

B.COM – Banking, Financial Services and Insurance (BFSI)

The three-year, full-time Bachelor of Commerce in Banking, Financial Services and Insurance (BFSI) aims to provide students with comprehensive knowledge and practical understanding of the banking, financial services, insurance, and investment sectors. The programme is designed to develop professional competence by integrating theoretical foundations with industry-oriented practices, enabling students to meet the evolving requirements of the financial services industry.

Programme Outcomes (POs)

Upon successful completion of the programme, students will be able to:

PO1: Banking and Financial Systems Knowledge

Develop a comprehensive understanding of banking operations, financial services, insurance practices, investment management, taxation, and the functioning of financial markets and institutions.

PO2: Financial Services and Insurance Competencies

Apply knowledge of banking products and services, financial planning, investment analysis, risk management, insurance operations, taxation, and portfolio management in professional and organizational settings.

PO3: Financial Analysis and Decision-Making Skills

Analyze financial data, assess risks and return, evaluate investment opportunities, and make informed decisions to address challenges in banking, financial services, and insurance sectors.

PO4: Customer Relationship and Professional Skills

Demonstrate effective communication, customer relationship management, teamwork, ethical conduct, and professional competencies required for successful careers in the BFSI industry.

PO5: Industry Readiness and Experiential Learning

Acquire practical knowledge through experiential learning, skill-based training, industry certifications, and apprenticeship programmes to enhance employability and contribute effectively to sustainable financial and business practices.

PROGRAMME STRUCTURE FOR B.COM IN BFSI

FIRST SEMESTER

Course Code	Course Title	L	T	P	Total Credit	Internal Assessment	External Assessment	Total Marks
DSE- Discipline Specific Core (Theory)								
B.BFS I- 101	Financial Management & Analysis (Major)	5	0	0	5	40	60	100
B.BFS I-102	Business Statistics (Major)	5	0	0	5	40	60	100
B.BFSI- 103	Business Economics (Minor)	3	0	0	3	40	60	100
VAC – Value Added Courses								
B.VA C-111	Fundamentals of Environmental Studies	2	0	0	2	40	60	100
AEC- Ability Enhancement Course								
B.AEC -112	Business English	2	0	0	2	40	60	100
SEC- Skill Enhancement Courses								
B.BFS I-104	GST Assistant	3	0	0	3	40	60	100

	TOTAL	20	0	0	20	240	360	600
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SECOND SEMESTER

Course Code	Course Title	L	T	P	Total Credit	Internal Assessment	External Assessment	Total Marks
DSC- Discipline Specific Core (Theory)								
B.BFSI-201	Financial Accounting (Major)	5	0	0	5	40	60	100
B.BFSI-202	Investments - Risk and Returns (Major)	5	0	0	5	40	60	100
B.BFSI-203	Monetary Theory and Banking in India (Minor)	3	0	0	3	40	60	100
VAC – Value Added Courses								
B.VAC-211	Constitution of India	2	0	0	2	40	60	100
AEC- Ability Enhancement Course								
B.AEC-212	Business Communication	2	0	0	2	40	60	100

SEC- Skill Enhancement Course								
B.BFSI -204	Insurance Advisor/Agent	3	0	0	3	40	60	100
	TOTAL	20	0	0	20	240	360	600

THIRD SEMESTER

Course Code	Course Title	L	T	P	Total Credit	Internal Assessment	External Assessment	Total Marks
DSC- Discipline Specific Core (Theory)								
B.BFSI -301	Personal Financial Planning (Major)	5	0	0	5	40	60	100
B.BFSI -302	Taxation (Major)	5	0	0	5	40	60	100
B.BFSI -303	Sales & Distribution Management (Minor)	3	0	0	3	40	60	100
VAC – Value Added Courses								
B.VAC-311	Essence of Indian Knowledge & Tradition	2	0	0	2	40	60	100
AEC- Ability Enhancement Course								

B.AEC-312	Introduction to Critical Thinking	2	0	0	2	40	60	100
SEC- Skill Enhancement Course								
B.BFSI-304	Mutual Fund Distributor	3	0	0	3	40	60	100
	TOTAL	20	0	0	20	240	360	600

FOURTH SEMESTER

Course Code	Course Title	L	T	P	Total Credit	Internal Assessment	External Assessment	Total Marks
DSC- Discipline Specific Core (Theory)								
B.BFSI-401	Retail Banking Assets Sales and Underwriting (Major)	4	0	0	4	40	60	100
B.BFSI-402	Retail Banking Liabilities Sales (Major)	4	0	0	4	40	60	100
B.BFSI-403	Basic Business & Applied Law (Major)	4	0	0	4	40	60	100
B.BFSI-404	Portfolio Management (Major)	4	0	0	4	40	60	100

VAC – Value Added Courses								
B.VAC - 411	Understanding India	2	0	0	2	40	60	100
AEC- Ability Enhancement Course								
B.AEC - 412	Quantitative Reasoning & Mathematical Thinking	2	0	0	2	40	60	100
	TOTAL	20	0	0	20	240	360	600

FIFTH SEMESTER

Course Code	Course Title	L	T	P	Total Credit	Industry Evaluation	Faculty Mentor Evaluation	Proposal & Presentation	Total Marks
B.BFSI-501	Apprenticeship (900 Hours)	0	0	20	20	40	30	30	100
	TOTAL	0	0	20	20	40	30	30	100

SIXTH SEMESTER

Course Code	Course Title	L	T	P	Total Credit	Industry Evaluation	Faculty Mentor Evaluation	Project Report & Seminar	Total Marks
B.BF	Apprentices	0	0	20	20	40	30	30	100

SI-601	hip (900 Hours)								
	TOTAL	0	0	20	20	40	30	30	100

CONTINUOUS INTERNAL ASSESSMENT CRITERIA

CIA Evaluation by HEI for First to Fourth Semester (40 Marks)

S. No.	Assessment Criteria	Marks
1	Written and MCQ Tests	20
2	Class Presentation, Activities & Assignment	10
3	Attendance	05
4	Discipline and other Initiatives	05
Total		40

Apprenticeship Evaluation for Fifth and Sixth Semester (100 Marks)

A. Industry Evaluation (40 Marks)

S.No	Assessment Criteria	Marks
.		
1	Attendance, Discipline and Professional Conduct	10
2	Functional/Technical Skills and Understanding of Work Processes	10
3	Application of Knowledge, Problem Solving and Learning Ability	20
Total		40

B. Faculty Mentor Evaluation (30 Marks)

S.No	Assessment Criteria	Marks
.		
1	Maintenance of Daily Diary, Log Book and Documentation	10
2	Learning Progress, Skill Development and Integration of Academic Learning with Workplace Practice	10
3	Professional Attitude, Responsiveness to Feedback and Progress during Mentor Visits/Interactions	10
Total		30

C. HEI Evaluation (Report, Presentation and Viva-Voce) (30 Marks)

S.No	Assessment Criteria	Marks
.		
1	Apprenticeship Project Proposal / Project Report (Content, Analysis, Reflection and Documentation)	10
2	Presentation/Seminar (Content Quality, Communication and Presentation Skills)	10
3	Viva-Voce (Knowledge, Practical Understanding and Application of Learning Outcomes)	10
Total		30

SEMESTER I

Financial Management & Analysis

Course Code: B. BFSI- 101

Credits: 5

Teaching Hours: 75 Hours

Course Type: Discipline Specific Core (DSC)/Major

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the concepts, objectives and tools of financial management and financial analysis.

CO2: Apply investment appraisal, valuation and financing techniques for business decision-making.

CO3: Prepare financial plans, budgets, forecasts and financial models for organizational analysis.

CO4: Evaluate financial risks and recommend appropriate risk management strategies.

CO5: Analyze strategic financial decisions including mergers, acquisitions, restructuring and international finance.

Syllabus Structure

Unit	Topics	Hours
Unit I Financial Management & Financial Analysis, Time Value of Money, Ratio Analysis	Foundations of Financial Management and Financial Analysis: Financial Management, Time Value of Money, Financial Statements, Ratio Analysis.	18
Unit II Investment Decisions, Capital Budgeting, Dividend Policy	Investment Decisions, Valuation and Financing Decisions: Capital Budgeting, Risk & Return, CAPM, Capital Structure, Cost of Capital, Dividend Policy	21
Unit III Financial Planning and Risk Management	Financial Planning, Forecasting and Risk Management: Budgeting, Forecasting, Risk Management.	18
Unit IV Working Capital and International Financial Management	Working Capital Management, Strategic Financial Management and International Financial Management	18

Suggested Readings

1. *Prasanna Chandra* – Financial Management: Theory and Practice, *McGraw Hill Education (India) Pvt. Ltd.*
2. *I. M. Pandey* – Financial Management, *Vikas Publishing House Pvt. Ltd., New*

Delhi.

3. *M. Y. Khan & P. K. Jain – Financial Management: Text, Problems and Cases, McGraw Hill Education (India) Pvt. Ltd.*
4. *S. N. Maheshwari – Financial Management: Principles and **Practice**, Sultan Chand & Sons, New Delhi.*
5. *R. P. Rustagi – Financial Management: Theory, Concepts and Problems, Taxmann Publications Pvt. Ltd., New Delhi.*
6. *Shashi K. Gupta & R. K. Sharma – Financial Management, Kalyani Publishers, Ludhiana.*
7. *P. V. Kulkarni & B. G. Satyaprasad – Financial Management, Himalaya Publishing House, Mumbai.*
8. *Dr. R. K. Sharma & Shashi K. Gupta – Management Accounting and Financial Analysis, Kalyani Publishers.*
9. *M. Y. Khan – Indian Financial System, McGraw Hill Education (India) Pvt. Ltd.*
10. *Bharati V. Pathak – The Indian Financial System: Markets, Institutions and **Services**, Pearson India Education Services Pvt. Ltd.*

Business Statistics

Course Code: B. BFSI- 102

Credits: 5

Teaching Hours: 75

Course Type: Discipline Specific Core (DSC)/Major

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the role, scope and application of statistics in business decision-making.

CO2: Organize, present, and interpret business data using tabular, diagrammatic and graphical techniques.

CO3: Compute and interpret measures of central tendency, dispersion and skewness for business data.

CO4: Apply sampling techniques and probability concepts in business research and decision-making.

CO5: Analyse relationships among variables using correlation and regression techniques.

CO6: Use statistical tools to support evidence-based managerial and business decisions.

Unit	Contents	Hours
Unit I: Statistical Foundations and Data Presentation	Meaning, Scope and Limitations of Statistics; Types and Sources of Data; Collection of Data; Classification and Frequency Distribution; Tabulation; Diagrammatic Presentation (Bar Diagrams, Pie Charts); Graphical Presentation (Histogram, Frequency Polygon, Ogives); Introduction to Business Analytics and Statistical Software.	18
Unit II: Sampling and Measures of Central Tendency	Population and Sample; Sampling and Non-Sampling Errors; Probability and Non-Probability Sampling Techniques; Arithmetic Mean, Weighted Mean and Correction of Mean; Median, Mode and their Applications;	19

	Partition Values—Quartiles, Deciles and Percentiles.	
Unit III: Measures of Dispersion, Skewness and Kurtosis	Concept and Importance of Dispersion; Range, Quartile Deviation and Mean Deviation; Standard Deviation and Coefficient of Variation; Relative Measures of Dispersion; Skewness—Meaning, Types and Measures; Kurtosis and Business Interpretation.	19
Unit IV: Correlation, Regression and Business Decision Making	Relationship between Variables; Karl Pearson's Correlation Coefficient; Spearman's Rank Correlation; Simple Linear Regression; Introduction to Multiple Regression; Interpretation of Statistical Results for Business Decisions; Numerical Problems and Applications.	19

Suggested Readings

1. Heinz, Kohler: *Statistics for Business & Economics*, HarperCollins;
2. Gupta, S.C. *Fundamentals of Statistics*, Himalaya Publication.
3. Sharma J.K., *Business Statistics*, Pearson Education.
4. Gupta S.P. & Gupta Archana, *Elementary Statistics, (English and Hindi)* Sultan Chand & Sons, New Delhi.

Business Economics

Course Code: B. BFSI- 103

Credits: 3

Teaching Hours: 45

Course Type: Discipline Specific Core (DSC)/Minor

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the basic concepts and principles of Business Economics and their application in business decision-making.

CO2: Analyse demand and supply conditions and evaluate market behaviour.

CO3: Apply production and cost concepts for efficient business operations.

CO4: Examine different market structures and their implications for pricing decisions.

CO5: Evaluate business situations using economic reasoning and analytical tools.

Unit	Contents	Hours
Unit I: Fundamentals of Business Economics	Introduction to Business Economics; Scope and Importance; Scarcity and Choice; Efficiency; Microeconomics and Macroeconomics; Basic Problems of Economic Organisation; Relevance of Economics in Business Decision-Making.	11
Unit II: Demand and Supply Analysis	Demand: Meaning, Determinants, Law of Demand, Demand Curve, Elasticity of Demand and its Measurement; Demand Forecasting; Supply: Meaning, Determinants and Supply Curve; Market Equilibrium.	11

Unit III: Production and Cost Analysis	Factors of Production; Production Function; Total, Average and Marginal Product; Fixed and Variable Inputs; Cost Concepts: Fixed Cost, Variable Cost, Total Cost and Marginal Cost; Opportunity Cost.	11
Unit IV: Market Structures and Pricing Decisions	Revenue Concepts: Perfect Competition, Monopoly, Monopolistic Competition and Oligopoly; Price and Output Determination; Cartels; Comparative Analysis of Market Structures and Business Implications. Basic idea of Inflation.	12

Suggested Readings

Mithani, D.M. – Managerial Economics: Theory and Applications – Himalaya Publishing House, Mumbai. (Most popular Indian text; covers all four units – demand analysis, production, cost, and market structures)

Dwivedi, D.N. – Managerial Economics – Vikas Publishing House, New Delhi. (Comprehensive treatment of business economics with Indian examples and policy context)

Mehta, P.L. – Managerial Economics: Analysis, Problems and Cases – Sultan Chand & Sons, New Delhi. (Strong on pricing decisions and market structures – Unit IV)

Varshney, R.L. & Maheshwari, K.L. – Managerial Economics – Sultan Chand & Sons, New Delhi. (Widely prescribed across Indian universities; excellent for Units II & III)

Sankaran, S. – Business Economics – Margham Publications, Chennai. (Concise and exam-oriented; suitable for 3-credit course)

Ahuja, H.L. – Business Economics (Micro) – S. Chand & Company, New Delhi. (Detailed coverage of demand, supply, and market forms)

Fundamentals of Environmental Studies

Course Code: B.VAC- 111

Credits: 2

Teaching Hours: 30

Course Type: Value Added Course

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the fundamental concepts, scope and significance of environmental studies and sustainable development.

CO2: Describe ecosystem structure, biodiversity and the importance of natural resource conservation.

CO3: Analyse major environmental problems and their impact on society and human well-being.

CO4: Evaluate measures for environmental protection, pollution control and sustainable resource management.

CO5: Demonstrate environmental awareness and responsible citizenship for sustainable living.

Unit	Contents	Hours
Unit I: Introduction to Environment and Natural Resources	Meaning, Scope and Importance of Environmental Studies; Renewable and Non-Renewable Resources; Forest, Water, Energy and Land Resources; Sustainable Utilisation of Natural Resources; Role of Individuals in Conservation and Sustainable Living.	7

Unit II: Ecosystems and Biodiversity	Concept and Structure of Ecosystems; Producers, Consumers and Decomposers; Food Chains, Food Webs and Ecological Pyramids; Biodiversity: Meaning, Levels and Values; Threats to Biodiversity; Conservation Strategies: In-situ and Ex-situ Conservation; India as a Mega-diversity Nation.	8
Unit III: Environmental Pollution and Climate Change	Air, Water, Soil and Noise Pollution: Causes, Effects and Control Measures; Solid Waste and E-Waste Management; Climate Change, Global Warming, Ozone Layer Depletion and Acid Rain; Individual Responsibility in Pollution Prevention.	8
Unit IV: Sustainable Development, Environmental Ethics and Legislation	Sustainable Development and Environmental Ethics; Environmental Protection and Public Awareness; Major Environmental Laws in India: Environment Protection Act, Water Act, Air Act, Wildlife Protection Act and Forest Conservation Act; Environmental Challenges in Contemporary Society.	7

Suggested Readings

Anubha Kaushik & C.P. Kaushik – Perspectives in Environmental Studies (New Age International, India).

Erach Bharucha – Textbook of Environmental Studies for Undergraduate Courses (Universities Press, India).

S.C. Santra – Environmental Science (New Central Book Agency, India).

Cunningham, Cunningham & Saigo – Environmental Science: A Global Concern (McGraw-Hill, USA).

Miller, G. Tyler & Scott Spoolman – Environmental Science (Cengage Learning, USA).

Business English

Course Code: B.AEC- 112

Credits: 2

Teaching Hours: 30

Course Type: Ability Enhancement Course

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Develop effective written communication skills for business and professional contexts.

CO2: Prepare business correspondence and workplace communication documents using appropriate formats and language.

CO3: Enhance reading comprehension, vocabulary and language proficiency for professional communication.

CO4: Create professional resumes and business profiles using traditional and AI-assisted tools.

CO5: Demonstrate effective communication skills required in modern business environments.

Unit	Contents	Hours
Unit I: Business Correspondence	Principles of Business Communication; Application Writing; Business Letters – Format and Style; Enquiries and Replies; Business Profile and Business Proposal Writing.	7
Unit II: Office and	Office Communication; Circulars and Memo	8

Professional Communication	Writing; Professional Greetings and Invitations; Acceptance and Refusal Messages; Designing Basic Business Communication Materials.	
Unit III: Reading, Vocabulary and Language Skills	Reading Comprehension; Vocabulary Development; Synonyms and Antonyms; Idioms and Phrases; Contextual Usage in Business Communication.	7
Unit IV: Resume Writing and Employability Skills	Advanced Resume Writing; Cover Letter Preparation; AI-Based Resume Building Tools; Resume Customisation for Different Job Profiles; Professional Communication for Career Development.	8

Suggested Readings

R.K. Khanna & Kaushik Sinha – English for Students of Commerce (Oxford University Press, India).

Krishna Mohan & Meera Banerji – Developing Communication Skills (Macmillan India).

S.C. Gupta – Business Communication and Report Writing (Sahitya Bhawan, India).

Rajendra Pal & J.S. Korlahalli – Essentials of Business Communication (Sultan Chand & Sons, India).

Bovee, Thill & Chatterjee – Business Communication Today (Pearson).

Lesikar, Flatley, Rentz & Pande – Business Communication: Making Connections in a Digital World (McGraw-Hill).

Courtland L. Bovee & John V. Thill – Excellence in Business Communication (Pearson).

Murphy, Hildebrandt & Thomas – Effective Business Communication (McGraw-Hill).

Wren & Martin – High School English Grammar and Composition (S. Chand Publishing, India).

Norman Lewis – Word Power Made Easy (Goyal Publishers/Prentice Hall).

GST ASSISTANT

Course Code: B. BFSI- 104

Credits: 3

Teaching Hours: 45 Hours

Course Type: Skill Enhancement Course

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the concepts, structure, evolution, and legal framework of the Goods and Services Tax (GST) in India.

CO2: Analyze provisions relating to time of supply, place of supply, value of supply, and determination of GST liability.

CO3: Apply Input Tax Credit (ITC) provisions, GST payment mechanisms, return filing procedures, and assessment processes.

CO4: Examine GST registration procedures, maintenance of accounts and records, invoicing requirements, and audit provisions.

CO5: Evaluate GST compliance requirements, penalties, e-way bill regulations, and their impact on business operations.

CO6: Develop practical understanding of GST laws through problem-solving, case studies, and compliance-oriented exercises.

Syllabus Structure

Unit	Contents	Hours
Unit I: Fundamentals of Indirect Taxation and GST	Meaning and Features of Indirect Tax; Direct vs. Indirect Taxes; Overview of Pre-GST Tax Structure and Need for GST; GST: Meaning, Objectives, Advantages and Challenges; Structure of GST (CGST, SGST, IGST, UTGST); Important GST Terminology; Constitutional Framework of GST in India.	10
Unit II: Supply, Time, Place and Value under GST	Meaning of Supply, Goods and Services; Time of Supply under Forward Charge and Reverse Charge; Basic Invoicing Provisions; Place of Supply of Goods and Services; Intra-State and Inter-State Supply; Value of Supply and Computation of GST Liability; Practical Numerical Problems.	12
Unit III: Input Tax Credit, Payment and Returns	Concept and Eligibility of Input Tax Credit (ITC); Blocked Credits; Utilization of ITC; GST Payment Mechanism; Electronic Cash, Credit and Liability Ledgers; GST Returns: Purpose, Types and Filing Process; Introduction to GST Refunds.	11

Unit	Contents	Hours
Unit IV: Registration and GST Compliance	GST Registration: Threshold Limits, Compulsory Registration and Procedure; Amendment and Cancellation of Registration; Tax Invoices, Debit Notes and Credit Notes; Maintenance of Basic Accounts and Records; E-Way Bill System; GST Compliance Issues and Practical Case Studies.	12

Suggested Readings

1. *Malhotra, H.C. & Agarwal, V.P. – Goods and Services Tax (GST), Sahitya Bhawan Publications, Agra (English & Hindi Editions).*
2. *Agarwal, Raj K. – Advanced Handbook on GST and Background Material on Model GST Law, Sahitya Bhawan Publications.*
3. *Bansal, K.M. – GST & Customs Law, Taxmann Publications Pvt. Ltd.*
4. *Singh, R.K. & Singh, P.K. – A Bird's Eye View of GST, Asia Law House.*
5. *Singhania, V.K. – Students' Guide to GST and Customs Law, Taxmann Publications Pvt. Ltd.*
6. *Gupta, Maheshwari & Tyagi – Goods and Services Tax, SBPD Publishing House, Agra.*
7. *Babu, Deepak – GST: A Revolution in Indian Tax System, ISARA Solutions, New Delhi.*
8. *Datey, V.S. – GST Ready Reckoner, Taxmann Publications.*
9. *Taxmann Publications – GST Manual and Practical Guide.*
10. *CBIC Publications and GST Portal Resources for Updated GST Laws and Notifications.*

SEMESTER – II

Financial Accounting

Course Code: B. BFSI- 201

Credits: 5

Teaching Hours: 75 Hours

Course Type: Discipline Specific Core (DSC)/Major

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the evolution, principles, concepts, conventions, and standards of accounting and their application in business organizations.

CO2: Prepare accounting records and financial statements using the double-entry system and generally accepted accounting principles.

CO3: Apply accounting procedures relating to royalty accounts, hire purchase transactions, and installment payment systems.

CO4: Analyze and prepare departmental and branch accounts under different accounting methods.

CO5: Examine insolvency and voyage accounting procedures and prepare relevant accounting statements.

CO6: Develop practical accounting skills for solving complex accounting problems and interpreting financial information.

Syllabus Structure

Unit	Contents	Hours
Unit I: Accounting Principles and Final Accounts	Nature and Scope of Accounting; Generally Accepted Accounting Principles (GAAP); Accounting Concepts and Conventions; Indian Accounting Standards (Ind AS) and International Financial Reporting Standards (IFRS); Accounting Mechanics: Double Entry System; Journal, Ledger and Trial Balance; Concept and Measurement of Income; Preparation of Final Accounts of Sole Proprietorship Concerns.	19
Unit II: Royalty, Hire Purchase and Installment Accounts	Royalty Accounts: Meaning and Features; Accounting Records in the Books of Landlord and Lessee; Minimum Rent; Short Workings and Recoupment; Sub-Lease; Short Workings Reserve Account; Nazarana. Hire Purchase Accounts: Accounting Records in the Books of Hire Purchaser and Vendor; Calculation of Cash	19

Unit	Contents	Hours
	Price and Interest; Maintenance of Interest Suspense Account; Payment of Premium; Default in Payment and Partial Repossession of Goods. Installment Payment System: Difference between Hire Purchase and Installment System; Accounting Records in the Books of Purchaser and Vendor; Interest Suspense Account.	
Unit III: Departmental and Branch Accounts	Departmental Accounts: Meaning, Objectives, Importance and Advantages; Methods of Departmental Accounting; Allocation and Apportionment of Indirect Expenses; Inter-Departmental Transfers. Branch Accounts: Meaning, Objectives and Importance; Classification of Branches; Dependent and Independent Branches; Accounting under Debtors System, Stock and Debtors System and Final Accounts System; Branch Adjustment Accounts.	19
Unit IV: Insolvency and Voyage Accounts	Insolvency Accounts: Meaning and Circumstances of Insolvency; Legal Provisions Relating to Insolvency; Preparation of Statement of Affairs and Deficiency Account; Insolvency of Individuals. Voyage Accounts: Meaning, Objectives and Importance; Incomes and Expenses Related to Voyage; Preparation of Voyage Accounts; Determination of Voyage Profit or Loss; Practical Problems and Case Studies.	18

Suggested Readings

1. Jain, S.P. & Narang, K.L. – *Advanced Accounts*, Jain Book Agency.
2. Jaiswal, K.S. – *Financial Accounting (Hindi & English Editions)*, Vaibhav Laxmi Prakashan.
3. Gupta, R.L. & Radhaswamy, M. – *Financial Accounting*, Sultan Chand & Sons.
4. Shukla, M.C., Grewal, T.S. & Gupta, S.C. – *Advanced Accounts*, S. Chand & Co.
5. Maheshwari, S.N. & Maheshwari, S.K. – *A Text Book of Accounting for Management*, Vikas Publishing House.
6. Shukla, S.M. – *Financial Accounting*, Sahitya Bhawan Publications.
7. Gupta, R.L. & Shukla, M.C. – *Principles of Accountancy*, S. Chand & Company Ltd.
8. Arulanandam, M.A. & Raman, K.S. – *Advanced Accounting*, Vikas Publishing House.

9. Shukla, M.C. – *Advanced Accounting*, Sultan Chand & Sons.
10. Tulsian, P.C. – *Financial Accounting*, McGraw Hill Education India.

Investments: Risk and Returns

Course Code: B. BFSI- 202

Credits: 5

Teaching Hours: 75 Hours

Course Type: Discipline Specific Core (DSC)/Major

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the concepts, objectives, instruments and functioning of investment markets.

CO2: Analyze risk and return using CAPM, Modern Portfolio Theory and related investment models.

CO3: Evaluate investment risks and apply risk measurement and management techniques.

CO4: Apply fundamental and technical analysis techniques for investment decisions.

CO5: Construct and evaluate investment portfolios using diversification and performance measures.

CO6: Assess behavioural biases and market anomalies in investment decision-making.

Syllabus Structure

Unit	Contents	Hours
Unit I: Introduction to Investments and Financial Markets	Meaning and Objectives of Investment; Investment Process; Investment Alternatives (Equity Shares, Bonds, Mutual Funds, ETFs); Financial Markets and Financial Instruments; Concept of Risk and Return; Risk-Return Trade-off; Sources of Investment Risk.	18

Unit II: Measurement of Risk and Return	Holding Period Return; Expected Return; Risk Measurement using Variance, Standard Deviation and Beta; Systematic and Unsystematic Risk; Diversification and Risk Reduction; Introduction to CAPM and Risk-Free Rate.	19
Unit III: Portfolio Risk and Investment Analysis	Portfolio Concept; Portfolio Return and Risk; Diversification Benefits; Modern Portfolio Theory (Conceptual Framework); Efficient Frontier and Capital Market Line (Conceptual Understanding); Fundamental Analysis; Basic Financial Statement Analysis for Investment Decisions.	19
Unit IV: Risk Management and Investment Performance	Asset Allocation Strategies; Basic Hedging Concepts; Portfolio Rebalancing; Performance Evaluation using Sharpe Ratio, Treynor Ratio and Jensen's Alpha; Behavioural Biases in Investment Decisions; Market Anomalies; Practical Case Studies on Risk and Return.	19

Suggested Readings

1. *Prasanna Chandra – Investment Analysis and Portfolio Management, McGraw Hill Education (India) Pvt. Ltd.*
2. *V. A. Avadhani – Investment Management, Himalaya Publishing House, Mumbai.*
3. *Preeti Singh – Investment Management: Security Analysis and Portfolio Management, Himalaya Publishing House, Mumbai.*
4. *Punithavathy Pandian – Security Analysis and Portfolio Management, Vikas Publishing House Pvt. Ltd., New Delhi.*
5. *M. Ranganatham & R. Madhumathi – Investment Analysis and Portfolio Management, Pearson India Education Services Pvt. Ltd.*
6. *S. Kevin – Security Analysis and Portfolio Management, PHI Learning Pvt. Ltd., New Delhi.*
7. *Dhanesh Khatri – Investment Management and Security Analysis, Macmillan Publishers India Ltd.*
- 8.
9. *M. Y. Khan – Indian Financial System, McGraw Hill Education (India) Pvt. Ltd.*
10. *Bharati V. Pathak – The Indian Financial System: Markets, Institutions and Services, Pearson India Education Services Pvt. Ltd.*
11. *NSE Academy & SEBI Investor Education Publications – Reference Material on Investment Management, Capital Markets and Portfolio Management.*

Monetary Theory and Banking in India

Course Code: B. BFSI- 203

Credits: 3

Teaching Hours: 45 Hours

Course Type: Discipline Specific Core (DSC)/Minor

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the concepts, functions, and significance of money and the structure of the financial system in India.

CO2: Analyze various measures of money supply, high-powered money, and their role in economic development.

CO3: Examine the structure, functions, and operations of the Indian banking system and the process of credit creation.

CO4: Evaluate the role of development banks and non-banking financial institutions in promoting economic growth and financial inclusion.

CO5: Assess the functions and monetary policy framework of the Reserve Bank of India and its role in credit control.

CO6: Interpret the impact of interest rates, inflation, and monetary policy on financial markets and economic activities.

Syllabus Structure

Unit	Contents	Hours
Unit I: Money and Financial System	Money: Meaning, Functions and Importance; Measures of Money Supply in	11

Unit	Contents	Hours
	India (M1, M2, M3 and M4); High-Powered Money and Money Multiplier; Financial System: Meaning, Structure and Components; Financial Markets, Financial Instruments and Financial Intermediaries; Role of Financial System in Economic Development.	
Unit II: Banking System and Credit Creation	Evolution and Functions of Commercial Banks; Structure of Banking System in India; Public Sector, Private Sector, Foreign Banks, Regional Rural Banks (RRBs) and Cooperative Banks; Credit Creation by Banks; Determinants of Money Supply; Economic Significance of Bank Credit.	11
Unit III: Development Banks and Financial Inclusion	Development Banks: Meaning and Functions; Role of IDBI, NABARD, EXIM Bank and SIDBI; Non-Banking Financial Institutions (NBFIs): Meaning and Functions; Financial Inclusion: Concept, Importance and Major Initiatives in India.	11
Unit IV: Reserve Bank of India and Monetary Policy	Reserve Bank of India (RBI): Organization and Functions; Instruments of Monetary and Credit Control; Quantitative and Qualitative Credit Control Measures; Monetary Policy: Objectives and Instruments; Bank Rate, Repo Rate and Reverse Repo Rate; Inflation and Monetary Policy; Role of Monetary Policy in Economic Stability and Growth.	12

Suggested Readings

1. Bhole, L.M. & Mahakud, J. – *Financial Institutions and Markets*, McGraw Hill Education.
2. Khan, M.Y. – *Indian Financial System*, McGraw Hill Education.
3. Pathak, Bharati V. – *The Indian Financial System*, Pearson Education.
4. Gordon, E. & Natarajan, K. – *Financial Markets and Services*, Himalaya Publishing House.
5. Gupta, S.B. – *Monetary Economics: Institutions, Theory and Policy*, S. Chand Publishing.
6. Sundharam, K.P.M. – *Money, Banking and International Trade*, Sultan Chand & Sons.
7. Mishkin, Frederic S. – *The Economics of Money, Banking and Financial Markets*, Pearson Education.
8. Reserve Bank of India – *Annual Reports and Monetary Policy Reports*.
9. RBI Publications on Banking, Monetary Policy and Financial Stability.

10. Indian Institute of Banking and Finance (IIBF) – Principles and Practices of Banking.

Constitution of India

Course Code: B.VAC- 211

Credits: 2

Teaching Hours: 30

Course Type: Value Added Course

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the meaning, significance, and development of the Constitution of India.

CO2: Describe the salient features, Preamble, Fundamental Rights, Duties, and Directive Principles of State Policy.

CO3: Analyze the structure and functioning of Union and State Governments under the Indian federal system.

CO4: Examine the constitutional powers of key institutions including Parliament, President, Judiciary, and Local Self-Government.

CO5: Interpret constitutional provisions relating to equality, freedom, and protection of life and liberty.

CO6: Evaluate constitutional amendments and emergency provisions in the context

of democratic governance.

Unit	Contents	Hours
Unit I: Introduction to the Constitution of India	Meaning of Constitution and Constitutionalism; Historical Background and Making of the Indian Constitution; Preamble; Salient Features and Basic Structure of the Constitution.	7
Unit II: Fundamental Rights, Duties and Directive Principles	Fundamental Rights with special reference to Right to Equality (Articles 14–18), Right to Freedom (Article 19), and Right to Life and Personal Liberty (Article 21); Fundamental Duties; Directive Principles of State Policy and their significance.	8
Unit III: Union, State and Constitutional Governance	Federal Structure of India; Distribution of Legislative and Financial Powers between Union and States; Parliamentary System; President of India—Position, Powers and Functions; Parliament and State Legislatures.	8
Unit IV: Constitutional Amendments, Emergency Provisions and Local Governance	Constitutional Amendment Procedure; Important Constitutional Amendments; Emergency Provisions—National Emergency, President's Rule and Financial Emergency; Local Self-Government—Panchayati Raj and Urban Local Bodies.	7

Suggested Readings

D.D. Basu – Introduction to the Constitution of India

M.P. Jain – Indian Constitutional Law

V.N. Shukla – Constitution of India

J.N. Pandey – Constitutional Law of India

P.M. Bakshi – The Constitution of India

B.K. Sharma – Introduction to the Constitution of India

Granville Austin – The Indian Constitution: Cornerstone of a Nation

Granville Austin – Working a Democratic Constitution

Business Communication

Course Code: B.AEC- 212

Credits: 2

Teaching Hours: 30

Course Type: Ability Enhancement Course

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the fundamentals, process and significance of business communication in organizational settings.

CO2: Demonstrate effective verbal, non-verbal and digital communication skills for professional interactions.

CO3: Develop business writing competencies for office correspondence, emails and professional documents.

CO4: Prepare resumes, job applications and presentations using conventional and AI-assisted tools.

CO5: Apply report-writing techniques and communication principles in business situations.

Unit	Contents	Hours
Unit I: Fundamentals of Business Communication	Communication: Meaning, Process, Importance and Types (Verbal and Non-Verbal); Barriers to Communication and their Remedies; Digital Communication Tools including Email, Instant Messaging, Video Conferencing and Social Networking; Strategic Importance of E-Communication.	7
Unit II: Professional Communication Skills	Non-Verbal Communication: Body Language, Kinesics, Proxemics and Paralanguage; Effective Listening Skills; Interview Skills; Resume Writing and Job Application Letters; Professional Etiquette in Communication.	8
Unit III: Business Writing and Presentations	Business Language and Vocabulary Development; Common Errors in Business Writing; Planning, Drafting and Editing	8

	Business Messages; Office Correspondence: Official Letter, Semi-Official Letter and Memorandum; Oral Presentations, Presentation Planning, Visual Aids and PowerPoint Presentations.	
Unit IV: Report Writing and Contemporary Communication	Report Writing: Types, Structure, Process and Format; Use of Tables, Charts and Diagrams in Reports; Basics of Citation and Referencing (APA Style); AI-Assisted Business Communication Tools for Editing and Content Improvement.	7

Suggested Readings

R.V. Lesikar & M.E. Flatley – Basic Business Communication (McGraw-Hill).

Courtland L. Bovee & John V. Thill – Business Communication Today (Pearson).

Shirley Taylor – Communication for Business (Pearson Education).

Locker & Kaczmarek – Business Communication: Building Critical Skills (McGraw-Hill).

A.K. Misra – Business Communication (Hindi), Sahitya Bhawan Publications.

Krishna Mohan & Meera Banerji – Developing Communication Skills (Macmillan India).

Rajendra Pal & J.S. Korlahalli – Essentials of Business Communication (Sultan Chand & Sons).

S.C. Gupta – Business Communication and Report Writing (Sahitya Bhawan).

Murphy, Hildebrandt & Thomas – Effective Business Communication (McGraw-Hill).

Norman Lewis – Word Power Made Easy.

Insurance Advisor/Agent

Course Code: B. BFSI- 204

Credits: 3

Teaching Hours: 45 Hours

Course Type: Skill Enhancement Course

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the evolution, principles, functions, and significance of insurance in personal and business risk management.

CO2: Analyze various life, health, and general insurance products and evaluate their suitability for different customer needs.

CO3: Understand the regulatory framework governing the insurance sector in India, including the role of IRDAI, KYC, and AML regulations.

CO4: Apply knowledge of policy servicing, premium determination, claims management, and dispute resolution procedures.

CO5: Develop effective insurance marketing and customer relationship management skills while adhering to ethical selling practices.

CO6: Integrate insurance products into financial planning and evaluate the tax benefits associated with insurance investments.

Syllabus Structure

Unit	Contents	Hours
Unit I: Fundamentals of Insurance and Life Insurance	Meaning, Nature and Functions of Insurance; Principles of Insurance (Utmost Good Faith, Insurable Interest, Indemnity, Contribution, Subrogation and Proximate Cause); Types of Insurance: Life, General and Health Insurance (Overview); Life Insurance Products: Term Plan, Whole Life, Endowment Plan, ULIPs and Annuities (Basic Concept only); Policy Structure and Basic Insurance Documentation.	11
Unit II: Health and General Insurance with Regulatory	Health Insurance: Meaning, Importance and Basic Features; Key Terms—Pre-existing	11

Unit	Contents	Hours
Framework	Diseases, Waiting Period, Exclusions and Co-payment; Overview of General Insurance: Motor, Home, Travel and Fire Insurance; Introduction to IRDAI: Functions and Role in Insurance Regulation; Basic KYC and AML Guidelines in Insurance. Insurance Agent – Code of Conduct	
Unit III: Policy Servicing and Claims Management	Policy Life Cycle: Issuance, Renewal, Revival and Basic Alterations; Premium Concept and Modes of Payment; Claims Process: Steps, Documentation and Settlement; Types of Claims in Life and General Insurance; Role of Insurance Agents in Customer Service and Claims Support; Basics of Insurance Customer Relationship Management (CRM).	11
Unit IV: Financial Planning and Emerging Trends in Insurance	Meaning and Importance of Financial Planning; Insurance as a Risk Management Tool; Basic Personal Financial Planning Process; Tax Benefits of Insurance (Basic overview of Section 80C, 80D and 10(10D)); Introduction to Digital Insurance Platforms and Insurtech; Emerging Trends in Insurance Industry.	12

Suggested Readings

1. Periasamy, P. – *Principles and Practice of Insurance*, Himalaya Publishing House.
2. Mishra, M.N. & Mishra, S.B. – *Insurance Principles and Practice*, S. Chand Publishing.
3. Gupta, P.K. – *Insurance and Risk Management*, Himalaya Publishing House.
4. Trieschmann, Hoyt & Sommer – *Risk Management and Insurance*, Cengage Learning India.
5. Nalini Prava Tripathy & Prabir Pal – *Insurance: Theory and Practice*, PHI Learning India.
6. George E. Rejda & Michael McNamara – *Principles of Risk Management and Insurance*, Pearson India.
7. Taxmann Publications – *Insurance and Risk Management*, Taxmann Publications Pvt. Ltd.
8. IC-38 Examination Handbook, Insurance Institute of India (III), Mumbai.
9. IRDAI Publications, Annual Reports and Regulatory Guidelines.
10. Bima Sugam and Insurance Awareness Publications issued by IRDAI and Insurance Institute of India.

SEMESTER – III

Personal Financial Planning

Course Code: B. BFSI- 301

Credits: 5

Teaching Hours: 75 Hours

Course Type: Discipline Specific Core (DSC)/Major

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the concepts, principles, and importance of personal financial planning and goal setting.

CO2: Prepare personal budgets, analyze financial statements, and manage cash flows effectively.

CO3: Evaluate savings, investment, retirement, and debt management strategies for achieving financial goals.

CO4: Assess risk management, insurance requirements, and estate planning needs in personal finance.

CO5: Apply tax planning and optimization strategies to enhance personal financial well-being.

CO6: Analyze behavioral biases and develop comprehensive personal financial plans for real-life situations.

Syllabus Structure

Unit	Contents	Hours
Unit I: Foundations of Personal Financial Planning	Introduction to Personal Finance; Financial Goals; Financial Planning Process; Financial Statements and Budgeting; Income Statement, Balance Sheet; Budgeting Techniques; Budget Preparation and Expense Tracking;	18

	SMART Goals and Goal Prioritization.	
Unit II: Managing Cash Flow, Debt and Savings	Cash Flow Management; Income Enhancement Strategies; Emergency Fund Planning; Debt Management; Types of Debt; Debt Repayment Methods; Debt Consolidation and Refinancing; Building a Savings Plan and Savings Vehicles.	19
Unit III: Investment, Retirement and Risk Management	Investment Options; Risk-Return Trade-off; Asset Allocation and Diversification; Retirement Planning; Retirement Savings Vehicles; Insurance Planning; Life, Health and Property Insurance; Estate Planning and Wealth Transfer.	19
Unit IV: Tax Planning, Behavioral Finance and Practical Applications	Tax Basics; Tax Planning Strategies; Tax-Efficient Investing; Behavioral Biases; Financial Psychology; Money Mindset; Personal Financial Plans; Investment Simulations; Case Studies and Financial Planning Tools.	19

Suggested Readings

Madhu Sinha – Financial Planning: A Ready Reckoner for Personal Finance, McGraw Hill Education (India).

Prasanna Chandra – Personal Finance: Principles and Practice, McGraw Hill Education (India).

Bharati V. Pathak – The Indian Financial System, Pearson India.

M. Y. Khan – Indian Financial System, McGraw Hill Education (India).

V. A. Avadhani – Investment and Securities Markets in India, Himalaya Publishing House.

V. K. Bhalla – Investment Management, S. Chand Publishing.

E. Gordon & K. Natarajan – Financial Markets and Services, Himalaya Publishing House.

S. Kevin – Security Analysis and Portfolio Management, PHI Learning.

NISM Study Material on Personal Finance and Investment Planning.

SEBI, RBI and NSE Investor Education Publications.

Taxation

Course Code: B. BFSI- 302

Credits: 5

Teaching Hours: 75 Hours

Course Type: Discipline Specific Core (DSC)/Major

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the basic concepts of direct taxation, constitutional provisions, and principles of taxation in India, and determine residential status for tax liability.

CO2: Compute income under different heads such as Salary, House Property, Business or Profession, Capital Gains, and Other Sources as per the Income Tax Act, 1961.

CO3: Analyse corporate taxation provisions, apply tax planning techniques for companies, and understand deductions, exemptions, rebates, and compliance requirements under the Income Tax Act.

CO4: Evaluate taxation aspects of LLPs, trusts, and startups, and apply practical knowledge in tax return preparation, case studies, and real-life tax compliance situations.

CO5: Develop practical understanding of tax management strategies and interpret advanced taxation concepts through applied case studies and problem-solving exercises.

Syllabus Structure

Unit	Contents	Hours
Unit I: Foundations of Direct Taxation	Introduction to Direct Taxes; Constitutional Framework of Taxation; Principles of Taxation; Income Tax Act, 1961; Residential Status and Tax Incidence;	15
Unit II: Heads of Income	Heads of Income including Salary, House Property, Business or Profession, Capital Gains and Other Sources.	22
Unit III: Corporate Tax Planning and Management	Taxation of Companies; Corporate Tax Planning; Deductions and Exemptions under Income Tax Act; Tax Audit and Compliance, Tax Rebates and Reliefs.	19
Unit IV: Customs, Advanced Taxation and Practical Applications	Taxation of LLPs, Trusts and Startups; Tax Planning Strategies; Case Studies, Tax Return Preparation and Compliance Applications.	19

Suggested Readings

V.K. Singhania & Monica Singhania – Students' Guide to Income Tax, Taxmann Publications.

Girish Ahuja & Ravi Gupta – Direct Taxes Law and Practice, Bharat Law House.

Dr. Vinod K. Singhania – Direct Taxes Ready Reckoner, Taxmann Publications.

Datey, V.S. – Indirect Taxes Law and Practice, Taxmann Publications.

S.S. Gupta – GST Law and Practice, Taxmann Publications.

Mehrotra & Goyal – Income Tax Law and Accounts, Sahitya Bhawan Publications.

T.N. Manoharan – Direct Taxes, Snow White Publications.

R.K. Jain – GST Law and Procedure, Bharat Law House.

ICAI Study Material on Direct and Indirect Taxation.

Publications of CBDT, CBIC and GST Council.

Sales and Distribution Management

Course Code: B. BFSI- 303

Credits: 03

Teaching Hours: 45 Hours

Course Type: Discipline Specific Core (DSC)/Minor

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the concepts, scope, functions and processes of sales and distribution management.

CO2: Apply sales planning, forecasting, segmentation, targeting and promotional strategies in business situations.

CO3: Analyze recruitment, training, motivation, compensation and performance evaluation of sales personnel.

CO4: Evaluate sales analytics, CRM systems, channel management and logistics decisions.

CO5: Assess retail management practices and emerging technologies in sales and distribution.

CO6: Develop practical solutions through sales planning, case analysis and sales presentations.

Syllabus Structure

Unit	Contents	Hours
Unit I: Foundations of Sales and Distribution Management	Introduction to Sales Management; Definition, Scope and Objectives; Importance of Sales Function; Evolution of Sales Management; Sales Process; CRM (Customer Relationship Management) Basics; Distribution Channels; Channel Design and Management; Selection of Intermediaries.	11
Unit II: Sales Planning and Sales Strategies	Sales Planning and Sales Objectives; Sales Forecasting (Basic Methods); Sales Budgeting; Market Segmentation, Targeting and Positioning; Pricing Strategies (Basic Concepts); Sales Promotion; Introduction to Personal Selling and Negotiation Skills.	11
Unit III: Sales Force Management and Sales Analytics	Recruitment and Selection of Sales Force; Training and Development; Motivation and Compensation; Performance Appraisal; Sales KPIs (Basic Understanding); Introduction to Sales Analytics; Customer Lifetime Value (Basic Concept); CRM and Sales Force Automation (Overview).	11
Unit IV: Channel Management, Retailing and Emerging Trends	Channel Relationship Management; Basics of Logistics and Supply Chain; Inventory and Warehousing (Introduction only); Retail Formats and Merchandising; Customer Service and Experience; E-commerce and Omnichannel Retailing; Emerging Trends in Sales (AI in Sales – Introductory Level); Case Studies and	12

	Practical Applications.	
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Suggested Readings

Gupta, S. L. – Sales and Distribution Management, Excel Books.

Panda, T. K. & Sahadev, S. – Sales and Distribution Management, Oxford University Press India.

Kapoor, Neeru – Sales and Distribution Management, PHI Learning.

Sharma, R. R. – Sales and Distribution Management, Himalaya Publishing House.

Havaladar, Krishna K. & Cavale, Vasant M. – Sales and Distribution Management, McGraw Hill India.

Essence of Indian Knowledge & Tradition

Course Code: B.VAC- 311

Credits: 2

Teaching Hours: 30 Hours

Course Type: Value Added Course

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the nature, scope and significance of Indian Knowledge Systems and traditions.

CO2: Describe the contributions of ancient Indian civilization in philosophy, education, science and governance.

C03: Analyze the relevance of Indian ethical values and cultural heritage in contemporary society.

C04: Examine the contributions of Indian thinkers, texts and traditions to human development.

C05: Appreciate the role of Indian knowledge traditions in sustainable living and social harmony.

C06: Apply principles of Indian wisdom and values in personal, social and professional life.

Unit	Contents	Hours
Unit I: Introduction to Indian Knowledge Systems	Meaning, Nature and Scope of Indian Knowledge Systems (IKS); Evolution of Indian Civilization; Sources of Indian Knowledge – Vedas, Upanishads, Epics and Puranas; Core Values and Worldview of Indian Tradition.	7
Unit II: Indian Philosophy, Education and Governance	Overview of Indian Philosophical Traditions; Concepts of Dharma, Karma and Moksha; Ancient Indian Education System and Gurukul Tradition; Principles of Governance and Administration in Ancient India; Kautilya's Arthashastra.	8
Unit III: Indian Contributions to Science, Technology and Society	Contributions of India in Mathematics, Astronomy, Medicine (Ayurveda) and Architecture; Indian Knowledge of Environment and Sustainable Living; Traditional Knowledge and Community Practices; Cultural Heritage and Social Institutions.	8
Unit IV: Indian Ethics, Culture and Contemporary Relevance	Indian Ethical Values and Life Skills; Teachings from Bhagavad Gita and Other Classical Texts; Unity in Diversity and National Integration; Relevance of Indian Knowledge Traditions in Modern Business, Society and Global Context.	7

Suggested Readings

Kapil Kapoor – Indian Knowledge Systems

B. Mahadevan, Vinayak Rajat Bhat & Nagendra Pavana R.N. – Introduction to Indian Knowledge System

R.N. Aralikatti – Indian Knowledge System

S. Radhakrishnan – Indian Philosophy

R.C. Majumdar – Ancient India

A.L. Basham – The Wonder That Was India

Kautilya – Arthashastra

Swami Vivekananda – Complete Works

Bhagavad Gita (Any Standard Translation)

Dharampal – Indian Science and Technology in the Eighteenth Century

Introduction to Critical Thinking

Course Code: B.AEC- 312

Credits: 2

Teaching Hours: 30 Hours

Course Type: Ability Enhancement Course

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the concepts, principles and importance of critical thinking in personal, academic and professional contexts.

CO2: Identify assumptions, biases and logical fallacies in arguments and decision-making processes.

CO3: Apply reasoning and analytical skills to evaluate information from diverse sources.

CO4: Use problem-solving and decision-making techniques to address business and workplace challenges.

CO5: Develop evidence-based arguments and effective judgment in organizational situations.

CO6: Demonstrate reflective thinking and ethical reasoning for responsible decision-making.

Unit	Contents	Hours
Unit I: Foundations of Critical Thinking	Meaning, Nature and Importance of Critical Thinking; Characteristics of a Critical Thinker; Critical Thinking vs Creative Thinking; Barriers to Critical Thinking; Critical Thinking in Business and Everyday Life.	7
Unit II: Reasoning and Evaluation of Information	Types of Reasoning: Deductive and Inductive; Facts, Opinions and Inferences; Evaluating Sources of Information; Recognizing Assumptions, Biases and Misinformation; Logical Fallacies and Errors in Reasoning.	8
Unit III: Problem Solving and Decision Making	Problem Identification and Analysis; Critical Thinking Models; Decision-Making Techniques; Risk Assessment; Application of Critical Thinking in Organizational and HR-related Situations; Ethical Decision Making.	8
Unit IV: Argumentation, Reflection and Contemporary Applications	Constructing Logical Arguments; Evidence-Based Reasoning; Reflective Thinking and Self-Evaluation; Critical Thinking in Digital Media and AI-Generated Content; Contemporary Business and Social Issues Analysis.	7

Suggested Readings

M. Neil Browne & Stuart M. Keeley – Asking the Right Questions

Richard Paul & Linda Elder – Critical Thinking: Tools for Taking Charge of Your Learning and Your Life

Alec Fisher – Critical Thinking: An Introduction

Tracy Powell & Gary Kemp – Critical Thinking: A Concise Guide

B.K. Lal – Critical Reasoning and Analytical Thinking

M. Govindarajan – Logic and Critical Thinking

Daniel Kahneman – Thinking, Fast and Slow

Rolf Dobelli – The Art of Thinking Clearly

Edward de Bono – Six Thinking Hats

S. R. Myneni – Logic and Legal Reasoning

Mutual Fund Distributor

Course Code: B. BFSI- 304

Credits: 3

Teaching Hours: 45 Hours

Course Type: Skill Enhancement Course

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain investment basics, risk-return concepts, and mutual fund fundamentals.

CO2: Describe mutual fund structure, regulation, and distribution system.

CO3: Interpret NAV, charges, taxation, and investor transaction mechanisms.

CO4: Evaluate mutual fund performance using basic risk-return and benchmark concepts.

CO5: Make informed mutual fund investment decisions based on investor needs and risk profile.

Syllabus Structure

Unit	Contents	Hours
Unit I: Investment Basics and Mutual Fund Industry	Savings vs Investment; Financial Goals; Asset Classes; Investment Risks; Risk-Return Concept; Behavioral Biases (Basic Idea); Risk Profiling and Asset Allocation; Concept, Types and Growth of Mutual Funds in India.	11
Unit II: Structure and Regulation of Mutual Funds	Structure of Mutual Funds; Asset Management Companies (AMCs); Role of AMFI; Role of SEBI; Investor Grievance Redressal; Mutual Fund Distribution Channels; Types of Distributors; Basic KYC Requirements; Difference between Distributor and Advisor.	11
Unit III: NAV and Investor Operations	Net Asset Value (NAV) and Basic Calculation; Entry and Exit Load; Expense Ratio (TER); Taxation of Mutual Funds (Basic Capital Gains and Dividend Tax); SIP, STP and SWP; NFO Basics; Investor Account Statements and Transactions.	11
Unit IV: Risk, Return and Fund Selection	Risk and Return in Mutual Funds; Basic Risk Factors; Mutual Fund Performance Evaluation (Basic Concepts); Benchmarks (PRI/TRI – Conceptual); Scheme Selection based on Investor Goals and Risk Profile; Do's and Don'ts in Mutual Fund Investing.	12

Suggested Readings

1. *NISM Series V-A – Mutual Fund Distributors Certification Examination Workbook, National Institute of Securities Markets (NISM).*
2. *Rustagi, R.P. – Investment Management, Sultan Chand & Sons.*
3. *Prasanna Chandra – Investment Analysis and Portfolio Management, McGraw Hill Education India.*
4. *Bhalla, V.K. – Investment Management, S. Chand Publishing.*
5. *Avadhani, V.A. – Investment and Securities Markets in India, Himalaya Publishing House.*

6. *Singh, Preeti – Investment Management: Security Analysis and Portfolio Management, Himalaya Publishing House.*
7. *AMFI (Association of Mutual Funds in India) – Investor Awareness Publications.*
8. *SEBI Publications on Mutual Funds and Investor Protection.*
9. *Taxmann Publications – Mutual Funds and Financial Planning.*
10. *NSE Academy and NISM Study Material on Mutual Fund Investments.*

SEMESTER – IV

Retail Banking Asset Sales and Underwriting

Course Code: B. BFSI- 401

Credits: 4

Teaching Hours: 60 Hours

Course Type: Discipline Specific Core (DSC)/Major

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the fundamentals of retail banking, its products, and basic credit risk concepts in lending operations.

CO2: Apply the retail banking sales process including lead generation, customer need analysis, and CRM tools for effective customer handling.

CO3: Understand and interpret credit appraisal and underwriting procedures including eligibility assessment, documentation, and credit scoring basics.

CO4: Analyze risk-related aspects of retail lending such as loan monitoring, delinquency, fraud awareness, and responsible lending practices.

CO5: Apply basic banking concepts in practical situations using KPIs, CRM systems, and simple case-based exercises.

Syllabus Structure

Unit	Contents	Hours
Unit I: Retail Banking Basics	Retail banking concept; products; retail loans (personal, home, vehicle, education, credit cards); asset sales and underwriting basics; credit risk; creditworthiness; RBI guidelines (basic); KYC & AML; ethical lending.	15
Unit II: Sales Process & CRM	Sales process; lead generation; customer need analysis; product suitability; communication skills; cross-selling; up-selling; CRM basics; customer retention.	15

Unit III: Credit Appraisal & Underwriting	Credit appraisal basics; loan eligibility; documentation; income assessment; debt-to-income ratio; CIBIL score; collateral; loan structuring; retail loan underwriting basics.	15
Unit IV: Risk & Applications	Credit risk basics; loan monitoring; fraud awareness; responsible lending; delinquency basics; KPIs; CRM applications; case studies.	15

Suggested Readings

IIBF – Principles and Practices of Banking, Macmillan Education India.

IIBF – Retail Banking, Taxmann Publications.

Gordon, E. & Natarajan, K. – Banking Theory, Law and Practice, Himalaya Publishing House.

Shekhar, K.C. & Shekhar, Lekshmy – Banking Theory and Practice, Vikas Publishing House.

Sundharam, K.P.M. & Varshney, P.N. – Banking Theory, Law and Practice, Sultan Chand & Sons.

Khan, M.Y. – Indian Financial System, McGraw Hill Education India.

Bhole, L.M. & Mahakud, J. – Financial Institutions and Markets, McGraw Hill Education India.

Retail Banking Liabilities Sales

Course Code: B. BFSI- 402

Credits: 4

Teaching Hours: 60 Hours

Course Type: Discipline Specific Core (DSC)/Major

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the concepts, products and processes involved in retail banking liabilities sales.

CO2: Identify customer needs and recommend suitable deposit products.

CO3: Apply consultative selling and relationship management techniques in banking sales.

CO4: Analyze regulatory compliance, KYC, AML and ethical issues in liabilities sales.

CO5: Evaluate sales performance using KPIs, CRM tools and customer analytics.

CO6: Develop practical sales strategies through case studies and simulations.

Syllabus Structure

Unit	Contents	Hours
Unit I: Foundations of Retail Banking Liabilities Sales	Introduction to Retail Banking Liabilities; Savings, Current, Fixed and Recurring Deposit Accounts; Customer Needs Assessment; Customer Segmentation; RBI Regulations; KYC, AML and Ethical Sales Practices.	15
Unit II: Retail Deposit Products and Sales	Features and Benefits of Deposit Products; Consultative Selling; Need-	15

Techniques	Based Selling; Product Positioning; Value Proposition; Objection Handling and Communication Skills.	
Unit III: Relationship Management and Customer Service	Customer Relationship Management; Cross-Selling and Up-Selling; Customer Onboarding; Engagement Strategies; Retention and Loyalty Programs; Complaint Handling and Feedback Management.	15
Unit IV: Sales Performance, Technology and Practical Applications	KPIs in Banking Sales; Deposit Growth; Sales Target Setting; CRM Applications; Sales Automation; Customer Analytics; Industry Trends; Case Studies, Role Plays and Banking Simulations.	15

Suggested Readings

IIBF – Retail Banking, Taxman Publications.

IIBF – Principles and Practices of Banking, Macmillan Education India.

Gordon & Natarajan – Banking Theory, Law and Practice, Himalaya Publishing House.

Shekhar & Shekhar – Banking Theory and Practice, Vikas Publishing House.

Khan, M.Y. – Indian Financial System, McGraw Hill India.

Bhole & Mahakud – Financial Institutions and Markets, McGraw Hill India.

Basic Business & Applied Law

Course Code: B. BFSI- 403

Credits: 4

Teaching Hours: 60 Hours

Course Type: Discipline Specific Core (DSC)/Major

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Understand basic principles of Indian business law and regulatory framework.

CO2: Apply basic concepts of contract law, Sale of Goods Act, and Negotiable Instruments Act in simple business situations.

CO3: Describe basic corporate laws including Companies Act, LLP, and Partnership Act.

CO4: Explain basic concepts of intellectual property rights and their relevance in business.

CO5: Recognize key regulatory, consumer protection, and emerging legal issues in business environment.

Syllabus Structure

Unit	Contents	Hours
Unit I: Basics of Business Law & Regulatory Framework	Indian Legal System (Basic); Sources of Business Law (Basic); Legal Compliance (Basic Idea); Basics of Contract Law (Indian	15

Unit	Contents	Hours
	Contract Act, 1872); Essentials of Valid Contract; Introduction to Tort Law (Basic); Overview of Companies Act, 2013 (Basic Structure); Basic Idea of SEBI, RBI, IRDAI and CCI.	
Unit II: Basic Contract & Commercial Laws	Formation of Contract (Basic); Performance and Breach of Contract (Basic); Special Contracts—Indemnity, Guarantee, Agency (Basic); Sale of Goods Act, 1930 (Basic Provisions); Negotiable Instruments Act, 1881 (Basic Concepts); Basics of E-Contracts and E-Commerce Laws.	15
Unit III: Basic Corporate Law & IPR	Companies Act, 2013 (Basic Structure only); Directors and Corporate Governance (Basic Duties); LLP and Partnership Act (Basic Concepts); Introduction to Intellectual Property Rights—Patents, Trademarks, Copyrights and Designs (Basic Idea).	15
Unit IV: Basic Regulatory & Emerging Laws	Consumer Protection Act, 2019 (Basic Provisions); SEBI and Competition Act (Basic Idea); CSR under Companies Act, 2013 (Basic Concept); ADR and Arbitration (Introductory Level); Data Protection Laws (Basic Awareness); Start-up Legal Framework (Basic Overview).	15

Suggested Readings

1. Avtar Singh – *Business Law*, Eastern Book Company (EBC).
2. N.D. Kapoor – *Elements of Mercantile Law*, Sultan Chand & Sons.
3. M.C. Kuchhal & Vivek Kuchhal – *Business Law*, Vikas Publishing House.
4. P.C. Tulsian & Bharat Tulsian – *Business Law*, McGraw Hill India.
5. Taxmann Publications – *Business Laws*, Taxmann Publications Pvt. Ltd.
6. M.P. Jain – *Indian Constitutional Law*, LexisNexis India.
7. V.S. Datey – *Company Law and Practice*, Taxmann Publications.
8. Dr. S.K. Kapoor – *Intellectual Property Rights*, Central Law Agency.
9. Bare Acts – *Indian Contract Act, 1872; Companies Act, 2013; LLP Act, 2008; Competition Act, 2002; Consumer Protection Act, 2019.*
10. SCC Online and Manupatra – *Legal Databases for Case Laws and Statutory Research.*

Portfolio Management

Course Code: B. BFSI- 404

Credits: 4

Teaching Hours: 60 Hours

Course Type: Discipline Specific Core (DSC)/Major

Course Outcomes (COs)

After completing this course, students will be able to:

C01: Understand the basic concepts of investment, investment objectives, and the risk–return framework in financial decision-making.

C02: Identify and compare various investment avenues including equity, debt, mutual funds, government securities, and alternative investments.

C03: Explain the basic principles of fundamental and technical analysis used in investment decision-making.

C04: Describe the basic concepts of portfolio management, diversification, and portfolio construction.

C05: Apply simple methods of risk, return, and portfolio performance evaluation for

basic investment decisions.

Syllabus Structure

Unit	Contents	Hours
Unit I: Investment Basics & Risk–Return Framework	Investment: Meaning, Objectives and Process; Investment Environment; Concept of Risk and Return; Measurement of Basic Risk and Return; Risk–Return Relationship; Systematic and Unsystematic Risk; Diversification (Basic Concept); Time Value of Money (Basic Applications in Investment Decisions).	15
Unit II: Investment Avenues & Security Valuation (Basic)	Capital Market and Money Market Instruments; Equity Shares, Debentures and Bonds; Government Securities; Mutual Funds; Basic Concept of Valuation of Fixed Income Securities and Equity; Non-security Investments: Real Estate and Gold; Overview of Alternative Investments.	15
Unit III: Fundamental & Technical Analysis (Basic)	Fundamental Analysis: Economic, Industry and Company Overview (Basic); Technical Analysis: Trends, Moving Averages and Basic Chart Patterns; Introduction to Market Indices; Efficient Market Hypothesis (Basic Concept only).	15
Unit IV: Portfolio Management Basics	Meaning and Objectives of Portfolio Management; Portfolio Construction (Basic); Portfolio Risk and Return (Basic Measurement); Diversification Benefits; Portfolio Selection (Introductory); Basic Performance Evaluation of Portfolio.	15

Suggested Readings

1. *Prasanna Chandra – Investment Analysis and Portfolio Management, McGraw Hill Education.*
2. *V. K. Bhalla – Investment Management, S. Chand Publishing.*
3. *Avadhani, V. A. – Investment and Securities Markets in India, Himalaya Publishing House.*
4. *Punithavathy Pandian – Security Analysis and Portfolio Management, Vikas Publishing House.*
5. *M. Y. Khan and P. K. Jain – Financial Management, McGraw Hill Education.*
6. *Preeti Singh – Investment Management: Security Analysis and Portfolio Management, Himalaya Publishing House.*
7. *NSE Investor Education Series – National Stock Exchange of India.*
8. *BSE Investor Education Publications – Bombay Stock Exchange.*
9. *SEBI Investor Awareness and Market Regulation Publications.*
10. *Ranganatham, M. and Madhumathi, R. – Investment Analysis and Portfolio Management, Pearson India.*

Understanding India

Course Code: B.VAC- 411

Credits: 2

Teaching Hours: 30 Hours

Course Type: Value Added Course

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Explain the historical and cultural foundations of India.

CO2: Describe the diversity and unity of Indian society.

CO3: Examine constitutional values and democratic traditions of India.

CO4: Analyze key aspects of India's socio-economic development.

CO5: Appreciate India's cultural heritage and national identity.

CO6: Develop informed perspectives on contemporary India.

Unit	Contents	Hours
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Unit I: Historical and Cultural Foundations of India	Evolution of Indian Civilization; Cultural Heritage and Traditions; Unity and Continuity in Indian Civilization.	7
Unit II: Indian Society and Diversity	Indian Society: Diversity in Language, Religion and Culture; National Integration; Shared Heritage and Cultural Pluralism.	8
Unit III: Constitutional Values and Nation Building	Constitutional Values; Fundamental Rights and Duties; Democratic Institutions; Nation Building and Citizenship.	8
Unit IV: Contemporary India	Socio-Economic Development in India; Contemporary Challenges and Opportunities; India in the Global Context.	7

Suggested Readings

Bipan Chandra – India Since Independence
Ramachandra Guha – India After Gandhi
A.L. Basham – The Wonder That Was India
Nitin Singhanian – Indian Art and Culture
D.D. Basu – Introduction to the Constitution of India
Jawaharlal Nehru – The Discovery of India

Quantitative Reasoning & Mathematical Thinking

Course Code: B.AEC- 412

Credits: 2

Teaching Hours: 30 Hours

Course Type: Ability Enhancement Course

Course Outcomes (COs)

After completing this course, students will be able to:

CO1: Perform basic numerical calculations with speed and accuracy.

CO2: Solve simple logical reasoning problems and identify patterns.

CO3: Read and understand data from tables, charts, and graphs.

CO4: Apply simple mathematical steps to solve everyday problems.

Unit	Contents	Hours
Unit I: Number Sense & Numerical Reasoning	Types of numbers; Ratio, Proportion & Percentages; Estimation and Approximation; Numerical patterns and sequences; Real-life numerical problem solving.	8
Unit II: Logical & Critical Reasoning	Deductive and Inductive Reasoning; Syllogisms; Puzzles and Brain Teasers; Analogies and Classifications; Logical Fallacies and Error Detection.	7
Unit III: Data Interpretation & Statistical Thinking	Reading Tables, Charts, and Graphs; Probability – Basic Concepts; Interpreting Statistical Information; Data-Based Decision Making.	8
Unit IV: Mathematical Thinking & Problem Solving	Pattern Recognition and Mathematical Modelling; Algebraic Thinking; Introduction to Spatial Reasoning; Mathematical Puzzles and Recreational Mathematics; Developing a Mathematical Mindset.	7

Suggested Readings

Agarwal, R.S. – Quantitative Aptitude for Competitive Examinations, S. Chand & Co.

Agarwal, R.S. – A Modern Approach to Logical Reasoning, S. Chand & Co.

Narang, D.D. & Sehgal, B.B.L. – Business Mathematics & Statistics, S. Chand & Co.

Gupta, S.P. – Statistical Methods, Sultan Chand & Sons.

Kaplan, R. & Kaplan, E. – The Art of the Infinite: The Pleasures of Mathematics, Oxford University Press.

Devlin, K. – The Math Instinct: Why You're a Mathematical Genius, Basic Books.

Mason, J., Burton, L. & Stacey, K. – Thinking Mathematically, Pearson Education.

SEMESTER-V

COURSE TITLE:	Apprenticeship (900 Hours) and Project Proposal Development
COURSE*	A. Apprenticeship B. Faculty Mentor Monitoring C. Project Proposal Development and Presentation
OBJECTIVE S:	The objective of apprenticeship is to provide students with the feel of the actual working environment and to gain practical knowledge and skills, which in turn will motivate, develop and build their confidence. Apprenticeship training is also expected to provide the students the basis to identify their key operational areas of interest.

SEMESTER-VI

COURSE TITLE:	Apprenticeship (900 Hours) and Project Report
COURSE*	A. Apprenticeship B. Faculty Mentor Monitoring C. Project Report and Presentation
OBJECTIVES:	The apprenticeship is designed to facilitate work-integrated learning by exposing students to authentic organisational environments. It enables learners to apply theoretical knowledge in practical situations, develop professional competencies, strengthen workplace readiness, and cultivate confidence through experiential learning. The training also assists students in identifying their areas of specialisation and career interests for future professional growth.