

Pimpri Chinchwad Education Trust's

Pimpri Chinchwad University

Sate, Pune - 412106



Curriculum Structure

Master of Business Administration (MBA)

(BUSINESS ANALYTICS AND ARTIFICIAL INTELLIGENCE)

(Pattern 2026)

School of Management



Effective from Academic Year 2026-27

Preamble:

The business world has changed significantly in the past few decades. The pace at which technology has evolved is unheard and unseen. The fourth industrial revolution is bringing advanced robotics and autonomous transport, artificial intelligence (AI) and machine learning, advanced materials and biotechnology. For instance, AI will almost certainly automate some jobs, particularly those that rely on assembly lines or data collection. The mobile internet and cloud technology are already impacting the business world to a larger extent. What is certain is that the future managers will need to align their skillset to keep pace in this VUCA world. It is therefore imperative for management education to meet the challenges of rapid changing times and technologies.

In this fast disruptive digital economy and VUCA world, high-quality management education is essential for India. Use of technology is one of the powerful ways to enhance the students' ability to meet the ever-changing requirements of the corporate world and society. MBA students be equipped to work across time zones, languages, and cultures. Employability, innovation, theory to practice connectedness are the central focus of MBA curriculum design and development. The core curriculum is designed to give students an in-depth mastery of the academic disciplines and applied functional areas necessary to every non-business and business leader's success.

Vision and Mission of Programme:

Vision - Nurture Leaders and Responsible Corporate Citizens for an era of Digital Business and Transformations.

Mission

- M1: Evolve the curriculum in tune with emerging technology trends and industry needs.
- M2: Develop skills and competencies in the business domains and leading-edge technology.
- M3: Nurture agile leader with ability to drive change, innovation, and transformation.
- M4: To make the students pleasantly employable.

Program Educational Objectives (PEOs):

Post-Graduates from the MBA program are expected to attain or achieve the following.

Program Educational Objectives:

- Comprehensive knowledge of technical concepts, technology platforms, and solutions.
- Exhibit good business functional knowledge and skills.
- Inculcate key attributes of visualization of technology, innovation, critical and integrative thinking enable to solve business problems.

Program Outcomes (POs)

- **PO1: Leadership:** Students will proactively demonstrate the ability to take initiative. They will be able to generate agreement, fairly and objectively, by working through different, even conflicting, points of view. They will be result oriented and have the ability to take calculated risks.
- **PO2: Innovation:** Students will demonstrate the ability to visualize innovative solutions and gather user needs holistically.
- **PO3: Critical & Analytical Thinking:** Students will be able to analyse a situation to its root cause, using tangible and intangible information.
- **PO4: Communication:** Students will be able to make a good personal impact, and articulate good written and spoken skills.
- **PO5: Global Perspective:** Students will be aware of contemporary globally accepted practices, tools, and techniques. They will demonstrate ability to view problems and solutions from a global perspective organizational, locational, and cultural.
- **PO6: Role of Self in the organization & in the society:** Students will demonstrate clarity on their personal goals, while being aware of the social context. They will be sensitive to ethical issues and believe in working out solutions based on sustainability principles.
- **PO7: Techno-Proponent (PO):** Apply the knowledge and passion for technology to solve business problems in an effective manner

- **PO8: Entrepreneurial Mindset:** Graduates will exhibit an entrepreneurial mindset, demonstrating creativity, innovation, and an ability to identify and pursue business opportunities.
- **PO9: Business Acumen:** Graduates will have an in-depth comprehension of various business functions, encompassing finance, marketing, operations, and human resources, and will be capable of applying this knowledge to address real-world business challenges.
- **PO10: Decision-Making:** Students will exhibit an awareness of ethical considerations in business and possess the capacity to make informed and responsible decisions that are in accordance with ethical principles and social responsibility.

Program Specific Outcomes (PSo)

1. **PSO1: Data-Driven Decision Making:** Demonstrate the ability to collect, clean, analyze, and interpret large volumes of structured and unstructured data using advanced analytical tools and techniques to support strategic and operational decision-making in a business context.
2. **PSO2: Proficiency in AI & ML Applications:** Apply Artificial Intelligence and Machine Learning models to solve complex business problems across various domains such as marketing, finance, supply chain, and human resources, while ensuring scalability and ethical usage.
3. **PSO3: Business Intelligence & Visualization:** Leverage Business Intelligence platforms and data visualization tools to create actionable insights, communicate data stories effectively, and enable real-time business performance tracking and optimization.
4. **PSO4: Integration of Technology with Business Strategy:** Strategically integrate digital technologies, analytics solutions, and AI systems with business models to drive innovation, enhance customer experience, and gain competitive advantage.
5. **PSO5: Ethical and Responsible Use of Data and AI:** Demonstrate awareness and application of data privacy laws, ethical AI principles, and responsible governance frameworks while handling data and deploying intelligent systems in business environments.

Curriculum Framework for MBA

Curriculum Framework for MBA (Business Analytics & Artificial Intelligence)

Sr. No.	Type of course	Abbreviations
1.	Program Core	PC
2.	General Elective	GE
3.	Skill Enhancement Course	SEC
4.	Value Added Course	VAC
5.	Indian Knowledge System	IKS
6.	Foreign Language	FL

MBA BA & AI Program Credit Structure

Semester/ Category	I	II	Total (PG Diploma) required 40	III	IV	Total (MBA degree) required 80
Program Core	Max:12 Min:09	Max:12 Min:09	Max:24 Min:18	Max:00 Min:03	Max:00 Min:03	Max:24 Min:24
PC MOOCS	Max:03 Min:00	Max:03 Min:00	Max:06 Min:00	Max:03 Min:00	Max:03 Min:00	Max:12 Min:00
DSE	0	0	0	Max:09 Min:09	Max:09 Min:09	Max:18 Min:18
ASE	Max:02 Min:02	Max:02 Min:02	Max:04 Min:04	0	0	Max:04 Min:04
SEC	Max:02 Min:02	Max:02 Min:02	Max:04 Min:04	Max:02 Min:02	Max:02 Min:02	Max:08 Min:08
VAC+ IKS+ Foreign Language	Max:04 Min:04 (2+1+1)	Max:04 Min:04 (2+1+1)	08Min- 08Max	Max:03 Min:03 (2+1)	Max:03 Min:03 (2+1)	Max:14 Min:14
GE	Max:03 Min:03	Max:03 Min:03	Max:06 Min:06	Max:03 Min:03	Max:03 Min:03	Max:12 Min:12
Summer Internship	0	0	0	Max:04 Min:04	0	Max:04 Min:04
Research Project/Dissertation	0	0	0	0	Max:04 Min:04	Max:04 Min:04
Total	23Min- 23Max	23Min- 23Max	46Min- 46Max	24Min- 24Max	24Min- 24Max	94Min- 94Max

- Student can complete 3 credits from core either offline or from the MOOCS (Swayam/ NPTEL/ PCU approved platform)
- VAC, SEC & Multidisciplinary subjects can be chosen from the basket given from the basket

School of Management										
Program Structure of MBA Business Analytics & Artificial Intelligence 2026-28										
WEF: A.Y. 2026-27 (Pattern 2026)										
<u>SEMESTER I</u>										
Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Cr-Min	Cr-Max	CA	ESE
1	PC	Program Core	Principles of Management and OB	3	0	0	3	3	40	60
	PC	Program Core	Business Analytics & Artificial Intelligence Applications in Management	3	0	0	3	3	40	60
	PC	Program Core	Python for Data Science	2	0	1	3	3	40	60
	PC	Program Core	Research Methodology	3	0	0	3	0	40	60
	PC	Program Core(MOOCs)	Research Methodology	3	0	0	0	3	40	60
2	GE I	General elective I	Choose from GE Basket below	3	0	0	3	3	40	60
3	SEC I	Skill Enhancement Course – I	Choose from SEC Basket below	2	0	0	2	2	20	30
4	AEC I	Ability Enhancement Course-I	Aptitude and Logical Reasoning	2	0	0	2	2	20	30
5	VAC I	Value Added Course – I	Choose from VAC basket below	2	0	0	2	2	20	30
	VAC I	IKS	Choose from IKS basket below	1	0	0	1	1	10	20
	VAC I	Foreign Language	Choose from Basket below	0	0	1	1	1	10	20
		Total					23			

SEC Basket for Semester I

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	SEC A	Business Statistics & Data Analysis	SEC	2	0	0	2	20	30
2	SEC B	Introduction to financial Markets/ Banking and Insurance (Through NSE platform)	SEC	2	0	0	2	20	30

VAC Basket for Semester I

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	VAC A	Universal Human Values and Professional Ethics	VAC	2	0	0	2	20	30
2	VAC B	Legal Aspects of Business	VAC	2	0	0	2	20	30

IKS Basket for Semester I

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	IKS A	Exploring Indian Knowledge Systems: A Comprehensive Resource	IKS	1	0	0	1	10	20
2	IKS B	Constitution of India	IKS	1	0	0	1	10	20

General Elective Basket for Semester I

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	GE A	Operation and Supply chain Management	General elective	3	0	0	3	40	60
2	GE B	Geopolitics & Global Economic	General elective	3	0	0	3	40	60

Foreign Language Basket for Semester I

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	FL A	German – I	Foreign Language	1	0	0	1	10	20
2	FL B	Japanese – I	Foreign Language	1	0	0	1	10	20
3	FL C	Korean – I	Foreign Language	1	0	0	1	10	20

*Course Codes to be finalised in consultation with ERP coordinator and University Examination cell.

SEMESTER II

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Cr-Min	Cr-Max	CA	ESE
1	PC	Program Core	Financial Management for Managers	3	0	0	3	3	40	60
	PC	Program Core	Machine Learning & Predictive Analytics	3	0	0	3	3	40	60
	PC	Program Core	Time Series Forecasting	3	0	0	3	3	40	60
	PC	Program Core	Entrepreneurship Development	3	0	0	3	0	40	60
	PC	Program Core (MOOCS)	Entrepreneurship Development	3	0	0	0	3	40	60
2	GE II	General Elective Course II	Choose from GE Basket below	3	0	0	3	3	40	60
3	SEC II	Skill Enhancement Course II	Choose from SEC Basket below	2	0	0	2	2	20	30
4	AEC II	Ability Enhancement Course II	Career Readiness and Placement Preparation	2	0	0	2	2	20	30
5	VAC II	Value Added Course II	Choose from VAC basket below	2	0	0	2	2	20	30
	VAC II	IKS II	Choose from IKS basket below	1	0	0	1	1	10	20
	VAC	Foreign Language	Choose from Basket below	0	0	1	1	1	10	20
		Total					23			

SEC Basket for Semester II

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	SEC B	International Business Environment	SEC	2	0	0	2	20	30
2	SEC A	Business Statistics & Data Analysis	SEC	2	0	0	2	20	30

VAC Basket for Semester II

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	VAC A	Universal Human Values and Professional Ethics	VAC	2	0	0	2	20	30

2	VAC B	Legal Aspects of Business	VAC	2	0	0	2	20	30
---	-------	---------------------------	-----	---	---	---	---	----	----

IKS Basket for Semester II

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	IKS A	Exploring Indian Knowledge Systems: A Comprehensive Resource	IKS	1	0	0	1	10	20
2	IKS B	Constitution of India	IKS	1	0	0	1	10	20

General Elective Basket for Semester II

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	GEB	General elective	Geopolitics & Global Economic	3	0	0	3	40	60
2	GEA	General elective	Operation and Supply Chain Management	3	0	0	3	40	60

Foreign Language Basket for Semester II

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	FL A	German – II	Foreign Language	1	0	0	1	10	20
2	FL B	Japanese – II	Foreign Language	1	0	0	1	10	20
3	FL C	Korean – II	Foreign Language	1	0	0	1	10	20

Exit Policy:

EXIT – PG Diploma Certificate after 1 Year: Students earned at least 46credits + 4 credits OJT/Internship in major subject in summer term (8 weeks): Re-entry within 5 years

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	VOC	Summer Training project report	VOC	0	0	2	4	50	100

SEMESTER III

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Cr-Min	Cr-Max	CA	ESE
1	PC	Program Core	Strategic Management	3	0	0	3	0	40	60
	PC	Program Core (MOOCS)	Strategic Management	3	0	0	0	3	40	60
	DSE	Discipline Specific Elective	Data Visualization and Storytelling	3	0	0	0	3	40	60
	DSE	Discipline Specific Elective	Big Data Analytics and Cloud Computing	3	0	0	0	3	40	60
	DSE	Discipline Specific Elective	E-Commerce Analytics	3	0	0	0	3	40	60
2	GE III	General elective III	Choose from GE Basket below	3	0	0	3	3	40	60
3	SEC III	Skill Enhancement Course – III	Choose from SEC Basket below	2	0	0	2	2	20	30
4	PROJ	Summer Internship project	Summer Internship Program	0	0	2	4	4	50	100
5	VAC III	Value Added Course – III	Choose from VAC basket below	2	0	0	2	2	20	30
	VAC	Foreign Language	Choose from FL Basket below	0	0	1	1	1	10	20
		Total					24			

SEC Basket for Semester III

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	SEC A	Deep Learning	SEC	2	0	0	2	20	30
2	SEC B	Advanced Machine Learning and Artificial Intelligence Applications	SEC	2	0	0	2	20	30

VAC Basket for Semester III

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	VAC A	Design Thinking and Innovation Management	VAC	2	0	0	2	20	30
2	VAC B	Intellectual Property Rights and Technology Law	VAC	2	0	0	2	20	30

General Elective Basket for Semester III

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	GE A	Digital Payments and Financial Innovations	General elective	3	0	0	3	40	60
2	GE B	Advanced Statistical Methods	General elective	3	0	0	3	40	60

Foreign Language Basket for Semester III

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	FL A	German – III	Foreign Language	1	0	0	1	10	20
2	FL B	Japanese – III	Foreign Language	1	0	0	1	10	20
3	FL C	Korean – III	Foreign Language	1	0	0	1	10	20

***Course Codes to be finalised in consultation with ERP coordinator and University Examination cell.**

SEMESTER IV

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Cr-Min	Cr-Max	CA	ESE
1	PC	Program Core	AI and Emerging Technologies for Business	3	0	0	3	0	40	60
	PC	Program Core (MOOCS)	AI and Emerging Technologies for Business	3	0	0	0	3	40	60
	DSE	Discipline Specific Elective	Digital Payments and Financial Innovations	3	0	0	0	3	40	60
	DSE	Discipline Specific Elective	Customer Analytics and Engagement strategy	3	0	0	0	3	40	60
	DSE	Discipline Specific Elective	Data Driven Decision Making in Marketing	3	0	0	0	3	40	60
2	GEIV	General elective IV	Choose from GE Basket below	3	0	0	3	3	40	60
3	SECIV	Skill Enhancement Course – IV	Choose from SEC Basket below	2	0	0	2	2	20	30
4	PROJ	Dissertation	Desk Research	0	0	2	4	4	50	100
5	VACII	Value Added Course – IV	Choose from VAC IV Basket below	2	0	0	2	2	20	30
	VAC	Foreign Language	Choose from FL Basket below	0	0	1	1	1	10	20
		Total					24			

SEC Basket for Semester IV

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	SEC A	Deep Learning	SEC	2	0	0	2	20	30
2	SEC B	Advanced Machine Learning and Artificial Intelligence Applications	SEC	2	0	0	2	20	30

VAC Basket for Semester IV

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	VAC A	Design Thinking and Innovation Management	VAC	2	0	0	2	20	30

2	VAC B	Intellectual Property Rights and Technology Law	VAC	2	0	0	2	20	30
---	-------	---	-----	---	---	---	---	----	----

General Elective Basket for Semester IV

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	GE A	Digital Payments and Financial Innovations	General elective	3	0	0	3	40	60
2	GE B	Advanced Statistical Methods	General elective	3	0	0	3	40	60

Foreign Language Basket for Semester IV

Sr. No.	Course Code*	Course Title / Category	Course Type	L	T	P	Credits	CA	ESE
1	FL A	German – IV	Foreign Language	1	0	0	1	10	20
2	FL B	Japanese – IV	Foreign Language	1	0	0	1	10	20
3	FL C	Korean – IV	Foreign Language	1	0	0	1	10	20

SEMESTER I

PC I COURSE CURRICULUM

Principles and Practices of Management & Organizational Behaviour

Name of the Program:		MBA			Semester: I		Level: PG	
Course Name		Principles and Practices of Management & Organizational Behavior			Course Code/ Course Type		PC	
Course Pattern		2026		Version		1.0		
Teaching Scheme					Assessment Scheme			
Theory	Practical	Tutorial	Total Credits	Hours	CIA (Continuous Internal Assessment)	ESA (End Semester Assessment)	Practical/Oral	
3	-	-	3	3	40	60	-	
Pre-Requisit		Bachelor's Degree						
Course Objectives (CO):		<p>The objectives of PPOM & OB course are:</p> <ol style="list-style-type: none"> 1. Recall the basic concepts and principles of management. 2. Recognize the ability to apply the multifunctional approach to organizational objectives. 3. Apply professional mastery; managers, both present and prospective, are required to be fully equipped with principles of management and how these principles can be put into practice in an organization. 4. Evaluate and have better control over resources for effective management. 5. Design and create an evaluation system where principles of management will enhance decision-making abilities and sharpen tools for the purpose. 						
Course Learning Outcomes (CLO):		<p>Students would be able to:</p> <ol style="list-style-type: none"> 1. Identify cases as real time experience in the field of Management and Organizational Behavior. 2. Explain conceptual knowledge of management, various functions of Management and theories in OB. 3. Comprehend and apply management and behavioral models to relate attitude, perception and personality. 4. Analyze the recent trends in Management and models in organizational behavior for better control. 5. Decide/evaluate ongoing business situations through the application of the management principles. 						

Course Contents/Syllabus:

Descriptors/Topics	CLO	Hours
UNIT I		
Introduction: Meaning, Objectives, Differences between Administration and Management, Levels of Management, Kinds of Managers, Managerial roles, History of Management, Recent trends in Management	CLO 1	9
UNIT II		

Planning: Importance, Process, Benefits of Planning, Types of Plans, Planning tools and techniques; Organising: Meaning, Types of Organisation structures, Traditional structures, Directions in organisation structures; Leading: Meaning, Nature, Traits and Behaviour, Contingency approaches to Leadership, Transformational leadership; Controlling: Meaning, Importance, Steps in the control process, Types of Control	CLO 2	9
UNIT III		
Organisational Behaviour: Introduction, Meaning, History of Organisational Behaviour, Organisational effectiveness, Organisational learning process, Stakeholders, Contemporary challenges for Organisations	CLO 3	9
UNIT IV		
Behavioural Dynamics: MARS Model of individual behaviour and performance, Types of Individual behaviour, Personality in Organization, Values in the workplace, Types of values; Perception: Meaning, Model of Perceptual process. Emotions in workplace, Types of emotions, Circumplex Model of Emotion, Attitudes and Behaviour, Work-related stress and its management; Motivation: Meaning, Maslow's Hierarchy of Needs, Four Drive Theory of Motivation	CLO 4	9
UNIT V		
Teams & Culture: Teams: Advantages of Teams, Model of Team Effectiveness, Stages of Team Development, Power, Meaning, Sources, and Contingencies of Power, Consequences of Power; Culture: Meaning, Elements of Organizational Culture, Importance of Organisational Culture. Organisational Change, Meaning, Resistance to change, Approaches to Organisational Culture, Action Research Approach, Appreciative Inquiry Approach, Large Group Intervention Approach, Parallel Learning Structure Approach, and Ethical issues of Organisational Behaviour	CLO 5	9
Total Hours		45

Textbooks:

1. Organizational Behavior, Steven L. McShane & Mary Ann Von Glinow, 6/e, McGraw Hill Education, 2015
2. Essentials of Management, Koontz, McGraw Hill, 8/e, 2014
3. Management, John R. Schermerhorn, Jr., 8/e, Wiley India, 2010. 01.02.2023 12.01.2023

Reference Books:

1. Gupta, R.S., Sharma, B.D., & Bhalla. N.S. (2011). Principles & Practices of Management (11th edition). New Delhi: Kalyani Publishers
2. Williams. Management, (International edition) South-western Cengage Learning.
3. L M Prasad, (2007). Principles and Practices of Management, Himalaya Publishing House

Online Resources/E-Learning Resources:

1. Principles of Management (<https://www.coursera.org/learn/principlesofmanagement>)
2. Certification in Principles and Practices of Management (<https://www.udemy.com/course/certification-in-principles-and-practices-of-management/?couponCode=ST8MT40924>)
1. Principles of Management (<https://open.lib.umn.edu/principlesmanagement/>)

PC2: COURSE CURRICULUM:**Business Analytics & Artificial Intelligence Applications in Management**

Name of the Program:		MBA (BA&AI)			Semester : I		Level: PG	
Course Name		Business Analytics & Artificial Intelligence Applications in Management			Course Code/ Course Type		PC	
Course Pattern		2026		Version		1.0		
Teaching Scheme					Assessment Scheme			
Theory	Practical	Tutorial	Total Credits	Hours	CIA (Continuous Internal Assessment)	ESA (End Semester Assessment)		Practical/Oral
3	-	0	3	3	40	60		NA
Pre-Requisite: Bachelor's Degree								
Course Objectives (CO):				<p>The objectives of Business Analytics & Artificial Intelligence Applications in Management are:</p> <ol style="list-style-type: none"> 1. To introduce the concepts of business analytics and artificial intelligence in the context of management. 2. To explain the role of AI and analytics in functional areas such as marketing, HR, finance, and operations. 3. To demonstrate the use of AI-driven tools for effective managerial decision-making. 4. To analyze real-life business scenarios using data analytics and machine learning techniques. 5. To evaluate the impact of AI applications on business performance and strategic planning. 				
Course Learning Outcomes (CLO):				<p>Students would be able to:</p> <ol style="list-style-type: none"> 1. Describe the scope and significance of business analytics and artificial intelligence in management. 2. Interpret how AI and analytics can enhance decision-making in different management functions. 3. Apply analytical tools and AI models to solve basic business problems. 4. Analyze case studies to derive insights using AI-based approaches. 5. Develop strategic recommendations using AI applications for improved business outcomes. 				

Course Contents/Syllabus:

Descriptors/Topics	CLO	Hours
UNIT I		
1.1 Evolution of Business Analytics & AI in Decision-Making 1.2 Role of Data-Driven Decision-Making in Management (Case Study: Google's data-driven HR policies) 1.3 Business Intelligence vs. Business Analytics vs. AI 1.4 Hands-on: Using Excel & Power BI for Basic Business Analytics	CLO 1	9
UNIT II		
2.1 Identifying Key Performance Indicators (KPIs) in Business Analytics	CLO 2	9

2.2 Data Collection & Cleaning for Business Insights (Case Study: How Amazon optimizes supply chain analytics)		
2.3 Statistical Techniques for Business Decision-Making (Regression, Correlation, Hypothesis Testing)		
2.4 Data Visualization & Reporting: Tableau		
2.5 Hands-on: Analyzing a business dataset for strategic decision-making		
UNIT III		
3.1 Role of AI & ML in Business Strategy (Example: AI-driven product recommendations at Netflix)	CLO 3	9
3.2 Predictive Analytics in Sales & Marketing (Churn Prediction, Customer Segmentation)		
3.3 NLP (Natural Language Processing) for Business Applications (Chatbots, Sentiment Analysis)		
3.4 AI in HR & Recruitment (Example: Resume screening using AI at Unilever)		
3.5 Hands-on: Building a simple predictive model for customer retention		
UNIT IV		
4.1 RPA (Robotic Process Automation) in Business Operations	CLO 4	9
4.2 AI in Supply Chain Management (Example: AI-driven inventory forecasting at Walmart)		
4.3 AI in Financial Risk Management (Fraud Detection & Credit Scoring)		
4.4 AI Ethics & Governance: Challenges in AI Implementation		
4.5 Hands-on: Automating a business workflow using RPA tools		
UNIT V		
5.1 The Future of AI in Business: Trends & Innovations	CLO 5	9
5.2 AI-Driven Digital Transformation in Industries		
5.3 AI & Business Model Innovation (Case Study: OpenAI's impact on enterprise productivity)		
5.4 Challenges & Risks in AI Deployment in Business		
5.5 Hands-on: Developing a business case for AI adoption		
Total Hours		45 Hours

Textbooks:

1. Competing on Analytics: The New Science of Winning (Revised Edition). Boston: Harvard Business Review Press. Davenport, T. H., & Harris, J. G. (2017).
2. Data Mining for Business Analytics: Concepts, Techniques, and Applications in R. Hoboken, NJ: Wiley. Shmueli, G., Patel, N. R., & Bruce, P. C. (2016).
3. Weber, F. (2023). Artificial Intelligence for Business Analytics: Algorithms, Platforms, and Application Scenarios. Wiesbaden: Springer Vieweg.
4. Rose, D. (2020). Artificial Intelligence for Business. Boston: Pearson.

Reference Books:

1. Ganesan, K. (2022). The Business Case for AI: A Leader's Guide to AI Strategies, Best Practices & Real-World Applications. United States: Opinois Analytics Publishing.
2. Wodecki, A. (2022). Artificial Intelligence in Management. Cheltenham: Edward Elgar Publishing.
3. Chaudhary, S., & Alam, M. (2023). AI-Based Data Analytics: Applications for Business Management. Boca Raton, FL: CRC Press.
4. Jain, Piyanka; Sharma, Puneet (November 2014). Behind Every Good Decision: How Anyone Can Use Business Analytics to Turn Data Into Profitable Insight. American Management Association

Online Resources/E-Learning Resources

1. <https://www.scirp.org/reference/referencespapers?referenceid=3166319>
2. https://business.fiu.edu/academics/graduate/insights/posts/competitive-advantage-of-using-ai-in-business.html?utm_source=chatgpt.com
3. https://www.tuw.edu/business/business-analytics-trends-ai-machine-learning/?utm_source=chatgpt.com
4. https://online.hbs.edu/blog/post/ai-in-business?utm_source=chatgpt.com
5. https://www.researchgate.net/publication/384729583_AI-driven_business_analytics_and_decision_making

PC3: COURSE CURRICULUM:**Python for Data Science**

Name of the Program:		MBA (BA&AI)			Semester : I		Level: PG	
Course Name		Python for Data Science			Course Code/ Course Type		PC	
Course Pattern		2026		Version		1.0		
Teaching Scheme					Assessment Scheme			
Theory	Practical	Tutorial	Total Credits	Hours	CIA (Continuous Internal Assessment)	ESA (End Semester Assessment)	Practical/Or al	
2	1	0	3	3	40	60		
Pre-Requisite: Bachelor's Degree								
Course Objectives (CO):				<p>The objectives of Python for Data Science are:</p> <ol style="list-style-type: none"> 1. Introduce the fundamentals of Python programming and its applications in data-driven decision-making. 2. Enable students to handle, clean, and manipulate large financial datasets using Pandas. 3. Familiarize students with data visualization techniques using Matplotlib and Seaborn for financial data storytelling. 4. Develop students' skills in numerical computing, statistical analysis, and hypothesis testing using NumPy and SciPy. 5. Equip students with practical skills in web scraping, automation, and real time data extraction using APIs and libraries. 				
Course Learning Outcomes (CLO):				<p>Students would be able to:</p> <ol style="list-style-type: none"> 1. Write Python scripts using variables, control flow, functions, and modules to solve basic business and financial problems. 2. Analyze, clean, and transform real-world datasets using Pandas to prepare them for business analytics. 3. Create meaningful visualizations and interactive dashboards using Matplotlib and Seaborn to communicate financial insights. 4. Perform statistical and hypothesis testing using Python libraries to derive actionable conclusions from financial data. 5. Design and implement web scraping and automation scripts to extract and analyze real-time financial data from the web. 				

Course Contents/Syllabus:

Descriptors/Topics	CLO	Hours
UNIT I Introduction to Python & Business Relevance		
Introduction to Data Science in Management, Applications in HR/Marketing/Finance, Python Environment Setup (Anaconda, Jupyter), Basic Syntax, Variables, Data Types, Input/Output	1	6
Unit 2: Data Structures & Programming Logic		
Lists, Tuples, Sets, Dictionaries, Conditional Statements, Loops, Basic Functions, Business-oriented problem solving.	2	6
Unit 3: Numerical Computing with NumPy		

Introduction to NumPy, Array creation, Indexing & slicing, Mathematical operations, Statistical functions for business data	3	6
Unit 4: Data Analysis using Pandas		
Series & DataFrames, Importing datasets (CSV/Excel), Data cleaning, Handling missing values, Data manipulation, Grouping & aggregation	4	6
Unit 5: Data Visualization & Business Applications		
Visualization using Matplotlib & Seaborn, Charts (bar, line, pie, histogram), Interpretation of graphs, Case studies in Marketing, HR & Finance analytics.	5	6
Total Hours :		30

Practical Plan (30 Hours – 15 Sessions × 2 Hours)

Session	Practical Exercises	Hours
1	Introduction to Python, IDE setup (Jupyter, VS Code)	2
2	Basic Python syntax, variables, input/output, Variables, Data Types, Operators	2
3	Operators and expressions	2
4	Lists and tuples operations	2
5	Dictionaries and sets	2
6	if-Else, Loops, Loops (for, while) with business examples	2
7	Functions and Modules and simple problem-solving	2
8	Introduction to Pandas: Creating Series and DataFrames	2
9	Data cleaning – handling missing values, duplicates, and outliers (financial datasets)	2
10	NumPy for numerical arrays, statistical measures (mean, median, std. dev., correlation)	2
11	Data visualization using Matplotlib & Seaborn – Line, Bar, Histogram charts	2
12	Advanced visualizations: Heatmaps, Pair Plots, Violin Plot	2
13	Filtering, sorting, grouping, and aggregation	2
14	Importing and exploring datasets (CSV/Excel)	2
15	Mini Project: Business dataset analysis & presentation, Dashboard creation using multiple charts and layout customization	2
Total Hours		30

Learning resources

Textbooks:

1. Python for Data Analysis: Data Wrangling with Pandas, NumPy, and IPython (2nd edition). Sebastopol: O'Reilly Media.
 2. Python for Finance. Berlin: Springer Vieweg. Hilpisch, Y. (2018). McKinney, W. (2018).
 3. Hands-On Data Analysis with Pandas: Efficiently perform data collection, wrangling, analysis, and
- PCET's PCU/School of Management/MBA BAAI/2026 Pattern

4. visualization using Python. Birmingham: Packt Publishing. Molin, S. (2020).
5. 4. Python Data Science Handbook: Essential Tools for Working with Data. Sebastopol: O'Reilly Media.
6. VanderPlas, J. (2016).
7. 5. Data Science from Scratch: First Principles with Python. Sebastopol: O'Reilly Media. Grus, J. (2019).

Reference Books:

1. McKinney, W. (2022). Python for Data Analysis. Sebastopol: O'Reilly Media.
2. Mather, B. (2023). Financial Data Analytics Using Python (3 Book Series). Kindle Edition.
3. Hilpisch, Y. J. (2023). Reinforcement Learning for Finance: A Python-Based Introduction.
4. Hilpisch, Y. J. (2021). Python for Algorithmic Trading: From Idea to Cloud Deployment.

Online Resources/E-Learning Resources

1. <https://wesmckinney.com/book/>
2. https://www.researchgate.net/publication/364576263_Role_and_Application_of_Artificial_Intelligence_in_Business_Analytics_A_Critical_Evaluation
3. <https://wesmckinney.com/book/>

PC4 COURSE CURRICULUM

Research Methodology

Name of the Program:		MBA		Semester : I		Level: PG	
Course Name		Research Methodology		Course Code/ Course Type		PC	
Course Pattern		2026		Version		1.0	
Teaching Scheme					Assessment Scheme		
Theory	Practical	Tutorial	Total Credits	Hours	CIA (Continuous Internal Assessment)	ESA (End Semester Assessment)	Practical/Oral
3	-	-	3	3	40	60	-
Pre-Requisite:							
Course Objectives (CO):				<ol style="list-style-type: none"> 1.To develop firm understanding of the basic framework of research process 2. To develop a thorough understanding of various research designs and techniques 3. To identify various sources of information for literature review and data collection 4. To demonstrate knowledge of research process by conducting a literature review in their research area interest 5. Define and develop a possible research interest area to be taken ahead in their business research projects later to conduct an independent publishable research project 			
Course Learning Outcomes (CLO):				<ol style="list-style-type: none"> 1. Apply knowledge of fundamental principles of statistics. 2. Explain statistics processes for the betterment of the organisation. 3. Assess various formulas and inferences of statistical methods and theories for data science. 4. Analyze statistical inferences influencing various data science procedures. 5. Create data science models based on the statistical inferences. 			

Course Contents/Syllabus:

Descriptors/Topics	CLO	Hours
UNIT I		
UNIT I – Foundations of Business Research	1	9
Introduction to Business Research, Nature and Scope of Business Research, Types of Business Research used in management studies, Scientific		

Investigation in Business, Concepts and Constructs, Definitions and Variables, Propositions and Hypotheses, Theory Building and Models, Information Needs of Managers, Technology Applications in Business Research including Internet, E-mail, Browsers and Websites, Role of Research in Managerial Decision-Making, Ethical Issues in Business Research.		
UNIT II		
UNIT II – Research Design and Research Approach Meaning and Purpose of a Research Design, Elements of a Research Design, Types of Research Designs (Exploratory, Descriptive, Causal), Formulation of the Research Problem, Developing the Problem Statement, Hypothesis Formulation and Characteristics of a Good Hypothesis, Testing of Hypothesis (basic framework), Selection of Appropriate Research Approach, Importance of Research Design in Business Studies.	2	9
UNIT III		
UNIT III – Sampling Design, Measurement and Scaling Concept of Sampling and Sample Design, Probability and Non-Probability Sampling Methods, Determination of Sample Size, Concept of Measurement in Business Research, Levels of Measurement (Nominal, Ordinal, Interval, Ratio), Scaling Techniques, Thurstone Scale, Likert Scale, Guttman Scale and Semantic Differential Scale, Reliability of Measurement, Validity of Measurement.	3	9
UNIT IV		
UNIT IV – Data Collection Methods and Instruments Sources of Data (Primary and Secondary), Methods of Primary Data Collection used in academic research such as Interviews, Surveys, Observations and Experiments, Structured and Unstructured Interviews, Face-to-Face and Telephone Interviews, Observation Methods, Design and Construction of Questionnaires, Principles of Question Wording, Question Sequencing, Structured and Unstructured Questionnaires, Guidelines for Developing Valid and Reliable Questionnaires as used in university research methodology courses.	4	9
UNIT V		
UNIT V – Research Report Writing and Presentation Meaning and Importance of Research Reports, Types of Research Reports, Components of a Standard Research Report including Title Page, Table of Contents, Executive Summary, Introduction, Main Body, Findings and Interpretation, Conclusion and Recommendations, Acknowledgements, References and Appendices, Formatting Guidelines similar to university project standards, Oral Presentation of Research, Designing Presentation Content, Use of Visual Aids, Role of the Presenter, Effective Delivery and Handling Questions.	5	9
Total Hours :		45

Learning resources

Textbooks:

1. Research Methodology, CR Kothari & Gaurav Garg (Methods & Techniques), New Age International Publishers
2. Schindler, Business Research Methods, McGraw Hill Education, 13th Edition
3. Research Methods for Business: A Skill Building Approach, 7th Edition, Uma Sekaran, Roger Bougie

Reference Books:

1. Zikmund, W. G., Carr, J. C., & Griffin, M. (2013). Business Research Methods. Cengage Learning
2. Bryman, Alan & Bell, Emma (2015). Business Research Methods (Fourth Edition), Oxford University Press
3. Press
4. G.C. Beri, Marketing Research, Tata McGraw- Hill Publishers

Online Resources/E-Learning Resources

https://www.youtube.com/watch?v=5pPsU7ZIUs&utm_source=

<https://www.youtube.com/watch?v=eDw-Xhnx6tU>

<https://www.youtube.com/watch?v=iSHcC-QNCP4>

GENERAL ELECTIVES

COURSE CURRICULUM

Operation and Supply Chain Management

Name of the Program:		MBA			Semester : I		Level: PG	
Course Name		Operation and Supply Chain Management			Course Code/ Course Type		GE	
Course Pattern		2026		Version		1.0		
Teaching Scheme					Assessment Scheme			
Theory	Practical	Tutorial	Total Credits	Hours	CIA (Continuous Internal Assessment)	ESA (End Semester Assessment)	Practical/Oral	
3	-	0	3	3	40	60	NA	
Pre-Requisite: Bachelor's Degree								
Course Objectives (CO):		<p>The objectives of Operations and Supply Chain Management are:</p> <ol style="list-style-type: none"> 1. Recall definitions, significance, and historical evolution. 2. Recognize different types of operations processes and layouts. 3. Apply concepts of demand forecasting and capacity planning methods. 4. Evaluate SCM models and customer service metrics. 5. Design and create integrated solutions considering key enablers and challenges. 						
Course Learning Outcomes (CLO):		<p>Students would be able to:</p> <ol style="list-style-type: none"> 1. Apply knowledge of operations and SCM to optimize business processes. 2. Analyze operational data to identify patterns, trends, and areas for improvement. 3. Apply inventory planning and control methods such as EOQ, ABC analysis, and inventory turns ratios. 4. Evaluate the effectiveness of supply chain management strategies in terms of collaboration, responsiveness, and customer service. 5. Create solutions for supply chain challenges by integrating facilities, inventory, transportation, information, sourcing, and pricing effectively. 						

Course Contents/Syllabus:

Descriptors/Topics	CLO	Hours
UNIT I		
Introduction to Operations and Supply Chain Management: Definition, Concept, Significance and Functions of Operations and SCM. Evolution from manufacturing to operations management, Physical distribution to Logistics to SCM, Physical Goods and Services Perspectives. Quality: Definitions from various Perspectives, Customers view and Manufacturer's view, Concept of Internal Customer, Overview of TQM and LEAN Management, Impact of Global Competition, Technological Change, Ethical and Environmental Issues on Operations and Supply Chain functions.	CLO 1	9
UNIT II		
Operations Processes: Process Characteristics in Operations: Volume Variety and Flow. Types of Processes and Operations Systems - Continuous Flow system and intermittent flow systems. Process Product Matrix: Job Production, Batch Production,	CLO 2	9

Assembly line and Continuous Flow, Process and Product Layout. Service System. Design Matrix: Design of Service Systems, Service Blueprinting.		
UNIT III		
Production Planning & Control (PPC): Role and Functions of PPC Demand Forecasting: Forecasting as a Planning Tool, Forecasting Time Horizon, Sources of Data for forecasting, Accuracy of Forecast, Capacity Planning. Production Planning: Aggregate Production. Planning, Alternatives for Managing Demand and Supply, Master Production Schedule, Capacity Planning - Overview of MRP, CRP, DRP, MRP II. Production Control: Scheduling, Loading, Scheduling of Job Shops and Floor Shops, Gantt Charts.	CLO 3	9
UNIT IV		
Inventory Planning and Control: Continuous and intermittent demand system, concept of inventory, need for inventory, and types of inventory - seasonal, decoupling, cyclic, pipeline, and safety - Implications for Inventory Control Methods. Inventory Costs - Concept and behaviour of ordering cost, carrying cost, and shortage cost. EOQ – definition, Basic EOQ Model, EOQ with discounts. Inventory control - Classification of material - ABC Analysis -VED, HML, FSN, GOLF, SOS. (Numerical expected on Basic EOQ, EOQ with discounts & ABC), Inventory turns ratios, Fixed Order Quantity Model - Periodic Review and Re-order Point	CLO 4	9
UNIT V		
Supply Chain Management: Generalized Supply Chain Management Model – Key Issues in SCM – Collaboration, Enterprise Extension, responsiveness, Cash-to-Cash Conversion. Customer Service: Supply Chain Management and customer service linkages, Availability service reliability, perfect order, customer satisfaction. Enablers of SCM - Facilities, Inventory, Transportation, Information, sourcing, Pricing.	CLO 5	9
Total Hours		45

Learning resources

Textbooks:

1. Operations Management Theory & Practice, B. Mahadevan , Pearson.
2. Operations Now - Supply Chain Profitability & Performance, Byron J. Finch, McGraw Hill.
3. Production and Operations Management, R B Khanna, PHI, New Delhi.

Reference Books:

1. Supply Chain Logistics Management, Donald Bowersox, David Closs, M Bixby Cooper, Tata McGraw Hill.
2. Operations Management, William J. Stevenson, TMGH.
3. Operations Management, Lee Krajewski, Larry Ritzman, Manoj Malhotra, Pearson Education.
4. Introduction to Materials Management, J.R. Tony Arnold, Stephen Chapman, Ramakrishnan, Pearson.

Online Resources/E-Learning Resources

1. Swayam MOOC Course: Supply Chain Analytics by IIT Roorkee ([Course Link](#))
2. Online Book: Supply Chain Management: Strategy, Planning, and Operation. Author Sunil Chopra (Kellogg School of Management, Northwestern University), Peter Meindl (Stanford University). Pearson Publication ([Book Link](#))
3. MOOC Course: Operations And Supply Chain Management- IIT Madras ([Course Link](#))
4. MOOC Course: Supply Chain Management and Capacity Planning ([Course Link](#))

COURSE CURRICULUM

Name of the Program:		MBA			Semester : I		Level: PG
Course Name		Geopolitics & Global Economic			Course Code/ Course Type		GE
Course Pattern		2026			Version		1.0
Teaching Scheme					Assessment Scheme		
Theory	Practical	Tutorial	Total Credits	Hours	CIA (Continuous Internal Assessment)	ESA (End Semester Assessment)	Practical/Oral
3	-	-	3	3	40	60	-
Pre-Requisite:							
Course Objectives (CO):		<p>The objectives of the course are:</p> <ol style="list-style-type: none"> To understand the geopolitical factors influencing international economic relations. To analyze the impact of global economic trends and institutions on business strategy and policymaking. To explore the interdependence between political stability, international trade, and economic development. To examine the roles of global powers and alliances in shaping the world economy. To prepare students to assess geopolitical risk and economic indicators in global decision-making. 					
Course Learning Outcomes (CLO):		<p>Students would be able to:</p> <ol style="list-style-type: none"> Interpret geopolitical developments and their implications for global economic stability. Assess the influence of global institutions (e.g., IMF, WTO, World Bank) on national and corporate strategies. Evaluate international economic indicators and policy responses. Understand the dynamics of international trade, capital flows, and global supply chains. Identify and mitigate geopolitical risks in global business planning. 					

Course Contents/Syllabus:

Descriptors/Topics	CLO	Hrs
Unit 1: Introduction to Geopolitics and Global Economics		
Concept and scope of geopolitics and geo-economics. History of global economic development. Globalization and its discontents. State vs market: economic liberalism and political realism. Economic geography and its influence on trade and conflict	1	9
Unit 2: Global Economic Institutions and Governance		
Role and structure of the IMF, World Bank, WTO, OECD. G7, G20, BRICS, ASEAN – political and economic cooperation. International monetary system and currency politics. Global financial architecture and economic surveillance. International economic law and dispute resolution mechanisms.	2	9
Unit 3: Geopolitical Risk and Business Strategy		

<ul style="list-style-type: none"> • Political risk analysis tools and methodologies • Energy geopolitics: oil, gas, and green transitions • Trade wars and protectionism (e.g., US-China trade conflict) • Technology and cyber sovereignty • Sanctions, embargoes, and economic warfare 	3	9
Unit 4: Emerging Markets and Regional Dynamics		
<ul style="list-style-type: none"> • Rise of China and Asia-Pacific strategies • Middle East, Africa, and Latin America – geopolitical significance • Role of the European Union in global governance • India's geopolitical and economic positioning • Belt and Road Initiative (BRI) and strategic corridors 	4	9
Unit 5: Future Trends and Global Economic Shocks		
<ul style="list-style-type: none"> • Impact of pandemics, climate change, and migration on global economics • Global financial crises and recovery models (2008, COVID-19, etc.) • Deglobalization and reshoring trends • Digital currencies and the future of the global financial system • Artificial intelligence, automation, and geopolitics of technology 	5	9
Total		45

Learning resources

Textbooks:

1. “Geopolitics: A Very Short Introduction” by Klaus Dodds – Oxford University Press
2. “The Globalization of World Politics” by John Baylis, Patricia Owens, and Steve Smith – Oxford University Press
3. “Global Political Economy: Understanding the International Economic Order” by Robert Gilpin – Princeton University Press

Recommended Readings:

1. “The Post-Cold War World: Turbulence and Change in World Politics since 1989” by Michael Cox
2. “Why Nations Go to War” by John G. Stoessinger
3. World Bank & IMF Annual Reports (available online)
4. WTO World Trade Report
5. The Economist, Foreign Affairs, Brookings Institution, and CSIS articles on current geopolitical and economic trends

VALUE ADDED COURSES

COURSE CURRICULUM

Name of the Program:		MBA		Semester : I		Level: PG	
Course Name		Universal Human Values and Professional Ethics		Course Code/ Course Type		VAC (UHV)	
Course Pattern		2026		Version			
Teaching Scheme				Assessment Scheme			
Theory	Practical	Tutorial	Total Credits	Hours	CIA	ESA	Practical/ Oral
2	-	-	2	2	20	30	-
Course Objectives (CO):			<p>CO1 Understand the need, process, and importance of value education in personal and professional life.</p> <p>CO2 Develop awareness of harmony within the self and between self and body.</p> <p>CO3 Understand the role of trust, respect, and values in family and society.</p> <p>CO4 Recognize the interconnection between human beings, nature, and existence.</p> <p>CO5 Apply universal human values and ethical principles in professional and business conduct.</p>				
Course Learning Outcomes (CLO):			<p>CLO1 Explain the meaning, need, and process of value education.</p> <p>CLO2 Identify the difference between the needs of self and body for happiness and prosperity.</p> <p>CLO3 Describe the importance of trust, respect, and justice in human relationships.</p> <p>CLO4 Explain harmony in nature and the concept of coexistence.</p> <p>CLO5 Relate universal human values to professional ethics and responsible business practices. .</p>				

Contents/Syllabus:

Descriptors/Topics	CLO	Hours
UNIT I Introduction to Value Education		
Need for value education <ul style="list-style-type: none"> • Basic guidelines, content, and process of value education • Self-exploration, natural acceptance, and experiential validation • Human aspirations: happiness and prosperity • Right understanding, relationship, and physical facilities 	1	6
UNIT II Harmony in the Human Being		
<ul style="list-style-type: none"> • Understanding human being as coexistence of self and body • Needs of self and needs of body • Difference between happiness and physical comfort • Role of body as an instrument of self • Self-discipline, health, and right utilization of body 	2	6
UNIT III Harmony in Family and Society		

<ul style="list-style-type: none"> • Family as the basic unit of human interaction • Values in human relationships • Trust and respect as foundational values • Difference between intention and competence • Justice, mutual fulfillment, and social harmony 	3	6
UNIT IV Harmony in Nature and Existence		
<ul style="list-style-type: none"> • Understanding harmony in nature • Four orders of nature • Interconnectedness and mutual fulfillment • Recyclability and self-regulation in nature • Coexistence and holistic view of existence 	4	6
UNIT V Professional Ethics and Responsible Conduct		
<ul style="list-style-type: none"> • Natural acceptance of human values • Ethical human conduct • Humanistic education and humanistic constitution • Professional competence for universal human order • People-friendly and eco-friendly business practices • Role of managers in ethical and responsible organizations 	5	6
Total Hours :		30

Books

1. A Foundation Course in Human Values and Professional Ethics — R. R. Gaur, R. Sangal, G. P. Bagaria
2. Human Values — A. N. Tripathy
3. Indian Ethos and Modern Management — B. L. Bajpai

References

1. A Foundation Course in Human Values and Professional Ethics — Teachers' Manual
2. Jeevan Vidya Ek Parichay — A. Nagraj
3. How the Other Half Dies — Susan George

Online Resources

1. UHV Official Website
2. AICTE Universal Human Values Resources
3. Value Education Resources
4. Story of Stuff
5. IIT Delhi Value Education Lectures
6. Modern Technology — The Untold Story

COURSE CURRICULUM –

Legal aspects of Business

Name of the Program:		MBA		Semester : I		Level: PG	
Course Name		Legal Aspects of Business		Course Code/ Course Type		VAC	
Course Pattern		2026		Version		1.0	
Teaching Scheme				Assessment Scheme			
Theo ry	Practic al	Tutor ial	Total Cred its	Ho urs	CIA	ESA	Practical/Ora l
2	0	0	2	2	20	30	0
Pre-Requisite:							
Course Objectives (CO):		The objectives of this course are: <ol style="list-style-type: none">1. To understand the legal framework that governs business operations.2. To explore the role of legal aspects in business decision-making.3. To analyze contracts, corporate structures, and laws affecting business.4. To provide an overview of intellectual property rights (IPR) and their relevance to business.5. To develop the ability to identify and manage legal risks in business activities					
Course Learning Outcomes (CLO):		Students would be able to: <ol style="list-style-type: none">1. Demonstrate an understanding of the legal principles applicable to business operations.2. Apply legal knowledge in making strategic business decisions.3. Analyze contracts and corporate legal structures for risk management.4. Understand the importance of intellectual property rights in business.5. Evaluate and address legal challenges in business contexts.					

Course Contents/Syllabus:

Descriptors/Topics	CLO	Hours
Unit 1: Introduction to Legal Environment of Business		
Overview of legal systems (Common law, Civil law, etc.) Role of law in business and society. Understanding business laws: Civil, Criminal, and Commercial Laws	CLO 1	6
Unit 2 : Contract Law and Business Agreements		
Elements of a contract: Offer, Acceptance, Consideration, etc. Types of contracts: Bilateral, Unilateral, and Executed Contracts Breach of contract and remedies	CLO 2	6
Unit 3 : Company Law and Corporate Governance		
Structure of business organizations: Sole Proprietorship, Partnership, and Corporations Legal requirements for forming and operating a company. Corporate governance and responsibilities of directors.	CLO3	6
Unit 4 : Labor and Employment Laws		

Employment contracts and employee rights , Labor laws: Worker’s compensation, discrimination, and harassment , Termination, dismissal, and redundancy laws	CLO4	6
Unit 5 : Intellectual Property Rights (IPR)		
Introduction to Intellectual Property (IP). Types of IP: Patents, Trademarks, Copyrights, and Trade Secrets. Importance of IPR for business protection and innovation	CLO5	6
Total Hours		30 hours

Learning resources

Textbooks:

1. Business Law and the Legal Environment by Jeffrey F. Beatty, Susan S. Samuelson, Patricia Sanchez Abril (17th Edition).
2. Business Law: A Hands-On Approach by Neal Bevens (5th Edition).

Reference Books:

1. Business Law and the Regulation of Business by Neal Bevens (12th Edition).
2. Business Law and the Legal Environment: A Comprehensive Guide by Jeffrey F. Beatty, Susan S. Samuelson.

Online Resources/E-Learning Resources:

1. Business Law – Harvard Online Course
2. Intellectual Property Rights: An Overview – Coursera

IKS VAC

COURSE CURRICULUM –

Name of the Program:		MBA			Semester: I		Level: PG	
Course Name		Exploring Indian Knowledge Systems: A Comprehensive Resource			Course Code/ Course Type		VAC	
Course Pattern		2026		Version		1.0		
Teaching Scheme					Assessment Scheme			
Theory	Practical	Tutorial	Total Credits	Hours	CIA (Continuous Internal Assessment)	ESA (End Semester Assessment)	Practical/Oral	
1	-	-	1	1	10	20		
Pre-Requisite: 12 th pass								
Course Objectives (CO):		CO1: Explain the foundations and scope of Indian Knowledge Systems. CO2: Describe major Indian philosophical traditions and ideas. CO3: Identify contributions of India in mathematics, science, and astronomy. CO4: Analyze traditional Indian approaches to environment and society. CO5: Relate Indian knowledge systems to modern interdisciplinary applications.						
Course Learning Outcomes (CLO):		CLO1: Recognize key sources and features of IKS. CLO2: Summarize basic Indian philosophical concepts. CLO3: Explain contributions of Indian scholars in science and mathematics. CLO4: Describe traditional ecological and health knowledge systems. CLO5: Connect IKS concepts with contemporary global challenges.						

Course Contents/Syllabus:

Descriptors/Topics	CLO	Hours
UNIT I Foundations of Indian Knowledge Systems		
Meaning, scope, and evolution of IKS Sources of Indian knowledge: Vedas, Upanishads, Sutras Concept of knowledge in Indian tradition Holistic and interdisciplinary nature of IKS	CLO 1	3
Unit 2: Indian Philosophy & Thought Systems		
Schools of Indian philosophy (Nyaya, Vaisheshika, Sankhya, Yoga, etc.) Concepts of Dharma, Karma, and Moksha Logic and reasoning in Indian tradition Ethical and value-based systems	CLO 2	03
Unit 3: Science, Mathematics & Astronomy in India		
Ancient Indian mathematics and numerals Contributions of Aryabhata, Bhaskara, and others Indian astronomy and calendar systems Scientific reasoning in classical texts	CLO 3	03
Unit 4: Indian Knowledge in Society, Environment & Life Sciences		
Traditional ecological knowledge Ayurveda and health sciences (basic introduction)	CLO 4	03

Water management and sustainability practices Indigenous technologies and environmental balance		
Unit 5: Applications & Contemporary Relevance of IKS		
IKS in modern education and research Indian knowledge in AI, computing, and design thinking Role of IKS in sustainable development Integrating traditional knowledge with modern innovation	CLO 5	03
Total Hours		15

Learning resources

Textbooks:

1. Exploring Indian Knowledge Systems: A Comprehensive Resource – Prof. V. Ramanathan (IIT BHU)
2. What Indian Knowledge Systems is all about – Gautam R. Desiraju (IISc Bangalore)

Reference Books:

1. *The Wonder That Was India* – **A.L. Basham**
2. *Indian Knowledge Systems* – Edited academic compilations (UGC/IKS Division resources)

Online Resource

1. Indian Knowledge Systems Division <https://www.iksindia.org>
2. National Education Policy 2020 <https://www.education.gov.in>

COURSE CURRICULUM –

Name of the Program:		MBA		Semester : I		Level: PG	
Course Name		Constitution of India		Course Code/ Course Type		IKS	
Course Pattern		2026		Version			
Teaching Scheme					Assessment Scheme		
Theory	Practical	Tutorial	Total Credits	Hours	CIA (Continuous Internal Assessment)	ESA (End Semester Assessment)	Practical/Oral
1	-	-	1	1	10	20	-
Course Objectives (CO):		CO1 Understand the core principles and features of the Constitution. CO2 Identify and explain fundamental rights, duties, and directive principles. CO3 Recognize the structure and functions of government institutions. CO4 Understand the role of constitutional bodies in governance. CO5 Apply constitutional principles to ethical decision-making and business conduct					
Course Learning Outcomes (CLO):		CLO1 Define the Constitution and explain its role in shaping democratic governance. CLO2 Describe citizens' rights, duties, and their importance in a democratic society. CLO3 Explain the structure and functioning of government institutions. CLO4 Analyse the role of constitutional institutions in governance and administration. CLO5 Relate constitutional knowledge to business ethics and citizenship responsibilities.					

Course Contents/ Syllabus:

Descriptors/Topics	CLO	Hours
UNIT I Introduction to Constitution		
<ul style="list-style-type: none"> • Definition and importance of the Constitution • Key features of the Indian Constitution (or your country's Constitution) • The concept of a written vs. unwritten Constitution • Historical background and evolution of the Constitution 	1	3
UNIT II Fundamental Rights, Duties and Directive Principles		
Overview of fundamental rights <ul style="list-style-type: none"> • Right to equality, freedom, protection, and justice • Duties of citizens • Directive Principles of State Policy (DPSP) • □ Relationship between rights, duties, and governance 	2	3
UNIT III Structure of Government		
<ul style="list-style-type: none"> • Structure of government: Executive, Legislature, and Judiciary • The separation of powers and checks and balances 	3	3

<ul style="list-style-type: none"> • Role of the Parliament, President, Prime Minister, and Judiciary 		
UNIT IV Constitutional Institutions and Governance		
<ul style="list-style-type: none"> • Election Commission, Public Service Commission, and other constitutional bodies • The role of these bodies in ensuring good governance • Importance of transparency, accountability, and rule of law 	4	3
UNIT V Constitution, Business and Responsible Citizenship		
<ul style="list-style-type: none"> • Constitutional values in business practice • The role of the Constitution in ethical business conduct • Rights of employees, customers, and businesses • Responsible citizenship and its relation to business 	5	3
Total Hours :		15

Books:

1. Indian Polity by M. Laxmikanth
2. Constitutional Law of India by H.M. Seervai
3. Introduction to the Constitution of India by D.D. Basu

References:

1. The Constitution of India – Official Text (Government Publication)
2. The Oxford Handbook of the Indian Constitution edited by Sujit Choudhry
3. Constitutional Law of India by P. M. Bakshi

Online Resources:

1. Constitution of India - Official Government Portal
2. National Portal of India - Ministry of Law and Justice
3. Lawctopus
4. Unacademy

Websites for Updates and Articles:

1. India's Parliament Website
2. Legal Service India

SKILLS ENHANCEMENT COURSES

COURSE CURRICULUM -

Name of the Program:		MBA		Semester : I		Level: PG	
Course Name		Business Statistics & Data Analysis		Course Code/ Course Type		SEC	
Course Pattern		2026		Version		1.0	
Teaching Scheme					Assessment Scheme		
Theory	Practical	Tutorial	Total Credits	Hours	CIA (Continuous Internal Assessment)	ESA (End Semester Assessment)	Practical/Oral
2	0	0	2	2	20	30	0
Pre-Requisite: Bachelor's Degree							
Course Objectives (CO):		The objectives of this course are: <ol style="list-style-type: none"> 1. Recall fundamental statistical concepts and techniques. 2. Understand the role of data analysis in business decision-making. 3. Apply statistical tools to analyze business data. 4. Analyze data trends and relationships for managerial insights. 5. Evaluate and interpret statistical results for effective decision-making. 					
Course Learning Outcomes (CLO):		Students would be able to: <ol style="list-style-type: none"> 1. Identify appropriate statistical tools for different business situations. 2. Explain descriptive and inferential statistical techniques. 3. Apply statistical methods to analyze and interpret data. 4. Analyze relationships between variables using statistical models. 5. Evaluate business problems using data-driven decision-making approaches. 					

Course Contents/Syllabus:

Descriptors/Topics	CLO	Hours
Unit 1: Introduction to Business Statistics		
Meaning, importance, types of data, measurement scales, data collection methods, classification and tabulation of data	CLO 1	6
Unit 2 : Descriptive Statistics		
Measures of central tendency (mean, median, mode), Measures of dispersion (range, variance, standard deviation), Skewness and kurtosis, Data visualization techniques	CLO 2	6
Unit 3 : Probability and Distributions		
Basic probability concepts, rules of probability, probability distributions (Binomial, Poisson, Normal), applications in business decision-making	CLO 3	6
Unit 4 : Inferential Statistics		
Sampling techniques, estimation, hypothesis testing (t-test, z-test, chi-square test), confidence intervals, errors in hypothesis testing	CLO 4	6
Unit 5 : Data Analysis Techniques		
Correlation and regression analysis, Time series analysis (trend and seasonal variations), Introduction to data analytics tools (Excel/SPSS), interpretation of results for business decisions	CLO 5	6
Total Hours		30

Textbooks:

1. Anderson, Sweeney & Williams – *Statistics for Business and Economics*, Cengage
2. Levin & Rubin – *Statistics for Management*, Pearson
3. Gupta, S. P. – *Statistical Methods*, Sultan Chand

Reference Books:

1. Keller, G. – *Statistics for Management and Economics*, Cengage
2. Newbold, Carlson & Thorne – *Statistics for Business and Economics*, Pearson
3. Black, K. – *Business Statistics*, Wiley

Online Resources / E-Learning:

1. NPTEL – Business Statistics
2. Coursera – Data Analysis and Statistical Inference
3. Khan Academy – Statistics and Probability

COURSE CURRICULUM

Name of the Program:		MBA		Semester : I		Level: PG	
Course Name		Introduction to financial Markets		Course Code/ Course Type		SEC	
Course Pattern		2026		Version			
Teaching Scheme					Assessment Scheme		
Theory	Practical	Tutorial	Total Credits	Hours	CIA (Continuous Internal Assessment)	ESA (End Semester Assessment)	Practical/Oral
3	-	-	3	3	40	60	-
Pre-Requisite:							
Course Objectives (CO):				<ol style="list-style-type: none"> 1. Explain the structure and role of financial markets in the economy. 2. Describe market operations, trading mechanisms, and financial service platforms. 3. Examine financial regulations, compliance requirements, and ethical standards. 4. Apply financial analysis and valuation techniques to financial instruments. 5. Evaluate global financial markets, risks, crises, and emerging opportunities. 			
Course Learning Outcomes (CLO):				<ol style="list-style-type: none"> 1. Identify different types of financial markets, products, and instruments. 2. Explain trading processes, clearing, settlement, brokers, mutual funds, and FinTech services. 3. Analyze the role of regulatory bodies and compliance frameworks in financial markets. 4. Use fundamental analysis, technical analysis, valuation methods, and portfolio concepts. 5. Assess international markets, exchange rate mechanisms, global crises, and emerging market opportunities. 			

Course Contents/Syllabus:

Descriptors/Topics	CLO	Hours
UNIT I Financial Markets, Products & Instruments		
Overview of Financial Markets, Classification of Financial Markets: Money Market vs. Capital Market, Primary and Secondary Markets, Role of Financial Markets in the Economy.	1	9

Equity Instruments: Stocks, Preferred Shares, Debt Instruments: Bonds, Treasury Bills, Derivatives: Futures, Options, Swap, Hybrid Instruments: Convertible Securities		
UNIT II Market Operations and Trading Mechanism		
Stock Exchanges and Trading Platforms, Order Types and Trade Execution, Clearing and Settlement Process, Role of Brokers and Market Makers. Asset Management and Mutual Funds, FinTech and Digital Financial Service.	2	9
UNIT III Regulatory Framework and Compliance		
Key Regulatory Bodies: SEC, CFTC, RBI, SEBI, etc., Major Financial Regulations: Dodd-Frank Act, MiFID II, Basel III, Anti-Money Laundering (AML) and Know Your Customer (KYC) Requirements, Ethical Standards in Financial Services.	3	9
UNIT IV Financial Analysis and Valuation		
Fundamental Analysis: Financial Statements, Ratios, Technical Analysis: Charts, Indicators, Valuation Methods: DCF, Comparable Companies Analysis, Precedent Transactions. Portfolio Management: Portfolio Theory and Asset Allocation, Risk and Return Analysis, Portfolio Performance Evaluation, Behavioral Finance and Investor Psychology	4	9
UNIT V Global Financial Markets		
International Financial Markets and Instruments, Foreign Exchange Markets and Exchange Rate Mechanisms, Global Financial Crises: Causes and Consequences, Emerging Markets and Opportunities	5	9
Total Hours :		45

Learning resources

Textbooks:

- NSE Academy, NCFM -Financial Markets: Basic and Advanced Module, Mumbai
- M. Y. Khan, Indian Financial System, McGraw Hill Education, 2019
- "Financial Markets and Institutions" by Frederic S. Mishkin and Stanley G. Eakins
- "Investments" by Zvi Bodie, Alex Kane, and Alan J. Marcus

Reference Books:

- "Options, Futures, and Other Derivatives" by John C. Hull
- "Fundamentals of Financial Management" by James C. van Horne and John M. Wachowicz Jr.
- "The Intelligent Investor" by Benjamin Graham

Online Resources/E-Learning Resources

- Basics of NSMART Tool
- NSMART Workspace setup Functionalities
- NSMART Query - NSMART Trading
- NSMART Cash settlement & reports
- NSMART LIVE Trading

Case Study

- **Case study 1:** Analyse the causes, key players, regulatory failures, and the aftermath of the 2008 financial crisis and study the rise and fall of internet companies in the late 1990s and early 2000s, focusing on investor behavior and market speculation.
- **Case study 2:** Investigate the financial fraud and accounting irregularities that led to Enron's collapse and discuss the role of auditors and regulatory bodies and explore the factors leading to the bankruptcy of Lehman Brothers and its impact on the global financial system. Non-Confidential
- **Case Study 3:** Study the development and growth of Exchange-Traded Funds (ETFs), their impact on markets, and their advantages over traditional mutual funds.
- **Case study 4:** Analyse the rise of FinTech companies, focusing on innovations like peer-to-peer lending, robo-advisors, and blockchain technology.
- **Case Study 5:** Discuss the ethical issues surrounding the creation and marketing of complex financial products and Analyze the ethical lapses and organizational culture that led to the creation of fake accounts at Wells Fargo.

Banking and Finance

Name of the Program:		MBA		Semester : I		Level: PG	
Course Name		Banking and finance		Course Code/ Course Type		SEC	
Course Pattern		2026		Version			
Teaching Scheme					Assessment Scheme		
Theory	Practical	Tutorial	Total Credits	Hours	CIA (Continuous Internal Assessment)	ESA (End Semester Assessment)	Practical/Oral
3	-	-	3	3	40	60	-
Pre-Requisite:							
Course Objectives (CO):				<ol style="list-style-type: none"> 6. Understand the fundamentals, types, and functions of banking and insurance. 7. Explain advanced banking products, services, and customer-specific financial solutions. 8. Analyze digital banking products, technology-driven services, and associated risks. 9. Apply insurance and risk management concepts to different life and business situations. 10. Evaluate treasury management practices and financial risk management strategies. 			
Course Learning Outcomes (CLO):				<ol style="list-style-type: none"> 6. Identify different types of banks, banking functions, regulatory concepts, and basic insurance policies. 7. Describe retail banking, corporate banking, NRI services, HNI services, wealth management, and financial planning. 8. Examine digital banking channels, payment systems, ATMs, mobile banking, internet banking, frauds, and value-added services. 9. Select suitable insurance products and explain claim procedures, risk coverage, and insurance intermediaries. 10. Assess liquidity management, foreign exchange risk, hedging, regulations, technology, and treasury best practices. 			

Course Contents/Syllabus:

Descriptors/Topics	CLO	Hours
UNIT I Fundamentals of Banking and Insurance		

Concept; Definition of Banking; Types of banks - Commercial Banks, Small Finance Banks, Payments Banks; Public Sector Banks, Private Sector Banks, Foreign Banks, Regional Rural Banks; Functions of banking – deposits, lending and investments; Reserve Bank of India and its role as the banking regulator; Key policy rates – Bank Rate, Repo Rate, Reverse Repo Rate, Marginal Standing Facility (MSF); Banking Regulation Act, 1949. Bank-Customer Relationship, NPA and Securitization, Understanding a Bank's Financials, Regulatory Framework, Overview of Insurance, Types of Insurance Policies.	1	9
UNIT II Advance Banking and Insurance		
Difference between Retail Banking and Corporate Banking; Products offered under retail banking; Payment and settlement services – paper-based and electronic payments; Definition of NRI; Various account services provided to NRI; Definition of High Networth Individuals (HNIs); Portfolio Management Services (PMS) & Wealth Management; Concept of Financial planning and the steps involved in financial planning.	2	9
UNIT III Digital Banking and Value-added Services		
Introduction to digital banking products- cards– EMV Technology such as Tap and Go, NFC, - ATMs, ATM Network Planning such as Onsite & Offsite, Security & Surveillance, Cash Deposit Machines (CDR)– Cash Re-cyclers Overview – Mobile Banking - Internet Banking,– POS terminals - Profitability Risk Management and Frauds, Back End Operations and Technology for ATMs, CDRs, POS, Cash Recyclers, IMPS, Mobile Banking, Internet Banking, Banking Mobile, Banking Payments System, Digital Disruption and New Technologies, e-Locker, iMobile and other Value Added Services.	3	9
UNIT IV Insurance and Risk Management		
Introduction to Insurance, Fundamentals of Risk Management, need for insurance; Concept of Risk; Various types of risk; Types of insurance products – Life, Non-life and Medical; Life insurance products – Pure Risk policies & Investment policies; non-life insurance products – Fire, Burglary, Marine, Vehicle, Accident, Travel/Transit; Medical Insurance – need and significance; Insurance claims and the processes involved; Actuarial services. Insurance Contract Terminology Elements and Principles, General Insurance, Personal and Liability Insurance, Financial Planning and Life Insurance, Insurance Intermediaries.	4	9
UNIT V Treasury Management		
Treasury Management: Meaning; Functions of Treasury Management; Financial Risk Management; Liquidity Management – Accounts Receivable/Payables (AR/AP), Order to Cash (O2C); Regulations & Technology; Foreign Exchange & Hedging FX risk; Best practices	5	9
Total Hours :		45

Learning resources

Textbooks:

- Principles & Practice of Banks, M/S Macmillan India Ltd
- Indian Banking, S Natrajan & Dr. R Parmeshwaram
- Banking Principles & Operations, M.N.Gopinath Digital banking, Indian Institute of Banking & Finance, Taxmann, 2019

- Retail and Digital Banking: Principles and Practise, John Henderson

Reference Books:

- The Digital Banking Revolution audiobook: How financial technology companies are rapidly transforming the traditional retail banking industry through disruptive innovation. Luigi Wewege, Narrated by Jim Cassidy, Sept 2017
- Digital Bank: Strategies to launch or become a digital bank, Chris Skinner
- R. Cooper, “Corporate Treasury and Cash Management”, 2003, Palgrave Macmillan UK

[Online Resources/E-Learning Resources](#)

Case Study

Case Studies:

Case study 1: Visit the Websites of five different Insurance Companies Offering Life Insurance. Get details on the Various Policies Offered by them.

Case Study 2: Prepare a Comprehensive Report for each of these Banks Covering the following

- Retail Banking products (one Asset Product and one Liability Product) are best suited for people in different stages of the life cycle.
- Five client categories to be selected:
 - (a) A young executive who has just joined the job after studies.
 - (b) A young housewife with 1 small child.
 - (c) A middle-aged middle level Senior Executive in a Private Firm having two school going children and dependent parents.
 - (d) An elderly lady staying alone with no dependents, and
 - (e) A member of the armed forces in mid 30s.
- Based on the data which you give in the above, justify your selections for each of them.
- List the documents to be submitted by the customers for applying for each product. You can obtain sample forms from any of the banks as you think appropriate.
- Explain the operational details for each of the products

Case study 3: Prepare a Comprehensive Report for each of these Companies Covering the following:

- Insurance products best suited for the different life stages – take five examples like young executive having joined job after studies, young married woman with one small child, middle aged man having two school going children and one dependent parent, Elderly lady staying alone with no dependents, member of the armed forces in mid 30s.
- From the chart above, recommend the best suited life insurance policy to each of them.
- List the documents to be submitted for applying for each type of insurance and help them fill out the application form. You can obtain sample application forms from the relevant insurance company.
- Explain the claims procedure along with requirements for claiming insurance at the time of occurrence of the insured event.

Projects List:

Project 1: An employee of a public enterprise injured during the maintenance of public service, The victim or his/her dependent reaches an agent (You) for settlement of claims in respect of compensation

on Permanent disability accompany them.

Project 2: Collect cases on outlier claims of 3 different insurance companies

Project 3: Customers as a parent asking for the most suitable policies for their girl child for her potential college and marriage expenses as an agent you need to provide a suitable government scheme by comparing capital premium pricing among all the policies available and accompany them throughout the procedures

Project 4: You are the Territory manager of a renowned Insurance Company. A construction company owner wants to take policy for his site workers. What policy will you suggest to him and what details you will collect from him? (Submit the Filled Application Form of any company also mention the features of the policy)

Project 5: Create a new product with a combination of savings and life cover and also need to have the features of an innovative value proposition.

Project 6: Analyzing the Impact of Fintech on Traditional Indian Banking: Assess how Fintech startups are disrupting and influencing traditional banking models in India. Identify potential challenges and opportunities for collaboration.

Project 7: Financial Inclusion in Rural India: Assessing the Role of Microfinance Institutions: Evaluate the effectiveness of microfinance institutions in promoting financial inclusion and economic development in rural India.

Project 8: Adoption of Digital Payments in India: Trends and Challenges: Analyze the growth and barriers to adoption of digital payment methods like UPI, wallets, and mobile banking in India