

**Four Year Bachelor of Commerce (Banking and Financial Services)  
Program Structure and Syllabus**

<b>Semester III</b>			
<b>Course Type</b>	<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
Major	COM-200	Public Economics	4
	CBF-201	Principles and Practice of Banking	4
Minor (Any 1)	CBF-211	Introduction to Capital Market	4
	COM-212	Business Law	4
	COM-213	Business Statistics I	4
Multidisciplinary (Any 1)	COM-231	Fundamentals of Event Management	3
	COM-232	Fundamentals of Digital Marketing	3
	COM-233	Business Ethics and Governance	3
	COM-234	Personal Investment and Tax Planning	3
	COM-235	Intellectual Property Rights	3
Ability Enhancement	To be opted from the available ability enhancement courses approved by the respective Board of Studies.		2
Skill Enhancement (Any 1)	COM-241	Accounting Software Application	3 (1T+2P)
	COM-242	Business Data Analysis	3 (1T+2P)
	COM-243	Personal Financial Planning	3 (1T+2P)
	COM-244	Introduction to Auditing	3 (1T+2P)
	COM-245	Business Database Management and Analysis	3 (1T+2P)
<b>Total Credits</b>			<b>20</b>
<b>Semester IV</b>			
<b>Course Type</b>	<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
Major	COM-202	Fundamentals of Macroeconomics for Business	4
	CBF-203	Law and Practice of Banking	4
	CBF-204	Principles and Practice of Insurance	4
	CBF-205	Financial Statement Analysis of Banks	2
Minor (Any 1)	COM-221	Accounting for Service Organisations (VET)	4
	COM-222	Corporate Law (VET)	4
	COM-223	Business Statistics II (VET)	4
Ability Enhancement	To be opted from the available ability enhancement courses approved by the respective Board of Studies.		2
<b>Total Credits</b>			<b>20</b>
<b>Semester V</b>			
<b>Course Type</b>	<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
Major	COM-300	Indian Economy	4

	CBF-301	Bank Management	4
	CBF-302	Financial Services	4
	COM-303	Research Process	2
Minor	CBF-321	Marketing of Financial Services (VET)	4
Internship	COM-361	Internship	2
		<b>Total Credits</b>	<b>20</b>
<b>Semester VI</b>			
<b>Course Type</b>	<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
Major	COM-304	International Economics	4
	CBF-305	Modern Banking Operations and Services	4
	CBF-306	Financial Risk Management	4
	CBF-307	Project	4
Minor	CBF-322	Digital Banking (VET)	4
		<b>Total Credits</b>	<b>20</b>
<b>Semester VII</b>			
<b>Course Type</b>	<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
Major	COM-400	Management Accounting	4
	COM-401	Stock Market Operations	4
	COM-402	Financial Management	4
	COM-403	Research Methodology	4
Minor	CBF-411	Fintech	4
		<b>Total Credits</b>	<b>20</b>
<b>Semester VIII</b>			
<b>Course Type</b>	<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
Major	CBF-404	Credit Management in Banking	4
	CBF-405	Treasury and Forex Management	4
	COM-406	Financial Derivatives	4
	COM-407	Security Analysis and Portfolio Management	4
Minor (Any 1)	COM-412	Basic Econometrics	4
	CBF-413	Co-operative Management and Accounting	4
		<b>Total Credits</b>	<b>20</b>
		<b>Grand Total</b>	<b>160</b>

### **Bachelor of Commerce Programme with Double Major**

In case of Bachelor of Commerce with Double Major, the students need to opt for 60% of courses from one discipline (36 Credits) and 40% courses from another discipline (24 Credits) from the available disciplines under Commerce (Financial Accounting, Cost Accounting, Banking and Financial Services, and Business Management).

In case of Bachelor of Commerce (Honours) with Double Major, the students need to opt for 60% of courses from one discipline (52 Credits) and 40% courses from another discipline (40 Credits) from the available disciplines under Commerce (Financial Accounting, Cost Accounting, Banking and Financial Services, and Business Management).

The Minor courses in Semester I and Semester II to be considered as Major courses for the purpose of computation of Total Major Courses in the case of Double Major programmes.

**The 60% and 40% courses to be offered from Banking and Financial Services in respective semesters are as follows:**

#### **A. Banking & Financial Services (60%)**

<b>Semester I</b>		
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
NIL		
<b>Semester II</b>		
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
COM-112	Fundamentals of Banking	4
<b>Semester III</b>		
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
CBF-201	Principles and Practice of Banking	4
<b>Semester IV</b>		
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
COM-202	Fundamentals of Macroeconomics for Business	4
CBF-203	Law and Practice of Banking	4
CBF-205	Financial Statement Analysis of Banks	2
<b>Semester V</b>		
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
COM-300	Indian Economy	4
CBF-301	Bank Management	4
COM-303	Research Process	2
<b>Semester VI</b>		
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
CBF-305	Modern Banking Operations and Services	4
CBF-307	Project	4
<b>Semester VII</b>		
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
COM-401	Stock Market Operations	4
COM-403	Research Methodology	4

<b>Semester VIII</b>		
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
CBF-404	Credit Management in Banking	4
CBF-405	Treasury and Forex Management	4

**B. Banking & Financial Services (40%)**

<b>Semester I</b>		
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
NIL		
<b>Semester II</b>		
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
COM-112	Fundamentals of Banking	4
<b>Semester III</b>		
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
COM-200	Public Economics	4
<b>Semester IV</b>		
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
CBF-203	Law and Practice of Banking	4
<b>Semester V</b>		
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
CBF-301	Bank Management	4
<b>Semester VI</b>		
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
COM-304	International Economics	4
CBF-307	Financial Risk Management	4
<b>Semester VII</b>		
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
COM-401	Stock Market Operations	4
COM-402	Financial Management	4
<b>Semester VIII</b>		
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>
CBF-404	Credit Management in Banking	4
COM-406	Financial Derivatives	4



Following Double Major combinations are permitted:

<b>Bachelor of Commerce with Double Major (Three Years)</b>									
Disciplines	CFA		CCA		CBF		CBM		Double Major
Combination	A	B	A	B	A	B	A	B	Combinations
Credits	36	24	36	24	36	24	36	24	36/24
1 Option	A			B					CFA/CCA
2 Option	A					B			CFA/CBF
3 Option	A							B	CFA/CBM
4 Option			A			B			CCA/CBF
5 Option			A					B	CCA/CBM
6 Option		B	A						CCA/CFA
7 Option					A			B	CBF/CBM
8 Option		B			A				CBF/CFA
9 Option				B	A				CBF/CCA
10 Option		B					A		CBM/CFA
11 Option				B			A		CBM/CCA
12 Option						B	A		CBM/CBF

<b>Bachelor of Commerce (Honours) with Double Major (Four Years)</b>									
Disciplines	CFA		CCA		CBF		CBM		Double Major
Combination	A	B	A	B	A	B	A	B	Combinations
Credits	52	40	52	40	52	40	52	40	52/40
1 Option	A			B					CFA/CCA
2 Option	A					B			CFA/CBF
3 Option	A							B	CFA/CBM
4 Option			A			B			CCA/CBF
5 Option			A					B	CCA/CBM
6 Option		B	A						CCA/CFA
7 Option					A			B	CBF/CBM
8 Option		B			A				CBF/CFA
9 Option				B	A				CBF/CCA
10 Option		B					A		CBM/CFA
11 Option				B			A		CBM/CCA
12 Option						B	A		CBM/CBF

#### **Bachelor of Commerce Program with Interdisciplinary Subjects**

In case of Bachelor of Commerce with Interdisciplinary Subjects, the students need to opt for Total 60 Credits of Major Courses which include 20 Credits from Subject A, 20 Credits from Subject B, and 20 Credits from Subject C from the available disciplines under Commerce (Financial Accounting, Cost Accounting, Banking and Financial Services, and Business Management).

In case of Bachelor of Commerce (Honours) with Interdisciplinary Subjects, the students need to opt for Total 92 Credits of Major Courses which include 32 Credits from Subject A, 28 Credits from Subject B, and 32 Credits from Subject C from the available disciplines under Commerce

(Financial Accounting, Cost Accounting, Banking and Financial Services, and Business Management).

The Minor courses in Semester I and Semester II to be considered as Major courses for the purpose of computation of Total Major Courses in the case of Bachelor of Commerce/ Bachelor of Commerce (Honours) with Interdisciplinary Subjects.

The list of the courses are as follows:

**A. Banking and Financial Services (32 Credits)**

	Course Code	Course Title	Credits
A1	COM-100	Financial Accounting	4
A2	CBF-201	Principles and Practice of Banking	4
A3	COM-202	Fundamentals of Macroeconomics for Business	4
A4	COM-300	Indian Economy	4
A5	CBF-307	Project	4
A6	COM-400	Management Accounting	4
A7	CBF-404	Credit Management in Banking	4
A8	CBF-405	Treasury and Forex Management	4

**B. Banking and Financial Services (28 Credits)**

	Course Code	Course Title	Credits
B1	COM-101	Elements of Cost	4
B2	CBF-203	Law and Practice of Banking	4
B3	CBF-205	Financial Statement Analysis of Banks	2
B4	COM-303	Research Process	2
B5	COM-304	International Economics	4
B6	CBF-305	Modern Banking Operations and Services	4
B7	COM-401	Stock Market Operations	4
B8	COM-406	Financial Derivatives	4

**C. Banking and Financial Services (32 Credits)**

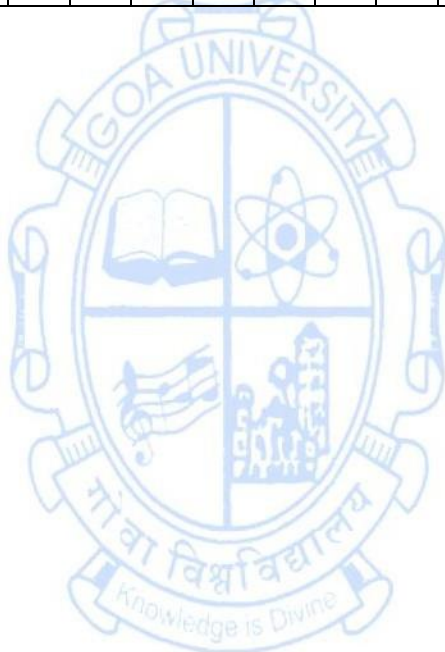
	Course Code	Course Title	Credits
C1	COM-200	Public Economics	4
C2	CBF-204	Principles and Practice of Insurance	4
C3	CBF-301	Bank Management	4
C4	CBF-302	Financial Services	4
C5	CBF-306	Financial Risk Management	4
C6	COM-402	Financial Management	4
C7	COM-403	Research Methodology	4
C8	COM-407	Security Analysis and Portfolio Management	4

Following Interdisciplinary combinations are permitted:

Bachelor of Commerce with Interdisciplinary (Three Years)					
Disciplines	CFA	CCA	CBF	CBM	Interdisciplinary

Combination	A	B	C	A	B	C	A	B	C	A	B	C	Combinations
Credits	20	20	20	20	20	20	20	20	20	20	20	20	20/20/20
1 Option	A				B				C				<b>CFA/CCA/CFB</b>
2 Option				A				B				C	<b>CCA/CFB/CFM</b>
3 Option			C				A				B		<b>CFB/CFM/CFA</b>
4 Option		B				C				A			<b>CFM/CFA/CCA</b>

<b>Bachelor of Commerce (Honours) with Interdisciplinary (Four Years)</b>													
Disciplines	CFA			CCA			CBF			CFM			Interdisciplinary
Combination	A	B	C	A	B	C	A	B	C	A	B	C	Combinations
Credits	32	28	32	32	28	32	32	28	32	32	28	32	32/28/32
1 Option	A				B				C				<b>CFA/CCA/CFB</b>
2 Option				A				B				C	<b>CCA/CFB/CFM</b>
3 Option			C				A				B		<b>CFB/CFM/CFA</b>
4 Option		B				C				A			<b>CFM/CFA/CCA</b>



Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: COM-200

Title of the Course: Public Economics

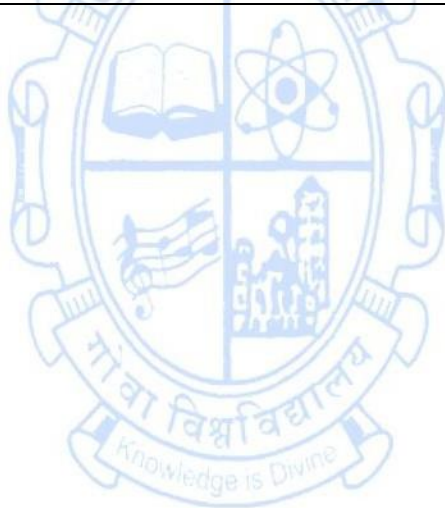
Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To acquaint learners with fundamental concepts in Public Economics.</li> <li>2. To impart knowledge of public expenditure and public revenue</li> <li>3. To familiarize learners with taxation and fiscal policy.</li> <li>4. To introduce learners to the issues in public debt and fiscal federalism.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Public Economics</b>            Nature and Scope of Public Economics, Meaning and Scope of Public Finance, Need for Public Sector, Public Goods - Meaning and Characteristics. Social Goods and Market Failure- free rider problem. Mixed Goods and Merit Want, Efficient Provisions of Public Goods. Budget: Meaning, Types of Budgets-Balanced, Surplus and Deficit. Preparation of Union Budget in India.</p>	<b>15</b>
	<p><b>Unit 2: Public expenditure and Public Revenue</b>            Public Expenditure: Meaning and Nature, Determinants of Public Expenditure, Cannons of Public Expenditure, Composition of Public Expenditure with Special Reference to India. Effects of Public Expenditure. Broad trends in Public Expenditure in India (Union and State of Goa), Reforms in Public Expenditure with Reference to India (Post 1991). Sources of Public Revenue (India and State of Goa).</p>	<b>15</b>
	<p><b>Unit 3: Taxation and Fiscal policy</b>            Nature of Taxation and Type of Taxes, Basic Principles of Taxation Equality and Efficiency Issues in Taxation, Issues of Tax Burden, Shifting of Tax Burden, Tax Policy and Tax Administration in India, Tax Reforms in India since 1991.            Fiscal Policy: meaning and objectives, Role of Fiscal Policy in Economic Development.</p>	<b>15</b>
	<p><b>Unit 4: Public Debt and Fiscal Federalism</b>            Public Debt: Meaning of Public Debt, Classification of Public Debt (with reference to India). Broad trends in Public Debt in India (Union and State of Goa). Causes of Increase in Public Debt, Burden of Public Debt, Redemption of Public Debt, Contribution of Public Debt in the Development Finance of India. Indian Federal Finance: Principle of Federalism. Finance Commission of India and its Functioning.</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	



<p><b>Reference/ Readings:</b></p>	<ol style="list-style-type: none"> <li>1. Bhatia, H. L. (2017). <i>Public finance</i> (28th ed.). Vikas Publishing House Pvt. Ltd.</li> <li>2. Datt, R., &amp; Sundaram, K. P. M. (2024). <i>Indian economy</i>. (73rd ed) S. Chand and Co. New Delhi.</li> <li>3. Directorate of Planning, Statistics and Evaluation, Government of Goa. (Latest). <i>Economic Survey of Goa</i>.</li> <li>4. Finance Commission, India (Latest) <i>Report of the Finance Commission</i></li> <li>5. Government of India. (Latest). <i>Economic Survey of India</i>.</li> <li>6. Gupta, J. R. (2014). <i>Public economics in India: Theory and Practice</i>. (2nd revised ed.) Atlantic Publishers.</li> <li>7. Musgrave, R. A., &amp; Musgrave, P. B. (2015). <i>Public finance in theory and practice</i> (16th Reprint ed.). Tata Mc-Graw Hill.</li> <li>8. Tyagi, B. P. (2015). <i>Public Finance</i>, (56th ed.) Jai Prakash Nath &amp; Co. Meerut, India</li> </ol>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Develop understanding of core concepts of public Economics.</li> <li>2. Describe development in public revenue and expenditure policy.</li> <li>3. Analyse tax structure, taxation policy and fiscal policy.</li> <li>4. Evaluate fiscal federalism, public debt and its management.</li> </ol>




Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: CBF-201

Title of the Course: Principles and Practice of Banking

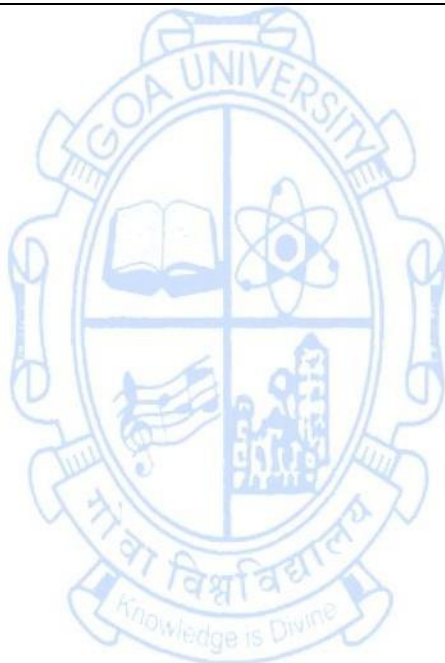
Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To impart knowledge to the learners about Banker-Customer general and special relationships.</li> <li>2. To equip learners with knowledge of opening accounts of various types of customers.</li> <li>3. To familiarize learners with Cash management and remittance Services.</li> <li>4. To acquaint learners with Customer Services and their Grievance redressal mechanisms.</li> </ol>	
		<b>No. of hours</b>
	<p><b>Unit 1: Banker-Customer Relationship and Banker's Special Relationship</b>            Banker-Customer Relationship: Creditor-Debtor, Creditor-Debtor, Agent-Principal, Trustee-Beneficiary, Bailee-Bailor, Lessor- Lessee, Hypothecatee-Hypothecator, Mortgagee - Mortgager, Assignor-Assignee, Pledgee – Pledger, Indemnifier - Indemnified.            Banker's Special Relationship: Mandate – Definition, Power of Attorney (POA) – Definition, Banker's Lien, Right of Set-off, Right of Appropriation</p>	<b>15</b>
<b>Content:</b>	<p><b>Unit 2: Opening Accounts of Various Types of Customers and Foreign Exchange Remittance Facilities</b>            Types of Customers: Individuals – Minors, Blind Person, Non-Resident Indians, Insolvents, Drunkards, Lunatics, Pardanasheen Lady. – Procedure and Documentations for Opening an Account, Mode of Operation. Non-Individuals – Hindu Undivided Family, Trusts, Joint Stock Companies, Co-operative Societies and Co-operative Banks, Partnership Firms, Registered Societies, Clubs, Associations, Unincorporated Associations, Sole Proprietorship Firms. – Procedure and Documentation for Opening an Account, Mode of Operation.            Foreign Exchange Remittance Facilities for Individuals: Evolution of FEMA, Definitions, Bringing in and Taking out Foreign Exchange, Inward Remittances, Outward Remittances, Indo-Nepal Remittance Scheme. Different types of NRI accounts Operational Aspects of NRI Business Permitted Accounts in India for NRIs and PIOs, Accounts in India of Foreign Nationals Visiting</p>	<b>15</b>

	<p>India, Special Non-Resident Rupee Account – SNRR Account, Remittance of Assets Held by NRIs/ PIOs.</p>	
	<p><b>Unit 3: Cash Management Services and Ancillary Services</b>  Cash Management Services: Developments in CMS, Importance of Cash Management System, Types of Cash Management Services, Challenges and Issues Payment and Collection of Cheques and Other Negotiable Instruments Negotiable Instruments Act.  Remittances: Introduction, Demand Drafts, Banker’s Cheques, Mail Transfer, Telegraphic Transfer, National Electronic Funds Transfer System, Real Time Gross Settlement System, Electronic Benefit Transfer Scheme,  Services and Ancillary Services: Mobile Banking, Electronic/Digital Payments, Safe Deposit Lockers, Portfolio Management Services, Merchant Banking, Government Business, Levying of Service Charges. Financial Inclusion &amp; Financial Literacy Financial Inclusion by Extension of Banking Services, Use of Mobiles/Tablets in Financial Inclusion Drive, Financial Literacy, Rural Self Employment Training Institutes (RSETI)</p>	<b>15</b>
	<p><b>Unit 4: Customer Services and Grievance Redressal</b>  Customer Service in Banks: Policy for General Management of the Branches, ATM Operations, Security Issues and Risk Mitigation Measures, Service at the Counters, Information to the Customers, Special Arrangements at Branches, and Other Provisions.  Duties &amp; Rights of a Banker and Customer Rights: Duty of Secrecy &amp; Confidentiality, Duty of Reasonable Care, Garnishee or Attachment Order, Bank’s Rights, Customer Awareness, Banking Codes and Standards Board of India, Obligations on the Customer  Grievance Redressal: Ombudsman Scheme 2021. The Consumer Protection Act, 2019 and The Right to Information Act, 2005.</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Adda247 Publications, (2021). <i>Principles and Practice of Banking</i>. Delhi: Adda247 Publications</li> <li>2. Devendra Kumar Singh, (2021). <i>Right to Information Act, 2005 in Simple Words</i> New Delhi: Notion Press.</li> <li>3. Gopinath, M.N, (2016). <i>Banking Principles and Operations, Snowwhite</i>.</li> <li>4. Indian Institute of Banking &amp; Finance, (2015). <i>Know Your Banking-1 Basics of Banking</i>. Mumbai: Taxmann Publications (P.) Ltd.</li> <li>5. Indian Institute of Banking &amp; Finance, 2010. <i>Customer Service and Banking Codes and Standards</i>. Mumbai: Taxmann publications (p.) Ltd.</li> <li>6. Indian Institute of Banking &amp; Finance, 2015. <i>Know your Banking-1 Basics of Banking</i>. Mumbai: Taxmann Publications (p.) Ltd.</li> <li>7. Indian Institute of Banking &amp; Finance. (2010). <i>Customer Service &amp;</i></li> </ol>	

	<p><i>Banking Codes and Standards</i>. Mumbai, Taxman Publication.</p> <p>8. Indian Institute of Banking and Finance, (2019). <i>Prevention of Cyber Crimes and Fraud Management</i>. Mumbai, Macmillan Education.</p> <p>9. Indian Institute of Banking and Finance, (2023). <i>Principles and Practices of Banking</i>, (5<sup>th</sup> Ed.) Mumbai Macmillan Education.</p> <p>10. Taxman’s Editorial Board., (2024). <i>Consumer Protection Law and Practice</i>. Mumbai: Taxman</p>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand the general and special relationships between bankers and customers.</li> <li>2. Summarize the procedure for opening accounts of different types of customers.</li> <li>3. Understand cash management and remittance services.</li> <li>4. Elaborate on customer services and their grievance redressal mechanisms.</li> </ol>





**Name of the Programme: Bachelor of Commerce (Banking and Financial Services)**

**Course Code: CBF-211**

**Title of the Course: Introduction to Capital Market**

**Number of Credits: 04**

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To provide learners with an overview of the Indian Securities Market.</li> <li>2. To acquaint the learners on the primary market structure.</li> <li>3. To familiarize learners on the trading and settlement mechanism followed in the secondary market.</li> <li>4. To provide learners with an understanding of the global securities market.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Indian Securities Markets</b>  Meaning of securities, role of securities markets, structure of securities markets and market segments, Capital market instruments, Capital market participants and intermediaries, Role of SEBI in Indian capital markets, Reforms/Recent developments in Indian Capital Markets, Investor protection in the securities market</p>	<b>15</b>
	<p><b>Unit 2: Primary Markets</b>  Functions of primary market, Categories of issuers in primary markets, Types of investors in the primary markets, Types of public issues – IPO, FPO, private placement and offer for sale, Red Herring Prospectus, Public issue process and Book-Building, Allotment of shares. Merchant bankers- functions of Merchant Bankers, Recent trends in primary market, SEBI measures in the primary market</p>	<b>15</b>
	<p><b>Unit 3: Secondary Markets</b>  Functions of secondary markets, Market structure, participants in secondary markets, Listing – Process and advantages, requirements for listing, delisting, Stock market indices (BSE Sensex, NSE Nifty, sectoral indices) – Composition and Computation, Trading and settlement mechanism in Indian stock exchanges – BSE, NSE; role of Clearing House, internet trading, online trading platforms, Risk management systems for secondary markets and grievance redressal mechanism for investors in secondary markets.</p>	<b>15</b>

	<p><b>Unit 4: Global Securities Market</b>  Foreign Stock Exchanges: NYSE – Players on NYSE trading floor, NASDAQ - Structure, World’s major stock markets: Euronext – Players on Euronext trading floor, European Stock Markets - London Stock Exchange, Paris Stock Exchange, Frankfurt stock exchange, Asian Stock Markets- Hong Kong Stock exchange, Taiwan stock exchange, Japanese capital markets, Shanghai stock exchange, Singapore stock.</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Agarwal, S. (2000). <i>A Guide to Indian Capital Market</i> (1st ed.). Bharat Publishers.</li> <li>2. Avadhani, V. A. (2017). <i>Investment and Securities Market in India</i> (10th ed.). Himalaya Publishing House.</li> <li>3. Chandra, P. (2017). <i>Investment Analysis and Portfolio Management</i> (5th ed.). McGraw Hill India.</li> <li>4. Chandra, P. (2021). <i>Investment Analysis</i> (6th ed.). Tata McGraw Hill.</li> <li>5. Fischer, D. E., &amp; Jordan, R. J. (2018). <i>Security Analysis and Portfolio Management</i> (7th ed.). Pearson Education India.</li> <li>6. NSE (2022) <i>Capital Market (Dealers) Module</i>, Workbook from NSE Financial Markets: A Beginners' Module.</li> <li>7. Pandian, P. (2012). <i>Security Analysis and Portfolio Management</i> (2nd ed.). Vikas Publishing House Pvt. Ltd.</li> </ol>	
<b>Course Outcomes:</b>	After completion of this course, the learners will be able to: <ol style="list-style-type: none"> <li>1. Understand the overview of the Indian capital market.</li> <li>2. Discuss the structure of the primary market.</li> <li>3. Describe the trading and settlement mechanism in the secondary market.</li> <li>4. Explore the global securities markets.</li> </ol>	

**Name of the Programme: Bachelor of Commerce (Banking and Financial Services)**

**Course Code: COM-212**

**Title of the Course: Business Law**

**Number of Credits: 04**

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To acquaint learners with general legal principles to enter into agreements</li> <li>2. To familiarise learners with the legalities involved in sale of goods</li> <li>3. To impart knowledge regarding resolution of disputes without approaching court</li> <li>4. To impart knowledge regarding validity and enforceability of Negotiable Instruments</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Indian Contract Act, 1872</b> Offer and acceptance, Consideration, Contractual Capacity, Free Consent, Legality of Objects, Void agreements, Discharge of a contract, Contingent contracts, Quasi – contracts, Contract of Indemnity, Guarantee, Contract of Bailment and Pledge – meaning, rights and duties of Bailor, Bailee, Contract of Agency, Modes of creation of Agency, Drafting of Agreement of Leave and Licence of a flat, Drafting of Notice of Breach of Contract, Drafting of Indemnity Bond, Drafting of Agreement of Bailment</p>	<b>15</b>
	<p><b>Unit 2: The Sale of Goods Act, 1930</b> Contract of Sale, Agreement to sell, Difference between Contract of Sale and Agreement to Sell, Conditions and warranties, Transfer of ownership in goods including Sale by a Non-owner, Performance of Contract of Sale, Unpaid Seller – meaning, rights of an unpaid seller, Drafting of Sale of Goods Agreement, Drafting of Notice of Delivery of Defective Goods</p>	<b>15</b>
	<p><b>Unit 3: Arbitration and Conciliation Act, 1996</b> Meaning of Arbitration, Arbitration agreement, Conduct of Arbitral Proceedings, Making of arbitral award, Termination of Arbitral Proceedings, Meaning of Conciliation, Procedure for Commencement of Conciliation Proceedings, Appointment of Conciliator, Conciliation Procedure, Termination of conciliation proceedings, Drafting of Arbitration Agreement, Drafting of Conciliation Agreement</p>	<b>15</b>

	<p><b>Unit 4: Negotiable Instruments Act 1881</b></p> <p>Characteristics and different types of Negotiable Instruments including Promissory Note, Bill of Exchange, Cheque, Cheque in the electronic form, Holder and Holder in Due Course, Privileges of Holder in Due Course, Negotiation and different types of Endorsements, Crossing of a Cheque, Bouncing of a Cheque, Drafting of notice in case of Bouncing of a Cheque</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Aggarwal, Rohini, (2022) <i>Taxmann's Mercantile &amp; Commercial Laws</i>, Taxmann Publications Private Limited</li> <li>2. Bulchandani, K.R. (2017) <i>Business Law for Management</i> (8th ed), Himalaya Publishing House</li> <li>3. Kapoor N.D, Abbi Rajni, Bhushan Bharat, (2019) <i>Elements of Mercantile Law</i>, Sultan Chand &amp; Sons (P) Ltd.</li> <li>4. Kucchal, M. C., &amp;Kucchal, V. (2012). <i>Business Law</i> (6th ed.). Vikas Publishing House.</li> <li>5. Pillai R.S.N.V. Bagavathi (2007) <i>Business Law</i> (4th ed). S Chand &amp; Company</li> <li>6. Rab Ajar, (2022). <i>Drafting Contracts: Basic Principles</i> (1st ed), Eastern Book Company</li> <li>7. Raychaudhari Priyanka, (2021) <i>Business Law: Complete Understanding of Commercial Law, Corporate law, Industrial Law</i>, (1st ed). Notion Press</li> <li>8. Saharay Madhusudan, (2017) <i>Textbook on Arbitration &amp; Conciliation with Alternative Dispute Resolution</i> (4th ed), Universal Law Publishing</li> <li>9. Sheth Tejpal (2017) <i>Business Law</i> (3rd ed). Pearson Education</li> <li>10. Singh Avtar, (2017). <i>Law of Arbitration &amp; Conciliation</i>, Eastern Book Company</li> <li>11. Singh Avtar. (2023). <i>Business Law</i> (12th ed). Eastern Book Company</li> <li>12. Singhanian Ravi (2020), <i>Drafting of Contracts-Templates with Drafting Notes</i>, (2nd ed) Bloomsbury Publisher.</li> <li>13. Tulsian, P.C, (2017) <i>Business Law</i> (3rd ed). McGraw Hill Education</li> </ol>	
<b>Course Outcomes:</b>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand the terminology and validity of agreements</li> <li>2. Describe the rights and duties of buyers and sellers</li> <li>3. Analyse the process of Arbitration and Conciliation</li> <li>4. Apply the rights and liabilities of holders of negotiable instruments</li> </ol>	



Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: COM-213

Title of the Course: Business Statistics I

Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. Provide common statistical literacy and demonstrate the relevance of statistical findings for business problem solving and decision making.</li> <li>2. Develop statistical thinking and practical computational skills for a systematic problem-solving capability to analyse and interpret data for various business problems and managerial decisions.</li> <li>3. Apply technology to statistical analysis and problem solving</li> <li>4. Provide business analysts a toolkit of descriptive and inferential analysis.</li> </ol>	
		<b>No of. hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction and Data Organization</b>            Introduction: Definition and meaning, Basic statistical concepts: Population, sample, variate, attribute, parameter and statistic. Types of data-Primary and Secondary data, Sources and methods of collecting data. Data Measurement Scales: Nominal, Ordinal, Interval/Ratio. Data Organization: Frequency distribution table, Cumulative frequency, Percentage frequency. Representation: Graphs and diagrams- Histogram, frequency curve, Frequency polygon and Ogives, Simple, multiple, subdivided bar diagram, pie chart.</p>	<b>15</b>
	<p><b>Unit 2: Sampling Theory and Questionnaire Design</b>            Sampling Theory: Methods of sampling- Census and Sample enumeration, Methods of Sampling: Simple Random, Sampling, Systematic Sampling, Stratified Sampling, Cluster Sampling, Purposive Sampling, Quota and multi stage sampling. Questionnaire Design: Basic principles of questionnaire design, Role of questionnaire, Types of questions, Framing the questions, layout.</p>	<b>10</b>
	<p><b>Unit 3: Descriptive Data Analysis</b>            Measures of Central Tendency: Arithmetic Mean, Median, Mode (ungrouped and grouped), Harmonic Mean and Geometric Mean (ungrouped data), Quartiles, Deciles and percentiles. Measures of Dispersion: Range, Quartile deviation, Mean deviation, Standard deviation, Variance. Absolute and Relative measures, Coefficient of range, Coefficient of quartile deviation, Coefficient of mean deviation, Coefficient of variation, Skewness- Karl Pearson's and Bowley's coefficient of Skewness. Kurtosis (definition, meaning and interpretation).</p>	<b>15</b>

	<p><b>Unit 4: Correlation and Regression Analysis</b>  Coefficient of Correlation, Spearman's Rank Coefficient of Correlation, Properties of Coefficient of correlation. Regression: Lines of regression and regression coefficients. Relation between Correlation and regression coefficient, Multiple Regression. Analysis of Time Series: Time series, Models of time series, Measurement of trend- Moving averages, Least Square Method (linear and non-linear)</p>	<b>20</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Anderson David R., Sweeney Dennis J., Williams Thomas A., Camm Jeffrey D., Cochran James J., Fry Michael J. and Ohlmann Jeffrey W. (2021), <i>Statistics for Business and Economics</i>, Cengage Learning.</li> <li>2. Cooper Donald R. and Schindler Pamela S. (2013), <i>Business Research Methods</i> (12<sup>th</sup> Edition), McGraw Hill.</li> <li>3. George Argyrous (2011), <i>Statistics for Research: With a Guide to SPSS</i>, SAGE Publications.</li> <li>4. Gupta S. C. (2018), <i>Fundamentals of Statistics</i>, Himalaya Publishing House.</li> <li>5. Harris Jenine K. (2020), <i>Statistics with R: Solving Problems Using Real-World Data</i>, SAGE Publications Inc.</li> <li>6. Holmes Lex, Illowsky Barbara and Dean Susan (2018), <i>Introductory Business Statistics</i>, OpenStax.</li> <li>7. Levine David, Stephan David and Szabat Kathryn (2016), <i>Statistics for Managers using Microsoft Excel (8<sup>th</sup> Edition)</i>, Pearson Education.</li> <li>8. Thulin, M. (2021), <i>Modern Statistics with R</i>. Eos Chasma Press.</li> </ol>	
<b>Course Outcomes:</b>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Carry out a basic data analysis using descriptive statistics and appropriate statistical graphics.</li> <li>2. Understand the concept of sampling distributions and identify appropriate way of collecting samples based on population</li> <li>3. Construct a reliable questionnaire based on objectives of a research study</li> <li>4. Measure and establish association between business variables using correlation analysis and regression analysis for business decision making and forecasting.</li> </ol>	

Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: COM-231

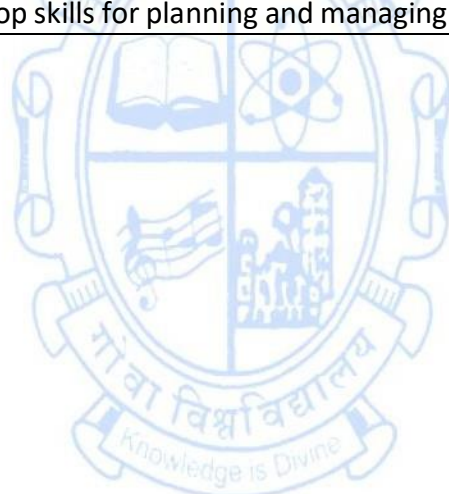
Title of the Course: Fundamentals of Event Management

Number of Credits: 03

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To acquaint learners with the fundamental concepts of event management and planning.</li> <li>2. To provide learners with an understanding of event planning tools and event production process.</li> <li>3. To create learner awareness on key areas in marketing of events</li> <li>4. To enable learners with tools for effective event budgeting and event financing.</li> </ol>	
		<b>No. of Hours</b>
<b>Content:</b>	<p><b>Unit 1: Event Management and Planning</b>            Event management: Concept, Industry, Careers. Principles of event management. Size of Events- Mega events, Regional events, Major events, Minor events. Types of Events- Sporting events, Entertainment, art and culture events, Commercial events, Marketing and promotion events, Meetings, Exhibitions, Festivals, Family/Special events and Fundraising events. Issues/challenges in event management. Event evaluation. Event risks and laws.</p>	<b>15</b>
	<p><b>Unit 2: Event Production</b>            Planning event resources. Event itinerary. Event planning tools and emerging technology. Event production concepts and requirements (technical and non-technical). Identifying event vendors, Negotiations and contracts with vendors. Scheduling and Checklists. Venue management- Selection, Staging, Lights and sound, Audio-Visual. Event safety and security.</p>	<b>15</b>
	<p><b>Unit 3: Event Marketing and Financing</b>            Event marketing mix-7 P's. Event branding. Event publicity. Public relations and communication, Event sponsorship. Event budgets and cost sheet. Financial control in events. Profit analysis of events. Computer applications in event financing and control.</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	

<p><b>Reference/ Readings:</b></p>	<ol style="list-style-type: none"> <li>1. Allen, J. (2009). <i>Event Planning</i> (Second ed.). Ontario: John Wiley &amp; Sons.</li> <li>2. Bowdin, G., Allen, J., O'Toole, W., &amp; McDonnell, I. (2011). <i>Events Management</i> (Third ed.). New York: Routledge.</li> <li>3. Chaturvedi, A. (2009). <i>Event Management: A Professional and Developmental Approach</i>. New Delhi: Global India Publications.</li> <li>4. Gaur, S. S., &amp; Saggere, S. V. (2003). <i>Event Marketing and Management</i>. Noida: Vikas Publishing House.</li> <li>5. Shone, A., &amp; Perry, B. (2004). <i>Successful Event Management: A Practical Handbook</i>. London: Thomson Learning.</li> <li>6. Wagen, L. V., &amp; Carlos, B. R. (2009). <i>Event Management for Tourism, Cultural, Business, and Sporting Events</i>. New Delhi: Pearson Education, Inc.</li> </ol>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Explain basic concepts of management, planning, production, marketing and financing of events.</li> <li>2. Make use of appropriate tools to design, plan and execute events.</li> <li>3. Identify key elements of event budget and event financing for varied types of events</li> <li>4. Develop skills for planning and managing entrepreneurial ventures</li> </ol>





Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: COM-232

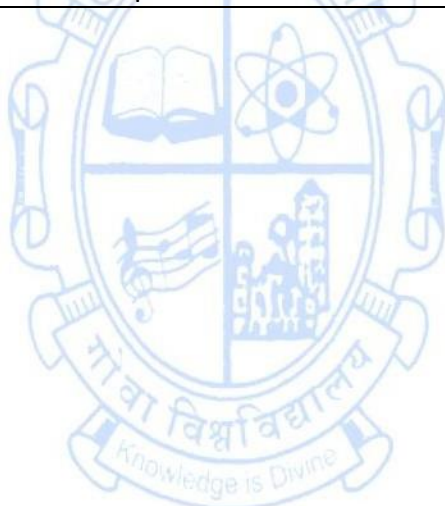
Title of the Course: Fundamentals of Digital Marketing

Number of Credits: 03

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	Objectives of the Course are: 1. To familiarise students with the basic knowledge of Digital Marketing. 2. To acquaint students with Website Design and Digital Campaigning. 3. To acquaint students with Social Media Marketing.	
		<b>No. of hours</b>
<b>Content:</b>	<b>Unit 1: Introduction to Digital Marketing</b> Meaning, features and importance of Digital Marketing; Digital Marketing vs Traditional Marketing; Channels of Digital Marketing; Meaning of Influencer Marketing; Concept of Content Marketing; Concept of Search Engine Optimization (SEO).	<b>15</b>
	<b>Unit 2: Website Design and Digital Campaigning</b> Basics of website design and development; Elements of a good website; Digital Campaigning – Meaning, Types, Paid, Owned, and Earned Media (POEM) Framework; Campaign planning and creative communications for social media platforms.	<b>15</b>
	<b>Unit 3: Social Media Marketing</b> Fundamentals of Social Media Marketing and its significance; Platforms for Social Media Marketing: YouTube Marketing: Basics of creating a video on YouTube; building a content strategy; gaining a subscriber and expanding the reach. Facebook Marketing: Introduction to Facebook; creating an account in Facebook; creating a Facebook Business Page; Facebook Page Optimization; How to develop business through Facebook. LinkedIn Marketing: Introduction to LinkedIn and its interface; creating personal LinkedIn profile; creating a Business Page on LinkedIn, Learn paid advertising with LinkedIn. Instagram: How to create an account on Instagram; Instagram marketing for Brands; Importance of Instagram marketing. X (Formerly Twitter): How to create an account on X; X marketing for Brands; X marketing best practices.	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	1. Ahuja, V. (2015). <i>Digital Marketing</i> (First ed.). Oxford University Press. 2. Cecilia, F. (2019). <i>Introduction to Digital Marketing</i> (First ed.). BPB Publications. 3. Chaffey, D., & Ellis-Chadwick, F. (2022). <i>Digital Marketing</i> (Eighth ed.).	

	<p>Pearson Education Limited.</p> <ol style="list-style-type: none"> <li>4. Deiss, R., &amp; Henneberry, R. (2020). <i>Digital Marketing for Dummies</i> (Second ed.). Wiley India.</li> <li>5. Dodson, I. (2019). <i>Art of Digital Marketing</i> (First ed.). Wiley India.</li> <li>6. Gupta, S. (2022). <i>Digital Marketing</i> (Third ed.). McGraw Hill.</li> <li>7. Kamat, N., &amp; Kamat, C. N. (2017). <i>Digital Marketing</i> (First ed.). Himalaya Publishing House.</li> <li>8. Krishna, V. V. (2023). <i>Digital Marketing for Beginners: A Road Map to Successful Career in Digital Marketing</i> (First ed.). Notion Press.</li> <li>9. Kumar, S., &amp; Kaur, S. (2023). <i>Taxmann's Digital Marketing – Thorough, up-to-date book on digital marketing principles, analytics, etc., including AI, AR, and VR presented via case studies, visual presentations, etc.</i> (First ed.). Taxmann Publications.</li> <li>10. <i>Quick Win Digital Marketing</i> (First ed.). (2009). Oak Tree Press.</li> </ol>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Explain the basic concepts of Digital Marketing</li> <li>2. Identify various elements of Website Design</li> <li>3. Identify various elements of Digital Campaigning</li> <li>4. Evaluate various platforms for social media marketing.</li> </ol>



Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: COM-233

Title of the Course: Business Ethics and Governance

Number of Credits: 03

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To acquaint learners with concepts of business ethics and governance</li> <li>2. To impart knowledge of ethical issues in different areas of business</li> <li>3. To familiarize learners with Corporate Governance</li> <li>4. To familiarize learners about ethics involved in global scenario</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Business Ethics</b>            Definition, Meaning, Nature of Ethics, Meaning of Moral &amp; Ethics.            Types of Ethics, Importance of Ethics, Business Ethics -Meaning and Nature. Importance of Ethics in Business, Areas of Business Ethics, Meaning of Functional Ethics, Types of Ethics According to Functions of Business- Marketing Ethics, Foreign Trade Ethics and Ethics Relating to Copyright. Ethics relating to Free and Perfect Competitive Market.</p>	<b>15</b>
	<p><b>Unit 2: Ethical Issues in functional areas of Business</b>            Ethical issues in Marketing- understanding positive and negative roles in marketing, Exploring exploitative role of advertising.            Ethical issues in human resources-examining HR related ethical issues, discrimination in workplace: its causes and Remedies, Ensuring safety and health in the workplace, ethical considerations in performance appraisal. Ethical issues in finance-Maintenance of proper books of accounts-promoting transparency and accountability-understanding ethical responsibility in financial decision making</p>	<b>15</b>
	<p><b>Unit 3: Business Ethics in Global Economy</b>            Ethics in the Context of Global Economy, Relationship Between Business Ethics &amp; Business Development, Role of Business Ethics in Building a Civilized Society. Corporate Governance and Issues Related to Scams: Corruption- Meaning, Causes, Effects. Frauds and Scams in Banks, Insurance Companies, Financial Institutions, Measures to Overcome Fraud and Corruption, Zero Tolerance of Corruption.</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Achrekar, D. (2009). <i>Corporate Governance (with Case Studies)</i>. Surendra Publications, New Delhi.</li> <li>2. Bhatia, S. K. (2002). <i>Business Ethics and Managerial Values</i>. Deep &amp; Deep Publications Pvt. Ltd.</li> </ol>	

	<ol style="list-style-type: none"> <li>3. Darryl, R. (2006). <i>Corporate Governance, Economic Reforms &amp; Development</i>. Oxford.</li> <li>4. Fernando, A. C. (2021). <i>Business Ethics and Corporate Governance</i> (3rd edition) Pearson Publication.</li> <li>5. Machiraju, H. R. (2004). <i>Corporate Governance</i>. Himalaya Publication House.</li> <li>6. Mathur, U. C. (2005). <i>Corporate Governance &amp; Business Ethics</i>. McMillan.</li> <li>7. Murthy, C. S. V. (2010). <i>Business Ethics: Text &amp; Cases</i>. Himalaya Publication.</li> <li>8. Murthy, C. S. V. (Reprint 2013). <i>Business Ethics and Corporate Governance</i>. Himalaya Publication.</li> <li>9. Pogge, T., &amp; Horton, K. (2008). <i>Global Ethics: Seminal Essays</i>. St. Paul, MN: Paragon House Publishers.</li> <li>10. Tripathi, A. N. (2019). <i>Human Values</i>. (3rd edition) New Age International.</li> <li>11. Velasquez, M. (2006). <i>Business Ethics: Concepts and Cases</i> (6th ed.). Prentice Hall.</li> </ol>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Define and differentiate between different aspects related to business ethics &amp; governance</li> <li>2. Discuss the ethics involved in the global economy.</li> <li>3. Analyse the ethical issues involved in different functional areas of business.</li> <li>4. Apply the learnt knowledge when-ever required</li> </ol>



Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: COM-234

Title of the Course: Personal Investment and Tax Planning

Number of Credits: 03

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To acquaint learners with basic aspects of personal investment planning.</li> <li>2. To familiarize learners with basics of taxation.</li> <li>3. To impart knowledge and develop skills for effective personal tax planning.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Personal Investment Planning</b> Introduction to investment, importance of investment planning, risk and return on investment, savings v/s investments, power of compounding, inflation effect on investment. setting financial goals, steps to achieve financial goals, investment process, investment vehicles, investment strategies.</p>	<b>15</b>
	<p><b>Unit 2: Basics of Taxation</b> Meaning of tax, types of taxes, concepts of Person, Previous Year, Assessment Year, Assessee, Assessment, Income, Gross Total Income, Permanent Account Number (PAN), Residential status, scope of income, heads of income, effect of taxes on investment. Deductions under Chapter VI-A - 80C, 80CCC, 80CCD, 80D, 80TTA, 80TTB, Computation of total income of individuals, tax rates, old &amp; new tax regime, tax liability, tax calculation, types of Income Tax Returns for Individuals.</p>	<b>20</b>
	<p><b>Unit 3: Personal Tax Planning</b> Introduction and meaning of tax planning, objectives of tax planning, factors on which tax planning is done, tax saving schemes, tax evasion, tax avoidance, difference between tax planning, tax evasion and tax avoidance, apportionment of income between spouses governed by Portuguese Civil Code u/s 5A.</p>	<b>10</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Agarwal O.P. (2014), <i>Security Analysis &amp; Investment Managements</i>, Himalaya Publishing House, Delhi.</li> <li>2. Ahuja, Girish and Ravi Gupta, <i>Systematic Approach to Income Tax</i>, Bharat Law House, Delhi.</li> <li>3. Bhalla V.K., (2018), <i>Fundamentals of Investment Management</i>, Sultan Chand, New Delhi.</li> <li>4. Devi. K., <i>Tax Planning Management</i>, Bookscape</li> <li>5. Dubey B.S., <i>Tax Planning</i>, Bookscape</li> </ol>	

	<ol style="list-style-type: none"> <li>6. Gaur V.P., &amp; Narang. D.B., <i>Income Tax Law Practice</i>, Kalyani Publications.</li> <li>7. Hariharan. N., <i>Income Tax Law &amp; Practice</i> Vijay Nicole Imprints Pvt.Ltd.</li> <li>8. Lakhota R.N. &amp; Lakhota S, <i>A Guide to Tax Planning</i>, Diamond Pocket Books Pvt Ltd, New Delhi.</li> <li>9. Malik S., <i>Plan your investments</i>, Taxmann Publications, New Delhi.</li> <li>10. Manoharan T.N., <i>Direct Tax Laws</i>, Snow White Publications,</li> <li>11. Mehrotra H.C., <i>Income Tax Law &amp; Practice</i>, Sahitya Bhavan, Agra</li> <li>12. Pagare D., <i>Income Tax Law &amp; Practice</i>, Sultan Chand Sons, New Delhi</li> <li>13. Palat R, <i>Tax Planning for Salaried Employees</i>, Jaico Publishing House, Mumbai.</li> <li>14. Prasad B., <i>Income Tax Law &amp; Practice</i>, Wishwa Prakashan</li> <li>15. Rajaratnam S, <i>Tax Planning</i>, Bharat Law Publication</li> <li>16. Singhania V.K. <i>Students' guide to Income Tax</i>, Taxmann Publications</li> <li>17. Singhania V.K., &amp; Singhania K., <i>Direct Taxes Law &amp; Practice</i>, Taxmann Publications.</li> <li>18. Singhania, Vinod K., <i>Monica Singhania, Student's Guide to Income Tax</i>, University edition, Taxmann Publications Pvt. Ltd, New Delhi.</li> </ol> <p>Note: Latest Editions relevant to the Assessment year.</p>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand personal investment planning.</li> <li>2. Acquire knowledge and understanding the concepts of taxation.</li> <li>3. Develop skills for effective personal tax planning.</li> <li>4. Understand apportionment of income between spouses governed by</li> <li>5. Portuguese Civil Code u/s 5A.</li> </ol>

Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: COM-235

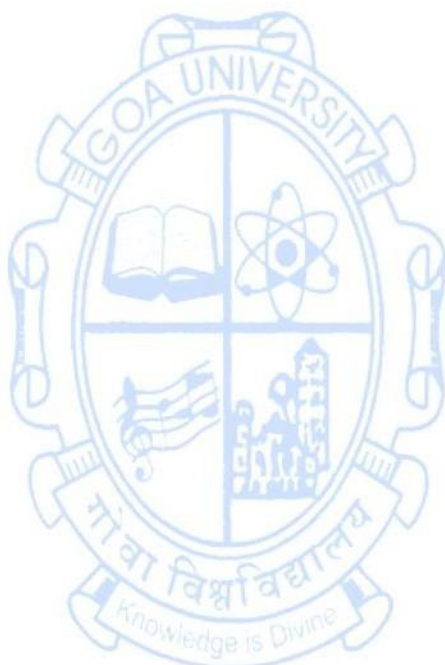
Title of the Course: Intellectual Property Rights

Number of Credits: 03

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To acquaint the learners with the basic concepts of Intellectual Property Rights.</li> <li>2. To acquaint the learners with innovative Intellectual Property Rights</li> <li>3. To familiarise learners with the process of obtaining Intellectual Property rights</li> <li>4. To impart knowledge of legal protection of Intellectual Property Rights</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Overview of Intellectual Property Rights</b> Introduction, Nature and the need for Intellectual Property Rights, Different types of Intellectual Property Rights including meaning of Patent, Copyright, Trade Mark, Design, Geographical Indication, Plant Varieties and Layout Design, Genetic Resources, Traditional Knowledge and Trade Secret</p>	<b>15</b>
	<p><b>Unit 2: Law of Patents and Industrial Designs</b> (The Patent Act, 1970 and The Designs Act, 2000) Patentable Invention, Non- Patentable Inventions, Registration of Patent, Product Patents for Medicine and Drug, Rights and obligations of Patentee, Compulsory Licensing, Infringement of Patent and reliefs, Registration of Design, Rights of Design Holder, Piracy of registered Design and reliefs, Different kinds of innovative Patents and Designs that are in vogue</p>	<b>15</b>
	<p><b>Unit 3: Law of Copyright and Trade Marks</b> (The Copyright Act, 1957 and The Trade Marks Act, 1999) Deceptively Similar Mark, Collective Mark, False Trade Description, Passing Off, Registration of Trademark, Infringement of Trademark and reliefs, Subject matter and Term of Copyright, Author and ownership of Copyright, Rights of Broadcasting Organizations and Performers Rights, Infringement of Copyright and reliefs, Different kinds of Innovative Trademarks and Copyright that are in vogue</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Ahuja, V.K. (2017). <i>Law relating to Intellectual Property Rights</i>. Lexis Nexis.</li> <li>2. Narayanan, P. (2015). <i>Intellectual Property Law</i>, 11th ed. Anderson Printing House Private Ltd.</li> <li>3. Puri Singh, Rachna. (2013). <i>Practical Approach to Intellectual Property</i></li> </ol>	

	<p><i>Rights</i>. International Publishing House Pvt Ltd.</p> <p>4. Wadhera, B.L. (2017). <i>Law relating to Intellectual Property</i>, 5th ed. Universal Law Publishing.</p>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand the origin and meaning of different Intellectual Property Rights</li> <li>2. Explain different kinds of innovative Intellectual Property Rights.</li> <li>3. Apply the procedure to register Patents and Designs, and remedies available in case of its violation</li> <li>4. Apply the procedure to register Copyrights and Trade Marks, and remedies available in case of its violation</li> </ol>





Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: COM-241

Title of the Course: Accounting Software Application

Number of Credits: 03(1T + 2P)

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To enable learners to understand Financial Accounting fundamentals through accounting software packages.</li> <li>2. To familiarize learners with accounting software packages.</li> <li>3. To enable learners to know the purpose and scope of Accounting Software Packages in business.</li> <li>4. To enable learners to apply knowledge of accounting software packages in Real-world Scenarios.</li> </ol>	
		<b>No. of Hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Accounting Software Application</b>            Understanding Financial Accounting fundamentals and Principles, Introduction to Accounting Software Package, Company Creation and Company Configuration in Accounting Software Package - Short Cut keys for Software Packages.</p>	<b>15</b>
	<p><b>Unit 2: Preparations of Financial Statements Reports (Lab Practicals)</b></p> <p>A. Ledger and Voucher Entry: Create, modify, and delete ledgers in Accounting Software Package, Record various transactions using vouchers. Understand the impact of transactions on ledgers.</p> <p>B. Inventory Management: Define and manage stock groups and categories. Create and manage stock items and units of measure. Implement basic inventory transactions in Accounting Software Package.</p> <p>C. Financial Statements Reports</p> <p>-Cash / Bank Books-Journal Book -Ledger Books</p> <p>i) Trial Balance:            -Generate and interpret a trial balance.            -Identify errors in the trial balance.</p> <p>ii) Profit and Loss Account:            -Understand the structure of the profit and loss account.            -Generate and analyze profit and loss reports.</p> <p>iii) Balance Sheet:            -Learn to create a balance sheet.            -Interpret and analyze balance sheet components</p> <p>-Data Maintenance- backup and restore data of company.</p>	<b>30</b>

	<p><b>Unit 3: Goods and Services Tax (GST) in Tally Prime (Lab Practical)</b></p> <p>Understanding GST, Configuring GST in Accounting Software Package -- Configure GST details in Accounting Software Package, Set up GST rates and tax slabs, Understand GST compliance requirements. GST Transactions in Accounting Software Package: Record GST transactions in sales and purchases, Generate GST reports and returns in Accounting Software Package</p>	<b>30</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Goel, D. (2020). Advanced Tally: Accounting and Inventory Management. McGraw-Hill Education.</li> <li>2. Goyal, S. (2017). Tally ERP 9: Training Guide. Taxmann Publications Pvt. Ltd.</li> <li>3. Gupta, R. (2019). Tally ERP 9 (Vol. 1): Basic Accounting Features. Firewall Media.</li> <li>4. Mehta, P. (2018). Practical Approach to Tally ERP 9 with GST. Dreamtech Press.</li> <li>5. Nadhani, A. K., &amp; Nadhani, K. K. (2021). Tally ERP 9: Comprehensive Guide for Accounting. BPB Publications.</li> <li>6. Singh, A. (2016). Mastering Tally ERP 9: The Complete Guide to Financial Accounting. Vikas Publishing House.</li> </ol>	
<b>Course Outcomes:</b>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Explain the basic concepts of accounting and inventory management in accounting software package.</li> <li>2. Record various kinds of business transactions, vouchers and generate financial statements reports in accounting software package</li> <li>3. Record Accounting transactions, vouchers with GST and generate reports in Accounting Software Package.</li> <li>4. Apply knowledge of accounting software packages in Real-world Scenarios.</li> </ol>	



**Name of the Programme: Bachelor of Commerce (Banking and Financial Services)**

**Course Code: COM-242**

**Title of the Course: Business Data Analysis**

**Number of Credits: 03(1T + 2P)**

**Effective from AY: 2023-24**

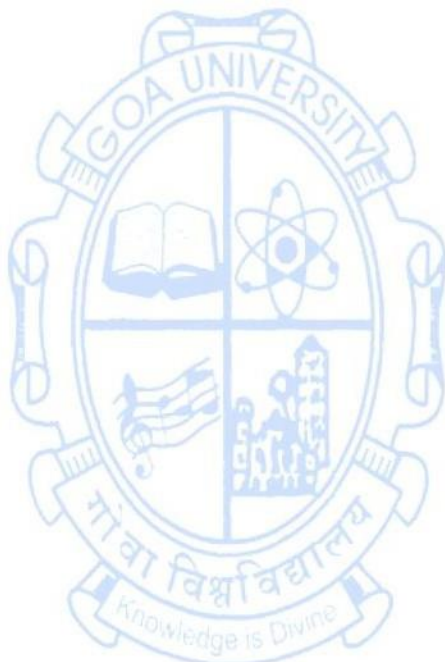
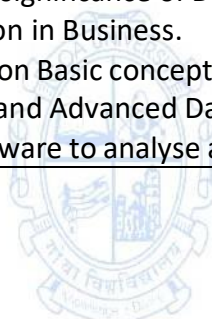
<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To provide an understanding of applications of Data Analytics to solve Business problems</li> <li>2. To provide an understanding of Basic concepts in Statistics.</li> <li>3. To provide an understanding of importance of Data mining and Data Visualization in Business</li> <li>4. To provide skills and knowledge in Basic and Advanced Business Data Analytics.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Data Analytics in Business</b> Solving the business problem using Analytics - Data analysis process: data collection, data cleaning, data analysis, and data interpretation-Understand Business Analytics - Roles and Responsibilities, Business Analytics categories- Descriptive, Predictive, Prescriptive, Data Mining, Data Visualization</p>	<b>5</b>
	<p><b>Unit 2: Basic Statistical concepts</b> Population, sample, variable, data measurement levels- nominal, ordinal, interval, ratio, Measures of central tendency- mean, median, mode, percentiles, quartiles, skewness, Measures of variability-range, interquartile range, mean, absolute deviation, variance, standard deviation</p>	<b>8</b>
	<p><b>Unit 3: Visualizing data</b> Data visualization, Importance and Types of Charts.</p>	<b>2</b>
	<p><b>Practicals</b> <b>Lab 1: Introduction to Spreadsheets</b> Working with worksheets -Entering data, Formatting, Editing, and Printing a worksheet - Formulas and Functions in Excel, operators in formula - Generally used Spreadsheet functions - Mathematical, Statistical, Financial, Logical, Date and Time, Database and Text functions - Introduction to functions such as the IF, nested IF, VLOOKUP and HLOOKUP - Data Sorting and Filtering - Result representation of data using spreadsheet - Filtering, advanced filters, sorting and conditional formatting data - Data validation techniques, Hyperlinks</p>	<b>16</b>



	<ul style="list-style-type: none"> <li>- Summing through the sheets</li> <li>- Getting external data files into Excel</li> <li>- Macros - creation, editing and deletion of macros</li> </ul>	
	<p><b>Lab 2: Searching and Combining Data with Power Query</b> Getting started with Power Query Access new or existing reports - Importing and combining data from databases, web, files - Splitting and aggregating data - Query data from SQL</p>	<b>8</b>
	<p><b>Lab 3: Performing computations and aggregations using Excel</b> Managing formulas in Excel- Create a Formula that Refers to Another Worksheet - Understanding Relative and Absolute Cell Addresses - Edit Formulas, Name Cells and Ranges - Define and Display Constants - Create Formulas That Include Names - Check Formulae for Errors, What-if analysis, Logical tests, Goal seek, What-if, Loan and Lease statement; Ratio Analysis, Capital Budgeting; Depreciation Accounting; Using Solver to maximize profitability, Capital budgeting</p>	<b>18</b>
	<p><b>Lab 4: Working with pivot tables and charts</b> Creating and Formatting Charts-Working with types of Charts, Trend line, Histograms, Line, Column, Bar and Pie Charts, Scatter, Bubble, Stock, Surface, Radar, Combo, Treemap, 3D maps - frequency polygons, ogives, dot plots, stem and leaf plots, pareto charts, charts and graphs for two variables, cross tabulation, Gantt chart, Milestone chart Formatting data in table- Using Pivot Tables - Using Slicer Designing Pivot Table reports - Filtering data - Creating Custom functions and formulas - Formatting Pivot Tables - Managing Power Pivot Data - Setting Connection properties - Managing Data sources - Configuring Pivot Table Options Creating Pivot chart, Database concepts - Loading Data into Power Pivot - Using Power Query and Power map add-ins – Interactive dashboard with Pivot tables</p>	<b>12</b>
	<p><b>Lab 5: Using Analysis Toolpak</b> Descriptive Statistics, Moving Average, Random Number Generator, Rank and Percentile, Sampling, Correlation, Regression</p>	<b>6</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Joseph Schmuller(2020), <i>Statistical Analysis with Excel for dummies</i>(Fourth ed.), Wiley India Pvt. Ltd.</li> <li>2. Ken Black (2012), <i>Applied Business Statistics</i> (Seventh ed.), Wiley India Edition</li> <li>3. Manisha Nigam (2023), <i>Data Analysis with Excel</i>, BPB Publications, India</li> <li>4. Michael Alexander (2023), <i>Microsoft Excel Power Pivot and Power Query for dummies</i>, Wiley India Pvt. Ltd.</li> <li>5. S.K. Shinde, U. Chandrashekar (2016), <i>Data mining and Business Intelligence</i>, Dreamtech Press, India</li> </ol>	



	6. Winston Wayne L. (2012), <i>Microsoft Excel 2019 Data Analysis and Business Modeling</i> (Sixth ed.), PHI Learning Pvt. Ltd., India
<b>Course Outcomes:</b>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Explain the concepts of data analytics and its applications in business.</li> <li>2. Understand the significance of Data Analytics, Data mining and Data Visualization in Business.</li> <li>3. Solve problems on Basic concepts in Statistics</li> <li>4. Apply the Basic and Advanced Data Analytics tools using relevant Application Software to analyse and solve business problems.</li> </ol>



Name of the Programme: Bachelor of Commerce (Banking and Financial Services)



Course Code: COM-243

Title of the Course: Personal Financial Planning

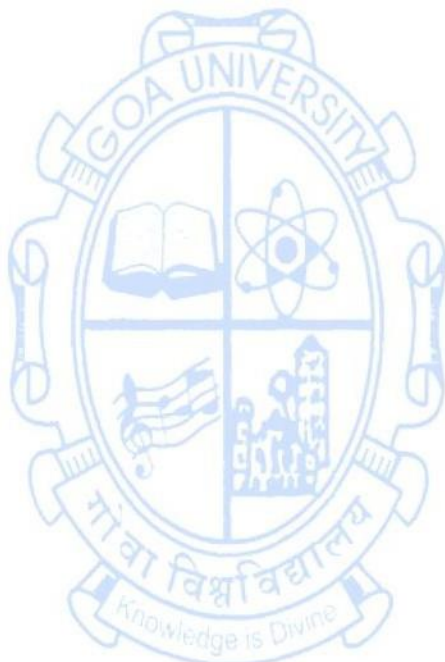
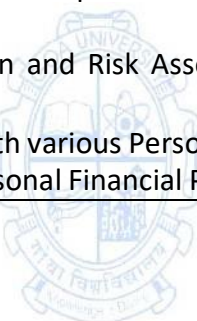
Number of Credits: 03(1T + 2P)

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To provide learners with an understanding of Personal Financial Planning and Time Value Money Concepts.</li> <li>2. To equip learners with practical knowledge of Investment Risks, Returns, Vehicles and Strategies.</li> <li>3. To impart practical knowledge of various Insurance, Retirement, Taxation and Estate Planning Investments.</li> <li>4. To familiarize learners with practical knowledge of Personal Financial Planning.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Basics of Personal Financial Planning and Time Value of Money</b>            Personal Financial Planning: Meaning, Definition, Benefits, Importance, Process- old and new personal Financial Planning, Features and scope of Personal Financial Planning, Financial Planner- Reasons for hiring a financial planner and Functions of a Financial Planner.            Time Value of Money: Meaning, Valuation Concepts or Techniques, Compound Value Concept, Discounting or Present Value Concept, Valuation of Bonds or Debentures, Practical Implications of Compounding and Discounting Value Concepts, Doubling Period, Effective Rate of Interest in Case of Doubling Period, Present Value, Sinking Fund Factor, Loan Amortisation.</p>	<b>15 (5T+10P)</b>
	<p><b>Unit 2: Investment Risks, Return, Vehicles and Strategies</b>            Managing Investment Risks: Meaning and Definitions of Risk, Types of Investment Risk, Pure Risk- Types of Pure Risks, Measurement of Risk, Methods of Handling Risk, Assessing Risk, investing to Minimize Risk, Modern Portfolio Theory.            Measuring Investment Return: Risk and Return Trade-off, Types of Investment, Expected Return of an Asset, Risk-Free and Risky Assets, Long-term and Short-term Capital Gains, Sources of Credit and Credit Alternatives, Credit Information Bureaus.            Investment Vehicles: Introduction, Investment Concerns, Small Savings Scheme, Fixed Income Instruments, Mutual Funds, Other Types of Investment Vehicles.</p>	<b>30 (5T+25P)</b>

	<p>Investment Strategies: Introduction, Asset Allocation- Asset Classes, Diversification: The Basis of Asset Allocation, Asset Allocation Strategy, Evaluating Investment in various Stocks, Steps of Investing in Stocks, Various Loans and their Usage- Meaning of Loan, Types of Loan.</p> <p>Meaning of Investment Strategy, Types of Investment Strategies, Investment Strategy Considerations, Investment in Bonds, Investment in Stocks, Investment in Mutual Funds, Investment in Commodities, Future and Options</p>	
	<p><b>Unit 3: Insurance, Retirement, Taxation and Estate Planning</b></p> <p>Insurance Planning: Introduction, Characteristics of Insurance, Risk and Insurance, Role of Insurance, Rights of the Insurer, Rights of the Insured, Classification of Insurance, Insurance Products- Life Insurance, General Insurance, Fire Insurance, Motor Insurance, Marine Insurance, Medical and Health Insurance, Personal Risk Management</p> <p>Retirement Planning: Meaning, Retirement Planning Money source- Employment Income, Social Security, Employer-Sponsored Retirement Plan, Current Savings and Investments, Other Sources of Funds. Types of retirement products. Taxation</p> <p>Planning: Introduction, Types of Taxes, Tax Planning and Tax Evasion, Tax Avoidance, Objectives of Tax Planning, Income and Various Heads of Income, Deductions, Tax Exemption and Computation.</p> <p>Estate Planning: Meaning, Need, Objectives, Steps, and Tools of Estate Planning</p>	<p><b>30</b> <b>(5T+25P)</b></p> 
<p><b>Pedagogy:</b></p>	<p>Lectures, Group discussions, Seminars, Case studies, Field work</p>	
<p><b>Reference/ Readings:</b></p>	<ol style="list-style-type: none"> <li>1. Amar Pandit., (2012). <i>The only Financial Planning Book that You Will Ever Need</i>. Mumbai: Network 18 Publications.</li> <li>2. Arthur J, Keown., (2018). <i>Personal Finance: Turning Money into Wealth</i>. New York: Pearson</li> <li>3. Gitman Joehnk Billingsley. (2014). <i>Personal Financial Planning (13<sup>th</sup> Ed.)</i> Cengage</li> <li>4. Indian Institute of Banking &amp; Finance, (2007). <i>Home Loan Counselling</i>. Mumbai: Taxmann Publications (P.) Ltd.</li> <li>5. Indian Institute of Banking &amp; Finance, (2015). <i>Accounting &amp; Finance for Banking</i>. (3rd Ed). Mumbai: Macmillan Publishers India Private Limited.</li> <li>6. Indian Institute of Banking and Finance., (2017). <i>Introduction to Financial Planning</i>. Mumbai: Taxman</li> <li>7. Jeff Madura, (2020). <i>Personal Finance (7<sup>th</sup> Ed)</i> Pearson</li> <li>8. Jyotsna Sethi &amp; Nishwan Bhatia, (2015). <i>Elements of Banking and Insurance</i>. 2nd Ed. Delhi: Phi Learning Private Limited.</li> <li>9. Madhu Sinha (2017)., <i>Financial Planning a Ready Reckoner (2<sup>nd</sup> Ed.)</i>. New York: MC Graw Hill Education</li> </ol>	

	<p>10. Vanita Tripathi., (2023) <i>Fundamental of Investments</i>. (6<sup>th</sup> Ed.). Mumbai: Taxman Publications Pvt. Ltd.</p> <p>11. Vivek, &amp; Asthana, P. (2015). <i>Financial Risk Management</i>. Mumbai: (2nd Ed). Himalaya Publishing House.</p>
<b>Course Outcomes:</b>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand the concept of Personal Financial Planning and the Time Value of Money</li> <li>2. Asses the Return and Risk Associated with various Investment Vehicles.</li> <li>3. Comprehend with various Personal Financial Planning Options.</li> <li>4. Formulate a Personal Financial Plan.</li> </ol>





Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: COM-244

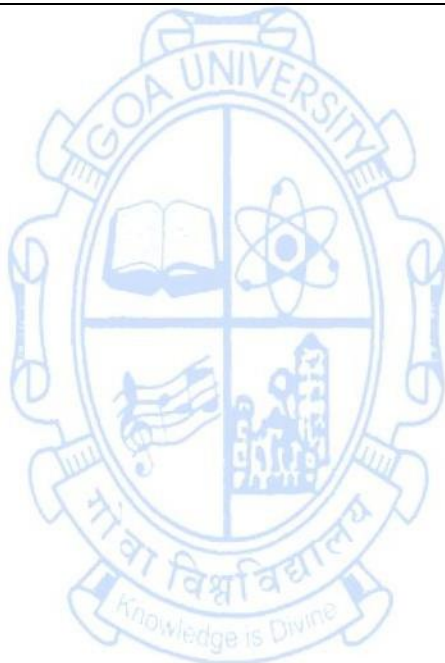
Title of the Course: Introduction to Auditing

Number of Credits: 03(1T + 2P)

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To acquaint learners with the basics of auditing</li> <li>2. To impart knowledge of audit planning</li> <li>3. To familiarize learners with the process of vouching &amp; verification</li> <li>4. To familiarize learners with the procedure for conduct of an audit.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction</b>            Evolution of audit, Meaning and Definition, Scope of Auditing, Auditing v/s Accounting, Objectives of Auditing – Primary &amp; Secondary, Various classes of audit (Based on authority &amp; time), Qualities of an Auditor, Basic Principles governing an audit, Benefits of Auditing, Internal Control System: Meaning &amp; evaluation; Internal Check, Internal Audit</p>	<p><b>15</b> <b>(5T+10P)</b></p>
	<p><b>Unit 2: Audit Process</b>            Audit Planning - Basics of Audit Planning, Steps involved in Audit Planning, Drafting Audit plan, Preparation of Audit Programme, Audit evidence, Working Papers, Audit Note Book. Vouching and Verification - Vouching – Meaning and objectives. General procedure for vouching, General Considerations in vouching of Nominal Accounts, Verification v/s Vouching, Verification – meaning and objectives, General Procedure for Verification, General Considerations in verification of Personal and Real Accounts</p>	<p><b>30</b> <b>(5T+25P)</b></p>
	<p><b>Unit 3: Audit Report</b>            Meaning, Steps to be followed in preparation of Audit Report, Types of Audit Reports, Format of Audit Report, Case Studies of Listed Companies for preparing Audit Report</p>	<p><b>30</b> <b>(5T+25P)</b></p>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Gupta, K. (2004). <i>Contemporary Auditing</i>. Tata McGraw-Hill.</li> <li>2. Jha, A. (2013). <i>Students Guide to Auditing &amp; Assurance</i>. Taxmann's Publications Pvt. Ltd.</li> <li>3. Kumar, R., &amp; Sharma, V. (2015). <i>Auditing Principles and Practice</i>. PHI Learning.</li> <li>4. Pagare (2004) D. <i>Principles &amp; Practice of Auditing</i>. Sultan Chand and Sons.</li> <li>5. Saxena, R.G. (2022). <i>Principles and Practice of Auditing</i>. Himalaya Publishers.</li> </ol>	

	<ol style="list-style-type: none"> <li>6. Sharma, S.D. (2006). <i>Auditing Principles and Practice</i>. Taxmann's Publications Pvt. Ltd.</li> <li>7. Sharma, T.R. (2015). <i>Auditing Principles &amp; Problems</i>. Sahitya Bhavan Publications.</li> <li>8. Shekhar, K.C., &amp; Shekhar, L. (2012). <i>Auditing</i>. Vikas Publishing House Pvt. Ltd.</li> <li>9. Tandon, B. N., Sudharsanam, &amp; Sundharabahu, S. (2007). <i>A Handbook of Practical Auditing</i>. S. Chand &amp; Co.</li> </ol>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand the basics of auditing and internal control systems of organisations</li> <li>2. Prepare audit programme, audit note book and collect audit evidence</li> <li>3. Practically vouch nominal accounts and verify real and personal accounts</li> <li>4. Evaluate performance of companies by analysing audit reports</li> </ol>



Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: COM-245

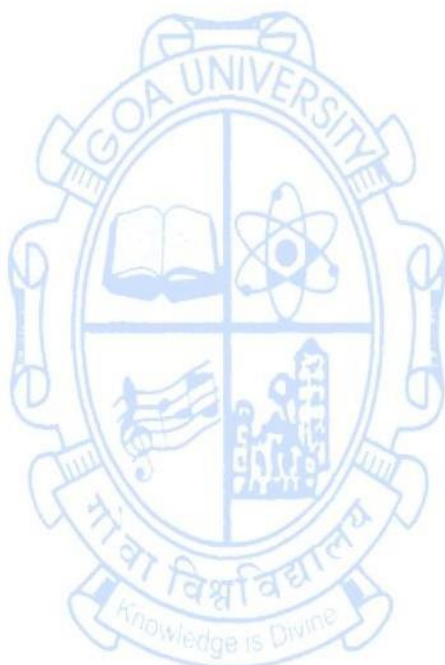
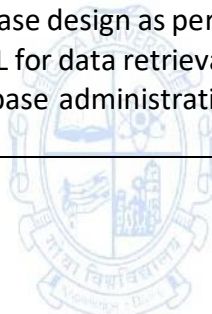
Title of the Course: Business Database Management and Analysis

Number of Credits: 03(1T + 2P)

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To acquaint learners with principles of database management system.</li> <li>2. To impart knowledge of database planning and skills in database design.</li> <li>3. To develop skills in learners in data retrieval and analysis using SQL</li> <li>4. To equip learners with knowledge and skills of database administration and security.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Database Management System</b>            Data as organizational asset, Data versus Information, Meaning of database and database management system, Purpose of database system, Benefits and challenges of database system, Elements of database system, Database users, Business applications of database system, Database administration system, Security threats to database.</p>	<b>15</b>
	<p><b>Unit 2: Database Planning and Design (Practical)</b>            Need for planning database, Database system master plan, Organizational goals, organizational structure, and entities and implications on database, Database development process, Database structure, Conceptual database design, ER diagrams, Types of databases, Logical database design with relationships, RDBMS, Normalization.</p>	<b>30</b>
	<p><b>Unit 3: Data Retrieval and Database Security (Practical)</b>            SQL basics, Inserting, deleting and updating data, Query with SQL, Using SQL aggregate functions, Grouping data and subqueries, Relational queries, Tables and views, Database backup and recovery, Evaluating database performance, Database optimization, Managing database security, Creating users and granting privileges, Avoiding data leaks</p>	<b>30</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Chopra, R. (2016), <i>Database Management Systems</i>, S Chand.</li> <li>2. Courtney, J., Paradise, D., Brewer, K. and Graham, J. (2010), <i>Database Systems for Management.</i>, Global Text.</li> <li>3. Morris, S. and Coronel, C. (2016), <i>Database Systems: Design, Implementation and Management</i>, (12e), Course Technology Inc.</li> <li>4. Ramez, E and Shamkant, N. (2017), <i>Fundamentals of Database System</i>, (7e), Pearson Education.</li> <li>5. Reddy, P. and Reddy, A. (2020), <i>Foundations of Database Management</i></li> </ol>	

	<p><i>System</i>, Lambert Academic Publishing.</p> <p>6. Zygiaris, S. (2020), <i>Database Management Systems: A Business-Oriented Approach Using Oracle, MySQL and MS Access</i>, Emerald Publishing.</p>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Identify applications and elements of database management system.</li> <li>2. Develop database design as per organizational requirements.</li> <li>3. Implement SQL for data retrieval and analysis.</li> <li>4. Evaluate database administration system and security in an organization.</li> </ol>





Name of the Programme: Bachelor of Commerce (Banking and Financial Services)


Course Code: COM-202

Title of the Course: Fundamentals of Macroeconomics for Business

Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To acquaint the students with various macroeconomic variables and enable them to derive the macroeconomic equilibrium analysis.</li> <li>2. To provide a broad understanding of the concepts of inflation and unemployment and the interlinkage between the two concepts.</li> <li>3. To analyze the theoretical approaches related to money and consumption and evaluate the implications of economic policies on investment.</li> <li>4. To analyze the working of a small open economy and understand the impact of macroeconomic policies on an open economy.</li> </ol>	
		<b>No. of Hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction, Concepts and National Income Accounting</b>            Macroeconomics -Meaning and Scope, National Income – concepts (GNP, GDP, NNP, GVA at basic price and factor cost, Personal Income, Disposable Personal Income), Trends in GDP of India (2014 onwards), Trends in GSDP with reference to Goa (2014 onwards), Green Accounting-meaning and objectives. Components of Aggregate Expenditure, Circular Flow of National Income -Models of Circular Flow (Two, Three and Four Sector), Determinants of Aggregate Demand, Determinants of Aggregate Supply, AS-AD Equilibrium Analysis.</p>	<b>15</b>
	<p><b>Unit 2: Inflation and Unemployment</b>            Inflation: Concept and Causes, Consumer Price Index, Wholesale Price Index (Concepts), Inflation and Interest Rates, Sacrifice Ratio, Costs of Inflation (Social Costs, Costs of anticipated and unanticipated inflation); Rational and Adaptive Expectations.            Unemployment: Types of Unemployment (Frictional, Cyclical, Seasonal, Disguised, Structural -meaning of each), Natural rate of unemployment, Costs of Cyclical Unemployment. Measurement of Unemployment -NSSO Classification Methods (Usual Principal Status, Weekly Status, Current Daily Status). Rural-Urban and Male-Female unemployment rate variations. Trends in unemployment rates in India (2014 onwards). Trade-off between Inflation and Unemployment-Phillips Curve analysis in the short run</p>	<b>15</b>

	<p><b>Unit 3: Money, Consumption and Investment</b>          Monetary Policy - Meaning, RBI's Monetary Policy -Objectives and Tools of Monetary Policy (General and Selective), Impact of Monetary Policy on Money Supply. RBI's Monetary Aggregates (M0, M1, M2, M3, M4). The Consumption Function and its determinants, Business Fixed Investment and Inventory Investment (Concept and Determinants), Impact of Monetary Policy on Consumption and Investment</p>	<b>15</b>
	<p><b>Unit 4: Open Economy and Macroeconomic Policies</b>          Open and Closed Economy -Meaning and features, flows of goods and capital, saving and investment in a small and a large open economy, Exchange rates - Fixed, Flexible and Managed Floating (Meaning), International Linkages and Mundel - Fleming model, Demonetization in India, 2016 - Meaning and objectives.</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
 <p><b>Reference/ Readings:</b></p>	<ol style="list-style-type: none"> <li>1. Ahuja, H. L. (2016). <i>Macroeconomics: Theory and Practice</i> (20th ed.). S. Chand Publications.</li> <li>2. Blanchard, O., &amp; Johnson, D. R. (2018). <i>Macroeconomics</i> (6th ed.). Pearson.</li> <li>3. Branson, W. H. (1997). <i>Macroeconomic Theory and Policy</i>. Harper Collins India Pvt. Ltd.</li> <li>4. D'Souza, E. (2008). <i>Macroeconomics</i>. Pearson Education.</li> <li>5. Directorate of Planning, Statistics and Evaluation, Government of Goa. (Latest). <i>Economic Survey of Goa</i>.</li> <li>6. Dornbusch, R., &amp; Fischer, S. (1994). <i>Macroeconomics</i>. McGraw-Hill Education.</li> <li>7. Dwivedi, D. N. (2018). <i>Macroeconomics: Theory and Policy</i> (5th ed.). Mc Graw Hill Education.</li> <li>8. Gordon, R. J. (2013). <i>Macroeconomics</i>. Pearson Education.</li> <li>9. Government of India. (Latest). <i>Economic Survey of India</i>.</li> <li>10. Gupta, G. S. (2017). <i>Macroeconomics: Theory and Applications</i>. McGraw-Hill Education.</li> <li>11. Mankiw, N. Gregory. (2015). <i>Principles of Macroeconomics</i>. Cengage Learning India Pvt. Ltd.</li> <li>12. Puri, V. K., Misra, S. K., &amp; Garg, B. (2023). <i>Indian Economy</i>. Himalaya Publishing House.</li> <li>13. Samuelson, P. A., Nordhaus, W. D., &amp; Chaudhuri, S. (2021). <i>Macroeconomics</i>. McGraw-Hill Education.</li> </ol>	
<b>Course Outcomes:</b>	After completion of this course, the learners will be able to: <ol style="list-style-type: none"> <li>1. Gain knowledge of various macroeconomic principles and the macroeconomic equilibrium analysis.</li> <li>2. Understand the economic dimensions of inflation, unemployment and the trade-off between the two macroeconomic variables.</li> <li>3. Analyze the theoretical approaches to money, consumption and the impact of economic policies on investment</li> <li>4. Acquire a better understanding of the working of an open economy</li> </ol>	

**Name of the Programme: Bachelor of Commerce (Banking and Financial Services)**

**Course Code: CBF-203**

**Title of the Course: Law and Practice of Banking**

**Number of Credits: 04**

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To introduce learners to the concept of Negotiable Instruments and related issues.</li> <li>2. To provide learners with knowledge about the role of Collecting and Paying Bankers.</li> <li>3. To familiarize learners with the different types of Loans and Advances and the various modes of creating charges.</li> <li>4. To equip learners with knowledge of Banking Laws.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Negotiable Instruments.</b>            Negotiable Instrument – Meaning, Essentials, Presumptions. Types of Negotiable Instruments – Promissory Note, Bill of Exchange, Cheque. Holder – Holder in due course. Rights and Privileges of a holder in due course. Cheque – Drafting of Cheque, Types of Cheque Crossing of Cheque, Types of Crossing, Marking of Cheque, material alteration, Discharge of Liability. Endorsement – Meaning, Essentials and Kinds of Endorsement, Rules of Endorsement.</p>	<b>15</b>
	<p><b>Unit 2: Collecting and Paying Banker</b>            Collecting Banker –Introduction, Meaning, Role of the collecting Banker-Holder for Value, Holder in Due Course, Agent for collection. Duties and responsibility, precautions and statutory protection to collecting Banker, Negligence, conversion of the cheque. Payment Banker- Introduction, Meaning, Role, Functions, Duties, Precautions and statutory protection and rights, Dishonour of cheque, grounds for Dishonour, Consequences of wrongful honour of cheque.</p>	<b>15</b>
	<p><b>Unit 3: Loans and Advances and Mode of Creating Charge</b>            Principles of sound lending, the basis of credit Classification of Loans and Advances Fund based and Non-Fund based. Types of Securities – Tangible and intangible, primary and collateral, attributes of Good Tangible Security. Advances against various securities –Goods and commodities, Plant and Machinery, Land and Buildings, Document of title to goods, Government supply bills, Securities, Gold, Bank Fixed Deposit, and Life Insurance policy. Mode of Creating charge - Lien, Pledge,</p>	<b>15</b>



	Hypothecation, Mortgage, Assignment. Guarantee and Indemnity,	
	<b>Unit 4: Banking Laws</b> Reserve Bank of India Act, 1934, Banking Regulation Act, 1949, Limitation Act, 1963, Bankers' Book Evidence Act, 1891, Tax laws applicable in banking operations, Recovery of Debts Due to Banks and Financial Institutions Act, 1993 (DRT Act), Legal Services Authorities Act, 1987– (Lok Adalats), SARFAESI Act, 2002, Lenders Liability Act. Payment and Settlement Act 2007 –Objectives, Functions and Major Provisions.	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. B.S. Khubchandani, 2007. <i>Practice and Law of Banking</i>. New Delhi: Macmillan India Limited.</li> <li>2. Bareja, K., (2015). <i>MBD Legal and Regulatory Aspects of Banking</i>. Jalandhar: Malhotra Book Depot.</li> <li>3. Dr. Mukund Mahajan, 2010. <i>Banking Law and Practice in India Banking and Finance</i>. Pune: Nirali Prakashan.</li> <li>4. E. Gordon &amp; K. Natarajan, 2013. <i>Banking Theory, Law and Practice</i>. Mumbai: Himalaya Publishing House.</li> <li>5. Gomez, C., 2011. <i>Banking and Finance Theory, Law and Practice</i>. New Delhi: Phi Learning Private Limited.</li> <li>6. Gurusamy, D. S., 2010. <i>Banking Theory Law and Practice</i>. New Delhi: Tata Mc graw Hill Publishing Company Limited.</li> <li>7. Indian Institute of Banking &amp; Finance, (2015). <i>Legal &amp; Regulatory Aspects of Banking</i>. (3rd Ed). Mumbai: Macmillan Publishers India Private Limited.</li> <li>8. K. P. Kandasami, S. Natarajan &amp; R. Parameswaran, 2009. <i>Banking Law and Practice</i>. New Delhi: S. Chand &amp; Company Ltd.</li> <li>9. Mishra, S., 2012. <i>Banking Law and Practice</i>. New Delhi: S. Chand &amp; Company Ltd.</li> <li>10. N. Kumar &amp; R. Mittal, 2002. <i>Banking Law and Practice</i>. New Delhi: Anmol Publications Pvt. Ltd.</li> <li>11. R. Rajesh &amp; T. Sivagnanasithi, 2009. <i>Banking Theory Law &amp; Practice</i>. New Delhi: Tata Mc graw Hill Publishing Company Limited.</li> <li>12. Srivastava, D. P., 2013. <i>Banking Theory and Practice</i>. Mumbai: Himalaya Publishing House.</li> <li>13. Sukhvinder Mishra, (2012). <i>Banking Law and Practice</i>. New Delhi: S. Chand and Company Ltd.</li> </ol>	
<b>Course Outcomes:</b>	After completion of this course, the learners will be able to: <ol style="list-style-type: none"> <li>1. Understand the concept of Negotiable Instruments and related issues.</li> <li>2. Elaborate on the role of Collecting and Paying Bankers.</li> <li>3. Explain various types of Loans and Advances, as well as the different modes of creating charges.</li> <li>4. Comprehend with various Banking Laws.</li> </ol>	



Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: CBF-204

Title of the Course: Principles and Practice of Insurance

Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To introduce learners to the concept of risk, insurance and the history of Insurance in India.</li> <li>2. To educate learners about the various Life Insurance products.</li> <li>3. To make learners familiar with General Insurance products.</li> <li>4. To provide knowledge on Marketing of Insurance products.</li> </ol>	
<b>Content:</b>	<p><b>Unit 1: Introduction to Insurance</b>            Risk- Meaning, Types, Causes, Methods of Handling Risks. Insurance: Meaning, Origin and Development, Functions, Classification, Principles, Advantages, disadvantages, Procedure for taking a policy, Reinsurance, Double- Insurance. History of the Insurance Industry in India, structure of Insurance Companies, Role of IRDAI</p>	<b>10</b>
	<p><b>Unit 2: Life Insurance</b>            Meaning, features, benefits and importance of Life Insurance, Contents of life insurance policy, Documentation in life insurance contracts, the procedure for issuing a life insurance policy, Types of Life Insurance policies - Term, whole life, endowment, money back, child, retirement, pension, unit linked, group insurance, An overview of Lump Sum Policies, Instalment/Annuity policies, Rider benefits, Public and private sector companies in Life Insurance business in India,</p>	<b>15</b>
	<p><b>Unit 3: General Insurance</b>            Meaning, features, benefits and importance of General Insurance, Fire Insurance - Meaning, features and types of policies. Marine Insurance - Meaning, features and types of policies. Motor Vehicle Insurance - Meaning, features and types of policies. Engineering Insurance - meaning, features and types of policies. Health Insurance – Meaning, features and types of policies. Pradhan Mantri Jan Arogya Yojana (PMJAY). Deen Dayal Swasthya Seva Yojana (DDSSY). Personal Accident Insurance - Meaning, features and types of policies. Pradhan Mantri Suraksha Bima Yojana (PMSBY). Liability Insurance - Meaning, features and types of policies. Crime Insurance - Meaning, features and types of policies (Burglary Insurance, Fidelity Guarantee Insurance and Money Insurance). Travel Insurance - Meaning, features and types of policies. Social Insurance, Rural Insurance and Micro-</p>	<b>20</b>

	insurance. Public and private sector companies in General Insurance business in India.	
	<p><b>Unit 4: Insurance Marketing</b></p> <p>Understanding Insurance Customers, Customer needs in insurance, Factors influencing customer buying behaviour in Insurance, Importance of ethical behaviour in Insurance Sector, Code of conduct in insurance business, Insurance Intermediaries -Agents, Brokers, Surveyors and Third-Party Administrators (TPA), Functions of Agents, Procedure for becoming an Agent, Functions of Brokers, Procedure for becoming a Broker, Functions of Surveyor, Procedure for becoming a Surveyor, Functions of TPA, Procedure for becoming TPA. Recent trends in Distribution Channels – Direct Selling, Bancassurance, Online marketing, Web Aggregators, Insurance Institute of India.</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Agarwal, O.P., 2010. <i>Banking and Insurance</i>. Mumbai: Himalaya Publishing House.</li> <li>2. Bhargava, R. (2023). <i>Insurance Laws Manual (24 ed.)</i>. Taxmann's Editorial Board -Taxmann Publications.</li> <li>3. Chaudhary, R. N. (2022). <i>General Principles of Law of Insurance (First ed.)</i>. Central Law Publication.</li> <li>4. Das, S. C., &amp; Sahoo, S. C. (2018). <i>Insurance Management (First ed.)</i>. Himalaya Publishing House.</li> <li>5. Dayal, H. (2017). <i>The Fundamentals of Insurance: Theories, Principles and Practices (First ed.)</i>. Notion Press.</li> <li>6. George E. R. (2011). <i>Principles of Risk Management and Insurance</i>. Pearson Education.</li> <li>7. Gupta, P. K. (2016). <i>Essential of Insurance and Risk Management (First ed.)</i>. Himalaya Publishing House.</li> <li>8. Gupta, P. K. (2017). <i>Fundamentals of Insurance</i>. Himalaya Publishing House</li> <li>9. Karthikeyan, M. E. (2019). <i>Fundamental Principles of Insurance (First ed.)</i>. Sahitya Bhawan Publications.</li> <li>10. Mishra, M.N., Mishra S.B. (2009). <i>Insurance Principles and Practice</i></li> <li>11. P. Periasamy (2011)., <i>Principles and Practice of Insurance</i>. Mumbai: Himalaya Publishing House.</li> <li>12. Periasamy, P. (2019). <i>Principles and Practice of Insurance (Second ed.)</i>. Himalaya Publishing House.</li> <li>13. Tyagi, C., &amp; Tyagi, M. (2022). <i>Insurance Law and Practice (Third ed.)</i>. Publishers and Distributors (P) Ltd.</li> </ol>	
<b>Course Outcomes:</b>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Summarize the Concepts of risk, Insurance and the history of Insurance in India.</li> <li>2. Explain the Various Life Insurance Policies</li> <li>3. Elaborate on different types of General Insurance products</li> <li>4. Understand the marketing of Insurance products.</li> </ol>	

**Name of the Programme: Bachelor of Commerce (Banking and Financial Services)**

**Course Code: CBF-205**

**Title of the Course: Financial Statement Analysis of Banks**

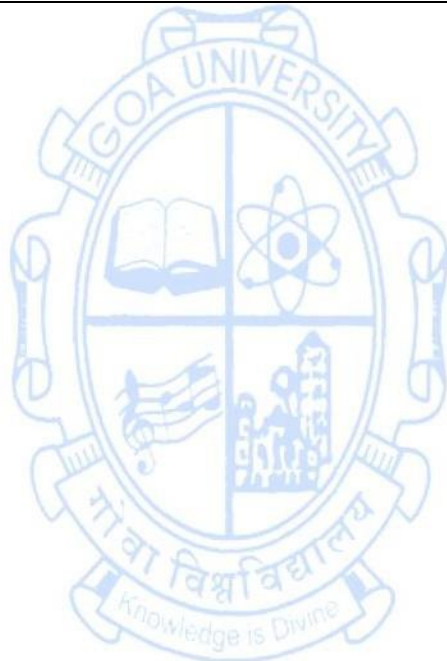
**Number of Credits: 02**

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>To provide learners with a thorough understanding of the financial statements of banks.</li> <li>To equip them with the knowledge and techniques of analysing bank financial statements, including the CAMEL model.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Annual Report and Financial Statements of Banks</b> Annual Report-Content and Importance. Bank Financial Statements- Meaning, Significances, Balance sheet, Profit and Loss Account, and Cash Flow Statement (Schedule-1 to Schedule-18) Different between Standalone and Consolidated Financial Statements. Practical problems on Bank Financial statements.</p>	<b>15</b>
	<p><b>Unit 2: Analysis of Financial Statements of Banks</b> Techniques of Bank Financial Statements Analysis- Common Size Statement, Comparative Statement, Trend Analysis, Cash Flow Analysis, and Ratio Analysis. Concepts and Problems. CAMEL Model-Concept and Components-Capital Adequacy Ratio, Asset Quality Ratio, Management Efficiency Ratio Earning Quality Ratio, and Liquidity Ratio. Practical Problems on the CAMEL Model.</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>Bhattacharya (2015). <i>Financial Accounting for Business Managers Perspective</i>, Prentice Hall of India.</li> <li>Bhattacharya, D. (2012). <i>Management Accounting</i>. Pearson Education Ltd.</li> <li>CFA Program (2021), <i>Financial Reporting and analysis</i>. CFA, Level1, Volume Wiley.</li> <li>Fridson, M.S &amp; Alvarez, F (2022). <i>Financial statement analysis: A practitioner's guide</i>, (5<sup>th</sup> Ed.). Wiley.</li> <li>Hariharan Chandrasekar, (2021). <i>Indian Banking Performance: A CAMEL Approach.</i>, Lambert Academic Publishing</li> <li>ICFAI University (2003). <i>Indian Banking System the Changing Scene</i>. Hyderabad: The ICFAI University.</li> <li>Indian Institute of Banking &amp; Finance, (2015). <i>Accounting &amp; Finance for Banking</i>. (3rd Ed). Mumbai: Macmillan Publishers India Private Limited.</li> <li>Indian Institute of Banking &amp; Finance, (2018). <i>Banker's Handbook on Accounting</i>. Mumbai: Macmillan Publishers India Limited.</li> </ol>	



	<p>9. K.R Subramanyam., (2020). <i>Financial Statement Analysis</i>. Noida: Mc Graw Hill</p> <p>10. <i>Latest Annual Report of the HDFC Bank</i></p> <p>11. <i>Latest Annual Report of the State Bank of India</i></p> <p>12. Padmalatha Suresh &amp; Justin Paul, (2010). <i>Management of Banking And Financial Services</i>. New Delhi: Dorling Kindersley (India) Pvt. Ltd.</p> <p>13. Subramanyam, K.R. (2021). <i>Financial Statement Analysis</i>, McGrawHill, New Delhi.</p> <p>14. Zebralearn., (2023). <i>Financial Statement Analysis Handbook</i>. Surat: Zebra Learn Pvt Ltd.</p>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Comprehend the Bank's Annual Report and Financial Statements.</li> <li>2. Analyse the financial statements of banks.</li> <li>3. Evaluate bank financial statements by using various techniques.</li> <li>4. Assess the performance of the Bank by using CAMEL Model.</li> </ol>





Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: COM-221

Title of the Course: Accounting for Service Organisations (VET)

Number of Credits: 04

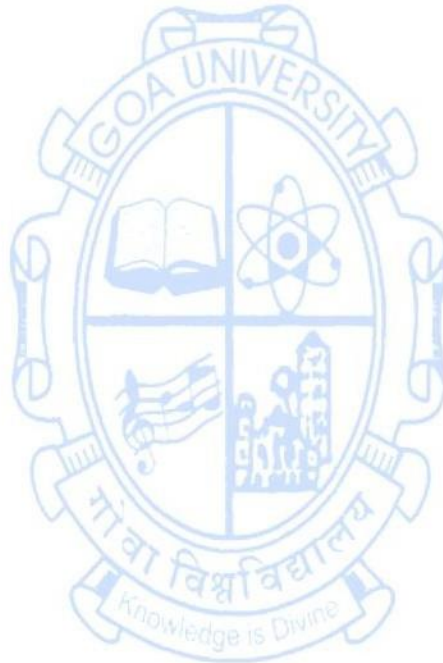
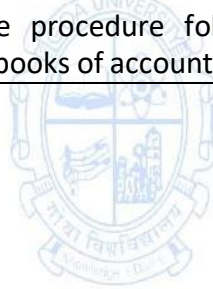
Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To acquaint learners with basic knowledge of various provisions of preparing and finalising the accounts of Banking Companies.</li> <li>2. To impart knowledge of preparation of final accounts of General Insurance Companies.</li> <li>3. To familiarize learners with finalising of accounts of Hotels and Educational Institutions.</li> <li>4. To impart knowledge of preparing and finalising the accounts of professionals.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Accounting for Banking Companies</b>  Meaning of Banking and Banking Company, Brief idea about-Important Legal Provisions affecting the accounts, Different types of Deposits, Different types of Advances, Other Facilities extended to Customers. Practical problems to cover preparation of Balance Sheet (Form A) and Profit and Loss Account (Form B) in Vertical Form with Separate Schedules.</p>	<b>15</b>
	<p><b>Unit 2: Accounting for General Insurance Companies</b>  Types of Insurance, Accounts of General Insurance Company. Final accounts to be prepared as per IRDA and shall comply with the requirement of Schedule B. Revenue account to be prepared under FORM B-RA. Profit &amp; Loss A/C to be prepared under FORM B-PL. Balance Sheet to be prepared under FORM B-BS</p>	<b>15</b>
	<p><b>Unit 3: Accounting for Hotels and Educational Institutions</b>  Hotels: Concepts, Visitors Ledger (theory only) and final Accounts of Hotels under sole proprietorship, partnership and joint stock company (in case of company-as per Schedule III, Companies Act 2013). Educational Institutions: Introduction-Books of accounts- Annual statement of Accounts -- Receipts and Payments account, Income and Expenditure account and balance sheet.</p>	<b>15</b>
	<p><b>Unit 4: Accounting for Professional Organisations</b>  Accounting books and documents to be maintained by professional like Doctor, Lawyers, Engineers, and Accountants as per the provisions of Income Tax Act. Precautions to be taken in maintaining accounts- Relation between accounts of professional persons and their household accounts- preparation</p>	<b>15</b>

	of final accounts: Income and Expenditure Account and Balance sheet.
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Anthony, R. N, Hawkins, D., Merchant, K. A., (2017). <i>Accounting: Text and Cases</i> (13th Ed). Mc Graw Hill Education.</li> <li>2. Ashok, S. (2012). <i>Financial Accounting for Managers</i>. Nagpur: Lexix Nexix Butterworths.</li> <li>3. David, H. and Robert, A. (2018). <i>Accounting Text and Cases</i>. New Delhi: Tata McGraw Hill Education Pvt Ltd.</li> <li>4. Hanif, M. and Mukherjee, A. (2019). <i>Modern Accountancy</i>. New Delhi: Tata McGraw Hill Pvt Ltd (Vol I and II).</li> <li>5. Jain, &amp; Narang (2013). <i>Advanced Accountancy</i>. New Delhi: Kalyani Publishers.</li> <li>6. Jain, &amp; Narang (2021). <i>Corporate Accounting</i>. New Delhi: Kalyani Publishers.</li> <li>7. Karthikayan, M., Karunakaran, M. (2013). <i>Corporate Accounting</i>. New Delhi: Discovery Publishing House Pvt Ltd.</li> <li>8. Khan and Jain (2013). <i>Advanced Accountancy Vol I</i>. New Delhi: Kalyani Publisher.</li> <li>9. Khan and Jain (2022). <i>Management Accounting</i>. New Delhi: Tata McGraw Hill Education Pvt Ltd</li> <li>10. Latitha, R., and Rajsekaran, V. (2018). <i>Financial Accounting</i>. Noida, UP: Pearson India Binding House.</li> <li>11. Maheshwari S.N, Maheshwari, S.K and Maheshwari S.K (2018). <i>Advanced Accountancy Vol I</i>. New Delhi: Vikas Publishing House Pvt Ltd.</li> <li>12. Maheshwari, S.N, Maheshwari, S.K, and Maheshwari, S (2019) <i>Financial Accounting</i> New Delhi: Vikas Publishing House Pvt Ltd.</li> <li>13. Monga, J. R., &amp; Ahuja, G. <i>Advanced Accounting (Vols. I, II)</i>. Noida: Mayoor Paperback.</li> <li>14. Mukherjee, A., &amp; Hanif, M. (2002). <i>Modern Accountancy (Vol. II)</i>. New Delhi: Tata McGraw Hill.</li> <li>15. Paul, S.K (2012). <i>Accountancy</i>. New Delhi: New Central Book Agency.</li> <li>16. Pillai, R.S and Bhagavati, U.S. (2011). <i>Fundamentals of Advanced Accounting Vol I</i>. New Delhi: S Chand and Co Pvt.</li> <li>17. Prashanta Athma &amp; N. Rajyalaxmi, <i>Accounting for service organizations</i>. Himalaya Publishing House Private Ltd. New Delhi</li> <li>18. Ramachandran N., Kumar Kakani, R. (2012). <i>Financial Accounting for Management</i>. New Delhi: Tata McGraw Hill Education Pvt Ltd</li> <li>19. Shukla, M. C., &amp; Grewal, T. S. <i>Advanced Accounts</i>. New Delhi: S. Chand &amp; Co.</li> <li>20. Shukla, M.C and Grewal, T.S (2015). <i>Advanced Account Vol I</i>. New Delhi: S Chand and Co Ltd.</li> <li>21. Stittle J., and Robert, W. (2008). <i>Financial Accounting</i>. New Delhi: Sage Publication.</li> <li>22. Tulsian, P. C. <i>Accountancy</i>. New Delhi: S. Chand &amp; Co</li> </ol>

**Course  
Outcomes:**

- After completion of this course, the learners will be able to:
1. Understand the provisions as laid down by the Banking Regulation Act 1949 to maintain and finalize their books of accounts
  2. Understand the accounting procedures followed by the General Insurance Companies to finalize their books of accounts
  3. Understand the relevant accounting procedures followed by the Hotels and Educational institutions to finalize their books of accounts
  4. Understand the procedure followed by the Professionals while finalizing their books of accounts.



**Name of the Programme: Bachelor of Commerce (Banking and Financial Services)**

**Course Code: COM-222**

**Title of the Course: Corporate Law (VET)**

**Number of Credits: 04**

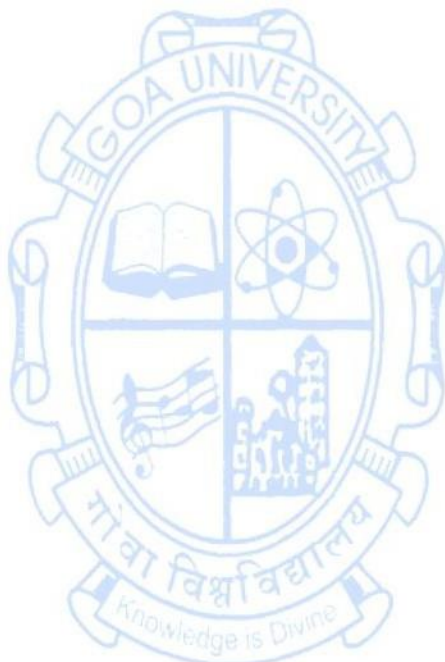
**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To acquaint the learners with regulatory framework under Companies Act, 2013</li> <li>2. To familiarise the learners with management of companies under Companies Act, 2013</li> <li>3. To impart knowledge regarding registration and protection of Intellectual Property Rights</li> <li>4. To impart skills to the learners to draft legal documents pertaining to Companies Act, 2013 and Intellectual Property Rights</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Regulatory Framework of Companies</b>            Characteristics of a company, Types of companies, Association not for Profit, Illegal Association, Registration of company, Promoters, legal position, Pre-incorporation contract, Memorandum of Association, Articles of Association, Constructive notice , Indoor management, Lifting Corporate Veil, Prospectus and different types of Prospectus , Mis-statement in Prospectus, GDR , Transmission of shares, Buy-back and provisions regarding Buyback of shares, Administration of Company Law including National Company Law Tribunal (NCLT), National Company Law Appellate Tribunal</p>	<b>15</b>
	<p><b>Unit 2: Management of Companies</b>            Classification of Directors, Meetings of Shareholders and Board of Directors, Convening and conduct of meetings, Requisites of a valid meeting, Postal ballot, Meeting through video conferencing, e-voting, Committees of Board of Directors - Audit Committee, Nomination and Remuneration Committee, Stakeholders Relationship Committee, Corporate Social Responsibility Committee, Provisions relating to Books of Accounts, Modes of Winding Up. Insider Trading and Whistle Blower mechanism</p>	<b>15</b>
	<p><b>Unit 3: Intellectual Property Rights</b>            Meaning of Intellectual Property, Meaning and registration of Patent , Patentable invention, Compulsory Licensing, Remedies in case of violation of Patent, Meaning of Design, Registration procedure of Design, Piracy of Registered Design , Remedies for violation of Design, Meaning of Copyright , Registration and infringement of Copyright, Broadcasting Right, Performers'</p>	<b>15</b>



	Right, Meaning of Trademark , Deceptively Similar Mark, Collective Mark, Procedure for registration of Trademark, Remedies in case of violation of Trademark and Copyright	
	<p><b>Unit 4: Drafting of Corporate Legal Documents</b></p> <p>1. Demonstration of services provided on Ministry of Corporate Affairs portal regarding DIN service, DSC, Master Data, Company e- filing, fees and payments</p> <p>a. Drafting Memorandum of Association</p> <p>b. Drafting resolution of Alteration of Memorandum of Association</p> <p>c. Drafting resolution of Approval of Prospectus</p> <p>d. Drafting resolution of Issue of Sweat Equity/ Shares under Employee Stock Option Scheme.</p> <p>e. Drafting resolution of Purchase of Company’s Own Securities (Buy- Back of Securities)</p> <p>f. Drafting minutes of CSR Committee</p> <p>g. Drafting notice of EGM for Winding up of Company</p> <p>h. Drafting E-voting notice of AGM</p> <p>i. Declaration by Director to Company under section 164(2)</p> <p>2. Demonstration of e filing services regarding Patent, Copyright, Trademarks and Design on <a href="http://ipindia.gov.in">http://ipindia.gov.in</a></p> <p>a. Drafting of Patent License Agreement</p> <p>b. Drafting of notice of Patent Infringement</p> <p>c. Drafting of notice regarding Copyright Infringement</p> <p>d. Drafting of notices in case of infringement of Trade mark and Design</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Datta, R., &amp; Das, M. N. (2018). <i>De Souza’s Conveyancing</i> (13<sup>th</sup> Ed). Eastern Law House.</li> <li>2. Gower, L. C. B., &amp; Davies, P. L. (2012). <i>Principles of Modern Company Law</i> (9<sup>th</sup> Ed). Sweet and Maxwell.</li> <li>3. Jena, K. N. (2005). <i>Intellectual Property Rights, Globalisation and Global Relations</i> (1<sup>st</sup> Ed). Abhijeet Publications, Delhi.</li> <li>4. Kapoor, G., &amp; Dhamija, S. (2018). <i>Company Law</i> (21<sup>st</sup> Ed). Taxmann’s University Edition.</li> <li>5. Kuchhal, M.C. (2013). <i>Modern Indian Company Law</i>(28<sup>th</sup> Ed). Shri Mahavir Book Depot.</li> <li>6. Kumar, A. (2022). <i>Corporate Laws</i> (11<sup>th</sup> Ed.). Taxmann’s.</li> <li>7. Narayanan, P. (2020). <i>Intellectual Property Law</i> (3<sup>rd</sup> Ed). Eastern Law House, Kolkata, New Delhi.</li> <li>8. NarsimhaRao, A. V. (2005). <i>Law of Patents Concepts and Cases</i>. ICFAI University Press.</li> <li>9. Ramaiy,A.(2020). <i>A Guide to Companies Act</i> (19<sup>th</sup> Ed). LexisNexis, Wadhwa and Buttersworth.</li> <li>10. Shanbhogue, K. V. (2018). <i>Company Resolutions, Notices, Meetings and Minutes</i> (14<sup>th</sup> Ed). Bharat Law House, New Delhi.</li> </ol>	

	<p>11. Sharma, J. P. (2020). <i>An Easy Approach to Corporate Law</i> (4<sup>th</sup> Ed). Ane Books Pvt. Ltd., New Delhi.</p> <p>12. Singh, A. (2018). <i>Introduction to Company Law</i> (17<sup>th</sup> Ed). Eastern Book Company.</p> <p>13. Wadhera, B. L. (2016). <i>Intellectual Property Law</i> (5<sup>th</sup> Ed). Universal Publishing Co. Pvt. Ltd, Delhi.</p>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand the regulatory framework of companies</li> <li>2. Describe the procedure of management of companies</li> <li>3. Analyse the procedure of registration, and remedies in case of infringement of Intellectual Property Rights</li> <li>4. Draft documents relating to management of companies and protection of Intellectual Property Rights</li> </ol>



Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: COM-223

Title of the Course: Business Statistics II (VET)

Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To enable learners to provide students with the foundations of probabilistic and statistical analysis.</li> <li>2. To enable learners to understand and demonstrate difference between various discrete and continuous probability distribution of random variables.</li> <li>3. To enable learners to demonstrate understanding of various parametric/ non-parametric statistical tools and its applications in inferential statistics.</li> <li>4. To enable learners to apply correlation and regression analysis for predictive modelling in business forecast and examining historical data.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Elementary Probability Theory</b>            Permutations: Definition, Formula, Permutation with repetition            Combinations: Definition, formula, Properties. Probability:            Elements of Probability-Random Experiments, events, definition of probability, conditional probability, Baye's theorem.</p>	<b>15</b>
	<p><b>Unit 2: Probability Distribution functions and Normality</b>            Random Variables- Definition, Probability distribution, Mathematical expectation. Theoretical Distribution - Binomial, Poisson and Normal Distribution, Determining sample size            Parametric and non-parametric tests.</p>	<b>15</b>
	<p><b>Unit 3: Estimation and Testing of Hypothesis</b>            Estimation- Sampling distribution, Standard error, Sample mean and Sample proportion, confidence limits, population mean and population proportion. Test of Hypothesis: Procedure for testing of hypothesis, Null and Alternate hypothesis, Type I and Type II error, critical region, level of significance, One-tailed and two-tailed test, Determining sample size. Parametric tests- Test of significance for large samples (Population mean and proportion, difference of means and proportion).</p>	<b>15</b>
	<p><b>Unit 4: Inferential Statistics</b>            Test of significance for small samples (t-test for population mean and difference of means). One-way Analysis of Variance (ANOVA)            Non-parametric tests: Chi-square test, Mann-Whitney U-test, Kruskal-Wallis test.</p>	<b>15</b>

<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Anderson David R., Sweeney Dennis J., Williams Thomas A., Camm Jeffrey D., Cochran James J., Fry Michael J. and Ohlmann Jeffrey W. (2021), <i>Statistics for Business and Economics</i>, Cengage Learning.</li> <li>2. Cooper Donald R. and Schindler Pamela S. (2013), <i>Business Research Methods</i> (12<sup>th</sup> Edition), McGraw Hill.</li> <li>3. George Argyrous (2011), <i>Statistics for Research: With a Guide to SPSS</i>, SAGE Publications.</li> <li>4. Gupta S. C. (2018), <i>Fundamentals of Statistics</i>, Himalaya Publishing House.</li> <li>5. Harris Jenine K. (2020), <i>Statistics with R: Solving Problems Using Real-World Data</i>, SAGE Publications Inc.</li> <li>6. Holmes Lex, Illowsky Barbara and Dean Susan (2018), <i>Introductory Business Statistics</i>, OpenStax.</li> <li>7. Levine David, Stephan David and Szabat Kathryn (2016), <i>Statistics for Managers using Microsoft Excel (8<sup>th</sup> Edition)</i>, Pearson Education.</li> <li>8. Thulin, M. (2021), <i>Modern Statistics with R</i>. Eos Chasma Press.</li> </ol>
<b>Course Outcomes:</b>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Demonstrate concepts of probability and its applications in a business context using both technical and non-technical language</li> <li>2. Understand discrete and continuous random variables and be able to use their distributions to compute probabilities</li> <li>3. Use hypothesis testing as a tool for statistical decision making in a business context.</li> <li>4. Understand the difference between parametric and non-parametric tests and identify appropriate tool based on a statistical hypothesis.</li> </ol>



Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: COM-300

Title of the Course: Indian Economy

Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To introduce students to the fundamental characteristics of the Indian Economy.</li> <li>2. To analyze different facets of the Indian Agricultural Sector.</li> <li>3. To identify issues of the Industrial Sector in India.</li> <li>4. To evaluate the contribution of the Service Sector and understand the process of market integration with world markets.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Indian Economy</b>  Meaning of economic growth and economic development. Indicators of economic development. Characteristics of the Indian Economy: India's Population demographics (Population size and growth rate, rural-urban distribution, gender composition, literacy rate, infant mortality rate, age structure, demographic dividend); General Issues – Inflation, Unemployment, Income Inequalities, Poverty, Regional disparities, Migration, Brain drain, Reverse brain drain, informal employment. Human Development Index (HDI) -Concept, Dimensions of HDI, Value and India's rank in the HDI. Sectoral Composition of GDP.</p>	<b>15</b>
	<p><b>Unit 2: Agricultural Sector in India</b>  Significance of Agriculture to the Indian Economy; Agricultural Productivity (Meaning, causes of low agricultural productivity and measures); Agricultural Marketing (Meaning, Problems and corrective measures – e-NAM, regulated markets, co-operative marketing, MSP, PDS); Financial Support to Agriculture – Role of the Central Government, State Government and NABARD, Unorganized sources of agricultural credit; Farmers Suicides-causes; National Food Security Act 2013 (Rationale and features), Green Revolution and Gene Revolution (Concepts).</p>	<b>15</b>
	<p><b>Unit 3: Industrial Sector in India</b>  Significance of the Industrial Sector to the Indian Economy; Industrial Policies – Industrial Policy Resolution of 1956 (in brief) and the Industrial Policy Resolution-1991 (Features and appraisal; Competition Act of India (2002)-features; MSMEs - Definition, Role, Problems and recent corrective measures; Brief evaluation of the Industrial Sector (achievements and</p>	<b>15</b>

	challenges); Concept of Industry 4.0 and Industry 5.0; Make in India, Skill India, Start-Ups (Policies), Index of Industrial Production (IIP).	
	<p><b>Unit 4: Services and External Sector in India</b></p> <p>Service Sector: Significance of the Service Sector; Composition of the Service Sector – Health, Education, Financial Services, IT enabled Services, Energy, Tourism, Transport (Role of each); Achievements and challenges of the Services Sector in India.</p> <p>External Sector: Importance of foreign trade to the Indian economy; Composition, Direction and Trends in India’s exports and imports of goods and services.</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Agrawal A N &amp; Agarwal M K (2019) <i>Indian Economy: Problems of Development and Planning</i>, New Age International Publishers, New Delhi.</li> <li>2. Datt Gaurav &amp; Mahajan Ashwani (2022). <i>Indian Economy</i>. S. Chand &amp; Company, New Delhi.</li> <li>3. Dhingra, Ishwar C (2019). <i>Indian Economy</i>. Sultan Chand, New Delhi.</li> <li>4. <i>Economic Survey of India</i> (Latest)</li> <li>5. Puri, V.K., Misra, S.K. and Bharat Garg (2023). <i>Indian Economy</i>. Himalaya Publishing House, Mumbai.</li> <li>6. Uma Kapila (2022) <i>Indian Economy: Performance and Policies</i>, Academic Foundation.</li> </ol>	
<b>Course Outcomes:</b>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand the fundamental features of the Indian Economy.</li> <li>2. Analyze and evaluate different facets of the Agricultural Sector in India in terms of productivity, marketing and finance.</li> <li>3. Identify the issues affecting the Industrial Sector and assess the implications of Policy changes.</li> <li>4. Understand and examine the contribution of the Services Sector to the Indian Economy and India’s integration with the world markets respectively.</li> </ol>	



Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: CBF-301

Title of the Course: Bank Management

Number of Credits: 04

Effective from AY: 2023-24

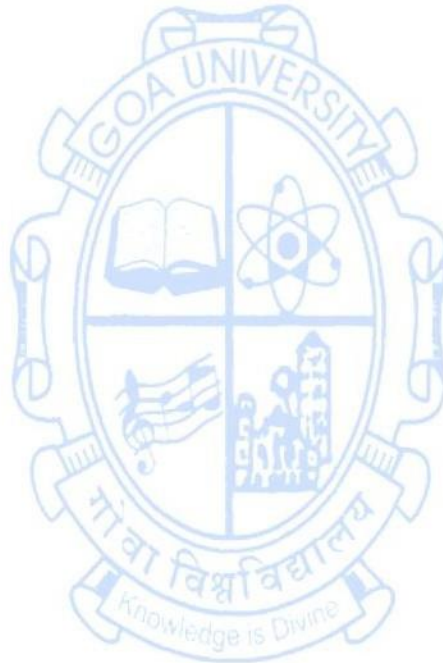
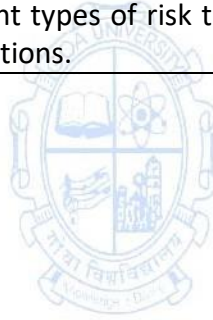
<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To introduce learners to the various components of a bank balance sheet.</li> <li>2. To provide knowledge about the different resources that banks use.</li> <li>3. To make learners familiar with the various assets that banks hold.</li> <li>4. To expose learners to different types of risks in banking.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Asset-Liability Management</b>            Components of a Bank's Balance Sheet- Liability and Asset side of Balance Sheet. Asset Liability Management- Meaning, Definition, Significance, Purpose and Objectives and ALM as Co-ordinated Balance Sheet Management. ALM framework in banks in India – ALM Committee, ALM Information system, ALM Process, ALM Techniques and Tools. Scope of ALM Function-Liquidity risk management, Interest rate risk. (NII, NIM, EER. ROA, ROE, EPS)</p>	<b>15</b>
	<p><b>Unit 2: Resources Management</b>            Capital: components of capital- Authorised, Issued, Subscribed and paid-up capital. Deposits: Types of Deposits/Retail Assets Products and Services, CASA Deposits, Pricing of deposits, Importance and Deposit Insurance. Non-Deposits: Components – Reserve and surplus, Borrowing and Other Liabilities with their relative significance</p>	<b>15</b>
	<p><b>Unit 3: Liquidity, Investment and Credit Management</b>            Treasury operations: meaning, importance, trends in India. Management of Investments: Objectives of Investment-Components of bank investments – SLR and Non-SLR investments -Valuation and classification of Investment. Credit Management: loan policy, principles of bank lending, Retail Assets products and services, Credit Monitoring, Prudential Norms, Non-performing Assets Management, and Credit Recovery. Cost-Benefit Analysis: Cost of Funds. Return on Funds. Cost of Funds- Cost of Deposits, and Cost of Borrowings Return on Funds- Return on Advances and Return on Investments.</p>	<b>15</b>
	<p><b>Unit 4: Risk Management</b>            Risk – Meaning, Risk process. Types of Risks: Liquidity Risk, Credit Risk, Market Risk, Interest Rate Risk, Operational Risk –</p>	<b>15</b>



	Meaning, Types, Sources, Risk Measurement and Control, Risk management tools, Basel Accords- Basel-I, Basel-II and Basel-III.	
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Agarwal, O.P., 2010. <i>Banking and Insurance</i>. Mumbai: Himalaya Publishing House.</li> <li>2. Barbara C., Claudia G. Philip M (2015). <i>Introduction to Banking</i>. Pearson.</li> <li>3. Bareja, K., (2015). <i>MBD Legal and Regulatory Aspects of Banking</i>. Jalandhar: Malhotra Book Depot.</li> <li>4. Indian Institute of Banking &amp; Finance, (2004). <i>Bank Financial Management</i>. Mumbai: Taxmann Publications Pvt. Ltd.</li> <li>5. Indian Institute of Banking &amp; Finance, (2007). <i>Home Loan Counselling</i>. Mumbai: Taxmann Publications (P.) Ltd.</li> <li>6. Indian Institute of Banking &amp; Finance, (2010). <i>Bank Financial Management</i>. Mumbai: Macmillan Publishers India Limited.</li> <li>7. Indian Institute of Banking &amp; Finance, (2017). <i>Retail Asset Products and Other Related Services</i>. Mumbai: Macmillan Publishers India Private Limited.</li> <li>8. Indian Institute of Banking &amp; Finance, (2017). <i>Retail Liability Products and Other Related Services</i>. Mumbai: Macmillan Publishers India Private Limited.</li> <li>9. Indian Institute of Banking &amp; Finance, (2018). <i>Banker's Handbook on Accounting</i>. Mumbai: Macmillan Publishers India Limited.</li> <li>10. Indian Institute of Banking &amp; Finance, 2018. <i>Advanced Bank Management</i>. Mumbai: Macmillan Publishers India Private Limited.</li> <li>11. Indian Institute of Banking and Finance., (2023). <i>Principles and Practice of Banking</i>. New Delhi: Macmillan Education</li> <li>12. Institute of Company Secretaries of India (2014), <i>Banking Law and Practice</i>.</li> <li>13. Institute of Company Secretaries of India (2014), <i>Banking Law and Practice</i></li> <li>14. M. Y. Khan (2019). <i>Indian Financial System</i>. McGraw Hill.</li> <li>15. Mukund S. (2015). <i>Banking and Financial Services</i>. Himalaya Publishing House.</li> <li>16. O.P. Agarwal, (2012). <i>Fundamentals of Retail Banking</i>. Mumbai: Himalaya Publishing House.</li> <li>17. P.K Khana, (2012), <i>Management of Banks</i>, Mumbai, Himalaya Publishing House</li> <li>18. Padmalatha Suresh &amp; Justin Paul, 2010. <i>Management of Banking and Financial Services</i>. New Delhi: Dorling Kindersley (India) Pvt. Ltd</li> </ol>	



<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"><li>1. Explain the components of the bank balance sheet and ALM framework.</li><li>2. Identify the different resources that banks use.</li><li>3. Understand the different types of assets that banks have and how to manage them.</li><li>4. Classify different types of risk that banks face and their implications on Bank Operations.</li></ol>
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Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: CBF-302

Title of the Course: Financial Services

Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To acquaint students with basic concepts of financial services.</li> <li>2. To impart knowledge of depository and mutual fund services.</li> <li>3. To develop an understanding of leasing, factoring, and venture capital.</li> <li>4. To familiarize students with the credit rating and securitization services.</li> </ol>	
		<b>No. of Hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Financial Services</b>            Financial Services – Overview, Meaning of Financial Services, Classification. Types of financial services - asset/fund-based services and fee-based/advisory services. Importance of financial services. Growth and development of financial services in India. Problems of the financial services sector in India. Non-Banking Companies - Classification and NBFC's Activities.</p>	<b>15</b>
	<p><b>Unit 2: Depository and Mutual Fund Services.</b>            Depository - Meaning, Need, and Functions. Depositories in India - CDSL, NSDL. Depository participants (DPs) – Meaning and Functions. Dematerialization and Re-materialization - Account Opening, Transmission and nomination, Trading and settlement, Pledge and hypothecation, Corporate actions.            Mutual Fund - Meaning, Structure, Classification, Advantages and Disadvantages. Mutual fund terminologies – Scheme, Portfolio, Net Asset Value (NAV), Load, Management fees. SEBI regulations on mutual funds and the Association of Mutual Funds in India (AMFI).</p>	<b>15</b>
	<p><b>Unit 3: Leasing, Factoring and Venture Capital</b>            Leasing- Meaning, Definition, Advantages and Limitations. Modus-Operandi of Lease – Procedure, Types of Leasing (Finance and Operating lease structure) and Legal aspects of Leasing.            Factoring – Meaning, Definition, features and Types. Mechanism of Factoring. Factoring agreement- Advantages &amp; Disadvantages. Functioning of Factoring, Cost of Factoring, impact of Factoring. Factoring v/s Forfaiting. Venture Capital – Meaning, Definition, Characteristic and Need. Modes of Venture Capital Financing- Company, Trust, Limited Partnership. Stages in Venture Capital Financing. Venture Capital Assistances and Schemes in India and Abroad.</p>	<b>15</b>

	<p><b>Unit 4: Credit Rating &amp; Securitization Services.</b>            Credit Rating – Meaning and Importance. Rating methodology. credit rating agencies in India - CRISIL, CARE, ICRA, Small and Medium Enterprises Rating Agency (SMERA). Securitization - Meaning, Features, Mechanism, Types, Benefits. Process of Securitization, Issues in Securitization</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Gordon, E., &amp; Natarajan, K. (2015). <i>Financial Markets and Services</i> (Ninth ed.). New Delhi: Himalaya Publishing House.</li> <li>2. Gurusamy, S. (2009). <i>Financial Services</i> (Second ed.). New Delhi: Tata McGraw Hill.</li> <li>3. Indian Institute of Banking &amp; Finance. (2010). <i>Mutual Fund Products and Services</i>. Mumbai: Taxman Publication.</li> <li>4. Khan, M. Y. (2010). <i>Financial Services</i> (Fifth ed.). New Delhi: Tata McGraw Hill.</li> <li>5. P. K. Gupta (2017), <i>Fundamentals of Insurance</i>, Mumbai:Himalaya Publishing house</li> <li>6. P. Periaswami, (2018). <i>Principles and Practice of Insurance</i>, Mumbsi: Himalaya Publishing House.</li> <li>7. Padmalatha S., Justin P.,(2010) "<i>Management of Banking and financial services</i>", (2 nd Ed.) , Peason.</li> <li>8. Pathak, B. (2009). <i>The Indian Financial System: Markets, Institutions and Services</i> (Second ed.). New Delhi: Pearson Education.</li> <li>9. Ramesh Babu, G. (2005). <i>Financial Services in India</i>. New Delhi: Concept Publishing Company.</li> <li>10. Vasant Desai (2009). <i>Financial Markets and financial Services</i>. First edition, Himalaya Publishing house.</li> </ol>	
<b>Course Outcomes:</b>	After completion of this course, the learners will be able to: <ol style="list-style-type: none"> <li>1. Recognize the different types of financial services.</li> <li>2. Explain concepts related to depository and mutual fund services.</li> <li>3. Differentiate types of leasing and factoring and illustrate the need for venture capital.</li> <li>4. Examine the credit rating methodology and the securitization process.</li> </ol>	

**Name of the Programme: Bachelor of Commerce (Banking and Financial Services)**

**Course Code: COM-303**

**Title of the Course: Research Process**

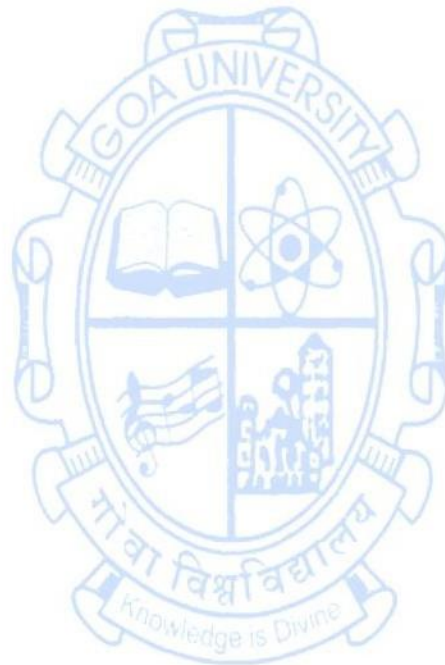
**Number of Credits: 02**

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To enable learners to understand the significance of research in solving business problems.</li> <li>2. To acquaint learners with methods of data collection.</li> <li>3. To familiarize learners with the process of research.</li> <li>4. To enable learners to understand ethical issues in research.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Research</b>                      Research: Meaning, Objectives, Types, Approaches, Research Methods Vs. Methodology, Criteria of Good Research, Problems encountered by researchers in India</p>	<b>15</b>
	<p><b>Unit 2: Research Process</b>                      Research Problem Identification; Literature Review: Introduction, Steps; Research Gaps; Research Questions; Research Objectives; Research Design: Need, Types; Sampling Design; Data: Meaning, Types, Methods of Data Collection; Introduction to Data Analysis; Introduction to Questionnaire Designing; Introduction to Sampling and Sampling Techniques; Report Writing; Ethical Issues: Plagiarism, Falsification, Fabrication</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Chawla, D., &amp; Sondhi, N. (2020). <i>Research Methodology: Concepts and Cases</i> (2<sup>nd</sup> Ed). Vikas Publishing House Pvt. Ltd.</li> <li>2. Cooper, D. R., &amp; Schindler, P. S. (2020). <i>Business Research Methods</i> (11<sup>th</sup> Ed). Tata McGraw Hill.</li> <li>3. Gupta, S. C. (2020). <i>Fundamentals of Statistics</i> (7<sup>th</sup> Ed). Himalaya Publishing House.</li> <li>4. Jackson, S. L. (2020). <i>Research Methods and Statistics: A Critical Thinking Approach</i> (5<sup>th</sup> Ed). Cengage.</li> <li>5. Kothari, C. R., &amp; Garg, G. (2019). <i>Research Methodology: Methods and Techniques</i> (4th Ed). New Age International Publishers.</li> <li>6. Krishnaswami, O. R., Ranganathan, M., &amp; Harikumar, P. N. (2020). <i>Research Methodology</i>. Himalaya Publishing House.</li> </ol>	



<b>Course Outcomes:</b>	After completion of this course, the learners will be able to: 1. Comprehend the significance of research in solving business problems. 2. Elaborate the methods of data collection 3. Apply the research process in examining research problems. 4. Discuss the ethical issues in research.
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Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: CBF-321

Title of the Course: Marketing of Financial Services (VET)

Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To acquaint learners with Marketing of Financial Services</li> <li>2. To impart knowledge of Service Marketing Mix.</li> <li>3. To familiarize learners with Marketing strategies of Banking Services.</li> <li>4. To Equip the learner with skills for Marketing Financial Services.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Marketing of Financial Services</b> Marketing of Financial Services- A Conceptual Framework, Types of Financial Markets in India and their Role. Marketing Environment, Market Analysis -Market Segmentation, Targeting and Positioning. Marketing Strategies: Product strategies, Pricing Strategies, Distribution Strategies, and Promotion strategies. Market Research, New Product Development, Product Life Cycle. B2B Marketing - Marketing Planning and Control.</p>	<b>15</b>
	<p><b>Unit 2: Service Marketing</b> Difference between goods and services- scope and nature of services - service marketing mix- Product Elements in Services - Distribution in Services -Pricing and Revenue Management of services- Promotion and Communication in services- Designing and Managing Service Processes -Managing People for Service Advantage - Constructing the Physical Service Environment. Importance of Customer Relationship Management - Service Quality and Productivity - Customer Loyalty.</p>	<b>15</b>
	<p><b>Unit 3: Marketing of Banking Services</b> Marketing strategies of Banking Services – Banking Products and Services, Distribution, Pricing, Promotion Strategy for Banking Services, Managing people, Process and Physical Environment. Attracting and Retaining bank customers; Marketing Strategy of Credit Cards, Debit Cards, Saving Accounts and Different Types of Loans, Concept of Distribution, Multiple Delivery Channels/ATM, EFT, CMS, POS and Bancassurance.</p>	<b>15</b>
	<p><b>Unit 4: Marketing of Financial Services</b> Mutual Funds and Insurance Markets in India and the Marketing strategies involved. Marketing of insurance products- Life and Non-Life Products. Marketing of Pension Funds. Marketing of Securities and Commodities etc. Case Studies on promotion tools used to market Banking and financial services.</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	

**Reference/  
Readings:**

1. B.B.Misra & P.C.Misra, (2008). *Bank Marketing*. New Delhi: Discovery Publishing House Pvt. Ltd.
2. Indian Institute of Banking & Finance, (2005). *General Bank Management*. Mumbai: Macmillan India Ltd.
3. Indian Institute of Banking and Finance., (2023). *Principles and Practice of Banking*. New Delhi: Macmillan Education
4. Kotler, P., Keller, K.L., Koshy, A., & Jha, M. (2018). *Marketing Management: A South Asian Perspective*. (14th ed), Pearson Education.
5. Kotler, P., Keller, Kevin.L., (2017). *Marketing Management*. 15th ed., Pearson Education.
6. Ravishankar. (1999). *Services Marketing-The Indian Experiences*. New Delhi: South Asia Publications.
7. S.M.Jha, (2011). *Bank Marketing*. 2nd Ed. Mumbai: Himalaya Publishing House.
8. Shainesh, G., Kotler, P., Keller, K. L., Chernev, A., & Sheth, J. N. (2022). *Marketing Management* (16th ed.). Pearson Education.
9. Sinha, & Sahoo. (1994). *Services Marketing Text and Readings*. Mumbai: Himalaya Publishing House.
10. Zeithaml, V.A., & Bitner, M.J. (2016). *Services Marketing: Integrating Customer Focus across the Firm*. 6th ed., McGraw-Hill Education India Pvt. Ltd.

**Course  
Outcomes:**

- After completion of this course, the learners will be able to:
1. Gain an understanding of the various concepts related to marketing financial services.
  2. Acquire knowledge of the different elements that constitute the service marketing mix.
  3. Identify the various marketing strategies that banks use to promote their services.
  4. Apply the skills required for marketing financial services effectively.

**Name of the Programme: Bachelor of Commerce (Banking and Financial Services)**

**Course Code: COM-361**

**Title of the Course: Internship**

**Number of Credits: 02**

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	Objectives of the Course are: 1. To provide basic work experience in the industry. 2. To enable learners to identify their areas of interest. 3. To improve self-confidence and develop basic skills required for a job.	
		<b>No. of hours</b>
<b>Overview:</b>	An internship is a valuable opportunity and a professional learning experience for college students to gain practical, real-world experience in their field of study while still pursuing their education. It serves as a bridge between academic learning and professional practice, offering students a glimpse into their future careers and helping them develop essential skills and competencies. In this 2-Credits Internship of 60 hours, students will be introduced to practical work environment and basic work assignments in related areas of commerce. It will enable the students to contrast theoretical knowledge in practical situations. The internship will also help develop basic skills required for a job, improve self-confidence and interpersonal skills.	<b>60</b>
<b>Pedagogy:</b>	Industrial Internship, Work Assignments, Experiential Learning, Self-Study Report	
<b>Course Outcomes:</b>	After completion of this internship, the learners will be able to: 1. Understand the practical work environment of a firm. 2. Contrast theoretical learning in practical situations by accomplishing the tasks assigned. 3. Assess interest and abilities in their field of study. 4. Develop self-understanding, self-confidence, and interpersonal skills.	




**Name of the Programme: Bachelor of Commerce (Banking and Financial Services)**

**Course Code: COM-304**

**Title of the Course: International Economics**

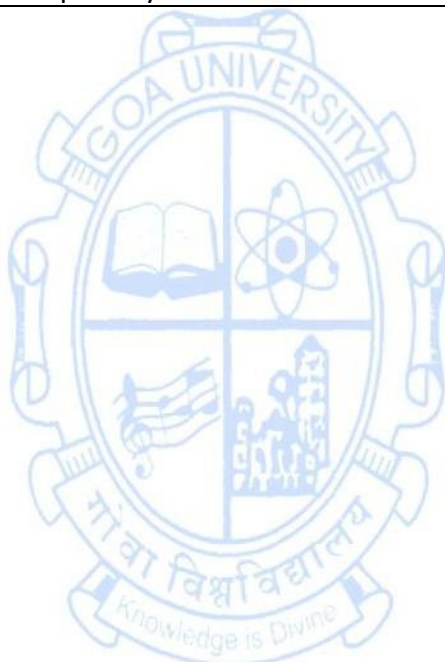
**Number of Credits: 04**

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To highlight the subject matter of International Economics and help the students to identify the factors influencing international trade.</li> <li>2. To appreciate the components of BOPs and transactions in the foreign exchange market.</li> <li>3. To know the various trade barriers, forms of economic integration and WTO agreements.</li> <li>4. To focus on the determinants of foreign investment and various entry modes adopted by the MNCs.</li> </ol>	
		<b>No. of Hours</b>
	<p><b>Unit 1: International Economics</b>  Meaning and Scope of International Economics, Economic Classification of Countries-Low income, High income and Middle income (World Bank Atlas Method). International trade: meaning and features. Factors influencing international trade-Absolute Cost Advantage, Comparative Cost Advantage, Factor Endowment, Intra-industry, Technological gaps and Product Cycle. Terms of Trade and Gains from international trade.</p>	<b>15</b>
<b>Content:</b>	<p><b>Unit 2: Balance of Payments and Foreign Exchange</b>  Balance of Payments: meaning, structure, disequilibrium in the balance of payments-meaning and causes, measures for correcting disequilibrium -Exchange depreciation, Devaluation, Exchange Control and Trade Measures (Export promotion and Import substitution), India's Balance of Payments-Present Position, Concept of Capital Account Convertibility. Foreign Exchange: Meaning, Meaning and functions of foreign exchange market-Transfer, credit and hedging, foreign exchange rate-meaning, types of transactions in the foreign exchange market-Spot, Forward, Futures, Options, Swap and Arbitrage.</p>	<b>15</b>

	<p><b>Unit 3: International Trade Policy, Economic Integration and WTO</b></p> <p>Protectionism and Free trade-meaning, Trade barriers: Tariffs meaning and types (Specific, Ad valorem and Combined)          Non-tariff barriers - Voluntary Export Restraints, International Cartels, Anti-dumping duty, Export subsidies, Administered Protection. Economic Integration: meaning, Objectives, Forms of economic integration (Preferential Trade Arrangements, Free Trade Area, Customs Union, Common Market, Economic Union). European Union (EU), G20. World Trade Organization (WTO)- Objectives, Agreement on Agriculture (AoA), Trade Related Investment Measures (TRIMs), General Agreement on Trade in Services (GATS) and Trade Related Intellectual Property Rights (TRIPs)</p>	<b>15</b>
	<p><b>Unit 4: International Investment and Multinational Corporations</b></p> <p>Foreign Investment: meaning, types (Foreign Direct Investment and Foreign Portfolio Investment) and determinants. International Financial Instruments: American Depository Receipts (ADRs), Global Depository Receipts (GDRs) and Indian Depository Receipts (IDRs), Multinational Corporations-meaning, Entry modes adopted by Multinational Corporations-Licensing, Franchising, Joint Ventures, Mergers and Acquisitions, Wholly Owned Subsidiaries (meaning, advantages and disadvantages).</p>	<b>15</b>
<p><b>Pedagogy:</b></p>	<p>Lectures, Group discussions, Seminars, Case studies, Field work</p>	
<p><b>Reference/ Readings:</b></p>	<ol style="list-style-type: none"> <li>1. Bharati V. Pathak (2014), <i>Indian Financial System</i>, Pearson Education India.</li> <li>2. Bharati V. Pathak (2018), <i>Indian Financial System</i>, 5/e Pearson Education India.</li> <li>3. Carbaugh, R (2018), <i>International Economics</i>, (17<sup>th</sup> ed), Cengage Learning</li> <li>4. Cherunilam, Francis (2020), <i>International Economics</i>, (6<sup>th</sup> ed), McGraw Hill Education (India) Private Ltd., Chennai</li> <li>5. Dominick Salvatore (2020), <i>International Economics</i>, (13<sup>th</sup> ed), John Wiley &amp; Sons, Inc.</li> <li>6. Gaurav Datt &amp; Ashwani Mahajan (2016), <i>Indian Economy</i>, (72<sup>nd</sup> ed), S. Chand &amp; Company Pvt. Ltd. New Delhi.</li> <li>7. Government of India. (Latest). <i>Economic Survey of India</i>.</li> <li>8. K. Aswathappa (2019), <i>Essentials of Business environment</i> (Text, Cases &amp; Exercises), (15<sup>th</sup> Revised ed), Himalaya Publishing House, Mumbai</li> <li>9. Krugman, Obstfeld, Melitz (2018), <i>International Economics: Theory and Policy</i>, (11<sup>th</sup> ed), Pearson</li> <li>10. P. Subba Rao (2017), <i>International Business</i> (Text and Cases), (4<sup>th</sup> Revised ed), Himalaya Publishing House, Mumbai</li> <li>11. Peter I. Hajnal (2019), <i>The G20: Evolution, Interrelationships, Documentation</i>, (2<sup>nd</sup> Revised ed), Routledge.</li> </ol>	

	<p>12. RBI Bulletins</p> <p>13. Reserve Bank of India, <i>Balance of Payments Manual for India</i></p> <p>14. Sumati Varma (2021), <i>International Business</i>, 2<sup>nd</sup> Edition, Pearson India Education Services Pvt. Ltd.</p> <p>15. V.K. Puri and S.K. Misra (2019), <i>Indian Economy</i>, (37<sup>th</sup> Revised &amp; Updated ed), Himalaya Publishing House, New Delhi</p>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Define the subject matter of international economics and spell out the emerging economic and business scenario.</li> <li>2. Classify various trade restrictions and summarize the integration efforts at the international level.</li> <li>3. Identify the present position of India's BOPs and develop an understanding of the transactions in foreign exchange market.</li> <li>4. Analyze the determinants of foreign investment and various entry modes adopted by MNCs.</li> </ol>



Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: CBF-305


Title of the Course: Modern Banking Operations and Services

Number of Credits: 04

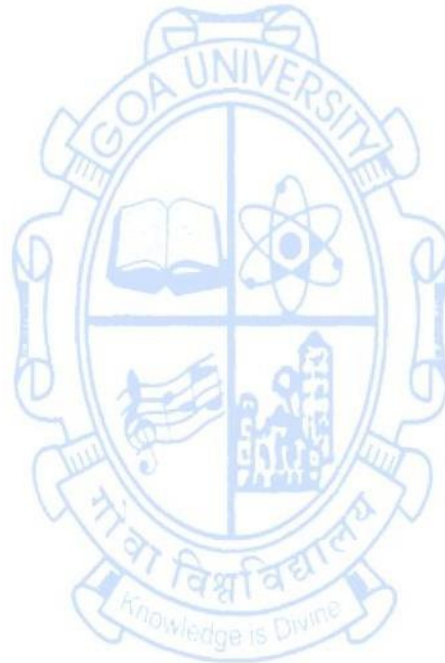
Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To Provide an overview of Modern banking services to learners.</li> <li>2. To Impart knowledge of Micro, Small and Medium Enterprises Finance</li> <li>3. To Familiarize learners with Ethics in Banks and Financial Institutions.</li> <li>4. To Equip learners with an understanding of the Current Issues and Emerging Trends in banking.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Modern Banking Services</b>            Merchant/Investment banking, Forfaiting, Portfolio Management, Wealth Management, Bancassurance, Loan Syndication, Consumer Finance/Retail Banking, Stockbroking. Wholesale Banking, International Banking, Universal Banking, Pension Funds and Real Estate Investment Funds - concept, meaning, functions and importance. Demat account and remittance service- meaning, type and importance.</p>	<b>15</b>
	<p><b>Unit 2: Micro, Small and Medium Enterprises Finance</b>            Definition of MSME. Importance of the sector to the Indian Economy. Arrangements for provision of credit to the MSME sector, Appraisal of MSME loan proposals – techniques and Requirement assessment of Projects for term loans; SIDBI’s assistance to the MSME Sector and its development role, Policy prescriptions of RBI for the growth of MSME Sector, Initiatives taken by GOI for the development of MSME Sector, Problems faced by MSMEs, Delayed Payments to Micro and Small Enterprises under the Micro Small and Medium Enterprises Development (MSMED) Act, 2006, Performance and Credit Rating Scheme (PCRS,; Framework for Revival and Rehabilitation of MSMEs.</p>	<b>15</b>
	<p><b>Unit 3: Ethics in Banks and Financial Institutions</b>            Values and Ethics, Ethics and Business Values, Business Ethics – Definition, Principles and Practice, An Ethical Crisis: Is Business Ethics an Oxymoron, Ethical Foundation of Banking: Finance Depends on Trust, Ethical Foundation of Being a Professional, Banking Ethics in Global Context: Enron and Its Lesson, Global Financial Crisis, Ethics in Indian Context: Satyam and Its Lessons, An Indian Bank Case Study. Ethics at the Individual Level Values, Work Ethics and the Workplace, Banking Ethics- Changing Dynamics</p>	<b>15</b>



	<p><b>Unit 4: Current Issues and Emerging Trends</b></p> <p>Financial Inclusion: RBI definition, meaning, recommendations of Rangarajan Committee. Pradhan Mantri Jan-Dhan Yojana.</p> <p>Corporate Governance in banks: Meaning and importance; issues, principles and practices of corporate governance in Indian banks.</p> <p>Consolidation in banks: Mergers and Acquisitions – Rationale for M&amp;A in Indian banking, a study of post-reform mergers and acquisitions in the Indian banking sector – their objectives, benefits and problems. Green Banking- Meaning, concept and channels, Shadow Banking.</p>	15
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
 <p><b>Reference/ Readings:</b></p>	<ol style="list-style-type: none"> <li>1. Bhole L. M. &amp; Mahakud J. (2017). <i>Financial Institutions and Markets: Structure, Growth &amp; Innovations</i>, Tata-McGraw Hill.</li> <li>2. Gordon &amp; Natarajan. (2016). <i>Financial Markets and Services</i>. Himalaya Publishing House.</li> <li>3. Gurusamy, S. (2009). <i>Financial Services</i> (Second ed.). New Delhi: Tata McGraw Hill.</li> <li>4. H R Machiraju, (2019) <i>Indian Financial System</i> (5<sup>th</sup> ed.) New Delhi Vikas Publishing House Pvt. Ltd.</li> <li>5. Indian Institute of Banking and Finance, (2023). <i>Indian Economy and Indian Financial System</i>, (5th Ed.) Mumbai Macmillan Education</li> <li>6. Indian Institute of Banking and Finance, (2023). <i>Principles and Practices of Banking</i>, (5th Ed.) Mumbai Macmillan Education.</li> <li>7. J.C. Verma. (2000). <i>Credit Rating (Practice and Procedure)</i>. Bharat Publication House.</li> <li>8. Khan M.Y. (2004). <i>Financial Services</i>. Tata MC Graw Hill Co. Ltd., New Delhi.</li> <li>9. O. P. Agarwal, 2012. <i>Management of Financial Services, Markets and Institutions</i>. Mumbai: Himalaya Publishing House.</li> <li>10. Padmalatha Suresh &amp; Justin Paul, 2010. <i>Management of Banking and Financial Services</i>. New Delhi: Dorling Kindersley (India) Pvt. Ltd.</li> <li>11. Pathak, B. (2009). <i>The Indian Financial System: Markets, Institutions and Services</i> (Second ed.). New Delhi: Pearson Education.</li> <li>12. Ramesh Babu, G. (2005). <i>Financial Services in India</i>. New Delhi: Concept Publishing Company.</li> <li>13. Sanjiv A., Pavan K. V. and Manisha B. (2000). <i>Investors Guide to Depositories</i>. Bharat Publications.</li> <li>14. Sankaran, S. (2018). <i>Indian Mutual Funds Handbook: A Guide for Industry Professionals and Intelligent Investors</i>. Vision Books.</li> <li>15. V.A. Avadhani (2009). <i>Financial Services in India</i>, Himalaya Publishing House.</li> </ol>	

<b>Course Outcomes:</b>	After completion of this course, the learners will be able to: <ol style="list-style-type: none"><li>1. Understand the different components that constitute financial markets</li><li>2. Differentiate between merchant and universal banking, and learn about factoring, forfeiting, and trade receivables</li><li>3. Familiarize yourself with venture capital, leasing, hire purchase, and the role of credit rating agencies.</li><li>4. Recognize the significance of mutual funds, insurance, pension funds, and real estate investment funds</li></ol>
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Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: CBF-306

Title of the Course: Financial Risk Management

Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To introduce learners to the concept of financial risk management</li> <li>2. To provide them with knowledge of various financial risk measurement techniques.</li> <li>3. To familiarize learners with risk management practices.</li> <li>4. To equip them with regulatory and other issues relevant to risk management.</li> </ol>	
		<b>No. of Hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Financial Risk Management</b>            Introduction – Functions of FIs in the Economy, Need for Regulation of FIs. Meaning and Sources of Risk, Need for Risk Management. Identification of Risk – Interest Rate Risk, Market Risk, Credit Risk, Foreign Exchange Risk, Sovereign Risk, Liquidity Risk, Insolvency Risk, Operational Risk, Technology Risk, and Off-Balance Sheet Risk.</p>	<b>15</b>
	<p><b>Unit 2: Measurement of Various Risks</b>            Measurement of Interest Rate Risk – Repricing Gap Model, Rate Sensitive Assets and Liabilities, Limitations of the Repricing Gap Model, Maturity Model, Duration Model, characteristics of Duration, Value at Risk, Shortcomings of Value at Risk, Stress Testing, Scenario Analysis, Sensitivity Analysis. Measurement of Credit Risk – Characteristics of Loans, the Default Risk Models, Credit Scoring Model, RAROC Model, KMV Portfolio Manager Model, the Modern Portfolio Theory. Currency / Exchange Rate Risk – Sources, Hedging, Interest Rate Parity Theorem. Liquidity Risk in – Banks, Insurance Company, Mutual Fund, NBFCs. Measurement of Liquidity Risk – Liquidity Gap Model, Liquidity Classification of Assets and Liabilities, Limitations. Measurement of OBS Risk, Types of OBS Activities. Problems.</p>	<b>15</b>
	<p><b>Unit 3: Management of Risks</b>            Interest Rate Risk Management, Market Risk Management. Credit Risk Management – Approaches, Structure of Credit Risk Rating System, Credit Derivative, Credit Ratings. Management of Operational Risk Management – Moody’s Analytical Framework, Moody’s Methodology. Foreign Exchange Rate Risk Management – Nature and Magnitude of Risk, Tools and Techniques, Currency Derivatives, Basic Options Strategies, Low-cost Option Strategies. Liquidity Risk Management. Problems.</p>	<b>15</b>

	<p><b>Unit 4: Regulatory and Other Issues in Risk Management</b>  Regulatory Framework, the Basel Committee, Best Practice Report Group of Thirty – Recommendations, Enterprise-wide Risk Management, Risk Reporting and Communication. Bank for International Settlement (BIS) – Basel Committee on Banking Supervision. Basel I, Basel II, Basel III – Introduction, Scope of Application Case Studies on Failure of Risk Management.</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Deventer, D. R. Van, Imai, K., and Mesler, M. (2013). <i>Advanced Financial Risk Management</i> (Second Ed). Wiley Finance Series.</li> <li>2. Dowd, K. (1999). <i>Financial Risk Management</i>. Financial Analysts Journal, 55(4), 65–71.</li> <li>3. Philippe Jorion (2011)., <i>Financial Risk Manager Handbook</i>. (6<sup>th</sup> Ed.). Wiley Publication</li> <li>4. R.K Arora (2021)., <i>Financial Risk Management</i>. Noida: Wiley Publication.</li> <li>5. Roncalli, T. (2020). <i>Handbook of Financial Risk Management</i>. Handbook of Financial Risk Management (Issue June).</li> <li>6. Skoglund, J., and Chen, W. (2015). <i>Financial Risk Management Applications in Market, Credit, Asset and Liability Management and Firmwide Risk</i>. Wiley</li> <li>7. Vivek, &amp; Asthana, P. (2015). <i>Financial Risk Management</i>. Mumbai: (2<sup>nd</sup> Ed). Himalaya Publishing House.</li> </ol>	
<b>Course Outcomes:</b>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand about financial risk management</li> <li>2. Examine the various financial risk measurement techniques.</li> <li>3. Illustrate risk management practices.</li> <li>4. Comprehend regulatory and other issues.</li> </ol>	



**Name of the Programme: Bachelor of Commerce (Banking and Financial Services)**

**Course Code: COM-307**

**Title of the Course: Project**

**Number of Credits: 04**

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	Nil
<b>Course Objectives:</b>	Objectives of the Course are: <ol style="list-style-type: none"><li>1. To enable learners to analyse business and its environment.</li><li>2. To provide opportunity to learners to enhance communication skills, analytical skills impart knowledge of</li><li>3. To ensure learners get first hand exposure to societal and industrial issue.</li><li>4. To enable individual/team to develop a practical and concrete action plan designed to meet desired outcome.</li></ol>
<b>Content:</b>	As per Project guidelines issued by Goa University from time to time
<b>Pedagogy:</b>	Group discussions, Field work
<b>Course Outcomes:</b>	After completion of this course, the learners will be able to: <ol style="list-style-type: none"><li>1. Understand about the Business and Business Environment in practice.</li><li>2. Discourse real time issues/problems relating to their domain specialisation and related areas</li><li>3. To enhances and helps improve a person's cognitive abilities and making them sharper and more profound over time</li><li>4. Review and reconstruct the contemporary issues in business.</li></ol>

**Name of the Programme: Bachelor of Commerce (Banking and Financial Services)**


**Course Code: CBF-322**

**Title of the Course: Digital Banking (VET)**

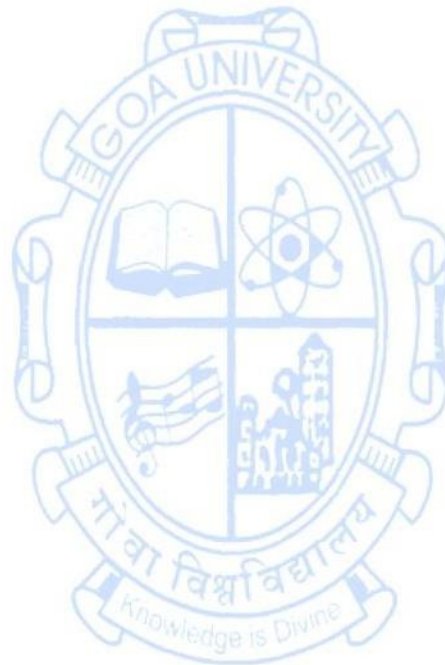
**Number of Credits: 04**

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To introduce learners to knowledge related to Digital Banking Products.</li> <li>2. To impart knowledge of Mobile Banking, Internet Banking and Branchless Banking.</li> <li>3. To familiarize learners with the overview of payment Systems.</li> <li>4. To equip the learners with information on new developments in Digital Banking.</li> </ol>	
		<b>No. of Hours</b>
<b>Content:</b>	<p><b>Unit 1: Digital Banking Products</b>            Introduction, need for Digital Banking Products, Customer Education for Digital Banking Products.            Cards - Overview and brief history, Various types of cards, and Product features. EMV Technologies- Tap and Go, NFC, etc. Approval Processes for Cards, Profitability of Cards, Back-end Operations, Recovery and Follow-up.            ATMs- Overview and Brief History, Product Features, Instant Money Transfer Systems, Various Value-Added Services (e.g., bill payments, donations, etc.), Proprietary, Brown Label and White Label ATMs, ATM Network Planning – Onsite/ Offsite, Security and Surveillance of ATM Sites, Profitability of ATMs, Risk Management and Frauds, Back End Operations and Technology.            Cash Deposit Machines- Overview and Brief History, Product Features, CDM Network Planning – Onsite/ Offsite, Profitability of CDMs, Risk Management and Frauds, Back End Operations and Technology.            Cash re-cyclers – Overview, Product Features, Risk Management and Frauds, Back End Operations and Technology.            POS Terminals- Overview and Brief History, Product Features, Approval processes for POS Terminals, Profitability of POS business Risk Management and Frauds, Back End Operations and Technology</p>	<b>15</b>

	<p><b>Unit 2: Mobile Banking, Internet Banking and Branchless Banking</b>          Mobile Banking- Overview and Brief History, Product Features and Diversity, IMPS, Profitability of Mobile Banking, Risk Management and Frauds, Back End Operations and Technology. Internet Banking- Overview and Brief History, Product Features. Corporate and Individual Internet Banking Integration with E-commerce Merchant Sites, Profitability of Internet Banking, Risk Management and Frauds, Back End Operations and Technology. Branchless Banking- Objectives, Introduction, Financial Inclusion – Logic and logistics, Vehicles for Financial Inclusion, Business Correspondents/ Business facilitators, Digital Banking Products for Financial Inclusion, Core Banking: Meaning, Importance and Merits</p>	<b>15</b>
	<p><b>Unit 3: Payment System</b>          Overview of global payment systems, Overview of domestic payment systems, Role of RBI and NPCI in Payment system, RuPay and RuPay Secure, Immediate Payment Service (IMPS), National Unified USSD Platform (NUUP), National Automated Clearing House (NACH), Aadhaar Enabled Payment System (AEPS) e-KYC, Cheque truncation System (CTS), National Financial Switch (NFS), Unified Payments Interface (UPI), Bharat Bill Payment System (BBPS), Bharat Interface for Money (BHIM), Digital Rupee, (e-RUPI), National Common Mobility Card, (NCMC), National Electronic Toll Collection (NETC), BharatQR. RTGS, NEFT, Forex settlements, Securities Settlement. Innovative Banking &amp; Payment Systems.</p>	<b>15</b>
	<p><b>Unit 4: New Developments in Digital Banking</b>          Fintechs, Business ecosystems, Block chain, Crypto Currencies, Peer Financing, Cloud, Virtualisation, Analytics, Artificial Intelligence, Machine Learning, Internet of Things (IoT).</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Indian Institute of Banking &amp; Finance, (2016). <i>Digital Banking</i>. Mumbai: Taxmann Publicatons (P.) Ltd..</li> <li>2. Indian Institute of Banking &amp; Finance, (2017). <i>Security in Electronic Banking</i> (3<sup>rd</sup> Ed.): Macmillan Education</li> <li>3. Indian Institute of Banking &amp; Finance, (2023). <i>Information Technology &amp; Digital Banking</i>. New Delhi: Macmillan Publication</li> <li>4. Indian Institute of Banking &amp; Finance, (2024). <i>Digital Banking</i>. Mumbai: Taxmann Publicatons (P.) Ltd.</li> <li>5. Indian Institute of Banking and Finance., (2023). <i>Principles and Practice of Banking</i>. New Delhi: Macmillan Education</li> <li>6. S.Natarajan , R.Parameshwaran, (2015). <i>Indian Banking</i>. New Delhi : S Chand And Company Limited.</li> <li>7. Sarika R. Lohana., (2020). <i>Digital Banking and Cyber Security</i>. Delhi: New Century Publications.</li> </ol>	

<b>Course Outcomes:</b>	After completion of this course, the learners will be able to: <ol style="list-style-type: none"><li>1. Gain knowledge of various types of digital banking products.</li><li>2. Demonstrate the application of mobile banking, internet banking, and branchless banking.</li><li>3. Perform different types of payment systems.</li><li>4. Comprehend new developments in digital banking.</li></ol>
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**Name of the Programme: Bachelor of Commerce (Banking and Financial Services)**

**Course Code: COM-400**

**Title of the Course: Management Accounting**

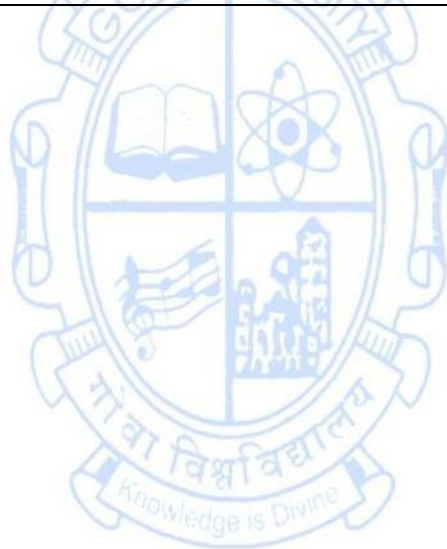
**Number of Credits: 04**

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To acquaint Learners with various fundamental concepts and aspects of Management accounting.</li> <li>2. To impart knowledge of the various techniques of Management Accounting.</li> <li>3. To Familiarize learners with various applications of techniques and tools of management Accounting.</li> <li>4. To enable learners to apply, tools and techniques of MA to facilitate managerial decision making.</li> </ol>	
<b>Content:</b>	<p><b>Unit 1: Introduction to Management Accounting</b>            Introduction – Meaning and emergence of Management Accounting – Characteristics – Scope – Objectives – Need-Importance-Functions of Management Accounting – Relationship between Management and Financial Accounting Management Accounting conventions- Tools and Techniques of Management Accounting – Limitations of Management Accounting- Management information system – Role of Management Accountant, Installation of Management Accounting System- Emerging issues in Management Accounting - Relationship of Management Accounting with Branches of Accounting.</p>	<b>15</b>
	<p><b>Unit 2: Marginal Costing and its Application in Managerial Decision Making</b>            Definition, Assumptions and Uses, Marginal Costing Vs. Absorption Costing, CVP /BEP Analysis, Margin of Safety, Angle of Incidence. Managerial Decision-Making Areas –Profit Planning, Product Decision, Pricing Decisions, Market Decisions. Application of Marginal Costing in Decision Making – Make or Buy – Shut down or Continue – Exploring New Markets, Dropping of product line, Product mix decision- key factors and Export proposal</p>	<b>15</b>

	<p><b>Unit 3: Budget and Budgetary Control</b></p> <p>Meaning of Budget, Budgeting, Budgetary Control and its use as a management tool, Functions of Budgeting, Difference between Budgets and Forecasts, Stages in Budget Process, Classification of Budget, Various Types of Budgets- Zero Based Budgeting, Activity Based Budgeting, Performance Budgeting, Master Budget.</p> <p>Preparation of Functional Budgets - Sales Budget, Production Budget, Cost of Production Budget, Flexible Budget, Cash Budget.</p> <p>Capital Budgeting - Meaning of Capital Budget, Nature of Capital Expenditure, Objectives of Capital Budgeting, Factors Affecting Capital Budget, Classification of Capital Budgeting projects -Capital budgeting process, Capital budgeting techniques - Non-Discounting Techniques - Payback Period, Accounting Rate of Return, Discounted Method - Net Present Value, Profitability Index, Discounted Payback Period.</p>	<b>15</b>
	<p><b>Unit 4: Standard Costing and Variance Analysis</b></p> <p>Standard Costing; Introduction to Standard Costing, Cost Standards and their types, Standard Costing and Budgetary Control, Operation of Standard Costing System, Merits and Limitations of Standard Costing, Establishing Standard Costs, Standard costs v/s Estimated Cost, variance Analysis, Different types of Variances - Cost Variance - Material cost variances, Labour cost variances and Overheads variances Sales Variances, Interpretation, Presentation and Treatment of variances</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. B.M. Lall Nigam and I.C. Jain, (2000) <i>Cost Accounting, Principles, Methods and Techniques</i>, PHI Pvt. Ltd, New Delhi</li> <li>2. Bhabator Banerjee, (2021) <i>Cost Accounting –Theory and Practice</i>, PHI Pvt. Ltd, New Delhi.</li> <li>3. Colin Dury (2018) <i>Cost and Management Accounting</i>, Thomson</li> <li>4. Gupta S P (2022) <i>Management Accounting</i>, Sahitya Bhavan</li> <li>5. H. V. Jhamb, H. V. Jhamb, (2011) <i>Fundamentals of Cost Accounting</i>, Ane Books Pvt Ltd, New Delhi</li> <li>6. Horngren, Sundem, Stratton (2005) <i>Introduction to Management Accounting</i>, Prentice Hall</li> <li>7. Jain S.P &amp; Narang K.L. (2012) <i>Accounting theory and Management Accounting</i>, Kalyani Publishers</li> <li>8. Jawahar Lal (2021) <i>Accounting Theory and Practice</i>, Himalaya Book Publisher</li> <li>9. Jawahar Lal, (2009) <i>Cost Accounting</i>, Tata McGraw Hill New Delhi</li> <li>10. M. N. Arora, (2021) <i>Cost Accounting – Principles and Practice</i>, Vikas Publishing House, New Delhi.</li> <li>11. M.C. Shukla, T.S. Grewal and M P. Gupta, (2007) <i>Cost Accounting, Text and Problems</i>, S. Chand &amp; Co. Ltd., New Delhi</li> </ol>	

	<p>12. Michael. L.Werner (2004) <i>Introduction to Management Accounting</i>, Prentice Hall</p> <p>13. Reddy, T.S. &amp; Hariprasad Reddy, Y. (2000) <i>Management Accounting</i>, Margham Publications, Chennai</p> <p>14. S. N. Maheshwari &amp; S.N. Mittal, (2020) <i>Cost Accounting, Theory and Problems</i>, Shri Mahabir Book Depot, New Delhi</p> <p>15. S.P. Jain and K. L. Narang, (2012) <i>Cost Accounting, Principles and Methods</i>, Kalyani Publishers, Jalandhar</p> <p>16. Sharma and Shashi K. Gupta, (2017) <i>Management Accounting</i>, Kalyani Publishers</p> <p>17. Shashi K. Gupta &amp; R.K. Sharma (2017) <i>Management Accounting Principles and Practice</i>, Kalyani Publishers.</p>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Explain the basic concepts and functions of management accounting.</li> <li>2. Apply the technique of Marginal Costing for managerial decision-making.</li> <li>3. Prepare various budgets for cost control.</li> <li>4. Appraise cost control and cost reduction by using standard costing.</li> </ol>



**Name of the Programme: Bachelor of Commerce (Banking and Financial Services)**

**Course Code: COM-401**

**Title of the Course: Stock Market Operations**

**Number of Credits: 04**

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To provide an overview on the Indian Securities market.</li> <li>2. To familiarize learners with the trading and settlement mechanism followed by the Indian Stock exchanges.</li> <li>3. To acquaint the learners to the stock market Indices and their computation.</li> <li>4. To enable learners to explore the risk management and surveillance systems employed by the Indian stock exchanges.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Capital Markets</b>            An overview of Indian Securities Market, Primary Market - Meaning — Functions, Players and Investors – Methods of raising capital in the primary market – IPO issue process- Book building process- Fixed Price Issue- IPO analysis and selection- Detailed study of prospectus -recent trends in the primary market – SEBI measures for the primary market. Secondary Market: Meaning, Functions of Secondary Market, Listing of Securities: Meaning – Merits and Demerits – Listing requirements of NSE, procedure, Delisting, SEBI measures for the secondary market</p>	<b>15</b>
	<p><b>Unit 2: Trading and Settlement in Indian Stock Exchanges</b>            Trading Systems in Indian Stock Exchanges: Indian Stock Exchanges: BSE and NSE – Trading systems– Share groups – Market segments - Market types- order types, and order books – order matching rules and conditions - Bulk deals – Block deals – Short Selling – Margin Trading. Clearing and Settlement Systems in Indian Stock Exchanges - Introduction –Settlement Cycle – Rolling Settlement- Clearing &amp; Settlement Process - Pay in and pay out - Settlement Agencies -Shortages handling – Auctions – Penalties.</p>	<b>15</b>
	<p><b>Unit 3: Stock Market Indices</b>            Stock Market Index – Meaning, Purpose, Consideration in Developing Index, Methodology - Free Float method –Scrip selection criteria – Construction – Broad-based indices, sectoral indices, thematic indices, sustainable indices, Gift Nifty, International financial markets- Global indices.</p>	<b>15</b>



	<p><b>Unit 4: Risk Management and Surveillance System in Indian Stock Exchanges</b></p> <p>Risk Management system in BSE &amp;NSE, Margins, Exposure limits, Circuit breakers, online surveillance, off-line surveillance, rumor verification, risk containment measures, settlement guarantee Mechanism, Asset/capital adequacy norms, Inspection of books and investigation, Penal Charges, Investor protection, Grievance redressal mechanism.</p>	<p><b>15</b></p>
<p><b>Pedagogy:</b></p>	<p>Lectures, Group discussions, Seminars, Case studies, Field work</p>	
<p><b>Reference/ Readings:</b></p>	<ol style="list-style-type: none"> <li>1. Agarwal, S. (2000). <i>A Guide to Indian Capital Market</i> (1st ed.). Bharat Publishers.</li> <li>2. Avadhani, V. A. (2017). <i>Investment and Securities Market in India</i> (10th ed.). Himalaya Publishing House.</li> <li>3. Chandra, P. (2017). <i>Investment Analysis and Portfolio Management</i> (5th ed.). McGraw Hill India.</li> <li>4. Chandra, P. (2021). <i>Investment Analysis</i> (6th ed.). Tata McGraw Hill.</li> <li>5. Fischer, D. E., &amp; Jordan, R. J. (2018). <i>Security Analysis and Portfolio Management</i> (7th ed.). Pearson Education India.</li> <li>6. NSE. (2022). <i>Capital Market (Dealers) Module, Workbook from NSE Financial Markets: A Beginners' Module</i>.</li> <li>7. Pandian, P. (2012). <i>Security Analysis and Portfolio Management</i> (2nd ed.). Vikas Publishing House Pvt. Ltd.</li> </ol>	
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand the overview of the Indian capital market.</li> <li>2. Describe the trading, Clearing and settlement systems practiced by Indian stock exchanges.</li> <li>3. Discuss the stock market indices and their computation methodology.</li> <li>4. Explore the risk management and surveillance system employed Indian stock exchanges</li> </ol>	

**Name of the Programme: Bachelor of Commerce (Banking and Financial Services)**

**Course Code: COM-402**

**Title of the Course: Financial Management**

**Number of Credits: 04**

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To provide fundamental knowledge about the company's finances and management.</li> <li>2. To enable the students to understand the financial decision-making process to enhance shareholders' wealth.</li> <li>3. To understand the financial management techniques and apply the methods in financial decision-making.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Financial Management</b>            Introduction – Meaning and Definition - Goals of Financial Management - Finance Functions - Interface between Finance and Other Business Functions – Time Value for Money- Discounted Time value- Compounded Time value- Effective rate of interest (Including Problems)</p>	<b>10 hours</b>
	<p><b>Unit 2: Financing and Investment Decisions</b>            Cost Of Capital - Meaning of Cost of Capital - Cost of Different Sources of Finance - Weighted Average Cost of Capital (Including Problems). Leverages - Operating Leverage - Application of Operating Leverage - Financial Leverage - Combined Leverage (theory). Capital Structure – Introduction - Factors affecting Capital Structure - Theories of Capital Structure (including problems). Capital Budgeting - Introduction - Capital Budgeting Process - Investment Evaluation - Appraisal Criteria - Capital Budgeting Techniques. (Including problems). Risk Analysis in Capital Budgeting - Risk-adjusted Discount Rate - Certainty Equivalent Approach - Probability Distribution Approach -Sensitivity Analysis – Scenario Analysis- Simulation Analysis - Decision Tree Approach (Including problems).</p>	<b>20 hours</b>

	<p><b>Unit 3: Working Capital Management</b>  Working Capital-Meaning- Operating Cycle - Determinants of Working Capital - Approaches for Working Capital Management - Estimation of Working Capital - Working Capital and Bank Finance. [Includes practical problems]. Cash Management - Motives for Holding Cash - Objectives of Cash Management - Models for determining Optimal Cash Needs - Cash Planning - Cash Forecasting and Budgeting. [Includes practical problems]. Receivables Management: Introduction - Costs associated with maintaining Receivables - Credit Policy Variables – Evaluation of Credit Policy [Includes practical problems]. Inventory Management: Purpose of Inventory - Costs Associated with Inventories - Inventory Management Techniques - Importance of Inventory Management Systems [Includes practical problems].</p>	<p><b>20 hours</b></p>
	<p><b>Unit 4: Dividend Decisions</b>  Dividend Decisions –Factors influencing Dividend Decision-Types of Dividend-Stock Split-Reverse Split- Theories of Dividends – Relevance Models – Gordon's Model – Walter's Model – Irrelevance Model - Miller and Modigliani Model - [Includes practical problems].</p>	<p><b>10 hours</b></p>
<p><b>Pedagogy:</b></p>	<p>Lectures, Group discussions, Seminars, Case studies, Field work</p>	
<p><b>Reference/ Readings:</b></p>	<ol style="list-style-type: none"> <li>1. Brealey and Meyers (2018). <i>Principles of Corporate Finance</i>; Tata McGraw Hill, New Delhi, 12<sup>th</sup> Edition.</li> <li>2. Chandra, Prasanna (2019) <i>Financial Management</i>; Tata McGrawHill, New Delhi, 10<sup>th</sup> Edition.</li> <li>3. Gitman, L.J (2017). <i>Principles of Managerial Finance</i>; AddisonWasley, 13<sup>th</sup> Edition.</li> <li>4. Keown, Martin, Petty and Scott (Jr) 2009 <i>Financial Management; Principles and Applications</i>; Prentice Hall of India, New Delhi, 10<sup>th</sup> Edition.</li> <li>5. Khan, M.Y &amp; Jain, P.K. (2018) <i>Financial Management</i>; TataMcGraw Hill, New Delhi. 8<sup>th</sup> Edition.</li> <li>6. Kishore Ravi, M (2020) <i>Financial Management</i>; Taxman, 8<sup>th</sup> Edition.</li> <li>7. Pandey, I. M. (2021) <i>Financial Management</i>; Vikas PublishingHouse, New Delhi, 12<sup>th</sup> Edition.</li> <li>8. Vanhorne, James C (2015) <i>Financial Management and Policy</i>; Prentice Hall of India, New Delhi, 13<sup>th</sup> Edition.</li> </ol>	
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Gain expert knowledge of principles and concepts used in finance</li> <li>2. Understand the financing and investment decisions.</li> <li>3. Apply the concept of working capital management, cash management, receivable management in business.</li> <li>4. Learn to manage the short-term resources of a business firm. And understand the dividend decisions.</li> </ol>	



Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: COM-403

Title of the Course: Research Methodology

Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To enable learners to understand the significance of research methodology in examining business research problems.</li> <li>2. To acquaint learners with skills to apply measures of organising and describing the data.</li> <li>3. To acquaint learners with skills to apply measures of analysing relations, prediction and hypothesis testing</li> <li>4. To enable learners to prepare research report.</li> </ol>	
<b>Content:</b>	<p><b>Unit 1: Introduction to Research Methodology</b>            Research Methodology: Meaning, Overview of Research Process, Content Analysis, Meta Analysis, Bibliometric Analysis, Overview of types of data and methods of data collection; Questionnaire Designing, Sampling: Meaning, Techniques, Pilot Study</p>	<b>10 hours</b>
	<p><b>Unit 2: Measures of Organising and Describing the Data, and Applications of Probability</b>            Measures used for organising the data: Tabulation, Graphical Analysis. Measures used for Describing the data: Measures of Central Tendency (Mathematical and Positional Averages), Measures of Dispersion (Absolute Measures and Relative Measures), Measures of Skewness, Measures of Kurtosis (Includes numerical problems). Application of Probability, Mathematical Expectation, and Probability distribution (Includes numerical problems).</p>	<b>20 hours</b>
	<p><b>Unit 3: Measures of Analysing Relations, Prediction, and Hypothesis Testing</b>            Parametric versus Non-Parametric Tests, Measures of Analysing Relationships and Prediction - Correlation Analysis, Regression Analysis: Meaning, Application, Interpretation; T-test, F-test, Z-test, Chi-Square test: Meaning, Application, Interpretation (Includes numerical problems). Exploratory Factor Analysis, Confirmatory Factor Analysis: Meaning, Purpose, Output Interpretation; Introduction to Structural Equation Modelling, (Applications to Primary and Secondary Data)</p>	<b>20 hours</b>



	<p><b>Unit 4: Research Report Writing and Ethics</b>          Report Writing: Significance, Steps, Types, Layout, Precautions in writing Research Reports, Report Formatting Guidelines, Referencing Styles, Use of softwares for Citation and Referencing.          Research Misconducts: Plagiarism, Falsification, Fabrication, Consequences of Research Misconducts, Ways to avoid Research Misconducts.</p>	<p><b>10 hours</b></p>
<p><b>Pedagogy:</b></p>	<p>Lectures, Group discussions, Seminars, Case studies, Field work</p>	
<p><b>Reference/ Readings:</b></p>	<ol style="list-style-type: none"> <li>1. Chawla, D., &amp; Sondhi, N. (2020). <i>Research Methodology: Concepts and Cases</i> (2<sup>nd</sup> Ed). Vikas Publishing House Pvt. Ltd.</li> <li>2. Cooper, D. R., &amp; Schindler, P. S. (2020). <i>Business Research Methods</i> (11<sup>th</sup> Ed). Tata McGraw Hill.</li> <li>3. Gupta, S. C. (2020). <i>Fundamentals of Statistics</i> (7<sup>th</sup> Ed). Himalaya Publishing House.</li> <li>4. Jackson, S. L. (2020). <i>Research Methods and Statistics: A Critical Thinking Approach</i> (5<sup>th</sup> Ed). Cengage.</li> <li>5. Kothari, C. R., &amp; Garg, G. (2019). <i>Research Methodology: Methods and Techniques</i> (4th Ed). New Age International Publishers.</li> <li>6. Krishnaswami, O. R., Ranganathan, M., &amp; Harikumar, P. N. (2020). <i>Research Methodology</i>. Himalaya Publishing House.</li> </ol>	
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Comprehend the significance of research methodology in examining business research problems.</li> <li>2. Apply measures of organising and describing the data.</li> <li>3. Apply measures of analysing relations, prediction and hypothesis testing.</li> <li>4. Prepare Research Report</li> </ol>	

**Name of the Programme: Bachelor of Commerce (Banking and Financial Services)**


**Course Code: CBF-411**

**Title of the Course: Fintech**

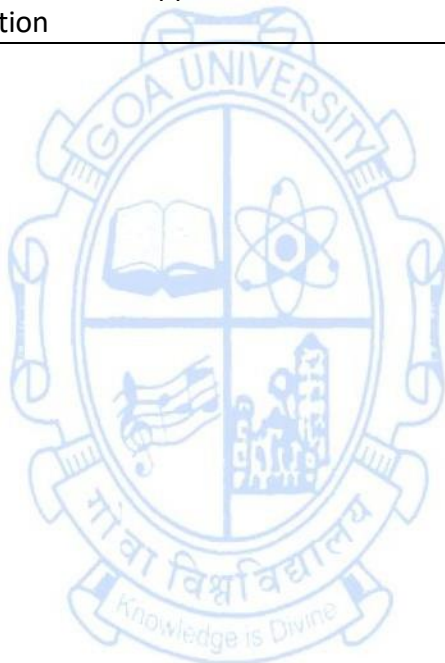
**Number of Credits: 04**

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To help learners understand the importance of Fintech in the BFSI (Banking, Financial Services and Insurance) sector.</li> <li>2. To educate learners about the significance of Blockchain technology in the Fintech industry.</li> <li>3. To familiarize learners with the practical application of Fintech in the domain of Banking, Insurance, and Payments systems.</li> <li>4. To educate learners about the implementation of Fintech in Capital Markets and its regulatory framework.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Fintech</b>            Changing ecosystem of the BFSI industry, Evolution of Fintech, Introduction to the Fintech landscape, FinTech Architecture, FinTech Technologies, Latest Trends and Future of FinTech, Applications of FinTech, Use cases of FinTech in banks, Fintech startups, Fintech unicorns and business models</p> <p><b>Unit 2: Blockchain for Fintech</b>            Blockchain Technology and Infrastructure: Blockchain Foundations - Blocks and Blockchain, the Chain, Nodes and Network - Blockchain in Use - Trust Framework and Consensus Mechanisms, Public, Consortium, Private Blockchains - Blockchain Interoperability. Blockchain And Cryptography: Cryptography - Application to Blockchain - Hash Functions - Public Key Cryptography and Signing - Use cases and applications. Smart Contracts and Hyper ledgers: Understand smart contracts - Computational model of Smart contracts - Ethereum and Working with Smart Contracts - Hyperledger Architecture -Hyperledger Blockchain Technology - Use cases of Smart contracts</p> <p>Applications Of Blockchain Architecture: Setting up a Private Blockchain Environment -Blockchain and Bitcoin - Blockchain Networks and Use Cases. Crypto-Currencies and ICOs: Cryptocurrencies Primer- Bitcoin and Applications - Cryptocurrencies and Digital Crypto Wallets - Types of Cryptocurrencies - Cryptocurrencies and Applications - ICO-Importance of ICO in Alternative Finance - Regulations for Cryptos and tokens</p>	
		<b>10</b>
		<b>20</b>

	<p><b>Unit 3: Applications of Fintech in Banking, Insurance and Payment Systems</b></p> <p>Digital Transformation of Indian Banks, Card-based payments, use of RTGS/NEFT, E-banking (Mobile banking, Internet banking), neobanks. Smart bank strategies: Electronic Fund Management, ATMs, Internet Banking, UPI payment, SWIFT and Bank Identification Code. FinTech in the Payments Industry: Multichannel Digital Wallets and POS systems, digital payments, recent developments in Payment and settlement system in India. BANKTECH: Regulatory Framework for Product Pricing, loan origination and servicing - Social Media based profiling, comparison tools and aggregators - Dynamic credit rating, Risk management &amp; underwriting -Using Credit Counsellor Robo/Bot for faster approvals &amp; funding -Utilizing data science tools and machine learning for data mining/ cross-sale - Hybrid Lending Products. INSURTECH: How does InsurTechwork - Business model disruption – Aggregators - AI/ML in InsurTech -IoT and InsurTech - Risk Modeling - Fraud Detection - Processing claims and Underwriting - Innovations in Insurance Services - Unicorns and business models</p>	15
	<p><b>Unit 4: Applications of Fintech in Capital Market and its Regulation</b></p> <p>FINTECH FOR STOCK MARKET: Discount Broking -Disruption to Broking model - Core Services and Business model - Technology setup - Unicorns of Discount Broking and business models - Technology stacks for Discount Brokers - How can they improve - Other differentiated offerings and services. REGTECH: Evolution of RegTech - RegTechEcosystem: Financial Institutions - RegTechEcosystem: Startups - Ensuring Compliance from the Start: Suitability and Funds - RegTechStartups: Challenges - RegTechEcosystem: Regulators - Use Case of AI in Smart Regulation and Fraud Detection - Regulatory Sandboxes - Smart Regulation</p>	15
<p><b>Pedagogy:</b></p>	<p>Lectures, Demonstration, Lab Practicals, Case studies.</p>	
<p><b>Reference/ Readings:</b></p>	<ol style="list-style-type: none"> <li>1. Arjunwadkar P. (2018). <i>Fintech, the Technology Driving Disruptions in the Financial Services Industry</i>, CRC Press, Taylor and Francis Group.</li> <li>2. Arner D., Barbers J., Buckley R (2015) <i>The evolution of Fin Tech: a new post-crisis paradigm</i>, University of New South Wales Research Series.</li> <li>3. Arslanian H. and Fischer F. (2019). <i>The Future of Finance, the impact of Fintech, AI and Crypto on Financial Services</i>, Palgrave Macmillan.</li> <li>4. Gupta P. and Tham T. M. (2018). <i>Fintech the new DNA of Financial Services</i>. Walter de Gruyter Press.</li> <li>5. Mukund, S. (2015). <i>Banking and Financial Services</i>. Himalaya Publications.</li> <li>6. Pranay Gupta, T. Mandy Tham (2018). <i>Fintech: The New DNA of Financial Services</i> (1<sup>st</sup> Ed.). Paperback, Boston: De Gruyter publisher</li> <li>7. RBI (2017). <i>Report of working group on FinTech and Digital Banking</i></li> </ol>	

	<ol style="list-style-type: none"> <li>8. Richard Hayen (2016). <i>FinTech: The Impact and Influence of Financial Technology on Banking and the Finance Industry</i>.</li> <li>9. Sanjay Phadke (2020), <i>Fintech Future: The Digital DNA of Finance</i> (1<sup>st</sup> Ed.) Paperback. New Delhi Sage Publications.</li> <li>10. Susanne Chishti, Janos Barberis (2016). <i>The FINTECH Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries</i> (Wiley01) Paperback, Wiley Publications.</li> <li>11. Vinay Divra (2019). <i>Fintech: Redefining Finance with Technology</i>. Notion Press</li> </ol>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Elaborate the significance of Fintech in the BFSI sector.</li> <li>2. Discuss the significance of Blockchain technology for Fintech.</li> <li>3. Comprehend the application of Fintech in Banking, Insurance and Payment systems</li> <li>4. Comprehend the application of Fintech in Capital Market and its regulation</li> </ol>





Name of the Programme: Bachelor of Commerce (Banking and Financial Services)


Course Code: CBF-404

Title of the Course: Credit Management in Banking

Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To provide learners with an overview of Credit.</li> <li>2. To impart knowledge of Financial Appraisal of Term Loans.</li> <li>3. To familiarize learners with the assessments of Working Capital Management.</li> <li>4. To equip learners with the skills of Monitoring, Supervision/Follow-up, and Management of Impaired Assets.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction and Overview of Credit</b>  Principles of Lending - Credit Policy - Types of Borrowers and types of credit facilities - Credit Delivery: Types of Credit facilities, Mode of Delivery, Credit Trust, Credit Acquisition - Credit Appraisal: Meaning, Components. - Credit Rating: Meaning, Objectives, Internal and External Rating - Capital Adequacy - Importance &amp; Application of RAROC (Risk Adjusted Return on Capital)</p>	<b>15</b>
	<p><b>Unit 2: Analysis of Financial Statements and Term Loan Appraisal</b>  Analysis of Financial Statements: Balance sheet, Trading Account and Profit &amp; Loss Account. Ratio Analysis, Cash Flow and Fund Flow Analysis, Cash Flow Statement - Non-Financial Risk Analysis &amp; Macroeconomic Factors - Project Appraisal/Term Loan Appraisal: Financial, Technical, Market, Managerial and Environmental Appraisal. -Credit Risk Analytics &amp; Credit Scoring Models</p>	<b>15</b>
	<p><b>Unit 3: Working Capital Management and Other Credits</b>  Working Capital Assessment: Meaning, Gross and Net working capital, Components of Working capital, operating cycle, Methods of working capital assessment- Turnover method, MPBF Method and Cash budget method. Non-Fund-based Credit Facilities: Letter of credit, Bank Guarantees, Supplier credits Buyer credits and Bills discounted under LC - Export Finance: Pre-shipment and post-shipment Finance. - Priority Sector Lending/Government Sponsored Schemes/- NABARD Schemes - Retail Loans -Forward Exposure Limit &amp; Pre-settlement risk - Structured Finance Options - Alternative source of funding -Digital Finance - P2P lending via FinTech - Green Finance.</p>	<b>15</b>

	<p><b>Unit 4: Monitoring, Supervision/Follow-up, and Management of Impaired Assets</b></p> <p>Documentation - Types of Charges - Follow-up supervision: Periodic Scrutiny of Exception Reports, AI/ML Based Analytics Tools to Analyze the Transaction to Predict 'Likely to Default' and credit monitoring - Resolution of Stressed Assets - Fair Practices Code on Lender's Liability - Insolvency &amp; Bankruptcy Code (IBC), 2016 - Fraud Risk Management in Credit: Early Warning Signals, Red Flagging of Accounts, Identification &amp; Reporting of Fraud, Forensic Audit, Wilful Defaulters, Non-cooperative Borrowers, Fugitive Economic Offender, Look Out Circular, Criminal Offenses and Investigative Agencies</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
 <p><b>Reference/ Readings:</b></p>	<ol style="list-style-type: none"> <li>1. G.Vijayaragavan, P., (2013). <i>Bank Credit Management Text &amp; Cases</i>. Mumbai: Himalaya Publishing House.</li> <li>2. G.Vijayaragavan, P., (2017). <i>Bank Credit Management Text &amp; Cases</i>. (2<sup>nd</sup> Ed.) Mumbai: Himalaya Publishing House.</li> <li>3. Glen Bullivant (2010)., <i>Credit Management</i> (6<sup>th</sup> Ed.) New Delhi. Routledge,</li> <li>4. Indian Institute of Banking &amp; Finance, (2018). <i>Banker's Handbook On Credit Management</i>. (2<sup>nd</sup> Ed.) Mumbai: Taxmann Publications (P.) Ltd.</li> <li>5. Indian Institute of Banking &amp; Finance, (2023). <i>Banker's Handbook on Credit Management</i> (3<sup>rd</sup> Ed.). Mumbai: Taxmann Publications (P.) Ltd.</li> <li>6. Indian Institute of Banking and Finance., (2023). <i>Principles and Practice of Banking</i>. New Delhi: Macmillan Education</li> <li>7. N. S Toor (2017)., <i>Bank Credit Management</i>. (3<sup>rd</sup> Ed.). New Delhi: Skylark Publications.</li> <li>8. O.P.Agarwal, 2008. <i>Modern Banking of India</i>. (2012) Mumbai: Himalaya Publishing House.</li> <li>9. S. Murali, K.R Subbakrishna (2019)., <i>Bank Credit Management</i> (3<sup>rd</sup> Ed.) Mumbai. Himalaya Publishing House.</li> <li>10. Shekhar, K. &amp; Lekshmy Shekhar, (2005). <i>Banking Theory and Practice</i>. New Delhi: Vikas Publishing House Pvt Ltd.</li> <li>11. Srivastava, D. P., (2013). <i>Banking Theory and Practice</i>. Mumbai: Himalaya Publishing House.</li> </ol>	
<b>Course Outcomes:</b>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand the basics of bank credit.</li> <li>2. Analyse the process for evaluating term loans.</li> <li>3. Demonstrate an understanding of the Working Capital Management assessment.</li> <li>4. Apply the skills related to Monitoring, Supervision/Follow-up, and Management of Impaired Assets.</li> </ol>	

**Programme: Bachelor of Commerce (Banking and Financial Services)**  
**Course Code: CBF-405 Title of the Course: Treasury and Forex Management**  
**Number of Credits: 04**  
**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	Objectives of the Course are: 1. To acquaint learners with skills for treasury Management. 2. To impart knowledge of the Asset and Liability Management of Banks. 3. To familiarize learners with Forex Management 4. To equip students with managing foreign exchange exposure	
		<b>No. of hours</b>
<b>Content:</b>	<b>Unit 1: Introduction to Treasury Management</b> Overview of Financial Markets. Scope and Functions of Treasury Management: Treasury Management - Structure and Organization of Treasury Management - Role of CFO -Functions of a Controller - Functions of a Treasurer Responsibilities of a Treasure. Treasury Operations: Integrated Treasury - Structure of Treasury - Operations of Treasury - Dealing and Settlement Procedures.	<b>15</b>
	<b>Unit 2: Unit 2: Treasury Management</b> Liquidity Management – Meaning, Objectives, Sources and Deployment. Funding the Balance sheet. Cash Reserve Ratio – Cost of CRR Maintenance, Penalties for CRR Shortfall. Statutory Liquidity Ratio (SLR)- Cost of Maintenance, Monetary control by RBI. Clearing Corporation of India-Products handled. Integrated Treasury – Functions. Nature of Integration, Benefits of Integration, Structure. Initiatives of Integrated Treasury. Money Market instruments- Call Money, Term Money, Bank Fixed Deposit, Certificate of Deposits (CDs), Commercial Paper, Bill Rediscounting Scheme (BRDS), Inter-Bank Participation Certificates (IBPCs), Collateralised Borrowing and Lending Obligation (CBLO), Treasury Bills (T-Bills), Repurchase Agreements.	<b>15</b>
	<b>Unit 3: Introduction to Forex Management</b> Forex Management – Meaning, Nature, Scope and Significance of Forex Management. Foreign Exchange Market and its Structure. Role of Banks in Forex Market. Participants in Forex Market. Exchange Rate and its types - Fixed Exchange Rate, Flexible Exchange Rate, and Managed Floating Rate. Role of Foreign Exchange Dealers Association of India (FEDAI).	<b>15</b>



	<p><b>Unit 4: Foreign Exchange Exposure Management</b></p> <p>Foreign Exchange Rates and its Determination. Exchange Rate Quotes. Exchange Rate Mechanism. Types of Exchange Rates - Spot, Cross, and Forward Rates. Forex Trading - Hedging and Arbitrage, Currency Futures, Options, and Swaps - Covered Interest Rate Arbitrage. Borrowings and Investing Markets. Foreign Exchange Risk Exposures, Types of Risk Exposure – Transaction, Translation and Economic Exposure and their Management. (Theory and Problems).</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Desai, V. (2010). <i>Banks and Institutional Management</i>. Himalaya Publishing House.</li> <li>2. Desai, V. (2010). <i>Banks and Institutional Management</i>. Himalaya Publishing House.</li> <li>3. Hatler, G. (1999). <i>Bank Investments and Funds Management</i>. Macmillan.</li> <li>4. Indian Institute of Banking and Finance. (2011). <i>Treasury Management</i>. Mcmillan.</li> <li>5. Indian Institute of Banking and Finance. (2018). <i>Treasury Management</i>. (2nd ed.). Macmillan.</li> <li>6. Joshi, V., &amp; Joshi, V. (2009) . <i>Managing Indian Banks</i> (3rd ed.) Challenges Ahead.. Response Books.</li> <li>7. Justin, P., &amp; Padmalatha, S. (2007). <i>Management of Banking &amp; Financial Services</i>. New Delhi: Pearson.</li> <li>8. M. Y. Khan, (2009). <i>Indian Financial System</i>, (6th Ed.) Tata McGraw Hill.</li> <li>9. Srivastava, D. N. (2015). <i>Management of Indian Financial Institutions</i>. Himalaya Publishing House.</li> <li>10. Srivastava, P.K. (2013). <i>Banking Theory and Practice</i>. Himalaya Publishing House.</li> </ol>	
<b>Course Outcomes:</b>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Explain various concepts in Treasury Management.</li> <li>2. Understand the Asset Liability Management of the Bank.</li> <li>3. Describe the basic Concepts of Forex Management.</li> <li>4. Apply techniques to Manage exposure in the Forex Market.</li> </ol>	



Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: COM-406

Title of the Course: Financial Derivatives

Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To acquaint learners with understanding of the derivatives market in India.</li> <li>2. To impart knowledge of Forward, Futures and Options Derivatives.</li> <li>3. To familiarize learners with risk management and hedging strategies in derivatives market.</li> <li>4. To provide understanding of Interest Rate Derivatives and Swaps in derivatives market.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction of Derivatives Markets</b>            Derivatives: Meaning, Need for Derivatives, Features of a Financial Derivative, Types of Financial Derivatives, Difference between Cash Market and Derivative Market, Evolution of Financial Derivatives Market in India, Major Recommendations of Dr. L.C. Gupta Committee, Regulation of Financial Derivatives in India.</p>	<b>15</b>
	<p><b>Unit 2: Forward, Futures and Options Derivatives</b>            Forward contracts: Definition, features, Trading Mechanism and pricing, Futures contracts: Characteristics, Uses, Trading Mechanism and pricing, Payoffs (Including Problems), Options contracts: Call and put options, Payoff and Moneyness of Options, and pricing models (Binomial Option Pricing Model, Black-Scholes Option Pricing Model) (Including Problems), Derivatives trading through online platforms.</p>	<b>15</b>
	<p><b>Unit 3: Risk Management and Hedging Strategies</b>            Basic understanding of risk in financial markets, Hedging using forward contracts, Hedging using futures contracts, Option strategies for risk management.</p>	<b>15</b>
	<p><b>Unit 4: Interest Rate Derivatives and Swaps</b>            Interest Rate Derivatives: Overview of interest rate derivatives, Types of interest rate derivatives: forwards, futures, options, and swaps, Uses of interest rate derivatives in risk management. Swaps: Meaning, Motives of Swaps, Interest rate swaps (Plain Vanilla interest rate swaps), Currency swaps, Equity swaps, Commodity swaps, Valuation and applications of swaps</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	1. Chance, D. M., Brooks, R., & Dhamija, S. (2019). <i>An Introduction to Derivatives and Risk management</i> . Cengage India Private Limited	

	<ol style="list-style-type: none"> <li>2. D C Patwari, D. C. (2000). <i>Options and Futures in an Indian Perspective</i>. Delhi. Edition.</li> <li>3. Hull, J. C. (2018). <i>Fundamentals of Futures and Options market</i>. Jaico Publishers.</li> <li>4. Kolb, R. W. (2006). <i>Understanding Futures Markets</i>. PHI, 6th</li> <li>5. Mahajan, R. (2007). <i>Futures, and Options</i>. Vision Books Pvt Ltd, New McGraw Hill, New Delhi.</li> <li>6. Pandey, I. M. (2016). <i>Advanced Financial Management</i>. Vikas Pearson Education, New Delhi, 9th Edition. Publishing House, New Delhi.</li> <li>7. Sharpe, W. F., Alexander, G. F., &amp; Bailey, J. V. (2000). <i>Investments</i>. Prentice Hall New Delhi.</li> <li>8. Swain, P. K. (2007). <i>Fundamentals of Derivatives</i>. HPH.</li> <li>9. Vohra, N. D., &amp; Bagri, B. R. (2017). <i>Futures and Options</i>. Tata</li> </ol>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Comprehend the various aspects of derivatives market in India.</li> <li>2. Apply the concepts of Forward, Futures and Options in derivatives trading.</li> <li>3. Apply risk management and hedging strategies in derivatives trading.</li> <li>4. Discuss the opportunities in Interest Rate Derivatives and Swaps in Indian derivatives market.</li> </ol>

**Name of the Programme: Bachelor of Commerce (Banking and Financial Services)**

**Course Code: COM-407**

**Title of the Course: Security Analysis and Portfolio Management**

**Number of Credits: 04**

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To enable students to understand the analysis of Return and Risk of Securities.</li> <li>2. To enable students to analyze the Equity and Debt of companies.</li> <li>3. To enable students to study and select a Portfolio.</li> <li>4. To enable students to evaluate Portfolio performance and revise the portfolios.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Security Analysis</b>            Introduction to Investments - Objectives- Avenues, Approaches to Investment Decision. Risk and Return Analysis– Systematic and Unsystematic Risk, Measurement of Risk and Return (Including problems). Fundamental Analysis: Meaning – Objectives – Economy Analysis, Industry Analysis – Industry Life Cycle – Company Analysis – Operating Analysis – Management Analysis – Financial Analysis. Technical Analysis: Meaning, Dow Theory – Trends and Trend Reversals, Indicators - Types of Price Charts – Price Patterns.</p>	<b>15</b>
	<p><b>Unit 2: Equity and Debt Valuation and Analysis</b>            Valuation of Equity: Share valuation Model – Dividend Discount Model - One Year Holding Period – Multiple Year Holding Period – Constant Growth Model – Multiple Growth Model (Including problems), Valuation of Debt: Issuers of debt securities- Features of debt securities- Types of bonds - Current Yield- Discounted cash flow approach- Yield to maturity- Relationship between bond price and its yield to maturity- Yield Curve (Including problems)</p>	<b>15</b>
	<p><b>Unit 3: Portfolio Analysis and Selection</b>            Meaning of Portfolio Management, Objectives of Portfolio Management, Portfolio Management Process - Traditional and Modern Portfolio Theories- Markowitz Theory - Feasible Set of Portfolios – Efficient Frontier – Return and Risk Calculation of Portfolio - Sharpe's single index model – Capital Asset Pricing Model - Arbitrage Pricing Theory, Fama-French Three Factor Model, (Including problems).</p>	<b>20</b>
	<p><b>Unit 4: Portfolio Performance Evaluation and Revision</b>            Portfolio Performance Evaluation – Need – Performance Evaluation Ratios – Sharpe's Ratio – Treynor's Ratio – Jensen's</p>	<b>10</b>

	Alfa Ratio-M2Ratio - Fama's Net Selectivity-Information Ratio-Sortino's Ratio. Portfolio Revision -Need for Revision-Constraints –Portfolio Revision strategies – Formula Plans – Constant Rupee Value Plan – Constant Ratio Plan – Rupee Cost Averaging. (Including problems).	
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Chandra, P. <i>Investment Analysis and Portfolio Management</i>. McGraw-Hill Education, 6<sup>th</sup> Edition, 2021</li> <li>2. Fischer, D. E. &amp; Jordan, R. J. <i>Security Analysis and Portfolio Management</i>, Pearson Education India, 7<sup>th</sup> Edition, 2018</li> <li>3. Graham, N., &amp; Dodd, D. L. <i>Security Analysis</i>. McGraw-Hill Education, 6<sup>th</sup> Edition, 2017</li> <li>4. Punithavathy, P. <i>Security Analysis and Portfolio Management</i> (Second Edition). Vikas Publishing House, 2<sup>nd</sup> Edition, 2012</li> <li>5. Ranganatham and Madhumathi, M. <i>Investment Analysis and Portfolio Management</i>. Pearson Education India, 2<sup>nd</sup> Edition, 2012</li> <li>6. Reilly, F. K., &amp; Brown, K. C. <i>Analysis of Investment and Management of Portfolios</i>. Cengage Learning, 9<sup>th</sup> Edition, 2012</li> <li>7. Shalini Talwar, <i>Security Analysis and Portfolio Management</i>, Cengage Learning, 1<sup>st</sup> Edition, 2016</li> </ol>	
<b>Course Outcomes:</b>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Perform Return and Risk analysis of Companies.</li> <li>2. Analyse the Equity and Debt of companies.</li> <li>3. Analyse and Select a Portfolio.</li> <li>4. Evaluate Portfolio Performance and Revise the Portfolios.</li> </ol>	



Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: COM-412

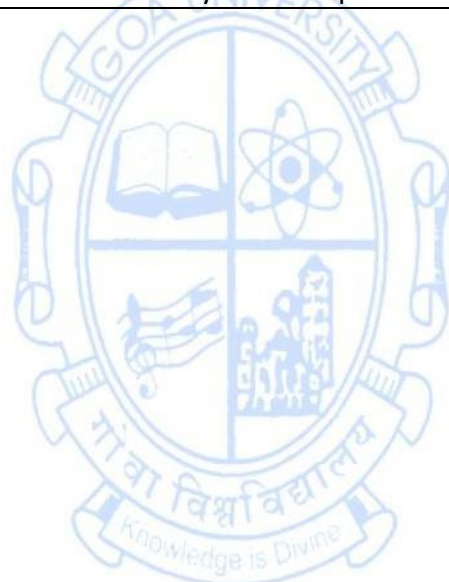
Title of the Course: Basic Econometrics

Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	COM-403 Research Methodology	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To enable learners to understand the significance of econometrics in business research.</li> <li>2. To enable learners to identify violations of Classical Linear Regression Models and suggest remedial measures</li> <li>3. To acquaint the learners with skills to apply Times Series analysis to the problems in business and economy.</li> <li>4. To acquaint the learners with skills to apply Panel Data analysis to the problems in business and economy.</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Econometrics</b>            Econometrics: Meaning, Methodology, Types, Mathematical and Statistical Prerequisites; Statistical Versus Deterministic Relationships; Regression Versus Correlation Versus Causation; Nature and Sources of Data for Economic Analysis, Classical Linear Regression Model: Meaning, Assumptions underlying the method of Least Squares</p>	<b>10</b>
	<p><b>Unit 2: Violation of Classical Linear Regression Model</b>            Multicollinearity: Meaning, Practical Consequences, Detection, Remedial Measures; Heteroscedasticity: Meaning, Practical Consequences, Detection, Remedial Measures; Autocorrelation: Meaning, Practical Consequences, Detection, Remedial Measures</p>	<b>15</b>
	<p><b>Unit 3: Times Series Analysis</b>            Times Series Data: Meaning, Stochastic Processes, Tests of Stationarity, Transforming Non-Stationary Time Series, Univariate Time Series Analysis: Introduction, Estimation of AR, MA, ARMA, ARIMA processes, Forecasting, Diagnostic Checking; Bivariate and Multivariate Times Series Analysis: Regression – Estimation and Diagnostic Checking;            Co-integration Tests, Vector Autoregression, ARCH and GARCH models: Introduction, Estimation and Diagnostic Checking</p>	<b>20</b>
	<p><b>Unit 4: Panel Data Analysis</b>            Panel Data: Meaning, Pooled OLS Regression, Fixed Effect Least-Squares Dummy Variable (LSDV) Model, Fixed Effect Within-Group Estimator, Random Effects Model, Properties of various estimators, Fixed Effect Versus Random Effects Models: Selection</p>	<b>15</b>

<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Greene, W. (2004). <i>Econometric Analysis</i>. Prentice Hall, New York.</li> <li>2. Gujarati, D, N., Porter, D. C., &amp; Gunasekar, S. (2017). <i>Basic Econometrics</i> (5th Ed). Mc Graw Hill Education, New Delhi.</li> <li>3. Kerry, P. (2000). <i>An Introduction to Applied Econometric: Time Series Approach</i>. Palgrave Macmillan, New York.</li> <li>4. Ramu, R. (2002). <i>Introductory Econometrics with Applications</i>. Thomson South Western, Singapore.</li> <li>5. Wooldridge, J. (2012). <i>Introductory Econometrics: A Modern Approach</i> (5<sup>th</sup> Ed). Thomson South Western, Singapore.</li> </ol>
<b>Course Outcomes:</b>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Comprehend the significance of econometrics in solving business research problems.</li> <li>2. Detect violations of Classical Linear Regression Models and suggest remedial measures.</li> <li>3. Apply Time Series analysis to the problems in business and economy.</li> <li>4. Apply Panel Data analysis to the problems in business and economy.</li> </ol>



**Programme: Bachelor of Commerce (Banking and Financial Services)**

**Course Code: CBF-413**

**Title of the Course: Co-operative Management and Accounting**

**Number of Credits: 04**

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> <li>1. To provide an in-depth understanding of the cooperative history and its structure in India.</li> <li>2. To provide an overview of the Goa State Cooperative Act, rules, provisions and draft bye-laws for different categories of societies.</li> <li>3. To provide a comprehensive overview of management practices within cooperative societies.</li> <li>4. To enable learners to explore the accounting and audit procedures specific to cooperative entities, focusing on financial statement preparation, budgeting, and compliance requirements</li> </ol>	
		<b>No. of hours</b>
<b>Content:</b>	<p><b>Unit 1: Introduction to Cooperatives</b>  Meaning, Definition, History of Cooperative Movement, Co-operative Principles, Classification of Cooperative societies - Agriculture, Credit, Fishery, Marketing, Consumer, Dairy, Housing and labour and Women. Ministry of Cooperation, Central Registrar, National Co-operative Development Corporation (NCDC), National Cooperative Union of India (NCUI), Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM), National Cooperatives and State Registrar and role of Co-operative department, Goa State Co-operative Union, Goa Co-operative Housing Finance and Federation Limited.</p>	<b>15</b>
	<p><b>Unit 2: Goa State Co-operative Act 2001 and Rules 2003</b>  Introduction to the Goa State Co-operative Act, Registration of Cooperative Society, Bye Laws/Constitution, Memorandum of Association and Article of Association, Bye Laws, Clause of Bye Laws (16 Clauses), Drafting of Memorandum of Association, Article of Association and bye-laws for various types of societies in Goa.</p>	<b>15</b>
	<p><b>Unit 3: Management of Co-operative Societies</b>  Membership, Promoters, Board of Directors- Elections of Board Members, Term, Qualification, Powers, Meetings, Notice, Agenda and Board Resolution. Annual General Meeting - Notice, Agenda, Minutes, Resolutions, Amendment to Bye Laws, Special Annual General Meeting, Drafting of notice, agenda, minutes and resolution.</p>	<b>15</b>

	<p><b>Unit 4: Accounts, Audit and Inspection of Cooperative Societies</b> Books of Accounts- Ledgers, Members Register, Asset Register, Cash Book, Stock Register, Preparation of Financial Statements for various types of societies. Receipts &amp; Payment Account, Income Statement, Distribution of Profit, Balance Sheet, Preparation of Annual Budget, Filing of Return- Procedure and Documents Required for Filing of Return of Cooperative Societies, Audit and Inspection- Appointment of Auditor, Powers and Duties of Auditor, Audit Rectification Report, Special Audit and Inspection of Cooperative Societies.</p>	<p><b>15</b></p>
<p><b>Pedagogy:</b></p>	<p>Lectures, Group discussions, Seminars, Case studies, Field work</p>	
<p><b>Reference/ Readings:</b></p>	<ol style="list-style-type: none"> <li>1. Ajith Kumar, N. (2002). <i>Co-operation</i>. Mumbai: Himalaya Publishing House.</li> <li>2. Jha, Aruna. (2021). <i>Auditing</i>. 4<sup>th</sup> Edition. New Delhi: Taxmann Publication.</li> <li>3. Kamat, G. S. (1978). <i>New Dimensions of Cooperative Management</i>. New Delhi: Himalaya Publishing House.</li> <li>4. Mukherjee, A., &amp; Hanif, M. (2018). <i>Modern Accountancy (Vol. II)</i>. New Delhi: Tata McGraw Hill.</li> <li>5. Nakkirans. (2006). <i>Cooperative Management: Principles and Techniques</i>. New Delhi: Deep and Deep Publications.</li> <li>6. Rajmanohar, T. P., &amp; Balaji, V. (2008). <i>Indian Cooperatives: Issues and Experiences</i>. Hyderabad: ICFAI University Press.</li> <li>7. Ramakrishna, Y. (2009). <i>Management of Cooperatives</i>. New Delhi: Jaico Publishing House.</li> <li>8. Sah, A. K. (1984). <i>Professional Management for Cooperatives</i>.</li> <li>9. Taimani, K. K. (1976). <i>Cooperative Organisation and Management</i>.</li> </ol>	
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand cooperative history, principles, classification, and institutional roles.</li> <li>2. Understand Goa State Cooperative Act, rules, provisions and draft bye-laws for different categories of societies.</li> <li>3. Apply the knowledge of the various procedures involved in managing various types of cooperative societies.</li> <li>4. Apply accounting, auditing practices for cooperative management and financial control.</li> </ol>	

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