

**VIVEKANAND EDUCATION SOCIETY'S COLLEGE OF ARTS,
SCIENCE, AND COMMERCE (AUTONOMOUS)**

SINDHI SOCIETY, CHEMBUR, MUMBAI

BACHELOR OF ARTS (Economics + Commerce)

NEP CREDIT STRUCTURE

CATEGORY	CREDITS
MAJOR	MANDATORY:48 (Three years course) $+28 = 76$ (Four Years Honours course)
	ELECTIVES $4+4=8$
MINOR	18
GENERIC ELECTIVE	12
VOCATIONAL SKILL ENHANCEMENT COURSE (VSC)	10
SKILL ENHANCEMENT COURSE (SEC)	6
ABILITY ENHANCEMENT COURSE (AEC)	8
i) English: 04	
ii) Modern Indian Language: 04	
INDIAN KNOWLEDGE SYSTEM (IKS)	2
VALUE EDUCATION COURSE (VEC)	4
NSS/NCC/SPORTS/ CULTURAL/INTERNSHIP/FIELD PROJECT	18 +4
TOTAL	132 (3 years) +44=176 (4th Year)

T.Y.B.A. Commerce NEP-2020 Course Structure for Academic Year 2025-26

Semester-V	
Major Mandatory Subjects	<ol style="list-style-type: none"> 1. Commerce VII- Human Resource Management I (4 Credits) 2. Commerce VIII- Export Management I (4 Credits)
Major Elective Subjects	<ol style="list-style-type: none"> 1. Business Ethics and Corporate Social Responsibility (4 Credits) 2. Consumer Behaviour (4 Credits)
Vocational Skill Course (VSC)	<ol style="list-style-type: none"> 1. Retail and Sales Management (VSC)
Minor Subjects	<ol style="list-style-type: none"> 1. Fundamentals of Human Resource Management (4 Credits)
Field Project (FP)	2 Credits

Semester-VI	
Major Mandatory Subjects	<ol style="list-style-type: none"> 1. Commerce IX - Human Resource Management II (4 Credits) 2. Commerce X- Export Management II (4 Credits) 3. Commerce XI - Investment Planning (2 credits)
Major Elective Subjects	<ol style="list-style-type: none"> 1. Business Ethics and CSR (4 Credits) 2. Consumer Behaviour (4 Credits)
Vocational Skill Course (VSC)	-----
Minor Subjects	<ol style="list-style-type: none"> 1. Fundamentals of Financial Management (4 Credits)
Apprenticeship or Internship (OJT)	4 Credits



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Affiliated to the

University of Mumbai

NEP HOLISTIC DEVELOPMENT CURRICULUM FRAMEWORK

Syllabus for

Program: T.Y.B.A (Economics+Commerce)

Undergraduate Programme

As per NEP 2020

with effect from Academic Year 2023 - 2024

Program Outcomes (PO):

A leaner completing Bachelor of Arts (B.A.) will be able to:

PO-1 - Demonstrate analytical skills in applying appropriate arts principles and methodologies to solve a wide range of problems.

PO-2 - Design, carry out research and analyze results by accounting for uncertainties in different quantities measured using various social/ scientific instruments.

PO-3 - Demonstrate professional behavior of being unbiased, and truthful in all aspects of work as an individual as well as team.

PO-4 - Be generally imbibed with realization of human values

PO-5 - Develop a sense of social service

PO-6 - Become a responsible and dutiful citizen

PO-7 - Develop a critical temper and creative ability

PO-8 - Acquaint the learner with knowledge of subjects like Economics, Psychology, Sociology, Business and Commerce

Program Specific Outcomes (PSO's)

On completion of Bachelor of Arts (B.A.) program, learners will be enriched with knowledge and be able to:

PSO-1 Use Economics concepts and its applications in different areas and establish linkages with other interdisciplinary/ social science/ commerce subjects

PSO-2 Demonstrate competence in problem solving skills in Microeconomics, Macroeconomics, Growth and Development, International Economics, Industrial and Labour Economics.

PSO-3 Build a sound base for various post graduate courses in Economics and related fields.

PSO-4 Understand the concepts of Business, Service Sector, Financial Management, Marketing and apply in current business scenario.

PSO-5 Acquire knowledge about Management, Human Resource Management and International business exploring different career opportunities in the field of Commerce.



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ARTS, SCIENCE AND COMMERCE (AUTONOMOUS)**

**NEP HOLISTIC DEVELOPMENT CURRICULUM
FRAMEWORK**

For

T.Y.B.A (Economics+Commerce)

Major Course

Semester – VI

Commerce IX – Human Resource Management- II

Undergraduate Programme

From

Academic year

2025-26

T.Y.B.A (ECONOMICS+ COMMERCE) SEMESTER VI**Major / Core Course****COURSE TITLE: Commerce IX - Human Resource Management II****COURSE CODE: UMMCAS6-301 [CREDITS - 04]**

Course Learning Objective		
The objective of this course is make the learners aware about Human Relations, Industrial Relations and Current Issues in HRM.		
Course Learning Outcomes		
After completion of this course learners will be able to: CO-1 - Understand the basic concepts in human relations, human needs and morale CO-2 - Gain knowledge about motivation, leadership and group dynamics. CO-3 - Recognize and interpret the importance of good industrial relations and employee welfare measures CO-4 – Get acquainted with the current issues and trends in HRM.		
UNIT	Name of the Unit	No. of Lectures
1.	Human Relations and Employee Morale <ul style="list-style-type: none">• Human Relations – Meaning, Features, Importance, Measures for Improvement.• Human Needs – Meaning, Concept of Needs, Changing Nature of Needs, Need Satisfaction Process, Behavioral Effect of Unsatisfied Needs, manager's Role in need Fulfilment.• Employee Morale – Meaning, Characteristics, Factors, Effect of High Morale, Measures for Improvement.	(15 L)
2.	Managing Human Resources <ul style="list-style-type: none">• Motivation – Meaning, Features, Factors, Importance, Theories (Maslow, Herzberg, McGregor).• Leadership – Meaning, Styles, Theories (Trait, Transactional, Transformational), Selection of Leadership Style.	(15 L)

	<ul style="list-style-type: none"> Group Dynamics – Meaning, Characteristics, Types of Group, Objectives of Group Formation, Process of Group Formation, Conflict (Causes, Stages, Resolution). 	
3.	Industrial Relations and Employee Safety <ul style="list-style-type: none"> Industrial Relations – Meaning, Industrial Disputes Causes, Effects, Settlement Procedure Employee Participation-concept and modes of participation, Grievance – Meaning, Features, Causes, Redressal Procedure. Employee Safety – Meaning, Importance, Accidents Causes, Effects, Safety Measures. 	(15 L)
4.	Current Issues and Trends in HRM <ul style="list-style-type: none"> Employer Branding, Employee Engagement- Concept and Types, Ethical issues in HRM Challenges in Human Resource Management: Work life Balance, Workforce diversity and inclusion, Gig Economy & Flexible Workforce Management, Exit Policy-Downsizing and Voluntary Retirement Scheme. Women at Workplace- Coping with Gender Bias and Sexual Harassment. 	(15 L)
Ref:	<ul style="list-style-type: none"> <i>Production and Operations Management –Prof L.C. Jhamb, Event Publishing House.</i> <i>Production Planning & Control- Prof L.C. Jhamb, Event Publishing House</i> <i>Production & Operation Management (Text & Cases)-K.Ashwathappa & G. Sudeshana Reddy, Himalaya Publication.</i> <i>Launching New Ventures: An Entrepreneurial Approach- KathleenR. Allen, Cengage Learning</i> <i>Essentials of Inventory Management-MaxMuller, Amacon Publishers</i> <i>Indian Financial System—Bharathi Pathiak, Pearson Publication</i> <i>Financial Institutions and Markets : Structure Growth& Innovations – L.M.Bhole , Jitendra Mahakad, Tata McGraw</i> 	

	<p><i>Hill.</i></p> <ul style="list-style-type: none"> • <i>The Indian Financial System and Financial Market Operator</i>-Vasant Desai, Himalaya Publishing • <i>Indian Financial System</i> – M.Y.Khan, Tata McGraw –Hill • <i>Mutual Funds in India: Emerging Issues</i>-Nalini Prava Tripathy, Excel Books New Delhi. • <i>Start up Stand up: A step by step guide to Growing your Business</i>, Nandini Vaidyanathan, Jaico Publishing House, Mumbai 	
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MODALITY OF ASSESSMENT

The performance of the learners for the exam shall be evaluated in two parts as per the following ratio:

Semester End Examination: Internal Assessment [60:40]

The learner's performance shall be assessed by conducting the **Semester-end Examination with 60% marks** and **Continuous Internal Assessment (CIA) with 40% marks**.

Students will have to score 40% of marks INDIVIDUALLY in Internal assessment as well as Semester-end Examination to pass the course.

Internal Assessment: It is defined as the assessment of the learners on the basis of internal evaluation by way of participation of learners in various academic and correlated activities in the given semester of the programme.

Semester End Assessment: It is defined as the assessment of the learners on the basis of Performance in the Semester-end Theory/ Practical examination.

Table-1-

Mode of Assessment under NEP 2020

Name of the course	Nature of Evaluation & Mode of Assessment	Credits	Duration	Marks
Major Subject Course - - Commerce IX - Human Resource Management II (Theory)	1. Semester-end Examination (60%)	4-Credit	2 Hrs	60
	2. Internal (40%) (Table 2)		-	40

Table - 2
Theory - Mode of assessment-Continuous Internal Assessment [40%]

Evaluation type
<ol style="list-style-type: none"> 1. Assignments. 2. Project based learning activities (Group Discussion Research/ Case studies/ Reports / Assignments / Presentations / Skit / Poster / etc.). 3. Class Test (Objective - Multiple Choice Questions/ Subjective). 4. Active participation in class activities. 5. Overall conduct as a responsible student with respect to good behaviour, leadership qualities, interpersonal skills etc.

Table – 3
Question Paper Pattern for Semester End Examination

Total Marks: 60	Time: 2 hours
Q.1 Answer Any Two of the following Out of Three questions - Unit – I	(15)
a. b. c.	
Q.2 Answer Any Two of the following Out of Three questions - Unit – II	(15)
a. b. c.	

Q.3 Answer Any Two of the following Out of Three questions - Unit – III (15)

a.

b.

c.

Q.4 Answer Any Two of the following Out of Three questions - Unit – IV (15)

a.

b.

c.



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NEP HOLISTIC DEVELOPMENT CURRICULUM FRAMEWORK

Syllabus for

Program: B.A. (COMMERCE)

(Program code: VESUACO)

Undergraduate Programme

As per NEP 2020

With effect from Academic Year 2025 - 2026

Program Outcomes (PO):

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Program Specific Outcomes (PSO's)

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PSO-3 Build a sound base for various post graduate courses in Economics and related fields.

PSO-4 Understand the concepts of Business, Service Sector, Financial Management, Marketing and apply in current business scenario.

PSO-5 Acquire knowledge about Management, Human Resource Management and International business exploring different career opportunities in the field of Commerce.



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**NEP HOLISTIC DEVELOPMENT CURRICULUM
FRAMEWORK**

For

T. Y. B. A. (Sem-VI)

Commerce X - Export Management II

(Major Course)

Undergraduate Programme

From

Academic year

2025-26

T. Y. B. A. SEMESTER VI
(Major Course)

COURSE TITLE: Commerce X - Export Management II

COURSE CODE: UMMCAS6-202[CREDITS - 04]

Course Learning Objective

The objective of this course is to make the learners aware of the Preliminaries and Documentations of Starting Export Business.

Course Learning Outcomes

After completion of this course, learners will be able to:

1. Get acquainted with the Preliminaries of starting an export business.
2. Understand the Pricing and Promotional strategies in the overseas markets.
3. Acquire knowledge about Export Finance.
4. Analyze the Export documentation and procedure to enter international trade.

UNIT	Name of the Unit	No. of Lectures
1.	Preliminaries for Starting Export Business <ul style="list-style-type: none">● Preliminaries to Export Business - Overseas marketing research, Identifying foreign markets, Factors affecting the selection of products in the foreign market● Product Planning - International Product Life Cycle, Product branding, labelling, marking and packaging● Methods of entry in foreign markets - Channels of distribution in export market, Distinction between direct and indirect exporting channels, Components of logistics in export management	(15 L)
2.	Export Pricing and Promotion <ul style="list-style-type: none">● Export pricing - Factors affecting export price, Incoterms - Major export price quotations - FOB price, C&F price, CIF price, Distinction between FOB price and CIF price● Methods of payment in export management - Letter of credit, types, process of opening a letter of credit● Promotion - Sales promotion techniques used in export marketing - Importance of Trade Fairs and Exhibitions - Benefits of Personal Selling in overseas markets	(15 L)

3.	<p>Export Finance</p> <ul style="list-style-type: none"> • Types of export finance - Features of Pre-Shipment and Post-Shipment finance, Procedure to obtain export finance, Distinction between Pre-shipment Finance and Post-Shipment Finance, Deferred payment • Role of banks in Export Finance - EXIM Bank, Commercial Bank, SIDBI • Need for Insurance in Export Management - Objectives of ECGC, Role and functions of ECGC in export finance 	(15 L)
4.	<p>Export Documentation and Procedure</p> <ul style="list-style-type: none"> • Main documents used in export and their importance - Commercial invoice, Consular invoice, Shipping bill, Certificate of origin, Mate's receipt, Bill of lading and G.R. form • Stages in export procedure - Registration stage, Pre-shipment stage, Procedure of quality control and Pre-shipment inspection • Shipment stage - Shipping and customs stage formalities, Post-shipment stage for realisation of export proceeds, Role of CHA in export procedure 	(15 L)
Ref:	<ul style="list-style-type: none"> • International Marketing and Export Management, Albaum • International Marketing and Export Management, Gerald Albaum (Author), Marian Burk Wood (Author), Edwin Duerr (Author) • Fundamentals of Multinational Finance with International Marketing and Export Management • International Finance, ISBN Number: 978-93-5142-272-3, Dr. P.G. Gopalakrishnan, Prof. (Mrs) Nandini Jagannarayan • International Marketing, Philip R. Cateora • A Basic Guide to Exporting, by Jason Katzman 	

MODALITY OF ASSESSMENT

The performance of the learners for those exams having Semester End Examinations and Internal Assessment shall be evaluated in two parts as per the following ratio:

Semester End Examination: Internal Assessment [60:40]

The learner's performance shall be assessed by conducting the **Semester-end Examination with 60% marks and Continuous Internal Assessment (CIA) with 40% marks**. Practical Examination will consist of a Semester-end examination.

Students will have to score 40% of marks INDIVIDUALLY in the Internal assessment as well as the Semester-end Examination to pass the course.

Internal Assessment: It is defined as the assessment of the learners based on internal evaluation by way of participation of learners in various academic and correlated activities in the given semester of the programme.

Semester End Assessment: It is defined as the assessment of the learners on the basis of Performance in the Semester-end Theory/ Practical examination.

Table-1-

Mode of Assessment under NEP 2020

Name of the course	Nature of Evaluation & Mode of Assessment	Credits	Duration	Marks
Major Course - Commerce X - Export Management II	1. Internal (40%) (Table 2)	4-Credit	-	40
	2. Semester-end Examination (60%)		2 hrs	60

Table - 2

Theory - Mode of assessment - Continuous Internal Assessment [40%]

Evaluation type
<ol style="list-style-type: none"> 1. Assignments. 2. Project-based learning activities (Group Discussion, Research/ Case studies/ Reports / Assignments / Presentations / Skit / Poster / etc.). 3. Class Test (Objective - Multiple Choice Questions/ Subjective). 4. Active participation in class activities. 5. Overall conduct as a responsible student concerning good behaviour, leadership qualities, interpersonal skills, etc.

Table 3
Question Paper Pattern for Semester End Examination

Total Marks: 60

Q.1 Answer Any Two of the following Out of Three questions - Unit – I (15)

- a.
- b.
- c.

Q.2 Answer Any Two of the following Out of Three questions - Unit – II (15)

- a.
- b.
- c.

Q.3 Answer Any Two of the following Out of Three questions - Unit – III (15)

- a.
- b.
- c.

Q.4 Answer Any Two of the following Out of Three questions - Unit – IV (15)

- a.
- b.
- c.



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Syllabus for

Program: B.A. (COMMERCE)

(Program code: VESUACO)

Undergraduate Programme

**As per NEP 2020
with effect from Academic Year 2023 - 2024**



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**NEP HOLISTIC DEVELOPMENT CURRICULUM
FRAMEWORK**

For

T. Y. B. A. (Sem-VI)

Investment Planning

(Major Course)

Undergraduate Programme

From

Academic year

2025-26

T. Y. B. A. SEMESTER VI
(Major Course)

COURSE TITLE: Investment Planning

COURSE CODE: UMMCAS6-303[CREDITS - 02]

Course Learning Objective

The objective of this course is to enable the students to understand basics of personal finances and investment planning, and also gain knowledge about aspects of portfolio management.

Course Learning Outcomes

After completion of this course learners will be able to:

1. Describe the fundamentals of personal finance, including goal setting and credit management.
2. Assess different insurance plans and select appropriate ones as per specific financial goals and risk profiles.
3. Develop and analyze an investment portfolio according to individual financial objectives.
4. Design comprehensive retirement plans by estimating retirement needs and integrating various financial instruments.

UNIT	Name of the Unit	No. of Lectures
1.	Personal Finance and Investment Planning <ul style="list-style-type: none">• Personal Finance – Concept, Personal financial goals, Managing Savings, Tax planning, Loans – Concept, Types (Housing Loans, Vehicle Loan, Consumer Loans, Personal Loans, Credit Cards)• Insurance Planning – Concept, Types, Types of Life Insurance policies, Types of General Insurance policies for individual (Car insurance, Home insurance, Health insurance)• Investment Planning – Stocks/Equity, Use of online trading platforms, Mutual Funds – Concept, Benefits, Systematic Investment Plan (SIP)	(15 L)
2.	Portfolio Management and Retirement Planning <ul style="list-style-type: none">• Portfolio Management – Concept, Benefits, Investment in Real Estate, Gold, Asset Allocation,• Retirement Planning - Retirement needs, Development of retirement plans, Importance of Will, Retirement schemes - Employees Provident Fund (EPF), Public Provident Fund (PPF)• Gratuity, National Pension System (NPS) Unified Pension Scheme (UPS) Difference between NPS and UPS	(15 L)

Ref:	<ul style="list-style-type: none"> <i>o Gitman, L. J., & Joehnk, M. D. (2019). Personal financial planning (14th ed.). Cengage Learning.</i> <i>o Mayo, S. K. (2014). Principles of personal finance (9th ed.). McGraw-Hill Education.</i> <i>o McKeown, R. M., & Chen, H. (2021). Financial planning & analysis: An integrated approach to building wealth (1st ed.). Wiley.</i> <i>o Nofsinger, J. R. (2017). Investment management: Analysis and portfolio management (2nd ed.). Pearson.</i> <i>o Bodie, Z., Kane, A., & Marcus, A. J. (2014). Investments (10th ed.). McGraw-Hill Education.</i> <i>o Black, K., & Skipper, H. D. (2014). Life and health insurance (17th ed.). Pearson.</i> <i>o Damodaran, A. (2012). Investment valuation: Tools and techniques for determining the value of any asset (3rd ed.). Wiley.</i> <i>o Chandra, P. (2017). Investment analysis and portfolio management (3rd ed.). McGraw-Hill Education.</i> <i>o Jorion, P. (2007). Financial risk management: A practitioner's guide to managing market and credit risk (1st ed.). Wiley.</i> <i>o Tanuja, S., & Rani, N. (2015). Personal finance and investment management (1st ed.). S. Chand Publishing.</i> 	
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MODALITY OF ASSESSMENT

The performance of the learners for those exams having Semester End Examinations and Internal Assessment shall be evaluated in two parts as per the following ratio:

Semester End Examination: Internal Assessment [30:20]

The learner's performance shall be assessed by conducting the **Semester-end Examination with 60% marks and Continuous Internal Assessment (CIA) with 40% marks**. Practical

Examination will consist of Semester-end examination.

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Semester End Assessment: It is defined as the assessment of the learners on the basis of Performance in the Semester-end Theory/ Practical examination.

Table-1-

Mode of Assessment under NEP 2020

Name of the course	Nature of Evaluation & Mode of Assessment	Credits	Duration	Marks
Major Course - Commerce XI – Investment Planning (Theory)	1. Internal (40%) (Table 2)	2-Credit s	-	20
	2. Semester-end Examination (60%)		1.15 hrs	30

Table - 2

Theory - Mode of assessment-Continuous Internal Assessment [40%]

Evaluation type
<ol style="list-style-type: none"> 1. Assignments. 2. Project based learning activities (Group Discussion Research/ Case studies/ Reports / Assignments / Presentations / Skit / Poster / etc.). 3. Class Test (Objective - Multiple Choice Questions/ Subjective). 4. Active participation in class activities. 5. Overall conduct as a responsible student with respect to good behaviour, leadership qualities, interpersonal skills etc.

Table – 3
Question Paper Pattern for Semester End Examination

Total Marks: 30

Q.1 Answer Any Two of the following Out of Three questions - Unit – I (15)

- a.
- b.
- c.

Q.2 Answer Any Two of the following Out of Three questions - Unit – II (15)

- a.
- b.
- c.



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**NEP HOLISTIC DEVELOPMENT CURRICULUM
FRAMEWORK**

For

T. Y. B. A. (Sem-VI)

Consumer Behaviour

(Major Elective Course)

Undergraduate Programme

From

Academic year

2025-26

T. Y. B. A. SEMESTER VI
(Major Elective Course)

COURSE TITLE: CONSUMER BEHAVIOUR

COURSE CODE: UMECAS6-311[CREDITS - 04]

Course Learning Objective

The objective of this course is to make the learners aware about basic concepts in Financial Management, Financial planning, capital structure and recent in the financial sector.

Course Learning Outcomes

After completion of this course learners will be able to:

CO1:Understand the meaning, scope, importance, and emerging trends in Consumer Behaviour.

CO2: Analyse the consumer decision-making process and evaluate different decision-making models.

CO3: Assess the impact of personal, social, cultural, and group influences on consumer decision making.

CO4:Apply consumer behaviour insights in segmentation, targeting, and positioning strategies.

CO5:Evaluate consumer behaviour in branding and services marketing with focus on brand loyalty, personality, and service experience.

CO6: Critically discuss contemporary issues in consumer behaviour including green consumerism, digitalisation, and ethical/legal aspects.

UNIT	Name of the Unit	No. of Lectures
1.	Introduction to Consumer Behaviour <ul style="list-style-type: none">● Introduction to Consumer Behaviour: Meaning, scope and importance of Consumer Behaviour, Types of Consumers: Institutional & Retail, Types Of Consumer Behaviour.● Consumer Decision Making: Consumer Decision-Making Process-stages and types of decisions,Consumer Decision Making Models – Black Box Model and Economic model● Role of Consumer Behaviour : Role of Consumer Behaviour in Marketing Strategy; Emerging Trends : digitalisation and sustainability, E-Buying behaviour, E-buyer v/s the Brick and Mortar buyer	(15 L)

2.	<p>Individual Determinants of Consumer Behaviour</p> <ul style="list-style-type: none"> ● Consumer motivation and Perception : Consumer Needs & Motivation (Theories - Maslow, McClelland), Psychological Factors – Motivation, Consumer Perception: Factors influencing perception, Learning and Attitude ● Consumer and Personality: Personality: Definition and characteristics, Personality Traits and its significance in marketing, Self-concept and its impact on consumer behaviour ● Factors affecting Consumer Attitudes, Lifestyle and Values: Personal & Demographic Factors – Age, Gender, Income, Occupation, Lifestyle, Role of Values, Beliefs and Emotions in shaping Consumer Behaviour 	(15 L)
3.	<p>Social and Cultural Influences on Consumer Behaviour</p> <ul style="list-style-type: none"> ● Consumer behaviour and Group Dynamics : Group Dynamics – Reference Groups, Family Influences on Buyer Behaviour, Influence of Opinion Leaders ● Social Influences on consumer behaviour : Social influence on consumer choices, Social Class, Status and Roles-Impact on Consumer Choices, Lifestyle influences on consumer behaviour ● Cultural Influences on Consumer Behaviour: Understanding cultural and sub cultural influences on individuals, norms and their role, customs, traditions and value system, Cross-Cultural Consumer Behaviour 	(15 L)

4.

(15 L)

Applications of Consumer Behaviour in Marketing

- **Market Segmentation, Targeting and Positioning (STP):** Role of consumer behaviour in Market Segmentation, Selecting Target Markets based on consumer insights, Positioning strategies using Consumer Insights
- **Consumer Behaviour Applications :** Consumer Behaviour in Marketing Mix Decisions, Branding and Services Marketing – Brand Loyalty, Brand Personality and Service Experience
- **Contemporary Issues and Ethical Aspects in Consumer Behaviour:** Impact of technology on consumer decision-making: Personalization, AI, and consumer experience, Green Consumerism: concept and factors influencing eco-friendly purchase decisions, Ethical and Legal Aspects in applying consumer behaviour: Consumer rights and protection laws

Ref:

- Schiffman, L.G., Kanuk, L.L., & Kumar, S.R.2011). *Consumer Behaviour*. (10th ed.). Pearson.
- Solomon, M.R. (2009). *Consumer Behaviour – Buying, Having, and Being*. (8th ed.) New Delhi: Pearson .
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MODALITY OF ASSESSMENT

The performance of the learners for those exams having Semester End Examinations and Internal Assessment shall be evaluated in two parts as per the following ratio:

Semester End Examination: Internal Assessment [60:40]

The learner's performance shall be assessed by conducting the **Semester-end Examination with 60% marks** and **Continuous Internal Assessment (CIA) with 40% marks**. Practical

Examination will consist of Semester-end examination.

Students will have to score 40% of marks INDIVIDUALLY in Internal assessment as well as Semester-end Examination to pass the course.

Internal Assessment: It is defined as the assessment of the learners on the basis of internal evaluation by way of participation of learners in various academic and correlated activities in the given semester of the programme.

Semester End Assessment: It is defined as the assessment of the learners on the basis of Performance in the Semester-end Theory/ Practical examination.

Table-1-

Mode of Assessment under NEP 2020

Name of the course	Nature of Evaluation & Mode of Assessment	Credits	Duration	Marks
Major Elective Course - Consumer Behaviour (Theory)	1. Internal (40%) (Table 2)	4-Credit	-	40
	2. Semester-end Examination (60%)		2 hrs	60

Table - 2

Theory - Mode of assessment-Continuous Internal Assessment [40%]

Evaluation type
<ol style="list-style-type: none"> 1. Assignments. 2. Project based learning activities (Group Discussion Research/ Case studies/ Reports / Assignments / Presentations / Skit / Poster / etc.). 3. Class Test (Objective - Multiple Choice Questions/ Subjective). 4. Active participation in class activities. 5. Overall conduct as a responsible student with respect to good behaviour, leadership qualities, interpersonal skills etc.

Table – 3

Question Paper Pattern for Semester End Examination

Total Marks: 60

Q.1 Answer Any Two of the following Out of Three questions - Unit – I (15)

- a.
- b.
- c.

Q.2 Answer Any Two of the following Out of Three questions - Unit – II (15)

- a.
- b.
- c.

Q.3 Answer Any Two of the following Out of Three questions - Unit – III (15)

- a.
- b.
- c.

Q.4 Answer Any Two of the following Out of Three questions - Unit – IV (15)

- a.
- b.
- c.



**Vivekanand Education Society's College of Arts, Science and Commerce
(Autonomous)**

Sindhi Society, Chembur, Mumbai, Maharashtra – 400 071.

*Accredited by NAAC “A Grade” in 3rd Cycle - 2017
Best College Award – Urban Area, University of Mumbai (2012-13)
Recipient of FIST Grant (DST) and STAR College Grant (DBT)*

Affiliated to the

University of Mumbai

NEP HOLISTIC DEVELOPMENT CURRICULUM FRAMEWORK

Syllabus for

Program: B.A. (COMMERCE)

(Program code: VESUACO)

Undergraduate Programme

**As per NEP 2020
with effect from Academic Year 2023 - 2024**



**VIVEKANAND EDUCATION SOCIETY'S
College of Arts, Science and Commerce**

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**VIVEKANAND EDUCATION SOCIETY'S COLLEGE
OF ARTS, SCIENCE AND COMMERCE
(AUTONOMOUS)**

**NEP HOLISTIC DEVELOPMENT CURRICULUM
FRAMEWORK**

For

T. Y. B. A. (Sem-VI)

Fundamentals of Financial Management

(Minor Course)

Undergraduate Programme

From

Academic year

2025-26

T. Y. B. A. SEMESTER VI
(Minor Course)

COURSE TITLE: Fundamentals of Financial Management

COURSE CODE:UMNCAS6-317[CREDITS - 04]

Course Learning Objective		
The objective of this course is to make the learners aware about basic concepts in Financial Management, Financial planning, capital structure and recent in the financial sector.		
UNIT	Name of the Unit	No. of Lectures
1.	Financial Management and Financial Planning <ul style="list-style-type: none">o Financial Management – Concept, Objectives, Functions, Importanceo Financial Planning – Concept, Importance, Scope, Essentials of Sound Financial Planso Personal Finance – Concept, Stages in Life cycle and investment decisions, Investment options under personal finance	(15 L)
2.	Capital Structure <ul style="list-style-type: none">o Capital Structure – Concept, Importance, Determinants of Capital Structure, Owned Capital - Types of Shares, Borrowed Capital – Sources of Borrowed Capitalo Fixed Capital and Working Capital – Concept, Features, Factors, Sourceso Capitalisation – Meaning, Over-Capitalization and Under-Capitalisation: Causes and Effects	(15 L)

3.	<p>Financial Markets</p> <ul style="list-style-type: none"> o Financial Market - Concept, Importance, Components of Financial Market o Primary Market – Methods of Marketing Securities in Primary Market, Secondary Market – Dematerialisation, Concept, Requirements for Demat A/c o SEBI – Introduction, Functions. Depository – Concept and Role 	(15 L)
4.	<p>Recent Trends in Finance</p> <ul style="list-style-type: none"> o Start-up Ventures – Concept, Sources of Funding. Venture Capital - Concept, Features o Digital Payments - Types, Advantages and Issues o Artificial Intelligence – Use of Artificial Intelligence in Banking and Finance, Fintech - Concept, Benefits, Types, Fintech and AI 	(15 L)
Ref:	<ul style="list-style-type: none"> o <i>Indian Financial System—Bharathi Pathiak, Pearson Publication</i> o <i>Financial Institutions and Markets : Structure Growth& Innovations – L.M.Bhole , Jitendra Mahakad, Tata McGraw Hill.</i> o <i>The Indian Financial System and Financial Market Operator-Vasant Desai, Himalaya Publishing</i> o <i>Indian Financial System – M.Y.Khan, Tata McGraw –Hill</i> o <i>Mutual Funds in India: Emerging Issues-Nalini Prava Tripathy, Excel Books New Delhi.</i> o <i>Start up Stand up: A step by step guide to Growing your Business, Nandini Vaidyanathan, Jaico Publishing House, Mumbai</i> o <i>Digital Payments System in India by Dr. A. Martina Franciska</i> o <i>Digital Payments in India: Background, Trends and Opportunities by Jaspal Singh</i> o <i>Artificial Intelligence In Banking & Finance: How AI is Impacting the Dynamics of Financial Services by Raj Singh</i> o <i>AIfor Finance by Edward P. K. Tsang (Author)</i> 	

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Table-1-

Mode of Assessment under NEP 2020

Name of the course	Nature of Evaluation & Mode of Assessment	Credits	Duration	Marks
Minor Course - Commerce V – Fundamentals of Financial Management(Theory)	1. Internal (40%) (Table 2)	4-Credit	-	40
	2. Semester-end Examination (60%)		2 hrs	60

Table - 2

Theory - Mode of assessment-Continuous Internal Assessment [40%]

Evaluation type
<ol style="list-style-type: none"> 1. Assignments. 2. Project based learning activities (Group Discussion Research/ Case studies/ Reports / Assignments / Presentations / Skit / Poster / etc.). 3. Class Test (Objective - Multiple Choice Questions/ Subjective). 4. Active participation in class activities. 5. Overall conduct as a responsible student with respect to good behaviour, leadership qualities, interpersonal skills etc.

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- a.
- b.
- c.

Q.4 Answer Any Two of the following Out of Three questions - Unit – IV (15)

- a.
- b.
- c.