



PROGRAM	BCOM in BFSI (Banking, Financial Services & Insurance)
SEMESTER	4
COURSE TITLE	Business Decision Making
COURSE CODE	04BC0454
COURSE CREDITS	3
COURSE DURATION	45 Hours

COURSE OUTCOMES: After Completion of the course, Students will be able to:

- Analyze various types of business decisions and the models used in individual and organizational decision-making.
- Apply financial tools such as capital budgeting, cost-benefit analysis, and break-even analysis to support business decisions.
- Utilize digital tools, analytics, and data-driven systems for real-time and informed decision-making in business.
- Evaluate group dynamics, strategic models, and leadership's role in effective decision-making under complex business scenarios.

COURSE CONTENTS:

Unit No	Unit / Sub Unit	Sessions
I	Foundations of Decision Making <ul style="list-style-type: none"> • Types of Decisions: Strategic, Tactical & Operational • Decision-Making Process and Models • Rational vs. Intuitive Decision Making • Role of Data and Analytics in Decision Making • Decision Trees and Payoff Matrices • Case Study: Decision-making under uncertainty during COVID-19 by a BFSI firm 	10
II	Financial Decision Making <ul style="list-style-type: none"> • Capital Budgeting Techniques • Cost-Benefit Analysis • Break-even Analysis and Margin of Safety • Make or Buy Decisions • Profitability Analysis • Risk-Return Trade-off in Financial Products • Case Study: Credit risk decision for loan disbursement by NBFC 	10
III	Data-Driven & Digital Decisions <ul style="list-style-type: none"> • Role of MIS in Business Decision Making • Use of Excel/BI Tools for Analysis • Predictive vs. Descriptive Analytics 	15

	<ul style="list-style-type: none"> • Use of Dashboards & Visualization Tools • Big Data in Financial Decision Making • Ethical Considerations in Data Usage • Real-Time Decision Systems in FinTech • Case Study: Loan underwriting using AI at a digital bank 	
IV	Group Decision & Strategic Thinking <ul style="list-style-type: none"> • Group Decision-Making Techniques • Consensus Building & Brainstorming • Strategic Thinking Models (SWOT, TOWS, BCG) • Scenario Planning & Game Theory • Case-Based Strategic Decisions • Case Study: Strategic decision to enter rural banking by a leading bank 	10

EVALUATION:

The students will be evaluated on a continuous basis and broadly the scheme given below will be followed:

	Particulars	Weight age
A	CSE (Cumulative Semester Evaluation)	20
B	IA (Internal Assessment)	30
C	TW	50

SUGGESTED READINGS:

Text Books:

Sr. No	Author/s	Name of the Book	Publisher	Edition & Year of Publication
1	Stephen P. Robbins & David A. DeCenzo	Fundamentals of Management	Pearson Education	5th Edition ,2020
2	R.P. Ravindran	Decision Making Techniques in Managerial Practice	Jaico Publishing House	9th Edition ,2021

Reference Books:

Sr. No	Author/s	Name of the Book	Publisher	Edition & Year of Publication
1	Vohra, N.D.	Quantitative Techniques in Management	Tata McGraw-Hill Education	11th Edition,2022