESTMENT (Major)**

COURSE OBJECTIVE: **To introduce students to the fundamental concepts, theories, and practices of investment analysis and portfolio management.**

COURSE OUTCOME	UNITS	UNIT WISE LEARNING OBJECTIVE
By the end of the course, students will be able to analyze investment opportunities, construct and manage investment portfolios, evaluate risk and return trade-offs, and make informed investment decisions based on their understanding of financial markets and investment strategies.	Unit 1: Basics of Investment	Understanding the meaning, purpose, and objectives of investment , differentiating investment and speculation , analyzing types of investments (commodities, real estate, financial assets; security and non-security forms), evaluating investment attitudes (return, risk, liquidity, tax shelter, convenience), identifying sources of financial information , and applying concepts of return and risk computation .
	Unit 2: Investment in Equities	Understanding the advantages and disadvantages of equity investment , analyzing fundamental analysis (economic, industry, company), applying technical analysis tools including charts and patterns, evaluating equity share valuation , and understanding investment in mutual funds .
	Unit 3: Investment in Fixed Income Securities	Understanding the meaning, features, and types of bonds , analyzing bond yields and valuation , identifying types of bond risks (default, credit ratings), and evaluating

		considerations for investing in bonds.
	Unit 4: Miscellaneous Investments	Understanding the concept and reasons for investing in real estate , analyzing housing finance in India , evaluating investment in gold and silver , and applying knowledge of mutual funds benefits, selection criteria, and performance evaluation.
	Unit 5: Portfolio Investment	Understanding the meaning and significance of a portfolio , analyzing the portfolio management process , applying investment decision-making approaches (fundamental, psychological, academic, eclectic), and evaluating common mistakes in investment management.

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COURSE LEARNING OUTCOME: SEMESTER: **B.COM SEMESTER V**

COURSENAME: **CORPORATE LAWS (Minor)**

COURSE OBJECTIVE: **To introduce students to the fundamental concepts, principles, and legal framework of company law, including company formation, management, corporate governance, compliance, and regulatory requirements in India.**

COURSE OUTCOME	UNITS	UNIT WISE LEARNING OBJECTIVE
By the end of the course, students will be able to understand the legal framework of companies, analyze company formation and management procedures, evaluate corporate governance and compliance requirements, apply provisions related to dividends, audits, and winding up, and make informed decisions regarding company operations and regulatory obligations.	UNIT1:Introduction	Understanding the administration of company law , including NCLT, NCLAT, and Special Courts, analyzing the characteristics of companies , applying the concept of lifting the corporate veil , differentiating types of companies (one person, small, dormant, associations not for profit, illegal associations), and evaluating the formation, online filing of documents, role of promoters, pre-incorporation contracts, and company registration.
	UNIT2:Documents	Understanding the memorandum and articles of association , analyzing the doctrine of constructive notice and indoor management , evaluating prospectus types (shelf, red herring, GDR), applying knowledge of book-building, issue, allotment, buyback, bonus shares, transmission of shares , and understanding the features of shares.
	UNIT3:Management	Understanding the classification of directors (women, independent, small shareholder's director), analyzing disqualifications, DIN, appointment, powers, duties, and removal of directors , evaluating the role of key managerial personnel, managing director, and manager , applying knowledge of shareholders' and board meetings (types, convening, requisites, postal

		ballot, e-voting), and understanding board committees (Audit, Nomination & Remuneration, Stakeholders Relationship, CSR).
	UNIT4: Dividends,Accounts ,Audit:	Understanding provisions relating to payment of dividends, books of account, and audit , analyzing auditors' appointment, rotation, and report , applying the concept of secretarial audit , evaluating modes of winding up , and understanding insider trading and whistleblowing (legal provisions, mechanisms).
	UNIT5:DepositoriesLaw	Understanding The Depositories Act 1996 , analyzing rights and obligations of depositories , evaluating the roles of participants, issuers, and beneficial owners , and applying knowledge of inquiry, inspections, and penalties .

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