





DEPARTMENT OF BUSINESS ADMINISTRATION

SEMESTER SCHEME OF EXAMINATION WITH
CONTINUOUS INTERNAL ASSESSMENT
SYLLABUS W. E. F. 2018 BATCH

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St. Joseph's Evening College

St. Joseph's Evening College, affiliated to Bangalore University, was established as Independent College in the year 1972 and it is managed by the Bangalore Jesuit Educational Society. The College draws its inspiration from St. Ignatius of Loyola the founder of the Society of Jesus which is popularly known as the 'Jesuit order'. The Society of Jesus at present manages and administers more than 2000 educational institutions across the world. St. Joseph's Evening College is one such institution established with the mission of providing opportunities for the socio-economically weaker students to have access to quality, cost effective and flexible higher education. The College aims at a holistic and integral formation of its students, fostering in them a spirit of academic excellence, social concern and character formation. Thus, shaping them to become "men and women" for the service of others especially the poor, the oppressed and marginalized. At present, more than 1300 students are pursuing various UG, PG and Diploma courses. The courses offered are B.Com. B.A. (HEP, JPS, EJP), BBA and BCA Degree courses and a two year Post-Graduation courses in Commerce and English. Over 46 years, the College has established a name and fame of its own through its equity, academic excellence, quality and inclusive educational services. The College places high premium on regularity, punctuality and discipline. It is recognized under Section 2(f) and 12B of the UGC Act. It became an autonomous institution in October 2004. It also has a rare distinction of being the only independent Evening College in the country to be conferred Autonomous status by University Grants Commission. The College in the year 2016 was re-accredited by NAAC with B++ (Good) rating with 2.89 CGPA in III Cycle accreditation.

Department Of Business Administration

Department of Business Administration was started in the year 2009 with the objective of providing opportunity and exposure to young men and women especially from the marginalized and cross section of society to become effective managers, administrators and entrepreneurs. BBA is a three year professional course recognized, approved and affiliated by Bangalore University and UGC. The nature of the course is such it provides wonderful opportunity for students to learn and earn simultaneously giving professional impetus to learner to acquire and integrate multiple skills in shorter span. Over 9 year's department has taken manifold strides to inculcate and nurture managerial excellence. Our passed out students credentials hold true testimony to our accomplishments. The Unique Selling Proposition of the department is to provide exposure to students in the form of guest lecturers, academic mentoring, organize workshops, seminars, conferences, presentations, skill development programs, presentation and publication of research papers, industrial visits, preparation of research projects etc. This plethora of activities gives scope and impetus for holistic experience and making students prepared to serve the stakeholders.





DEPARTMENT OF BUSINESS ADMINISTRATION



VISION: Pursuit to provide quality and professional learning environment for all the learners who aspire to become managers, business learners and entrepreneurs

MISSION: Inculcating managerial skills and professionalism by providing quality management education and exposure within and beyond curriculum to further enhance enrich, enable and empower the learners to gain competitive advantage

OBJECTIVES:

- To provide conducive and quality learning environment for marginalized men and women who intend to pursue quality, flexible and inclusive management education.
- To familiarize and strengthen the basic theories and concepts of business administration and empower the learners to manifest during any given situation
- To inculcate effective managerial skills, positive attitude to become dynamic and efficient managers, administrators and entrepreneurs

FEATURES OF THE COURSE AT SJEC

- Quality, Experienced and Committed faculty
- Option to earn and learn simultaneously
- Skill based curricular, co-curricular and extra-curricular activities
- Quality class room-teaching learning process
- Exposure to research activities





REGULATIONS OF BBA DEGREE SEMESTER SCHEME:

The main objective of the BBA Programme is to motivate Young Students to take up challenges in lower level and middle level executive positions in business and industry, in the context of the globalization process going on in the economy. It is also envisaged to equip them with decision making skills, computing skills, communication skills, organizing skills, team building, analytical skills, entrepreneurial skills and so on.

- 1) Eligibility: Students who have completed two year Pre- University Course of Karnataka State or Equivalent there to are eligible to seek admission to BBA degree course.
- 2) Duration of the Course: The course of study for the BBA Degree shall extend over a period of three academic years. Each academic year comprising of two semesters, and each semester comprising of sixteen weeks of class work, Provided that the candidate shall complete his/her Degree within six years from the date of admission to the First Semester of BBA Degree Course (As per the Autonomous guide lines).
- 3) Medium of Instruction: The medium of instruction and examination shall be in English.
- 4) Subjects of Study: A candidate for the BBA degree course shall seek to study subjects shown under the course structure

5) Attendance:

- *i)* Each semester shall be taken as a unit for the purpose of calculating attendance.
- *ii)* A student shall be considered to have satisfied the requirement if attendance for the semester, if he has attended not less than 75% of the number of working periods in each of the subjects.
- *iii)* Students who fail to complete the course in the manner stated above shall not be allowed to take the end semester examinations.

6. Project Report

a) The Project Report (50 marks), Viva Voce (30 marks) and Research Paper (20 marks) combined is carried by the students in the sixth semester which carries 100 marks which shall be the part of sixth semester examinations. There shall be double evaluation of Project Report. First evaluation shall be done by the concern guide and the second evaluation by one/two of the examiners from the Panel of Examiners. The Chairman of the BOE/HOD in Business Administration (UG) shall arrange for the second evaluation of the Project Report at the Valuation Centre.





- b) Candidate shall obtain a minimum of 40 % marks in the subject (Project Report) failing which he/she shall revise and resubmit before commencement of the next examination. However, no student shall be allowed to resubmit the Project Report after three consecutive chances.
- c) The student who fails to submit/Present the Project Report, Research Paper and Viva Voce shall not be permitted to take the end semester examination.
- d) Rules and Regulations pertaining to the project Report preparation are mentioned in the project manual which should be strictly followed by the students.
- 7. Scheme of Examination: There shall be an end semester examination at the end of each semester. The maximum marks for the end semester examination will be 100.

8. Appearance for the Examination

- a) A candidate shall apply for all the parts in each examination when he/she appear for the first time. A candidate shall be considered to have appeared for the examination only if he/she has submitted the prescribed application for the examination along with the required fees and fulfils other formalities mentioned under the autonomous guidelines.
- b) A candidate who has passed any language under Part I shall be eligible to claim exemption from the study of the language if he/she studies and passed that language in the corresponding level.
- **9.** *Minimum for a Pass*: Candidates who have obtained at least 40% of marks in aggregate in each subject shall be eligible for a pass or exemption in that subject.

10. Results of Successful Candidates:

The result of the degree course as a whole shall be declared on the basis of the aggregate marks obtained by the candidate in the commerce subjects of the First, Second and Third year degree course put together as follows:

- a) **Distinction:** Those who obtain above 80% and above of the aggregate in the management subjects of the First, Second and Third year course.
- b) First Class: Those who obtain 60% and above of the aggregate in the management subjects of the First, Second and Third year course.
- c) **Second Class:** Those who obtain 50% and above but less than 60% of the aggregate in the management subjects of the First, Second and Third year course.
- d) Pass Class: Rest of the successful candidates who obtain 40% and above but less than 50% of marks aggregate in the management subjects of the First, Second and Third year course.





Class and Ranks shall be declared on the basis of the aggregate marks obtained by the candidates in the commerce subjects of the First to Six semesters of degree course as a whole. However, only those candidates who have passed each end semester examination in the first attempt shall be eligible for the award of ranks.

11. Pattern of Question Paper: Examination in each of theory question paper shall be for three hours duration. The question paper shall ordinarily consist of two/three sections.

The model question paper shall be as follows:

I. SECTION - A: (0.3x10 = 30)

This section carries 30 marks. It shall contain objective type question designed to test conceptual knowledge of students.

II. SECTION - B: (05x04 = 20)

This section carries 40 marks. It shall contain questions designed to test the analytical ability of students.

III. SECTION - C: (10x02 = 20)

This section carried 30 marks. It shall contain essay type questions designed to test the comprehension and application skills of students.





BACHELOR OF BUSINESS ADMINISTRATION SYLLABUS W.E.F., 2018-19 ACADEMIC YEAR

	Paper	A OF BUSINESS ADMINISTRATION ST	Lecture		larks		Total
Sem.	No.	Title of Paper	Hrs. per Week	CIA*	ESE*	Credits	Marks
	1.1	Language(Kannada/Tamil/Additional English/Hindi)	04	30	70	3	100
	1.2	English	04	30	70	3	100
	1.3	Business Organization and Environment	04	30	70	3	100
erl	1.4	Fundamentals of Accounting	04	30	70	3	100
Semester I	1.5	Management Process	04	30	70	3	100
Sen	1.6	Computer fundamentals & Applications in Business	04	30	70	3	100
	1.7	Foundation Course – Indian Constitution	02	30	70	1	100
	1.8	Foundation Course – Environmental Studies	02	30	70	1	100
	Total		28	240	560	20	800
	2.1	Language(Kannada/Tamil/Additional English/Hindi)	04	30	70	3	100
	2.2	English	04	30	70	3	100
_	2.3	Human Resource Management	04	30	70	3	100
Semester II	2.4	Financial Accounting	04	30	70	3	100
mes	2.5	Corporate Administration	04	30	70	3	100
Se	2.6	Business Communication and Life Skills	04	30	70	3	100
	2.7	Foundation Course – Environmental Studies	02	30	70	1	100
	2.8	Foundation Course – Indian Constitution	02	30	70	1	100
	Total		28	240	560	20	800
	Paper		Lecture				Total
Sem.	No.	Title of Paper	Hrs. per Week	CIA*	ESE*	Credits	Marks
	3.1	International Business	04	30	70	3	100
	3.2	Marketing Management	04	30	70	3	100
	3.3	Corporate Accounting	04	30	70	3	100
=	3.4	Organizational Behavior	04	30	70	3	100
Semester III	3.5	Banking Operations	04	30	70	3	100
Semi	3.6	Business Statistics	04	30	70	3	100
S	3.7	Communicative Kannada/English – Level 1(CBCS*)*Offered by Kannada and English Dept.	02	30	70	2	100
	Total		27	210	490	20	700





	4.1	Business Economics	04	30	70	3	100
	4.2	Cost Accounting	04	30	70	3	100
	4.3	Services Management	04	30	70	3	100
<u> </u>	4.4	Financial Management	04	30	70	3	100
Semester IV	4.5	Business Law	04	30	70	3	100
Sem	4.6	Entrepreneurship Development	04	30	70	3	100
	4.7	Personal Financial Planning (CBCS*) Offered only to BBA Students	02	30	70	2	100
	Total		27	210	490	20	700
	Paper		Lecture	N	larks		Total
Sem.	No.	Title of Paper	Hrs. per Week	CIA*	ESE*	Credits	Marks
	5.1	Strategic Management	04	30	70	3	100
	5.2	Financial Markets and Services	04	30	70	3	100
	5.3	Retailing Management	04	30	70	3	100
>	5.4	Management Accounting	04	30	70	3	100
Semester V	5.5	International Financial Management	04	30	70	3	100
eme	5.6	Event Management	04	30	70	3	100
0,	5.7	CBCS*(Offered to other streams) 1.Personality Development & Soft Skills 2. Digital marketing	02	30	70	2	100
Total			24	180	420	20	600
	6.1	Portfolio Management	04	30	70	3	100
	6.2	Income Tax	04	30	70	3	100
	6.3	Consumer Behaviour	04	30	70	3	100
2	6.4	Labour Laws	04	30	70	3	100
ester	6.5	Business Research Methodology	04	30	70	3	100
Semest	6.6	Project Report, Viva Voce & Research Paper	04	50+30+20		3	100
, s,	6.7	CBCS*(Offered to BBA Students Research Skills –Participating/ Presenting paper at State / National / International Conferences	02	30	70	2	100
		Total	24	180	420	18	600
		Grand Total	156	1260	2940	120	4200
	Choice Based Subjects offered by BBA within and to the other Departments						
1.		nality Development and Life Skills	\/ ac=	oostor II	Offered to	othor stros-	201
2.	2. Digital Marketing V semester (Offered to other streams)					15)	

*NOTE: CIA: Continuous Internal Assessment ESE: End Semester Examination







St. Joseph's Evening College (Autonomous) Department of Business Administration

IV – Semester

Scheme of Examination with Continuous Internal Assessment (CIA)

Sl. No.	Title of the Paper	Lecture Hrs.	Marks		Total	
		per Week	CIA	ESE	marks	
4.1	Business Economics	04	30	70	100	
4.2	Cost Accounting	04	30	70	100	
4.3	Services Management	04	30	70	100	
4.4	Financial Management	04	30	70	100	
4.5 Business Law		04	30	70	100	
4.6	Entrepreneurship Development	04	30	70	100	
4.7	Personal Financial Planning	04	30	70	100	
	TOTAL	28	210	490	700	





PAPER 4.1: BUSINESS ECONOMICS

UNITS	CHAPTER NAME	TOPICS
1.	Introduction to Business Economics (8 Hours)	Nature and Scope of Business Economics- Microeconomics and Macroeconomics – Need – Objectives and Importance of Business Economics - Goals of Business – Economic Goals – Social Goals – Strategic Goals – Profit Maximisation versus Profit Optimisation
2.	Consumer Behaviour (6 Hours)	The Law of Diminishing Marginal Utility – The Law of Equi-marginal Utility – Indifference Curve Techniques – Properties of Indifference Curve
Demand and Revenue Concepts (10 Hours)		Meaning of Demand – Determinants of Demand – Demand Schedule – Demand Curve – Law of Demand – Exceptions to the Law of Demand, Demand Distinctions (Types of Demand) – Elasticity of Demand – Price Elasticity – Types – Measurement of Price Elasticity – Factors Influencing Elasticity of Demand, Demand Forecasting – Types – Techniques, Revenue Concepts – Total Revenue, Average Revenue, Marginal Revenue
4.	Production (8 Hours)	Introduction – Production Functions – Law of Variable Proportions – Production Functions with Two Variable Inputs (ISO-quants and ISO-costs) Equilibrium Through ISO-quant and ISO-cost Curves
5.	Cost Analysis (12 Hours)	Introduction – Cost Classification – Real Cost – Opportunity Cost – Money Cost – Explicit and Implicit Costs – Accounting and Economic Costs – Fixed and Variable Costs – Total Costs – Marginal Costs – Short Run Total Cost Schedule of a Firm – TFC, TVC and TC Curves – Behaviour of Short Run Average Cost Curve – Marginal Cost Curve – Long Run Average Cost Curve – Cost and Output Relations (Simple Problems)
6.	Analysis of Market Situations and Pricing (12 Hours)	Kinds of Competitive Situations – Features of Perfect Competition, Monopoly, Duopoly, Oligopoly and Monopolistic Competition. Pricing: Meaning, Types of Pricing, Pricing Under Different Market Situations: Perfect Competition – Price Determination Under Monopoly Price Discrimination – Monopolistic Competition and Price Determination
Skill Development		1) Construction of Demand Schedule for any product 2) Calculation of elasticity of demand 3) Computation of Average Cost, Marginal Cost, Marginal Revenue, Average Revenue 4) Fit a straight line trend by the method of the least square
Books for Reference		 Srivayya, GangadharaRao, Rao V.S.P Managerial Economics Dr. D.M. Mithani. Managerial Economics. New Delhi: Himalaya Publishing House. Appanaiah and Reddy; Business Economics H.L.Ahuja - Business Economics- Sultan Chand & Sons. K.M.Pandey - Economics for Managerial Decisions.





PAPER 4.2: COST ACCOUNTING

UNITS	CHAPTER NAME	TOPICS
1.	Introduction to Cost Accounting (10 Hours)	Introduction – Meaning & Definition of Cost, Costing and Cost Accounting – Objectives of Costing - Comparison between Financial Accounting and Cost Accounting – Application of Cost Accounting – Designing and Installing a Cost Accounting System – Cost Concepts - Classification of Costs – Cost Unit – Cost Center – Elements of Cost – Preparation of Cost Sheet – Tenders and Quotations.
2.	Material Cost Control (15 Hours)	Meaning — Types — Direct Material — Indirect Material — Material Control — Purchasing Procedure — Store Keeping — Techniques of Inventory Control — Setting of Stock Levels — EOQ — ABC Analysis — VED Analysis — Just In-Time — Perpetual Inventory System — Documents used in Material Accounting — Methods of Pricing Material Issues — FIFO — LIFO — Weighted Average Price Method and Simple Average Price Method.
3.	Labour Cost Control (10 Hours)	Meaning — Types — Direct Labour — Indirect Labour — Timekeeping — Time booking — Idle Time — Overtime — Labour Turn Over. Methods of Labour Remuneration - Time Rate System — Piece Rate System — Incentive Systems — Halsey plan — Rowan Plan — Taylor's differential Piece Rate System and Merricks differential Piece Rate System — Problems
4.	Overhead Cost Control (15- Hours)	Meaning and Definition – Classification of Overheads – Procedure for Accounting and Control of Overheads – Allocation of Overheads – Apportionment of Overheads – Primary Overhead Distribution Summary – Secondary Overhead Distribution Summary – Repeated Distribution Method and Simultaneous Equations Method – Absorption of Factory Overheads – Methods of Absorption – Machine Hour Rate – Problems.
5.	Reconciliation of Cost and Financial Accounts (10 Hours)	Need for Reconciliation – Reasons for differences in Profit or Loss shown by Cost Accounts and Profit or Loss shown by Financial Accounts – Preparation of Reconciliation Statement and Memorandum Reconciliation Account.
Skill Development		 Classification of costs incurred in the making of a product. Identification of elements of cost in services sector. Cost estimation for the making of a proposed product. Documentation relating to materials handling in a company. Collection and Classification of overheads in an organization. Developing a case for reconciliation.
Books for Reference		 N.K. Prasad: Cost Accounting J.Madegowda: Advanced Cost Accounting Gouri Shankar: Practical Costing M.L. Agarwal: Cost Accounting Palaniappan&Harihara: Cost Accounting I.K. International Jain &Narang: Cost Accounting S.N. Maheshwari: Cost Accounting





PAPER 4.3: SERVICES MANAGEMENT

UNITS	CHAPTER NAME	TOPICS
1.	Services Management (10 Hours)	Services Management, Features, Concept, Importance, Growth of Service Sector, Role of Services in the Economy, Basis of Classification, Difference between goods and services-Service processes – Designing the service process – service blueprint – back office & front office process
2.	Marketing Mix of Services	Service Marketing and Goods Marketing, Nature of Services, Marketing, Customer, Service Provider Matching, Services Marketing Concept, Service Marketing, Mix (Product, Price, Promotion, Place, People and Physical Evidence)
3 Educational Services		Educational Services in India- Concept, structure, features, Importance, functions, challenges, trends and opportunities. Education Regulatory bodies: UGC, NAAC, HRD and AICTE
4	Tourism Management	Introduction, Concept and nature of tourism, Significance and impact of tourism, Market segmentation in tourism, Tourism marketing mix
5	Travel Services	Management of Travel Services, Travel Agencies and Travel Organizations, Tour Operators Measuring and Services
6	Health Care Services	Health Care Concept, Hospital Services, Hospital Development, Facilities, Personnel Administration, Service Extensions, Pharma, Midwife, Medical Transcription Service
7	Hotel Industry	Evolution, Hotel, The Concept, Facilities, Guest Cycle, Classification (Grades), Marketing Mix of Hospitality Industry.
8 ITES (Special Emphasis on BPO Industry)		BPO (Emergence, concept, meaning, definition, features, significance, advantages, issues, forms, SLA – KPO, MPO and LPO (Concepts)
Skill Development		 Visit any hotel and give an account of facilities provided by the management to tourists. Interact with a tourist operator and try to understand elements of tourism management. Format of medical transcriptions. List out Organizations providing health care services in your area. List out different Health care services.





PAPER 4.4: FINANCIAL MANAGEMENT

UNITS	CHAPTER NAME	TOPICS
1.	Introduction to Financial Management (16 Hours)	Meaning; Scope of Finance; Financial Decisions in Firm; Goals of Financial Management; Introduction to Capitalization and Capital structure; Sources funds Long term, Medium Term and Short term sources.
2.	Cost of Capital (10 Hours)	Meaning; Computation of Cost of Capital of Equity; Preference; Debentures; Retained earnings; Public Deposits; Weighted Average Cost of Capital; Marginal cost of capital
3.	Capital Structure and Leverages (10 Hours)	Meaning of Capital Structure; Optimum Capital Structure; Factors determining capital structure; Problems; Leverages - Operating Leverage, Financial Leverage, Combined Leverage; - EPS Analysis; Problems
4.	Investment and Dividend Decisions (12 Hours)	Meaning of Capital Budgeting; Significance; Capital Budgeting process; Project Classification and Investment Criteria; Payback method; ARR Method; Net Present Value; IRR Method; Profitability Index; Dividend decisions: Meaning; Types of Dividend policies; Factors influencing dividend policy; Forms of Dividends
5.	Management of Working Capital (12 Hours)	Meaning, Introduction, concepts of working capital, Factors Influencing working capital Requirements, - Importance of adequacy of working capital, Components of working capital; - Cash Management; Receivables Management and Inventory Management (Meaning and Importance Only).
Skill Development		 Collect and paste share application form of IPO Collect EPS of at least 5 companies for 3 years and draw EPS chart Prepare a capital budget by applying different techniques for a new business to be started Illustrate operating cycle for at least two different companies of your choice. Draw Cash Management charts Draw working capital policy charts
Books f	for Reference	 Dr. Sathya Prasad & P.V. Kulkarni. Financial Management. New Delhi: Himalaya Publishing House. I.M. Pandey. Financial Management. New Delhi: Vikas Publications Pvt. Ltd. Dr. S.N. Maheswari& Dr. C.B. Gupta. Financial Management. New Delhi: Vikas Publications Pvt. Ltd. Prasanna Chandra. Financial Management & Practice. New Delhi: Tata McGraw Hill. Sharma & Gupta. Financial Management. Ludhiana: Kalyani Publishers.





PAPER 4.5: BUSINESS LAW

UNITS	CHAPTER NAME	TOPICS
1.	Introduction to Business Law and Indian Contract Act, 1872 (18 Hours)	Meaning and Scope of business law; Sources of Indian business law Definition; types of contract essentials — offer, acceptance, consideration capacity of parties, free consent (meaning only); legality of object and consideration; various modes of discharge of a contract; remedies for breach of contract
2.	Intellectual Property Legislations (08 Hours)	Meaning and scope of intellectual properties; Patent Act of 1970 and amendments as per WTO agreements — Background, objects, definition;Inventions, patentee, true and first inventor, procedure for grant of process and product patents; WTO rules as to patents (in brief); rights to patentee; infringement; remedies
3.	Economic and Environment Laws (08 Hours)	Back ground; definition of — Environment, Environmental pollutant, Environment pollution, Hazardous substances, Occupier; Power of central Government in relation to protection of environment and prevention of environment pollution; FEMA, 1999: Objectives; Scope and salient features; offences under the act
4.	Consumer and Competition Laws (08 Hours)	Back ground; – definitions of – Consumer, Consumer Dispute, Complaint, Deficiency, Service; Consumer Protection Council; consumer redressal agencies; District Forum; State Commission and National Commission; Competition Act, 2003:Meaning and scope, salient features; offences and penalties under the act
5.	Information Laws (08 Hours)	Information Technology Act, 2000: Objectives; definitions and salient features; provisions pertaining to piracy and related offences and penalties. Right to Information Act, 2005: objectives of RTI Act; scope; suo-moto disclosure; method of seeking information; who is eligible to get information; authorities under the act.
Skill Development		 Draft a 'rent agreement' incorporating all the essential features of a valid agreement Draft an agreement to repay a loan borrowed from a bank on installment basis Case laws 'involving points of law of contracts' Draft a complaint against 'unfair trade practice' adopted by a businessman, to the Consumer forum List out the latest cases of both High Court and Supreme Court on Environmental issues with both facts and judgments (At least 2 cases)
Books f	or Reference	 Tulsian. Business Law. New Delhi: Tata McGraw Hill. Aswathappa. K &Ramachandra. Business Law. Himalaya Publishing House. Kapoor N.D. Business Law. Sultan Chand & Sons. Garg, Sareen, Sharma &Chawla. Business Law. Kalyani Publishers. M.C. Kuchhal. Business Law. Himalaya Publishing House.





PAPER 4.6: ENTREPRENEURSHIP DEVELOPMENT

UNITS	CHAPTER NAME	TOPICS
1.	Introduction to Entrepreneurship (08 Hours)	Evolution of the concept of an Entrepreneur; Growth of Entrepreneurship in India; Role of Entrepreneurship in Economic Development; Types of Entrepreneurs; Entrepreneurship; Knowledge Entrepreneur; Social Entrepreneur; Problems of Women Entrepreneurs; Recent Trends and Development; Entrepreneurial Competencies
2.	Getting Started (14 Hours)	Identification and Selection of Business Opportunities; Procedures and Formalities for Starting up a Venture; Location; Clearances and permits Required; Formalities; Licensing and Registration procedures; Types of Startups; Why New Ventures Fail; Venture Development Stages
3.	Financial Aspects, Ownership Structure and Legal Issues (14 Hours)	Financial Aspects: Sources of Capital; Personal Fund; Debt v/s Equity; Bank Loan; Venture Capital; Angel Investing; Ownership Structure: Sole proprietorship; Partnership; Joint Venture; Corporations; Franchising; Challenges facing Family Owned BusinessesLegal issues Concerning New Ventures: Patents; Copyrights; Trademarks and Bankruptcy
4.	Preparing the Business Plan (BP) (12 Hours)	Meaning and Need for BP; Scope and Value for a BP; Who should write the plan?; How do potential leaders and investors evaluate the plan?; Presenting and writing the BP; Why Some BP's fail
5.	Assistance for Entrepreneurs and Global Opportunities (12 Hours)	Sources of Financial and Non-Financial Support for SSI Entrepreneurs; Institutional Support and Taxation benefits; International Environment; Methods of Going International; Entering International Marketplace; Types of Documents required for Export Oriented Business
Skill Development		 Convert your business idea by drafting a business plan and carefully evaluate the possible business opportunities Prepare a brief case study in any successful local entrepreneur by analyzing the failure and success factors List out and analyse the profiles of any three new age Entrepreneurs Visit the DIC and make list of the various existing institutions supporting Entrepreneurs in Karnataka and analyse the facilities provided by them Arrange for a guest lecture by an entrepreneur of your choice
Books for Reference		1) Colin Coulson Thomas: <i>The Knowledge Entrepreneur</i> , Kogan Page Publications 2) Dr. Sudhir Sharma, Balraj Singh &SandeepSinghal: <i>Entrepreneurship Development</i> ; Wisdom Publications; New Delhi 3) P.C. Jain: <i>Handbook for Entrepreneurs: Entrepreneurship Development in India</i> ; Oxford publications 4) Robert D. Hisrich, Michael P. Peters & Dean A. Shepherd: <i>Entrepreneurship</i> ; Sixth Edition, Tata-McGraw Hill Publications





PERSONAL FINANCIAL PLANNING CBCS – Offered to BBA in the IV semester under CBCS Scheme

UNITS	CHAPTER NAME	TOPICS /CONTENTS
1	Chapter One Introduction to Personal Financial Planning & Financial Markets 7 Hrs	Introduction to Personal Financial Planning & Financial Markets - Setting Higher Financial Goals in Life- Financial Planning Process- Life time Cash flow — Net worth- Calculating Net worth- Data Gathering Techniques for financial Planning Forms of Ownership- Public Limited Companies- Stock Exchanges- Capital Markets (Primary and Secondary) — Commodity Markets- Money Market- Derivatives Market- Futures and Options in Brief)
2	Chapter-2 Basic Financial Mathematics 7 Hrs	Basic Financial Mathematics - Rate of Return- Nominal Rate of Return- Effective Rate of Return- Internal Rate of Return- Compounded Annual Growth Rate(CAGR)- Real Rate of Return-Pre and Post Tax Returns
3	Chapter-3 Investment Products and their Application in Financial Planning Process 7 Hrs	Investment Products and their Application in Financial Planning Process —Bank Deposits- Savings, Fixed, and Recurring — Debt Instruments- Corporate Fixed Deposits, Zero Coupon Bonds, and Deep Discount Bonds- Mutual funds- Commodities- Gold and Silver
4	Chapter- 4 Investment Products and their Application in Financial Planning Process 7 Hrs	Security Analysis for Equities & Mutual Funds – Fundamental analysis-Ratio analysis-Short listing of shares and mutual funds for investment
5	Chapter 5- Insurance Planning in Personal Financial Plan 5 Hrs	Insurance Planning in Personal Financial Plan – Life Insurance-Concept, Purpose and Need, Need Analysis- Fundamental Principles of Insurance –Important Terms in an Insurance Policy-Calculation of the Insurance amount, General Insurance- Health and Accident, Personal Disability, Property and Liability, Key man, Business Insurance.
6	Chapter 6 - Retirement Planning 5 Hrs	Retirement Planning – Calculation of Retirement Corpus- Investment Avenues for the Retired
7	Chapter-7 - Integrated Personal Financial Plan Construction 6 Hrs	Integrated Personal Financial Plan Construction- Lifetime Personal Cash flows and Financial plan, integrated personal financial plan construction - How to purchase house, car or any other asset without a loan.
Books for	Reference	Reference Books- 1. Financial Planning-Theory and Practice by Mr. Sid Mittra 2. You can be rich -A practical Guide to to Financial Planning- Times Group 3. Simplified Personal Financial Plannning- A Revolutionary Approach to Money Management by Mr Seth Cummings ICFOP Publications



