#### COMMON POOL OF GENERIC ELECTIVES (GE) COURSES

#### GENERIC ELECTIVES (GE-1): MANAGEMENT WISDOM FROM INDIA

#### Credit distribution, Eligibility and Pre-requisites of the Course

Course title & Code			Credit s	Credit	t distribu cours		Pre-requisite of the course		offering
				Lectur e		Practical/ Practice			
Management India (GE 1)	Wisdom	From	4	3	1	0	Concepts of management	•	t Studies

#### **Learning Objectives**

- This course aims to bring management education and research in India in line with its needs to tackle contemporary challenges
- The course helps learners develop management models that are rooted in India's spiritual and cultural ethos.
- This course attempts to highlight innovative uses of Indian Management thought in the VUCA world of today.

#### **Learning Outcomes**

On successful completion of the course the learner will be able to:

- Interpret the various theories, concepts and ideas that constitute 'received knowledge' of Indian Management.
- Learn how to compare and contrast Indian management thought with Western concepts.
- Illustrate ways of how to apply Indian management thought more effectively in an organisation setting.
- Judge how Indian thoughts help enable growth and development of the self, organisations, society and environment in the present as well as future context.

#### SYLLABUS OF GE-1 UNIT- 1: Indian Wisdom

#### (9 hours)

Understand the principles of materialism (abhyudhaya), spiritualism (nisreyasa), nivrtti (spiritual contemplation), pravrtti (worldly duties), coexistence (loka sagraham), cohesion (samanva), arkashastra (Analysis, Reasoning, Argumentation), Diversity Management (Anekanthavada). Relevance of Gurukul concepts in modern corporate world - shadowing, mentoring and coaching; Roots of Indian wisdom - welfare-oriented economy based on moral values. Using Indian wisdom to solve modern management problems.

#### **UNIT-2: Management Paradigms from Ancient Texts**

Relevant concepts: Spiritual dimensions, Karma, Organisation tension, Positive thinking, Integrity, Leadership, Work Ethic. Management learnings from the Bhagavad Gita. Interpersonal Relations in Ramayana and Mahabharata. Pauranic Jagruti and Tourism Management. Management principles from the Guru Granth Sahib. Management learning and Organisational Policies from the Thirukural. Government administration from Kautilya's Arthasastra. Learnings from a study of Manusmriti.

#### **UNIT-3: Indian Management Practices**

Uniquely Indian business scenarios – population density, crowd behaviour, role of the unorganised sector in trade and commerce, or cultural issues in business, infrastructure development, public private partnerships and regulation, how taxation drives business behaviour, logistics management, saving habits of Indians. Indian business practices- Community-based Business Management (Chettiars in Tamil Nadu, Marwaris of Rajasthan, Angadias of Gujarat), Indian family business management, community level success stories- Gupta empire, Gujarati, Marwari, Punjabi traders. Studying Indian business success stories such as Dabbawallas, Amul, Swachh Bharat, Atmanirbhar Bharat, PLI scheme initiatives, Indian corporates working abroad, success of Indians as individuals abroad in domains such as IT, Merchant Navy, Higher Education, Medicine.

#### **UNIT-4: Future for Indian Management Thoughts**

# Indian models like OSHA, Theory K and Corporate Rishi Model. Management education should be based on four Ds (decision, direction, determination and dedication) and four Es (explore, experience, enjoy and excel) in learners. Indian perspectives on sustainability, creativity, interpersonal skills, business ethics, environment friendly.

#### Essential/recommended Readings (latest edition of readings to be used)

- 1. Srinivasan, V. (2006). *New Age Management Philosophy from Ancient India*. (1st edition). Lotus.
- 2. Peetham, Sri Sharada. (2016). Ancient Wisdom for Modern Management. (1st edition). Springer.
- 3. Bansal, Ipshita. (2003). *Management Concepts In Ancient Indian Psycho-Philosophic Thought*. (1st edition). Popular Book Depot.
- 4. Sharma, Subhash. (2020). Indian Management. (1st edition). New Age International.
- 5. Swami Ranganathananda. (2001). *Universal Message of the Bhagavad Gita*. (1st edition). Advaita Ashrama, Kolkata.
- 6. Swami Dayananda Saraswati, (2007). *The value of values*. (1st edition). Arsha Vidya Research & Publication Trust, Chennai.

#### Suggestive Readings (latest edition of readings to be used)

1. Mahadevan, B. (2019). Writings on Gita & Management. (1st edition). Kindle edition.

#### (12 hours)

#### (9 hours)

#### (15 hours)

(http://www.iimb.ernet.in/webpage/b-mahadevan/bhagavad-gita-amp-management)

- 2. Swami Chinmayananda, (2000). Holy Geeta. (1st edition). Chinmaya Prakashan.
- 3. Bhattathiri, M.P. (2004). Retrieved from http://vaikhari.org/downloads/Bhagavad%20Gita%20and%20Management.pdf
- 4. Houston, D.J. and Cartwright K.E. (2007). *Spirituality and Public Service*. Public Administration Review, Jan. Feb., 2007, 88 102.
- 5. Poole, E. (2007). Organisational Spirituality A literature review. Journal of Business Ethics, 84, pp. 577 588.
- Mahadevan, B., (2013). Inspirational Leadership: Perspectives from Gītā. Chapter 13 in Sanskrit and Development of World Thought, Kutumba Sastry V. (Ed.), D K Print World, New Delhi, pp 199 - 210.
- 7. Ehrenfeld, J.R. (2005). *The Roots of Sustainability*. MIT Sloan Management Review, 46 (2), pp. 23-25.

## **Note:** Examination scheme and mode shall be as prescribed by the Examination Branch, University of Delhi, from time to time.

GENERIC ELECTIVES (GE-2:) FUNDAMENTALS OF ORGANISATION BEHAVIOR											
Credit distri	bution	, Eligil	oility a	nd Pre-r	equisit	es of the	Course				
Course title & Code	Credits	course			criteria		Department the course	offering			
Fundamentals of Organisational Behaviour (GE 2)	4	3	1	0	Class XII	None	Management	Studies			

#### **Learning Objectives**

- Explain the concepts in organisational behaviour and discuss how individual differences—such as personalities, perceptions, and learning affect employee behaviour and performance.
- Gain practical insight into individual and interpersonal issues facing organizations by understanding theories and apply the underlying concepts in managing behaviour.
- Develop an understanding of group behaviour, group dynamics and leadership styles. Devise strategies for effective group management and leadership development.
- Apply the conceptual understanding of organizational level variables which impact behaviour in organizations in understanding as well as initiating change in organizations.

#### **Learning Outcomes**

On successful completion of the course the learner will be able to:

- Comprehend the meaning and nature of organizational behaviour. Understand influences and factors impacting individual behaviour in organizations.
- Enhance understanding of various organizational and interpersonal processes like motivation, interpersonal transactions, level of trust etc. Compare and contrast various theories to develop an understanding of their relevance in different organizational situations. Develop and shape organizational strategies to manage these interpersonal processes.
- Analyse and develop greater insight into the behaviour of individuals in groups/teams in organizations and handle group behaviour and leadership issues in organizations.
- Apply the understanding of organizational dynamics in terms of power; conflict etc. in managing interpersonal behaviour. Evaluate organizational requirements and create interventions

#### **SYLLABUS OF GE-2**

#### **UNIT-1: Fundamental Concepts in OB**

Importance and Key concepts in OB. Perception, Factors affecting Perception, Perceptual Process, and Errors in Perception. Personality: Concept and Factors affecting personality. Learning: Concept and Theories of Learning, Concept of Reinforcement.

#### **UNIT-2: Motivation and Interpersonal Relations**

Motivation: Concepts and their application, Content theories (Maslow and Herzberg's Theories); Process theories (Expectancy theory). Managing Interpersonal Relationships; Transactional Analysis; Ego states, Types of Transactions, Importance of Transactional Analysis. Johari window.

#### **UNIT-3: Group Processes and Leadership at Work**

Leadership: Trait Approach, Behavioural theories (Ohio and Michigan State Studies, and Blake & Mouton's Managerial grid), and Concept of Situational/Contingency approach to Leadership. Groups: Definition Stages of Group Development, Group Processes-Group Cohesiveness.

## **UNIT-4: Organisational Dynamics of Politics, Conflict and Change**

Organisational Power: Concept, Sources of Power, Tactics to gain power in Organizations. Conflict: Concept, Sources, Types, Stages of conflict, Management of conflict. Organisational Change: Concept, Resistance to change, managing resistance to change, Implementing Change.

## Essential/recommended readings (latest edition of readings to be used)

- 1. Robbins, S. P., Judge, T. A. and Vohra N. (2019). Organisational Behavior (18th Edition). Pearson
- 2. Luthans, F., Luthans, K. W., & amp; Luthans, B. C. (2015). Organizational Behavior: An Evidence- based Approach (13th Edition) Charlotte, North Carolina: Information Age

#### (12 hours)

(12 hours)

## (12 hours)

(9 hours)

- 3. Mcshane, S.L., Von Glinow, M.A., and Sharma, R.R. (2009). *Organizational Behaviour*. New Delhi. McGraw-Hill (Special Indian Education).
- 4. Singh. K. (2010). *Organizational Behaviour-Text and Cases*. (3rd Edition) New Delhi. Pearson Education
- 5. Aswathappa, K. (2005). *Organizational Behaviour*. Himalaya Publishing House, Mumbai.
- 6. Moorhead, G. and Griffin, R.W. (2009). Organizational Behaviour-Managing People and Organizations (4th Edition). Houghton Miffin Company-New York.

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#### GENERIC ELECTIVES (GE-3): FINANCE FOR NON FINANCE EXECUTIVES

#### Credit distribution, Eligibility and Pre-requisites of the Course

	its		cours		у		Department offering the course
		Lectur e		Practical/ Practice		of the course	
Finance for Non-Finance Executives (GE 3)	4	3	1	-	Class XII		Management Studies

#### **Learning Objective**

• To familiarise non finance executives with the essentials of finance and investments.

#### Learning Outcomes

On successful completion of the course the learner will be able to:

- Understand Investment Environment and concept of Return & Risk.
- Analyse bond valuation & role of credit rating agencies.
- Examine equity analysis approaches.
- Understand two securities portfolios using the Harry Markowitz model and understand CAPM.
- Familiarise with Investors' protection framework.

#### **SYLLABUS OF GE-3**

#### **Unit 1: Introduction to Finance**

Introduction to Financial Management: Concept and Importance of Finance Function, Objectives of

#### (10 hours)

Financial Management, Financial Decisions and their Risk-Return Trade-off. Time Value of Money – Concept and Rationale, Compounding & Discounting to obtain Future and Present values. Types of Risks and Returns. Sources of Finance.

#### **Unit 2: Investment Decisions**

Concept and Importance of Capital Budgeting, Objectives and Problems in Capital Budgeting, Types of Investment Projects and kinds of Investment Decisions, Capital Budgeting Process. Investment Evaluation Techniques: Payback Period, Discounted Payback Period, Net Present Value, Profitability Index, Internal Rate of Return. Selection of suitable evaluation techniques.

#### **Unit 3: Financing Decisions**

Cost of Capital: Concept, Cost of Debt Capital, Cost of Preference Share Capital, Cost of Equity Share Capital, Weighted Average Cost of Capital (WACC). Leverage Analysis: Meaning of Leverage; Operating Leverage, Financial Leverage, and Combined Leverage. Capital Structure (Theory only): Concept, Factors affecting Capital Structure, Capital Structure Theories: Net Income Approach, Net Operating Income Approach, and Traditional Approach.

#### Unit 4: Dividend Decisions and Working Capital Management (11 hours)

Dividend Decisions: Concept, Relevance of Dividend Decisions: Walter's Model and Gordon's Model. Types of Dividends, Dividend Policies and factors determining the Dividend policy. Working Capital Management (Theory only): Concept and need for Working Capital, Types of Working Capital and factors affecting Working Capital requirements.

#### Essential/recommended Readings (latest edition of readings to be used)

- 1. Singh, S. & Kaur, R. (2020). *Fundamentals of Financial Management* (7th ed.). Scholar Tech Press.
- 2. Bhargav, B. K. (2022). Finance For Non-Finance Managers. Jaiko Publishing House.
- 3. Chandra, P. (2017). *Finance Sense: Finance For Non-Finance Executives* (5th ed.). Tata McGraw Hill.
- 4. Tripathi, V. (2021). Basic Financial Management (3rd ed.). Taxmann.

#### Suggestive Readings (latest edition of readings to be used)

- 1. Chandra, P. (2022). *Financial Management Theory and Practice*. (11th ed.). Tata McGraw Hill.
- 2. Tripathi, V. (2023). Fundamentals of Investments (6th ed.). Taxmann.
- 3. Hawawini, G., & Viallet, C. (2008). Finance for Non-Finance Managers. Cengage Learning.
- 4. Siciliano, G. (2014). *Finance for Nonfinancial Managers*, 2nd ed. (Briefcase Books Series) . McGraw-Hill.

#### (12 hours)

(12 hours)

#### 174

**Note:** Examination scheme and mode shall be as prescribed by the Examination Branch, University of Delhi, from time to time.

#### GENERIC ELECTIVES (GE-4): WEALTH MANAGEMENT

#### Credit distribution, Eligibility and Pre-requisites of the Course

Course title & Code c			the co		ty	requisite	Department offering the course
	ts			Practical/ Practice		of the course	
Wealth Management (GE 4)	4	3	1	-	Class XII	None	Management Studies

#### **Learning Objective**

• To familiarise learners with the essential concepts and fundamentals of financial investments. The course will enable them to understand and make informed choice about the various available financial investment alternatives.

#### **Learning Outcomes**

On successful completion of the course the learner will be able to:

- Provide an overview of various aspects related to wealth management.
- Understand the fundamentals of financial investments and the investment decision process.
- Able to compute various measures of risk and return, and understand their role for evaluating investments.
- Understand and carry out security analysis using different approaches.
- Learn basic approaches to managing portfolios.

#### **SYLLABUS OF GE-4**

#### Unit 1: Basics of Wealth Management and Investments (9 hours)

Introduction to Wealth Management, Need for Wealth Management, Components of Wealth Management, Process of Wealth Management. Concept of Investment, Financial Investment Vs. Real Investment, Investment Vs. Speculation, Objectives or Features of Investment, Risk Return Trade Off, Investment Environment – Overview of Securities Market and Different Types of Financial Investment. Investment Decision Process, Direct Investing Vs Indirect Investing, Approaches to Investing – Active Vs Passive.

#### Unit 2: Risk – Return Analysis

#### Concepts of Return and Risk, Types of Return (their calculation & utility): Absolute Return, Average

(12 hours)

Return, Expected Return, Holding Period Return, Effective Annualised Return, Portfolio Return, Risk-Adjusted Return. Causes (or Sources) and Types of Risk – Systematic and Unsystematic Risk, Components of Systematic and Unsystematic Risk. Calculation of Total, Systematic and Unsystematic Risk. Impact of Taxes and Inflation on Investment – Computation of Post Tax and Real Returns.

#### **Unit 3: Security Analysis**

Approaches to Security Analysis – Fundamental Analysis, Technical Analysis, and Efficient Market Hypothesis (EMH). Fundamental Analysis – EIC Framework, Economic Analysis, Industry Analysis, and Company Analysis. Technical Analysis – Basic Tenets of Technical Analysis, Tool of Technical Analysis – Charts, and Technical Indicators, Limitations of Technical Analysis. Difference between Fundamental Analysis and Technical Analysis.

#### Unit 4: Portfolio Management & Estate Planning

Traditional portfolio management for individuals: Objectives, constraints, time horizon, current wealth, tax considerations, liquidity requirements, and anticipated inflation. Asset allocation: Asset allocation pyramid, investor life cycle approach. Portfolio management services: Passive – Index funds, systematic investment plans. Active – market timing, style investing. Portfolio Analysis – Portfolio Risk and Portfolio Return. Estate Planning – Fundamentals of Estate Planning, Impact of Property Ownership and Beneficiary Designations, Estate Planning Documents, and Executing Basic Estate Planning.

#### Essential/recommended Readings (latest edition of readings to be used)

- 1. Tripathi, V. (2019). Security Analysis and Portfolio Management: Text and Cases. Taxmann Publications
- 2. Chandra, P. (2021). *Investment Analysis and Portfolio Management*. (6th ed.). McGraw Hill Education.

#### Suggestive Readings (latest edition of readings to be used)

- 1. Billingsley, R., Gitman, L. J., & Joehnk, M. D. (2020). *Personal Financial Planning*. (15th ed.). Cengage Learning.
- 2. Tillery, S., & Tillery, T. (2018). Essentials of Personal Financial Planning (1st ed.). Wiley.
- 3. Singh, R. (2017). Security Analysis and Portfolio Management (2nd ed.). Excel Books.

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#### (12 hours)

#### (12 hours)

#### **GENERIC ELECTIVES (GE-5): FUNDAMENTALS OF MARKETING MANAGEMENT**

Credit distr	Credit distribution, Eligibility and Pre-requisites of the Course											
Course title & Code	Credits	edits Credit distribution of the Eligibility Pre-requisite course criteria of the course				•						
				Practical/ Practice								
Fundamentals of Marketing Management (GE 5)	4	3	1	0	Class XII	None	Management Studies					

#### **Learning Objectives**

- To introduce the nature, scope, and importance of marketing and its evolution over time.
- To explain the core marketing concepts and the various company orientations.
- To explain the various product decisions, including the product life cycle, product classification, product line decision, product mix decision, branding decisions, packaging and labeling.
- To understand the various pricing methods and determinants of price, as well as promotion decisions and marketing channel decisions.

#### **Learning Outcomes**

On successful completion of the course the learner will be able to:

- Learners will be able to understand the nature, scope, and importance of marketing and its evolution over time.
- Learners will be able to explain the core marketing concepts and the various company orientations.
- Learners will be able to identify and analyze the various factors affecting the marketing environment in the Indian context.
- Learners will be able to apply the concepts of segmentation, targeting, and positioning to develop effective marketing strategies.
- Learners will be able to make informed decisions regarding product decisions, including the product life cycle, product classification, product line decision, product mix decision, branding decisions, packaging and labeling.
- Learners will be able to analyze the various pricing methods and determinants of price, as well as promotion decisions and marketing channel decisions, to develop effective marketing strategies.
- Learners will be able to develop marketing strategies for service firms based on an understanding of the unique characteristics of services.

#### **SYLLABUS OF GE-5**

#### **Unit 1: Introduction and Marketing Environment**

Introduction: Nature, Scope and Importance of Marketing, Evolution of Marketing; Core marketing concepts; Company orientation - Production concept, Product concept, Selling concept, Marketing

(12 hours)

concept, Holistic marketing concept. Marketing Environment: Demographic, Economic, Political, Legal, Socio cultural, Technological environment (Indian context); Portfolio approach – Boston Consulting Group (BCG) matrix.

Unit 2: Segmentation, Targeting and Positioning and Product Decisions (12 hours) Segmentation, Targeting and Positioning: Concept; Levels of Market Segmentation, Basis for Segmenting Consumer Markets; Product decisions: Concept of Product Life Cycle (PLC), PLC marketing strategies, Product Classification, Product Line Decision, Product Mix Decision, Branding Decisions, Packaging & Labelling.

#### Unit 3: Pricing, Promotion and Marketing Channel Decisions(12 hours)

Pricing Decisions: Determinants of Price, Pricing Methods (Non-mathematical treatment), Adapting Price. Promotion Decisions: Factors determining promotion mix, Promotional Tools – Fundamentals of advertisement, Sales Promotion, Public Relations & Publicity and Personal Selling. Marketing Channel Decision: Channel functions, Channel Levels, Types of Intermediaries: Wholesalers and Retailers.

#### **Unit 4: Marketing of Services**

#### (9 hours)

Marketing of Services: unique characteristics of services, marketing strategies for service firms – 7Ps.

#### Essential/recommended Readings (latest edition of readings to be used)

- Kotler, P., Armstrong, G., Agnihotri, P. Y., & Ul Haq, E. (2019). *Principles of marketing: A South Asian perspective*. Pearson.
- Kotler, P., & Keller, K. L. (2015). *Marketing management (15th ed.)*. Pearson.

#### Suggestive Readings (latest edition of readings to be used)

• Ramaswamy, V.S. & amp; Namakumari, S.: *Marketing Management: Global Perspective – Indian Context*, Macmillan Publishers India Limited.

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#### GENERIC ELECTIVES (GE-6): DYNAMICS OF START UPS

Course title & Code	Credits	Credi	t distribut course			Pre-requisite of the course	
		Lecture		Practical/ Practice	criteria		course
Dynamics of Start Ups (GE 6)	4	3	1	0	Class XII		Management Studies

#### **Learning Objectives**

• Understand the concept of entrepreneurship, its different types, and the qualities required to become a successful entrepreneur.

- Explore the significance of innovation, creativity, and the role they play in the development and growth of new ventures, particularly in the Indian context.
- Identify and evaluate business opportunities, employing various techniques such as idea generation, selection, and implementation.
- Conduct feasibility analysis, encompassing marketing, technical, and financial aspects, to determine the viability of a new venture.
- Gain knowledge of resource mobilization strategies, including different types of resources and various sources of financing, for successful entrepreneurship. Additionally, comprehend the government initiatives and support available for entrepreneurs in India, along with the mechanisms for scaling up and exiting a business.

#### **Learning Outcomes**

On successful completion of the course the learner will be able to:

- Understand the concept of entrepreneurship and differentiate between different types of entrepreneurs. (Knowledge)
- Apply innovative and creative thinking to identify and evaluate business opportunities for start-ups. (Application)
- Assess the feasibility of a new venture through comprehensive analysis of marketing, technical, and financial factors. (Analysis)
- Develop strategies for resource mobilization and financing options for entrepreneurship. (Synthesis)
- Evaluate the challenges, government initiatives, and support systems associated with scaling up and exiting a business. (Evaluation)

#### **SYLLABUS OF GE-6**

#### **Unit 1: Entrepreneurship Journey**

Meaning of entrepreneur, types of entrepreneurs, making of an entrepreneur, role of innovation and creativity for start-ups, start-up opportunities, creativity: role of creative thinking in development and growth of new venture in India. Challenges in starting start-ups.

#### Unit 2: Business Setup

Characteristics of opportunity, where to look for opportunities, from identification to evaluation, forms of ownership and suitability, different modes of generating ideas, identification of opportunities: idea generation, selection and implementation, search for new ideas: techniques for generating ideas: scamper, brainstorming, mind mapping, storyboarding, role playing. Entry strategies: new product, franchising, buying an existing firm.

#### **Unit 3: Feasibility and Resource Mobilisation**

Feasibility analysis: marketing, technical and financial feasibility analysis, industry and competition analysis, assessing new venture, economic environment and socio-economic feasibility of the venture. Resource mobilization for entrepreneurship: what is resource, resources mobilization, types of resources, process of resource mobilization, sources of financing.

#### (12 hours)

(15 hours)

(9 hours)

#### 179

#### Unit 4: Scaling-up of Business and Entrepreneurship Ecosystem

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(9 hours)
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Scaling ventures – preparing for change, harvesting mechanism and exit strategies, managing growth, reasons for new venture failures, the entrepreneurial ecosystem, business incubators, entrepreneurship in India. Government initiatives, government grant and subsidies.

#### Essential/recommended Readings (latest edition of readings to be used)

- 1. Hisrich, R. D., Peters, M. P., & Shepherd, D. A. (2021). *Entrepreneurship* (11th ed.). McGraw-Hill Education.
- 2. Kuratko, D. F., & Hodgetts, R. M. (2020). *Entrepreneurship: Theory, process, and practice* (11th ed.). Cengage Learning.
- 3. Barringer, B. R., & Ireland, R. D. (2019). *Entrepreneurship: Successfully launching new ventures* (6th ed.). Pearson.
- 4. Spinelli, S., Adams, R. J., & Timmons, J. A. (2018). *New venture creation: Entrepreneurship for the 21st century* (11th ed.). McGraw-Hill Education.
- 5. Zimmerer, T. W., Scarborough, N. M., & Wilson, D. (2018). *Essentials of entrepreneurship* and small business management (9th ed.). Pearson.

#### Suggestive Readings (latest edition of readings to be used)

- 1. Barringer, B. R., & Ireland, R. D. (2019). *Entrepreneurship: Successfully Launching New Ventures* (6th ed.). Pearson.
- 2. Hisrich, R. D., Peters, M. P., & Shepherd, D. A. (2020). *Entrepreneurship* (11th ed.). McGraw-Hill Education.
- 3. Kuratko, D. F., & Hodgetts, R. M. (2017). *Entrepreneurship: Theory, Process, and Practice* (10th ed.). Cengage Learning.
- 4. Morris, M. H., Kuratko, D. F., & Covin, J. G. (2019). Corporate Entrepreneurship & *Innovation* (4th ed.). Cengage Learning.
- 5. Timmons, J. A., Spinelli, S., & Zacharakis, A. (2018). *New Venture Creation: Entrepreneurship for the 21st Century* (11th ed.). McGraw-Hill Education.

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