JSS COLLEGE FOR WOMEN (AUTONOMOUS)
Saraswathipuram, Mysuru – 09
Master of Commerce (M.Com) 2026-27

Program Matrix: Master of Commerce 2026-27

Programme Outcomes (POs)

PO1: Disciplinary Knowledge & Academic Excellence
Apply advanced knowledge of Commerce, Accounting, Finance, Management, Taxation, Auditing and Business Laws to achieve academic excellence, develop professional competence, and empower women through holistic, inclusive, and value-based education for meaningful contributions to business and society.

PO2: Critical Thinking & Problem Solving
Apply critical thinking, analytical reasoning, and problem-solving skills to evaluate complex business situations and make effective managerial and financial decisions.

PO3: Research & Innovation
Conduct quality research using appropriate research methodologies, analytical tools, and innovative approaches to address business and societal challenges.

PO4: Communication & Professional Skills
Demonstrate effective communication, digital literacy, teamwork, leadership, and professional competencies required for academic, corporate, entrepreneurial and research environments.

PO5: Ethical, Legal & Sustainable Practices
Practice ethical values, legal compliance, corporate governance, environmental sustainability, and social responsibility in professional and organizational decision-making.

PO6: Leadership & Entrepreneurship
Exhibit leadership, entrepreneurial mindset, managerial competence, and decision-making skills to lead teams and create sustainable business opportunities.

PO7: Global & Contemporary Business Perspectives
Evaluate national and global business environments, financial markets, emerging technologies, public policies, and contemporary business issues to make informed strategic decisions.

PO8: Collaboration & Interdisciplinary Learning

Collaborate effectively with multi disciplinary teams and integrate interdisciplinary knowledge from Commerce, Economics, Management, Technology and allied disciplines to address business, organizational, and societal problems.

PO9: Strategic Decision Making
Apply strategic thinking, business analytics, and evidence-based approaches to formulate, implement, and evaluate organizational strategies for sustainable growth.

PO10: Consultancy Skills
Provide professional consultancy and advisory services in accounting, finance, taxation, auditing and business management using analytical and ethical approaches. Develop lifelong learning competencies to provide professional solutions for business organizations and contribute to continuous personal and professional development

Course Outcomes (COs)

I Semester			
Course Type	**Course Code**	**Course Title**	**Course Outcomes**
Hard Core	**HC01**	**Accounting Theory**	**CO1:** Acquaint a set of logical principles for evaluation and development of sound accounting practices. **CO2:** Gain knowledge on conceptual framework of accounting theory **CO3:** Understand the recognition, measurement and disclosure principles of elements of financial statements. **CO4:** Gain knowledge on accounting regulatory framework in India and develop Critical thinking skills to analyze and interpret accounting transactions.
Hard Core	**HC02**	**Advanced Financial Management**	**CO1:**Students will be able to apply the core principles, scope and functions of financial management and apply concept of time value of money to value cash flows occurring at different points of time. **CO2:**Students will be able to evaluate rank and select long term investment projects using capital budgeting techniques and make strategic discussions under situation like capital rationing. **CO3:**Students will be able to incorporate risk and uncertainty into investment appraisals using various risk adjusted

			capital budgeting techniques they will also able to evaluate and selection investment project by adjusting inflation. **CO4:** Students will be able to analyse different theories of capital structure and their impact on firm value additionally they will gain the ability to calculate the specific cast of various sources of finance and determine WACC to inform financing decision.
Hard Core	**HC03**	**Advanced Marketing Management**	**CO1:**Students will be able to apply the fundamental evaluation and objectives of marketing and analyse how organisations create customer value satisfaction and retention through effective segmentation targeting and positioning strategies **CO2:**Students will be able to formulate formulate comprehensive marketing mix strategies by integrating product development pricing techniques promotional tools and distribution channel of Management to achieve organisation goals. **CO3:**Students will be able to analyse the consumer buying decision process and the psychological / sociological factors that influence buyers behaviour in both offline and online contexts **CO4:**Students will be able to identify and assess contemporary trains in the marketing landscape including Green marketing social marketing CRM logistic management to propose solutions for modern business challenges.
Hard Core	**HC04**	**Statistics for Business Decisions**	**CO1:** Apply probability concepts, random variables, expected values, and theoretical probability distributions to analyze uncertainty and support business decisions. **CO2:** Select and apply appropriate sampling methods, utilize the Central Limit Theorem, and conduct hypothesis testing for business research. **CO3:** Analyze time series data by identifying trend, seasonal, cyclical, and irregular variations and use forecasting techniques for business planning.

			CO4: Employ correlation, regression, multiple correlation, partial correlation, and ANOVA techniques to solve business problems and support managerial decision-making.
Soft Core	**SC01**	**Advanced Auditing**	**CO1:**Students will be able to apply fundamental concepts types objectives and procedures of auditing and apply appropriate vouching techniques to variety recipes and payments **CO2:**Able to apply appropriate principles and procedures for the verification and valuation of assets and liabilities in financial statements **CO3:**Able to interpret and apply specific standards on auditing to maintain quality control, ensure proper audit documentation and fulfill responsibilities regarding fraud detection during audit. **CO4:**Describe and evaluate emerging areas of Auditing and evaluate their role in enhancing corporate governance.
Soft Core	**SC02**	**Business Communication**	**CO1:** Explain the fundamentals of business communication, communication processes, barriers, and the significance of cross-cultural communication in organizations. **CO2:** Demonstrate effective employment and oral communication skills through preparation of resumes, application letters, group discussions, interviews, presentations, and professional interactions. **CO3:** Apply principles of effective written communication in drafting business letters, reports, and other organizational documents with clarity and professionalism. **CO4:** Develop and manage group communication processes, including meetings, presentations, business etiquette, and the use of modern communication technologies in organizational settings.
Soft Core	**SC03**	**Business Policy and Environment**	**CO1:** Gain knowledge on the concept, nature, significance, and components of the business environment, and evaluate the

			impact of internal and external environmental factors on business organizations. **CO2:** Analyze the principles of business ethics, corporate social responsibility (CSR), the doctrine of trusteeship, and the provisions of the Competition Act in promoting ethical and responsible business practices. **CO3:** Apply the concepts and classifications of business policy to formulate and evaluate functional policies related to production, personnel, finance, and marketing. **CO4:** Analyze the impact of globalization, World Trade Organization (WTO), government initiatives business growth and entrepreneurship and assess contemporary trends and challenges in the Indian business environment.
II Semester			
Hard Core	**HC04**	**Portfolio Management**	**CO1:**Students will be able to describe the fundamental concepts of portfolios and explain the systematic process objectives and principles involved in effective portfolio management **CO2:**Students will be able to conduct fundamental analysis and apply technical analysis tools and there is to forecast stock performance and evaluate market efficiency **CO3:**Students will be able to analyse various types of investment risk and utilize modern portfolio theories to select and build a balanced diversified investment portfolios that align with specific risk return objectives **CO4:**Students will be able to evaluate the performance of investment portfolios using standard measures and implement appropriate revision strategies to maintain and optimal portfolio.

Hard Core	**HC05**	**Capital Market Instruments**	**CO1:**Students will be able to describe overall capital market system and its contribution for growth of a country also able to identify and evaluate various capital market instruments. **CO2:**Students will be able to describe the core concepts features and operation landscape of the financial services sector in India and also able to explain the mechanism of depth securitization and factoring and lies there benefits to the financial system and stay updated on the current regulatory guidelines governing these activities **CO3:**Apply the basic features and the critical role of derivative market play in risk management differentiate forward and future contracts and understanding their pricing and settlement mechanisms also able to know that how do commodity future stock future and index futures work. **CO4:** students will be able to apply the basic features and various types of option and swap contracts in the financial market able to calculate the potential pay offs for both buyers and sellers of option contract under different scenarios determine the value of option under different methods and able to know that does swap helps reduce financial risk.
Hard Core	**HC06**	**Advanced Human Resource Management**	**CO1:** Gain knowledge on the concepts, objectives, functions, and strategic role of Human Resource Management (HRM), and assess the impact of the changing business environment and economic reforms on HR practices. **CO2:** Apply the principles and techniques of human resource planning, job analysis, recruitment, selection, and Human Resource Information Systems (HRIS) in organizational decision-making. **CO3:** Analyze human resource development practices, including training, performance improvement, promotion, transfer, discipline, and quality management, to enhance employee

			effectiveness. **CO4:** Evaluate compensation and reward systems, performance appraisal, counseling, and career management practices for improving employee motivation and organizational performance.
Hard Core	**HC07**	**Organisational Behaviour**	**CO1:** Gain knowledge on the concepts, scope, and significance of Organizational Behaviour (OB), and analyze the influence of individual, organizational, and environmental factors on workplace behaviour. **CO2:** Analyze individual behaviour in organizations by evaluating personality, learning, values, attitudes, abilities, and their impact on employee performance and organizational effectiveness. **CO3:** Apply various theories of motivation and stress management to enhance employee performance, job satisfaction, and organizational productivity. **CO4:** Evaluate group behaviour, leadership, communication, and conflict management practices, and recommend appropriate strategies to improve teamwork and organizational effectiveness through case study analysis.
Hard Core	**HC08**	**Corporate Governance and Business Ethics**	**CO1:** Explain the concepts, principles, theories, and models of corporate governance and evaluate their significance in organizations. **CO2:** Analyze the evolution of corporate governance in India and assess the recommendations of major corporate governance committees and reform initiatives. **CO3:** Apply principles of business ethics to address ethical issues in various functional areas of business and support ethical decision-making. **CO4:** Evaluate the role of corporate social responsibility, corporate accountability, and sustainable business practices in business and society.

Soft Core	**SC05**	**Legal Aspects of Business**	**CO1:** Explain the legal provisions relating to transfer of property and analyze their application in business transactions involving movable and immovable properties. **CO2:** Examine the concepts and legal framework of intellectual property rights, including patents, trademarks, copyrights, geographical indications, and designs. **CO3:** Interpret the provisions of the Right to Information Act, 2005, and evaluate the rights, responsibilities, and transparency mechanisms established under the Act. **CO4:** Assess the provisions of the Environment Protection Act, 1986, and analyze environmental issues, regulatory measures, and business responsibilities toward environmental sustainability.
Soft Core	**SC06**	**Foreign Exchange Management**	**CO1:**Students able to explain the international monetary system and international financial markets and analyse foreign exchange reserves BOT and the need for effective foreign exchange management **CO2:**Students will be able to explain the functioning of foreign exchange markets and exchange rate quotations and various currency heading tools such as forwards options futures and swaps to manage foreign exchange risk. **CO3:**Able to analyse the theories and priority parity conditions of exchange rate determination and apply technical time series and fundamental approaches to forecast foreign exchange rates **CO4:**Able to examine foreign exchange management practices in India including composition and conservation of forex reserves key provisions of FEMA and FCRA and rupee payment agreements.
III Semester			
Hard Core	**HC09**	**Business Research Methods**	**CO1:** Gain knowledge on the concepts, objectives, scope, types, approaches, research process, research design, and ethical issues involved in business research.

			CO2: Design appropriate research methodologies by selecting suitable data collection methods, sampling techniques, questionnaire design, measurement, and scaling techniques for business research. **CO3:** Apply statistical tools and hypothesis testing techniques to organize, analyze, and interpret business research data for informed decision-making. **CO4:** Analyze research data using univariate, bivariate, and multivariate statistical techniques and interpret the findings effectively and prepare professional business, technical, and academic research reports by following appropriate research methodology, documentation, referencing, and presentation standards.
Hard Core	**HC10**	**International Business**	**CO1:**Students will be able to explain the fundamental theories of international Trade and identify the key diverse trends and stages that lead a business to transition from a domestic to a global orientation **CO2:** Students will be able to evaluate the impact of trading blocks and international organisations on trade liberalisation and global regulatory frame **CO3:** Students will be able to examine the organisation structures strategic dominance and ethical codes of conduct of MNC with a specific focus on their evolving role and influence within the Indian economy **CO4:**Students will be able to critically analyse India's trade policies, EXIM regulations and globalisation strategies identifying both the opportunities and obstacles India faces as an emerging market in the global setting.
Soft Core	**SC07**	**Corporate Tax Law and Planning**	**CO1:** Explain the concepts, objectives, and legal provisions relating to corporate taxation, residential status, and computation of corporate tax liability, including MAT. **CO2:** Analyze special tax provisions, tax incentives, mergers, demergers, and business restructuring transactions for

			effective tax management. **CO3:** Apply tax planning techniques, assessment procedures, TDS provisions, and return filing requirements to ensure corporate tax compliance. **CO4:** Evaluate international taxation concepts, double taxation issues, tax avoidance mechanisms, and the role of tax havens in global business operations.
Soft Core	**SC08**	**Strategic Human Resource Management**	**CO1:** Gain knowledge on the concepts, functions, and strategic role of Human Resource Management and its alignment with organizational strategy. **CO2:** Analyze industrial relations practices, labor reforms, trade unions, collective bargaining, and employee participation in organizations. **CO3:** Evaluate emerging trends and contemporary practices in Human Resource Management, including outsourcing, retirement planning, and compensation strategies. **CO4:** Compare Human Resource Management practices across different countries and evaluate the role of International Human Resource Management in a global business environment.
Soft Core	**SC09**	**Accounting for Specialized Institution**	**CO1:** Prepare and interpret consolidated financial statements by applying appropriate accounting treatments for intercompany transactions, dividends, and asset revaluation. **CO2:** Apply the legal and regulatory provisions governing banking companies, including asset classification, non-performing assets (NPAs), capital adequacy, and the preparation of financial statements. **CO3:** Analyze the accounting and reporting requirements of life and non-life insurance companies in accordance with the Insurance Act, LIC Act, GIC Act, and IRDA regulations. **CO4:** Apply accounting standards and specialized accounting practices relating to

			government grants, hotels, educational institutions, voyage accounts, packages and containers, and investments.
Soft Core	**SC10**	**Marginal Costing and Decision Making**	**CO1:** Gain knowledge on the concepts of marginal costing, absorption costing, cost behavior, and prepare income statements using marginal and absorption costing techniques. **CO2:** Apply Cost-Volume-Profit (CVP) analysis, Break-Even Analysis, and Profit-Volume Ratio to evaluate business performance and support profit planning. **CO3:** Analyze managerial decision-making situations using marginal costing techniques for pricing, product mix, make-or-buy, special orders, shutdown, and other strategic decisions. **CO4:** Apply the principles of standard costing and variance analysis to measure cost performance, control costs, and improve organizational efficiency.
Soft Core	**SC11**	**International Financial Management**	**CO1:**Able to evaluate in MNC environments to assets operation financial risks and analyse foreign exchange to understand currency fluctuations and understand international monetary systems to map global capital flows and interpret BOP. evaluate economic health and apply financial parity conditions to forecast exchange rate movements. **CO2:**Able to apply international capital budgeting techniques to evaluate foreign investment projects and identify suitable international sources of finance **CO3:**Able to analyse the risk and return of international portfolio and foreign direct investments while considering political taxation currency and institutional factors. **CO4:**Able to valuate foreign exchange exposure and apply exchange rate theories quotations and appropriate editing techniques to manage currency risk in international transactions.
Soft Core	**SC12**	**Service Marketing**	**CO1:**Able to explain the concepts characteristics and distinctive features of services and of the 7Psservices marketing

			in developing marketing strategies for service firms **CO2:** Able to analyse the ethical issues market growth and marketing mix strategies associated with consumer and industrial services **CO3:**Able to evaluate branding advertising marketing mix decisions and growth strategies for financial services in the Indian context **CO4:**Able to apply service marketing concepts and strategies to professional and educational services considering contemporary National and international trends.
Soft Core	**SC13**	**Banking Financial Services Management**	**CO1:** Explain the structure, functions, regulatory framework, and financial statements of the Indian banking system. **CO2:** Analyze the sources and applications of bank funds, lending practices, credit appraisal processes, and customer profitability in banking operations. **CO3:** Evaluate credit monitoring mechanisms and apply risk management concepts relating to interest rate, liquidity, credit, market, operational, and solvency risks. **CO4:** Assess bank diversification strategies, mergers, financial service expansion, and banking performance using ratio analysis and the CAMELS framework.
Soft Core	**SC14**	**Insurance – Paper 1: Management of Life Insurance**	**CO1:** Explain the principles of life insurance, insurance contracts, actuarial science, and the significance of life insurance at different stages of life. **CO2:** Analyze the concepts of annuities and pensions, their various forms, and the role of pension schemes in financial planning and retirement security. **CO3:** Evaluate underwriting practices, risk assessment procedures, and the factors influencing insurability in life insurance management. **CO4:** Interpret policy conditions and

			privileges, including revival, surrender value, nomination, assignment, and non-forfeiture provisions applicable to life insurance policies.
Open Elective	**OE**	**Retail Banking**	**CO1:** Explain the functions and roles of the Reserve Bank of India, commercial banks, private sector banks, and Grameen banks in the banking system. **CO2:** Analyze the banker-customer relationship, KYC guidelines, and procedures involved in opening and operating different types of bank accounts. **CO3:** Evaluate various deposit and loan products, interest rate mechanisms, and documentation procedures associated with retail banking services. **CO4:** Examine the application of banking technology, including electronic banking, core banking systems, debit cards, credit cards, and ATMs in modern banking operations.
Open Elective	**OE**	**Financial Accounting**	**CO1:** Gain knowledge on the fundamental concepts, principles, and accounting process used in financial accounting. **CO2:** Record business transactions in journals, post them to ledger accounts, and prepare balanced ledger accounts. **CO3:** Prepare a trial balance and incorporate necessary adjustment and closing entries. **CO4:** Prepare the Trading Account, Profit and Loss Account, and Balance Sheet of a sole proprietor in accordance with accounting principles.
Open Elective	**OE**	**Management Of Non-Profit Organisations**	**CO1:**Gain knowledge on the concepts, theories, and role of Non-Profit Organizations (NPOs) in society and their relationship with the government and business sectors. **CO2:** Apply the principles of financial and functional management in NPOs, including accounting, funding, human resources, and taxation. **CO3:** Examine governance practices, board responsibilities, professionalism, and performance measurement in nonprofit

			organizations. **CO4:**Gain knowledge on the evolution, types, legal framework, and policy environment of Non-Profit Organizations in India.
Open Elective	**OE**	**Personal Financial Management**	**CO1:**Able to explain and apply the principles of personal financial planning budgeting financial statements and personal income tax planning for effective financial management **CO2:**Evaluate various savings and investment avenues based on liquidity safety risk and return to make suitable personal investment decisions **CO3: A**ble to calculate the present and future value interest dividends capital gains and risk return measures of personal investments for informed financial decision making **CO4:**Able to access retirement pension insurance provident fund gratuity and rivers mortgage plans to develop suitable long term financial security strategies.
IV Semester			
Hard Core	**HC11**	**International Accounting**	**CO1:**Able to analyse core causes of diversity in international accounting and evaluate the strategies advantages of harmonization over standardisation also able to identify the operational rules and contributions of regional and international regulatory bodies in promoting global accounting compliance. **CO2:** Able to describe the role of IFRS in harmonization of diversity in international accounting and standard setting process, structure and adoption strategies. **CO3:** able to describe forex market, foreign exchange risk, its exposures and Record foreign currency transactions and translate financial statement. **CO4:** Able to analyse international financial statements and evaluate transfer pricing methods.
Hard Core	**HC12**	**Operations Research**	**CO1:**Gain knowledge on the concepts, models, and applications of Operations Research in business decision-making.

			CO2: Formulate and solve linear programming problems using graphical and simplex methods. **CO3:** Apply PERT and CPM techniques to analyze, schedule, and optimize project activities. **CO4:** Evaluate business decisions under certainty and uncertainty using quantitative decision-making techniques and decision tree analysis.
Soft Core	**SC15**	**Strategic Management**	**CO1:** Explain the concepts, characteristics, and processes of strategic management, including vision, mission, objectives, and environmental analysis. **CO2:** Apply strategic analysis tools such as SWOT, ETOP, GAP analysis, portfolio analysis, Porter's Five Forces Model, and other strategic frameworks for business decision-making. **CO3:** Evaluate and formulate functional, business-level, corporate-level, and global strategies to address organizational challenges and opportunities. **CO4:** Develop and implement strategic alternatives, assess strategic choices, and analyze the relationship between strategy, structure, and organizational performance.
Soft Core	**SC17**	**Goods and Services Tax and Customs Duty**	**CO1:** Explain the concepts, objectives, structure, and constitutional framework of GST, including the roles and functions of the GST Council. **CO2:** Interpret the provisions and key definitions of the CGST, SGST, and IGST Acts and analyze their application in business transactions. **CO3:** Apply GST procedures relating to registration, levy, valuation, input tax credit, and computation of tax liability for goods and services. **CO4:** Examine the provisions of customs duty, classify import and export goods, and compute customs duties applicable to international trade transactions.
Soft Core	**SC18**	**International Human Resource Management**	**CO1:**Gain knowledge on the concepts, models, and challenges of International Human Resource Management and analyze

			the impact of globalization and culture on HR practices. **CO2:** Apply international HR planning, recruitment, selection, training, and expatriate management practices in multinational organizations. **CO3:** Evaluate international performance management systems, compensation strategies, and country-specific HR practices. **CO4:** Analyze expatriate failure, repatriation processes, and international labor relations to recommend effective HR strategies in global organizations.
Soft Core	**SC19**	**International Financial Reporting Standards (Ifrs)**	**CO1:**Gain knowledge on the structure, objectives, standard-setting process, and global adoption of International Financial Reporting Standards (IFRS). **CO2:** Apply IFRS, IFRIC and SIC pronouncements to analyze and prepare financial reports in practical business situations. **CO3:** Demonstrate the use of XBRL for electronic financial reporting and evaluate its features, taxonomy, and business applications. **CO4:** Analyze and apply IFRS for SMEs in the preparation and interpretation of financial statements through case studies and practical problems.
Soft Core	**SC 20**	**Cost Management**	**CO1:** Gain knowledge on the concepts and components of cost management and apply Activity-Based Management (ABM) techniques to improve organizational performance. **CO2:** Apply appropriate pricing strategies and Activity-Based Budgeting (ABB) techniques for effective cost planning, pricing, and resource utilization. **CO3:** Design suitable costing systems for job and process-oriented manufacturing environments and apply various cost estimation methods for managerial

			decision-making. **CO4:** Apply operations research and statistical techniques, including transportation models, assignment problems, and time series analysis, to solve cost management and business decision problems.
Soft Core	**SC23**	**Banking – Paper 2: Banking Technology**	**CO1:** Explain the evolution of banking technology, core banking systems, and the impact of computerization on banking operations. **CO2:** Analyze various electronic delivery channels, including internet banking, mobile banking, payment gateways, card technologies, and electronic clearing systems. **CO3:** Examine interbank payment systems such as electronic fund transfer, RTGS, structured financial messaging systems, and electronic payment instruments. **CO4:** Evaluate global developments in banking technology, information system security, audit mechanisms, confidentiality measures, and disaster management practices in banking.
Soft Core	**SC24**	**Insurance – Paper 2: Management of Non-Life Insurance**	**CO1:** Explain the principles of general insurance, the structure of the general insurance industry, and the role of regulatory and advisory bodies. **CO2:** Analyze the features, coverage, and claim procedures of fire and motor insurance policies, including relevant legal provisions. **CO3:** Evaluate marine insurance policies, maritime risks, marine losses, and claim settlement procedures in international trade and transport. **CO4:** Examine liability and engineering insurance products, relevant legal frameworks, and their role in managing business and operational risks.