



BENGALURU CITY UNIVERSITY

CHOICE BASED CREDIT SYSTEM

(as per SEP 2024)

Syllabus for I & II Semester B.Com (Fintech)

2024-25

B.Com (FINTECH)

Proceedings of BOS Meeting

Proceedings of the BOS meeting for UG-B.COM (Regular), B.COM(FINTECH), B.COM AEDP (BFSI), B.Com AEDP(ROM),B.COM(BDA), B.Com (A&F), B.Com (LSCM), B.VOC(A&T), BBA, BBA(Aviation Management), BBA(Business Analytics), programmes as per the SEP structure for the Academic Year 2024-25 held on 3rd and 4th July 2024 in the Department of Studies and Research in Commerce, PK Block, Bengaluru City University, Bengaluru-560009.

The board has reviewed and approved the course matrix for 1st Semester to 6th Semester and syllabus for 1st and 2nd semesters of the above mentioned courses. The board authorized the Chairman to make the necessary changes.

MEMBERS PRESENT:

1.	Prof. Jalaja .K.R	Dean and Chairperson , Department Of Commerce,BCU	Chairperson
2.	Dr.R. Sarvamangala	Dean And Chairperson , Department Of Commerce, BUB	Member
3.	Dr. Nagaraju.N	Professor, Department Of Commerce,University of Mysore	Member
4.	Dr. B.G.Baskar	Principal ,Seshadripuram College, Bengaluru	Member
5.	Dr. Padmaja.P.V	Principal , MLA Academy Of Higher Education, Bengaluru	Member
6.	Dr. Parvathi	Principal, VET First Grade College, Bengaluru	Member
7.	Dr. Raja Jebasingh	Vice-Principal, St.Joseph's College of Commerce(Autonomous)	Member
8	Dr.K.Ramachandra	Professor, Department Of Commerce,Maharani Cluster University.	Member

Co-Opted Members Present

9	Prof.Ritika Sinha	Chairperson, Department of Management, Bengaluru City University	Member
10	Prof.G.Venugopal	Principal VVN Degree College, Bengaluru	Member
11	Dr.Savita. K	Principal, BEL First Grade College, Bengaluru	Member

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12	Dr.Bhavani.H	Associate Professor, Department Of Commerce, Vivekananda Degree College ,Bengaluru	Member
13	Mr. H.N Gururaja Rao.	Associate Professor, Department Of Commerce, Vijaya College, Bengaluru	Member
14	Dr.Swamynathan.C	Associate Professor, Department of Commerce, GFGC Malleshwaram College, Bengaluru	Member
15	Prof.H R Padmanabha	Vice-Principal, Sai Vidya First Grade College, Yelahanka.	Member
16	Dr.Srihari	Associate Professor, Department Of Commerce, SSMRV College, Bengaluru	Member
17	Dr.Nagaraja.C	Assistant Professor, Department Of Commerce, GFGC Yalahanka College ,Bengaluru	Member
18	Smt.Asha.N	Assistant Professor, Department Of Commerce, Sindhi Degree College, Bengaluru	Member
19	Mr.Sharath M	Assistant Professor, Sindhi College.	Member
Industry Experts			
20	CMA .Geetha Sauthanagopalan	Partner GM Associates, Bangalore.	Member
21	CMA .Abhijeet S Jain	Chairman, Bengaluru Chapter of the Institute of Cost Accountants of India	Member
22	Mr. G Vijay Raghavan	Founder- Stockathon Academy, Bangalore	Member


Dr. JALAJA. K R, M.COM., MBA., Ph.D
 Dean & Chairperson
 Department of Commerce
 Bengaluru City University

REGULATIONS PERTAINING TO B.COM (FINTECH)

As per SEP- CBCS Scheme - 2024-25 onwards

1. INTRODUCTION

As per the Government Order No. ED 166 UNE 2023, Bangalore, dated 08.05.2024, all Universities in Karnataka, are required to revise the curriculum of Degree Programs as per the guidelines of the Karnataka State Higher Education Council and State Education Planning Commission, constituted by the government, from the academic year 2024-2025.

In furtherance of the said Government order, the Program Structure prepared by the BOS will be applicable to students admitted to B.Com (FINTECH) Program, offered by Bengaluru City University affiliated colleges, Constituent Colleges and Department of Commerce, Bengaluru City University.

Therefore, this regulation will be applicable to all students seeking admission for B.COM (FINTECH) Programme from the academic year 2024-25.

The Board of Studies resolved to provide the regulation for B.Com (FINTECH) Undergraduate Program along with Framework and Syllabus for the various Discipline Specific Core Courses and Discipline Specific Elective Courses for each semester.

2. PROGRAM OBJECTIVES:

1. To create manpower for global middle level management equipped with core managerial competencies and relevant IT skills.
2. To cater to the requirements of Industries.
3. To prepare students to take up Higher Education to become business scientists, researchers, consultants and teachers, with core competencies.
4. To develop Ethical Managers with Inter-Disciplinary and Holistic approach.
5. To understand the concept of investment and its importance in financial planning.
6. To learn when and how to start investing wisely.
7. To understand the role of data analytics in finance and its significance.
8. To learn about investor services, including the KYC process, online transaction facilities, and grievance redressal mechanisms.
9. To engage in practical assignments and case studies to analyze mutual fund schemes.
10. To develop skills to interpret, visualize, and effectively communicate data insights.
11. To apply critical thinking to solve complex problems using advanced statistical techniques.

3. ELIGIBILITY FOR ADMISSION:

Candidates who have completed Two-year Pre-University Course of Karnataka State or 10+2 years of education in Karnataka and other states or its equivalent are eligible for admission into this program. Students who have cleared 2nd PUC Examination directly (through open schooling are also eligible to apply for this programme. Students who have completed Diploma in Commercial Practice are eligible for lateral entry into 3rd Semester B.Com.

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4. DURATION OF THE PROGRAMME:

The duration of the programme is three (03) years of Six Semesters. A candidate shall complete his/her degree within six (06) academic years from the date of his/her admission to the first semester. Students successfully completing three (03) years of the course will be awarded Bachelor's Degree in Commerce (FINTECH) – B.COM- FINTECH.

5. MEDIUM OF INSTRUCTION

The medium of instruction shall be in English. However, a candidate will be permitted to write the examination completely, either in English or in Kannada.

6. CLASSROOM STRENGTH OF STUDENTS

Maximum number of students in each section shall be 60 or as per University Regulations.

7. ATTENDANCE:

- a. For the purpose of calculating attendance, each semester shall be taken as a Unit.
- b. A student shall be considered to have satisfied the requirement of attendance for the semester, if he / she has attended not less than 75% in aggregate of the number of working periods in each of the courses compulsorily.

A student who fails to complete the course in the manner stated above shall not be permitted to take the University examination.

8. COURSE MATRIX

(i) Annexure-1 for B.COM-FINTECH

9. TEACHING AND EVALUATION:

M.Com (All Programs) /MBA / MFA / MBS graduates with basic degree in B. Com (All B.Com Programs), B.B.M, BBA & BBS from a recognized University, are only eligible to teach and evaluate the courses (excepting languages, compulsory additional subjects and core Information Technology related subjects) mentioned in this regulation. Languages, IT related courses and additional courses shall be taught by the Post-graduates as recognized by the respective Board of Studies.

10. SCHEME OF EXAMINATION:

- a. There shall be a University examination at the end of each semester. The maximum marks for the university examination in each course/paper shall be 80.
- b. Of the 20 marks allotted for Internal Assessment, 10 marks shall be based on average of two tests (20 Marks each). Each test shall be of at least 01 hour duration to be held during the semester. The remaining 10 marks of the Internal Assessment shall be based on Attendance and Assignments /skill development exercises of 05 marks each.
- c. The marks based on attendance shall be awarded as given below:
76% to 80% = 02 marks

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81% to 85% = 03 marks
 86% to 90% = 04 marks.
 91% to 100% = 05 marks.

11. PATTERN OF QUESTION PAPER:

Each question paper shall carry 80 marks and the duration of examination is 3 hours. The Question paper shall ordinarily consist of four sections, to develop testing of conceptual skills, understanding skills, comprehension skills, analytical skills and application of skills. The question paper setter shall prepare TWO sets of question papers with a maximum of 10% repetition. All practical / problems oriented question papers shall be provided only in English. However, the theory subjects' question papers shall be provided in both Kannada and English versions.

The Question Paper will be as per the following Model:

Section A	Conceptual questions (5 questions out of 8)	5 x 2 = 10
Section B	Analytical questions (4 questions out of 6)	4 x 5 = 20
Section C	Essay type questions (3 questions out of 5)	3 x 15 = 45
Section D	Skill Based questions	1 x 5 = 05
Total		80 marks

12. APPEARANCE FOR THE EXAMINATION:

- A candidate shall apply for all the courses in each examination when he/she appears for the first time. A candidate shall be considered to have appeared for the examination only if he/she has submitted the prescribed application for the examination along with the required fees to the University.
- A candidate who has passed any language under Part-1 shall be eligible to claim exemption from the study of the language if he/she has studied and passed the language at the corresponding level.
- Further, candidates shall also be eligible to claim exemption from studying and passing in those Commerce subjects which he/she has studied and passed at the corresponding level, subject to the conditions stipulated by the University.
- A candidate who is permitted to seek admission to this Degree Programme on transfer from any other University, shall have to study and pass the subjects which are prescribed by the University. Such candidates shall however, not be eligible for the award of ranks.

13. MINIMUM FOR A PASS:

(a) No candidate shall be declared to have passed the Semester Examination as the case may be under each course /paper unless he/she obtains not less than 35% (i.e. 28 marks out of 80) marks in written examination / practical examination and 40% marks in aggregate of written/ practical examination and internal assessment put together. However, there is no minimum marks to pass internal assessment tests including other Internal Assessments such as Viva-Voce, Internship Report, Field Survey Report and similar others.

(b) A candidate shall be declared to have passed the program if he/she secures at least 40% of marks or a CGPA of 4.0 (Course Alpha-Sign Grade P) in aggregate of both internal assessment

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and semester end examination marks put together in each course of all semesters, such as theory papers/ practical / field work / internship / project work / dissertation / viva-voce, provided the candidate has secured at least 40% of marks in the semester end examinations in each course.

(c) The candidates who pass all the semester examinations in the first attempt are eligible for ranks, provided they secure at least CGPA of 6.00 (Alpha-Sign Grade B).

(d) A candidate who passes the semester examinations in parts is eligible for only Class, CGPA and Alpha-Sign Grade but not for ranking.

(e) The results of the candidates who have passed the last semester examination but not passed the lower semester examinations shall be declared as NCL (Not Completed the Lower Semester Examinations). Such candidates shall be eligible for the degree only after completion of all the lower semester examinations.

(f) If a candidate fails in a subject/course, either in theory or in practicals, he/she shall appear for that subject only at any subsequent examination, as prescribed for completing the programme. He/she must obtain the minimum marks for a pass in that subject (theory and practicals, separately) as stated above.

(g) The minimum total credits that a candidate shall obtain in aggregate in all semesters must be 142 credits out of the total credits allotted for the program, to be declared as pass in the program.

14. CLASSIFICATION OF SUCCESSFUL CANDIDATES:

- a. The results of the First to Sixth semester degree examination shall be declared and classified separately as follows:
 - i. **First Class:** Those who obtain 60% and above of the total marks.
 - ii. **Second Class:** Those who obtain 50% and above but less than 60% of total marks.
 - iii. **Pass Class:** Rest of the successful candidates who secure 40% and above but less than 50% of marks.
- b. Class shall be declared based on the aggregate marks obtained by the candidates in all the courses of all semesters of this Degree Program (excluding Part 3 Courses mentioned in the Course Matrix).
- c. The candidates who have passed each course in the semester end examination in the first attempt only shall be eligible for award of ranks. The first ten ranks only shall be notified by the University.

15. PROVISION FOR IMPROVEMENT OF RESULTS:

The candidate shall be permitted to improve the results of the whole examination or of any Semester or a specific course within the prescribed time by the university after the publication of the results. This provision shall be exercised only once during the course and the provision once exercised shall not be revoked. The application for improvement of results shall be submitted to the Registrar (Evaluation) along with the prescribed fee.

16. FINAL RESULT / GRADES DESCRIPTION

An alpha-sign grade, the eight-point grading system, as described below shall be adopted for classification of successful candidate. The declaration of result is based on the Semester Grade

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Point Average (SGPA) earned towards the end of each semester or the Cumulative Grade Point Average (CGPA) earned towards the completion of all the six semesters of the programme and the corresponding overall alpha-sign grades.

Final Result / Grades Description

Semester GPA/Program CGPA	Alpha – Sign/ Letter Grade	Semester/Program % of Marks	Result/Class Description
9.00-10.00	O (Outstanding)	90.00-100	Outstanding
8.00- <9.00	A+ (Excellent)	80.0-<90.00	First Class Exemplary
7.00-<8.00	A (Very Good)	70.0-<80.00	First Class Distinction
6.00-<7.00	B+ (Good)	60.0-<70.00	First Class
5.50-<6.00	B (Above Average)	55.0-<60.00	High Second Class
5.00-<5.50	C (Average)	50.0-<55.00	Second Class
4.00-<5.00	P (Pass)	40.0-<50.00	Pass Class
Below 4.00	F (Fail)	Below 40	Fail/Re-appear
Ab (Absent)	-	Absent	-

The Semester Grade Point Average (SGPA) in a Semester and the CGPA at the end of each year may be calculated as described in para 15:

17. COMPUTATION OF SEMESTER GRADE POINT AVERAGE AND CUMULATIVE GRADE POINT AVERAGE

1. Calculation of Semester Grade Point Average (SGPA)

The Grade Points (GP) in a course shall be assigned on the basis of marks scored in that course as per the Table I. Any fraction of mark in the borderline less than 0.50 be ignored in assigning GP and the fractions of 0.50 or more be rounded off to the next integers. The Credit Points (CP) shall then be calculated as the product of the grade points earned and the credits for the course. The total CP for a semester is the sum of CP of all the courses of the semester. The SGPA for a semester is computed by dividing the total CP of all the courses by the total credits of the semester. It is illustrated below with typical examples.

2. Calculation of Cumulative Grade Point Average (CGPA)

The aggregate or cumulative SGPA (CGPA) at the end of the second, fourth and sixth semesters shall be calculated as the weighted average of the semester grade point averages. The CGPA is calculated taking into account all the courses undergone over all the semesters of a programme, i.e. The CGPA is obtained by dividing the total of semester credit weightages by the maximum credits for the programme.

$$CGPA = \sum (C_i \times G_i) / \sum C_i$$

Where G_i is the grade point of the 'i'th course / paper and C_i is the total number of credits for that course/ paper

$$CGPA = \sum (C_i \times S_i) / \sum C_i$$

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Where S_i is the SGPA of the 'i'th semester and C_i is the total number of credits in that semester.

Table 1: Conversion of Percentage of Marks into Grade Points in a Course/Paper

% Marks in a paper/practical	Grade Point (GP)	% Marks in a paper/practical	Grade Point (GP)
98-100	10	63-67	6.5
93-97	9.5	58-62	6.0
88-92	9.0	53-57	5.5
83-87	8.5	48-52	5.0
78-82	8.0	43-47	4.5
73-77	7.5	40-42	4.0
68-72	7.0	Below 40	0

18. TERMS AND CONDITIONS:

- A candidate is allowed to carry all the previous un-cleared papers to the subsequent semester/semesters.
- Such of those candidates who have failed/remained absent for one or more papers henceforth called as repeaters, shall appear for exam in such paper/s during the three immediately succeeding examinations. There shall be no repetition for internal assessment test.
- The candidate shall take the examination as per the syllabus and the scheme of examination in force during the subsequent appearance.

19. MEDALS AND PRIZES:

No candidates passing an external examination shall be eligible for any scholarship, fellowship, medal, prize or any other award

20. REMOVAL OF DIFFICULTY AT THE COMMENCEMENT OF THESE REGULATIONS:

If any difficulty arises while giving effect to the provision of these Regulations, the Vice Chancellor may in extraordinary circumstances, pass such orders as he may deem fit

ANNEXURE-1

COURSE MATRIX

I Semester

	Courses	Paper Code	Instruction hrs/week	Duration of Exam (Hrs.)	Marks			Credits
					IA	Univ. Exam	Total	
Part 1- Language	Language-1 - Kannada/Sanskrit/Urdu/Tamil/Telugu/Malayalam/Additional English / Marathi/ Hindi		4	3	20	80	100	3
	Language – II English		4	3	20	80	100	3
Part 2- DSC	Financial Accounting	1.1	4	3	20	80	100	4
	Introduction to Financial Markets	1.2	4	3	20	80	100	4
	Business Environment	1.3	4	3	20	80	100	4
	Introduction to Data Analytics for Finance	1.4	4	3	20	80	100	4
Part 3- CC	Constitutional Values-1		3	1.5	10	40	50	2
	Total				130	520	650	24

Note: The student shall take up **any one Value- Added Certificate Course of 30 hours**, at Institutional level or any MOOC program under **SWAYAM** portal or through any other recognised training institute. It is compulsory for all students to carry out this course from the beginning of the first semester and before the end of second semester. This will carry **ONE credit**, which will be reflected in the **second semester marks card**. The marks shall be uploaded by the institution, along with IA marks, after obtaining the course completion certificate.

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COURSE MATRIX

II Semester

	Courses	Paper Code	Instruction hrs/week	Duration of Exam (Hrs.)	Marks			Credits
					IA	Univ. Exam	Total	
Part 1- Language	Language-1 - Kannada/Sanskrit/Urdu/Tamil/Telugu/Malayalam/Additional English / Marathi/ Hindi		4	3	20	80	100	3
	Language – II English		4	3	20	80	100	3
Part 2- DSC	Advanced Financial Accounting	2.1	4	3	20	80	100	4
	Mutual Funds - VA series - NISM	2.2	4	3	20	80	100	4
	Business Regulations	2.3	4	3	20	80	100	4
	Statistical Methods using Advanced data Analytics	2.4	4	3	20	80	100	4
Part 3- CC	Constitutional Values-2		3	1.5	10	40	50	2
	Value-Added Certificate Course *		-	-	25	-	25	1*
	Total				155	520	675	25

Syllabus - Semester I

Name of the Program: Bachelor of Commerce (FINTECH) Course Code. 1.1 NAME OF THE COURSE: FINANCIAL ACCOUNTING		
COURSE CREDITS	NO.OF HOURS PER WEEK	TOTAL NO. OF TEACHING HOURS
4 CREDITS	4 HOURS	56 HOURS
Pedagogy: Classroom Lecture, Tutorials, Group discussion, Seminar, Case Studies, Field Work etc.		
Course Outcomes: On successful completion of the course, the students will be able to a. Understand the theoretical frame work of accounting as well as Accounting standards. b. Prepare Financial Statements from Incomplete records. c. Work out the accounting treatments for Consignment transactions. d. Learn various methods of Accounting for Hire Purchase transactions. e. Work out various Accounting treatments for Dependent Branches.		
SYLLABUS:		Hours
Unit - 1: Theoretical Framework of Accounting		08
Introduction-Meaning, Scope, Objectives, Importance and Functions of Accounting; Terminologies used in Accounting; Users of Accounting Information; Accounting Process; Cash basis and Accrual basis of Accounting; Branches of Accounting, Principles of Accounting, Concepts and Conventions; Accounting Standards-Indian Accounting Standards (Ind AS)-Meaning and Definition, Need and Objectives; Accounting Equations, Problems on Accounting Equations.		
Unit - 2: Conversion of Single Entry System to Double Entry System		12
Accounts from Incomplete Records/Single Entry System -Meaning, Features, Merits & Demerits; Conversion into Double Entry System, Need for Conversion; Preparation of Statement of Affairs, Cashbook, Memorandum Trading Account, Total Debtors Account, Total Creditors Account, Bills Receivable Account, Bills Payable Account & Trading and Profit & Loss and Balance Sheet- Problems		
Unit - 3: Consignment Accounts		12
Introduction-Meaning of Consignor, Consignee, Account Sales & Proforma Invoice; Goods Invoiced at Cost Price, Goods Invoiced at Selling Price, Accounting for Normal & Abnormal Loss; Valuation of Stock; Passing of Journal Entries & Preparation of Ledger Accounts in the books of Consignor only- Problems		
Unit - 4: Hire Purchase System		12
Meaning of Hire Purchase and Installment Purchase System, Difference between Hire Purchase and Installment Purchase, Important Definitions-Hire Purchase Agreement, Hire Purchase Price, Cash Price, Hire Purchase Charges; Calculation of Interest, Calculation of Cash Price; Journal Entries and Ledger Accounts in the books of Hire Purchaser only. (Asset Accrual Method only)- Problems		

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Unit - 5: Branch Accounts	12
Meaning, Objectives and Advantages of Branch Accounting; Types of Branches- Meaning and Features of Dependent Branches, Independent Branches and Foreign Branches; Methods of maintaining Books of Accounts by the Head Office–Debtors System only when the goods are sent at Cost Price and Invoice Price &ascertainment of Profit or Loss of Branch under Debtors System – Problems	
Skill Development Activities: <ol style="list-style-type: none"> 1. Enlisting any Five Indian Accounting Standards 2. Prepare a Memorandum Trading Account, Total Debtors Account, Total Creditors & Statement of Affairs with imaginary figures. 3. Preparation of Pro-form Invoice and Accounts sales with imaginary figures. 4. Prepare the Hire Purchase table with imaginary figures. 5. Prepare Branch Account with imaginary figures. 	
Books for Reference: <ol style="list-style-type: none"> 1. Robert N Anthony, David Hawkins, Kenneth A. Merchant, (2017) Accounting: Text and Cases, McGraw-Hill Education, 13th Edition. 2. S. Anil Kumar, V. Rajesh Kumar and B. Mariyappa – Financial Accounting, Himalaya Publishing House, New Delhi. 3. SP.Iyengar (2005), Advanced Accounting, Sultan Chand & Sons, Vol.1. 4. Charles T. Horn gren and Donna Phil brick, (2013) Introduction to Financial Accounting, Pearson Education, 11th Edition. 5. J.R.Monga, Financial Accounting: Concepts and Applications. Mayur Paper Backs, New Delhi, 2nd Edition. 6. S.N.Maheshwari, and S.K.Maheshwari. Financial Accounting. Vikas Publishing House, New Delhi, 6th Edition. 	

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Name of the Program: Bachelor of Commerce (FINTECH) Course Code: 1.2 NAME OF THE COURSE: INTRODUCTION TO FINANCIAL MARKETS		
COURSE CREDITS	NO. OF HOURS PER WEEK	TOTAL NO. OF TEACHING HOURS
4 CREDITS	4 HOURS	56 HOURS
Pedagogy: Classroom Lecture, Tutorials, Group discussion, Seminar, Case Studies, Field Work etc.		
Course Outcomes: On successful completion of the course, the Students will be able to a. Understand the concept and importance of investment. Know when and how to start investing. b. Identify various investment options available. c. Understand the functions of stock exchanges and the basics of equity, debt, derivatives, mutual funds, indices, depositories, and dematerialization. d. Understand the functions of the securities market and the role of regulators like SEBI. e. Identify the participants in the securities market and the primary market operations.		
SYLLABUS:		HOURS
Unit-1: Introduction to Investment		08
What is Investment?, Why should one invest?, When to start Investing?, What care should one take while investing?, What is meant by Interest?, What factors determine interest rates?		
Unit- 2: Introduction to Investment		10
Various options available for investment, Short-term financial options available for investment, Long-term financial options available for Investment, Stock Exchange and its functions, Equity/Share, Debt Instrument, Derivative, Mutual Fund, Index, Depository, Dematerialization.		
Unit-3: Securities Market		10
What are Securities?, Function of Securities Market, Regulators of Securities Market (SEBI), Participants in Securities Market, Primary Market and its role, Issue of Shares, Face Value, Premium, and Discount.		
Unit- 4: Secondary Market & Trading		14
Secondary Market and its role, Stock Exchange and Demutualization, Stock Trading, Screen Based Trading, NEAT, placing orders, Contract Note, Brokerage, Products in Secondary, Markets: Equity and Debt Investments, Derivatives: Types and Commodity Market.		
Unit- 5: Mutual Funds, Depositories and Miscellaneous		14
Regulatory Body for Mutual Funds, Types of Mutual Funds and Investment Plans, NAV, Risks, Rights of Mutual Fund holders, Depositories, Depository Participants, ISIN, Corporate Actions, Stock Split, Buyback, Clearing & Settlement, Redressal, Index, Ratio Analysis.		

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Skill Development Activities:

1. Draw the structure of Indian Financial Markets
2. Prepare the list of various financial instruments in Capital Market and Money Market
3. List out the various types of Mutual Funds
4. List out the various options available for Investments

Books for References:

1. "Financial Markets: Beginner's Module" by NSE Academy
2. "The Intelligent Investor" by Benjamin Graham
3. "A Random Walk Down Wall Street" by Burton G. Malkiel
4. "Common Stocks and Uncommon Profits" by Philip Fisher

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Name of the Program: Bachelor of Commerce (FINTECH) Course Code:1.3 Name of the Course: BUSINESS ENVIRONMENT		
COURSE CREDITS	NO. OF HOURS PER WEEK	TOTAL NO. OF TEACHING HOURS
4 CREDITS	4 HOURS	56 HOURS
Pedagogy: Classroom Lecture, Tutorials, Group discussion, Seminar, Case Studies, Field Work etc.		
Course Outcomes: On successful completion, students will be able to: a) Understand the components of Business Environment. b) Analyse the various environmental factors influencing business organisation. c) Design a competitive analysis for a specific Industry. d) Understand the concept of Globalization and its impact on Domestic Businesses.		
SYLLABUS:		HOURS
Unit- 1: Introduction to Business Environment		12
Business Environment -Meaning, Types of Business Environment – Internal and External, Micro-Environment and Macro- Environment of business; Competitive analysis of Business; Environmental analysis-Scanning, Monitoring, Forecasting, Assessment; Limitation of Environment Analysis.		
Unit- 2: Political and Legal Environment		10
Political Environment - Functions of the State, Role of Government, State intervention in business- Reasons for and Types of state intervention in business. Legal environment -Impact of various laws on Indian businesses.		
Unit-3: Economic and Global Environment		14
Economic Environment - Meaning, Nature and Components of the Economic Environment, Factors affecting Economic Environment. Global environment -Meaning of Globalisation, Approaches to Globalisation, Merits and demerits of Globalisation, Impact of Globalisation on Indian businesses; Foreign market entry strategies; MNCs and TNCs (concepts only).		
Unit- 4: Technological Environment		10
Technological Environment: Meaning and features of Technological Environment; Impact of Technological changes on business, Technology and Society, Technology Transfer- Meaning, Benefits and Challenges.		
Unit- 5: Demographic and Natural Environment		10
Demographic Environment - Meaning and components of Demographic environment; Natural Environment: Meaning and Features of Natural environment. Impact of Natural environment on business.		

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Skill Development Activities:

- List out the benefits of Technology on businesses.
- Draft Five Forces Model for an Imaginary business.
- List out the impact of Globalisation on Indian businesses
- List out any five Demographic factors affecting businesses.

Books for References:

1. Aswathappa. K, Essentials Of Business Environment, HPH
2. Sundaram & Black: The International Business Environment; Prentice Hall
3. Francis Cherunilam, Business Environment- Text and Cases, 8th Edition, HPH
4. Chidambaram: Business Environment; Vikas Publishing
5. Upadhyay, S: Business Environment, Asia Books
6. Chopra, B K: Business Environment in India, Everest Publishing
7. M. Ashikary, Economic Environment of Business.
8. Veena Keshav Pailwar, Business Environment, PHI Learning Pvt. Ltd
9. Vivek Mittal, Business Environment, 1st Edition, Excel Books

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Name of the Program: Bachelor of Commerce (FINTECH) Course Code:1.4 NAME OF THE COURSE: INTRODUCTION TO DATA ANALYTICS FOR FINANCE		
COURSE CREDITS: :	NO. OF HOURS PER WEEK	TOTAL NO. OF TEACHING HOURS
4 CREDITS	4 HOURS	56 HOURS
Pedagogy: Classroom Lecture, Tutorials, Group discussion, Seminar, Case Studies, Field Work etc.		
Course Outcomes: On successful completion of the course, the students will be able <ol style="list-style-type: none"> Understand the role and importance of data analytics in finance. Apply appropriate data collection methods and techniques.. Utilize EDA tools and techniques to derive actionable insights from financial data. Understand the principles of predictive modeling and its applications in finance. Apply regression analysis and forecasting techniques to financial data. 		
SYLLABUS		HOURS
Unit 1: Fundamentals of Data Analytics		10
Introduction to data analytics in finance, Basics of data visualization and interpretation, Statistical concepts and analysis techniques, Introduction to data mining and machine learning in finance		
Unit – 2: Data Collection and Preparation		10
Data sources in finance and banking, Data collection methods and techniques, Data cleaning and preprocessing, Data integration and transformation		
Unit – 3: Exploratory Data Analysis (EDA)		12
Exploring and summarizing financial data, Visualizing financial trends and patterns, Descriptive statistics and key performance indicators (KPIs), EDA tools and techniques in finance		
Unit – 4: Predictive Analytics in Finance		12
Introduction to predictive modeling, Regression analysis and forecasting techniques, Time series analysis for financial data, Credit risk assessment and prediction models		
Unit – 5 : Advanced Topics in Data Analytics for Finance		12
Machine learning algorithms for finance (e.g., decision trees, random forests), Sentiment analysis and social media data in finance, Fraud detection and prevention using analytics, big data analytics and cloud computing in finance.		
Skill Development <ol style="list-style-type: none"> Calculate and interpret descriptive statistics and key performance indicators (KPIs) in finance. Conduct time series analysis to analyze temporal patterns in any financial data. Conduct sentiment analysis and analyze any social media data's impact on financial markets. Demonstrate proficiency in data visualization and interpretation techniques. 		

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Books for reference:

1. "Data Science for Business: What You Need to Know About Data Mining and Data Analytic Thinking" by Foster Provost and Tom Fawcett
2. "Python for Data Analysis" by Wes McKinney

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Name of the Program: Bachelor of Commerce (FINTECH) Course Code: 2.1 NAME OF THE COURSE: ADVANCED FINANCIAL ACCOUNTING		
COURSE CREDITS	NO. OF HOURS PER WEEK	TOTAL NO. OF TEACHING HOURS
4 CREDITS	4 HOURS	56 HOURS
Pedagogy: Classroom Lecture, Tutorials, Group discussion, Seminar, Case Studies, Field Work etc.		
Course Outcomes: On successful completion of the course, the students will be able to <ol style="list-style-type: none"> Understand & Compute the amount of Claims for Loss of Stock. Understand and preparing the accounts for converting Partnership Firms to Limited Companies. Deal with the Inter-Departmental Transfers and their Accounting Treatment. Articulate the Accounting treatment for Royalty Agreements & Transactions. Outline the Emerging Trends in the field of Accounting 		
SYLLABUS:		HOURS
Unit - 1: Insurance Claims for Loss of Stock		12
Insurance Claims- Meaning, Need and Advantages of Fire Insurance; Special terminologies in Fire Insurance Claims – Insurer, Insured, Premium, Salvage, Insurance Policy, Sum Assured, Under Insurance, Over Insurance, Average Clause; Ascertainment of Fire Insurance Claim including on Abnormal Line of Goods- Problems		
Unit - 2: Sale to a Company or Conversion of Partnership to a Limited Company		12
Introduction-Meaning of Sale or Conversion of Partnership-Meaning of Purchase Consideration – Methods of Calculating Purchase Consideration, Closing the books of Partnership Firm (Ledger Accounts only): Passing Opening Journal Entries and preparing Opening Balance Sheet (Vertical form) in the books of Company - Problems		
Unit - 3: Departmental Accounts		12
Meaning and Features of Departmental Undertakings; Examples of Department Specific Expenses and Common Expenses; Need and Bases of Apportionment of Common Expenses; Preparation of Statement of Profit in Columnar form, Statement of General Profit/Loss and Balance Sheet (Vertical form only); Inter-Departmental Transfers at Cost Price - Simple Problems		
Unit - 4: Royalty Accounts		12
Introduction-Meaning, Terms used in Royalty Agreement- Lessee, Lessor, Minimum Rent, Short Workings, Recoupment of Short Workings with Strike and Lockout Periods; Accounting Treatment in the book of Lessee only–Journal Entries and Ledger Accounts including Minimum Rent Account. (Excluding Sub-Lease and Lessor's books)- Problems		
Unit - 5: Emerging Trends in Accounting		08
Digital transformation of Accounting; Big Data Analytics in Accounting; Cloud Computing in Accounting; Green Accounting; Human Resource Accounting; Inflation Accounting; Database Accounting. (Meaning and Features only)		

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Skill Development Activities:

1. List out the Procedure & Documentation involved in the Insurance claims.
2. Calculate the Purchase Consideration with imaginary figures (Any type).
3. Identify the common expenses of a Departmental Undertaking and list them
4. Prepare Royalty Table with imaginary figures.

Reference Books:

1. S.N. Maheshwari and S.K. Maheshwari. Financial Accounting. Vikas Publishing House, New Delhi, 6th Edition.
2. S.AnilKumar,V.RajeshKumarandB.Mariyappa–FinancialAccounting,Himalaya Publishing House, New Delhi
3. SP Iyengar (2005),Advanced Accounting, Sultan Chand & Sons,Vol.1.
4. Robert N Anthony, David Hawkins, Kenneth A. Merchant, (2017) Accounting: Text and Cases, McGraw-Hill Education, 13thEdition.
5. Charles T. Horngren and Donna Phil brick,(2013) Introduction to Financial Accounting, PearsonEducation,11thEdition.
6. J.R. Monga, Financial Accounting: Concepts and Applications. Mayur Paper Backs, New Delhi,32nd Edition.

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Name of the Program: Bachelor of Commerce (FINTECH) Course Code: 2.2 Name of the Course: MUTUAL FUNDS - VA SERIES - NISM		
COURSE CREDITS	NO. OF HOURS PER WEEK	TOTAL NO. OF TEACHING HOURS
4 CREDITS	4 HOURS	56 HOURS
Pedagogy: Classroom Lecture, Tutorials, Group discussion, Seminar, Case Studies, Field Work etc.		
Course Outcomes: On successful completion of the Course, the students will be able to: <ul style="list-style-type: none"> a) Identify and describe various mutual fund schemes, their features, and objectives. b) Assess different investment strategies, including active vs. passive management and the benefits of systematic plans like SIPs, STPs, and SWPs. c) Understand the fund management process and the role of Asset Management Companies (AMCs). d) Evaluate mutual fund performance using key performance indicators, such as NAV, alpha, beta, and Sharpe ratio. e) Compare fund performance against benchmarks to determine effectiveness. 		
SYLLABUS:		HOURS
Unit-1: Introduction to Mutual Funds		10
Overview of Mutual Funds, Definition and key concepts, History and evolution of mutual funds in India, Structure and Types of Mutual Funds, Open-ended vs. close-ended funds, Equity funds, debt funds, hybrid funds, and other types, Benefits of Investing in Mutual Funds, Diversification, professional management, liquidity, Regulatory Environment, Role of SEBI in regulating mutual funds, Key regulations and compliance requirements.		
Unit-2: Mutual Fund Projects and Investment Strategies		14
Mutual Fund Schemes, Equity schemes, debt schemes, hybrid schemes, solution-oriented schemes, Understanding the features and objectives of different schemes, Investment Strategies, Active vs. passive management, Growth vs. value investing, Systematic Investment Plans (SIPs), Benefits and mechanics of SIPs, SIP vs. lump sum investments, Other Systematic Plans, Systematic Transfer Plans (STPs) and Systematic Withdrawal Plans (SWPs).		
Unit-3: Mutual Fund Operations and Performance Evaluation		12
Mutual Fund Operations, Fund management process, Role of Asset Management Companies (AMCs), Understanding NAV (Net Asset Value), Performance Evaluation, Key performance indicators (KPIs) for mutual funds, Risk-adjusted returns, alpha, beta, Sharpe ratio, Benchmarking and Comparison, Importance of benchmarks, Comparing fund performance against benchmarks		
Unit-4: Sales and Distribution of Mutual Funds		14
Distribution Channels, Direct vs. indirect distribution, Role of distributors, financial advisors, and banks, Sales Practices, Investor profiling and suitability assessment, Ethics and best practices in selling mutual funds, Investor Communication, Importance of effective communication, FINTECH updates and transparency		
Unit-5: Taxation and Investor Services		08

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Taxation of Mutual Funds, Tax implications for different types of funds, Capital gains tax, dividend distribution tax, Tax-saving mutual funds (ELSS), Investor Services, KYC (Know Your Customer) process, Online services and transactions, Grievance Redressal, Handling investor grievances, Role of AMFI (Association of Mutual Funds in India) in investor protection.

Skill Development Activities:

1. Distinguish between different types of mutual funds and their structures.
2. Evaluate any mutual fund performance using key performance indicators, such as NAV, alpha, beta, and Sharpe ratio.
3. List out the role of Asset Management Companies (AMCs).
4. Write a note on KYC required for purchasing Mutual Funds

Books for References:

1. Aswathappa, Human Resource Management- Text and Cases (9th Edition), McGraw Hill Education (India) Private Ltd.
2. Edwin Flippo, Personnel Management, McGraw Hill
3. C. B. Mamoria, Personnel Management, HPH
4. K. Venkataramana, Human Resource Management, SHBP
5. Subba Rao, Personnel and Human Resources Management, HPH
6. Reddy & Appanaiah, Human Resource Management, HPH
7. S. Sadri & Others: Geometry of HR, HPH
8. Michael Porter, HRM and Human Relations, Juta & Co. Ltd.

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Name of the Program: Bachelor of Commerce (FINTECH) Course Code: 2.3 Name of the Course: BUSINESS REGULATIONS		
COURSE CREDITS	NO. OF HOURS PER WEEK	TOTAL NO. OF TEACHING HOURS
4 CREDITS	4 HOURS	56 HOURS
Pedagogy: Classroom Lecture, Tutorials, Group discussion, Seminar, Case Studies, Field Work etc.		
Course Outcomes: On successful completion of the Course, the students will be able to: <ol style="list-style-type: none"> Comprehend the laws relating to Contracts and its application in business activities. Comprehend the rules for Sale of Goods and rights and duties of a buyer and a seller. Understand the significance of Consumer Protection Act and its features Understand the need for Environment Protection. 		
SYLLABUS:		HOURS
Unit-1: Regulations of Contracts-1		14
Introduction – Definition of Contract, Essentials of Valid Contract; Offer and acceptance- Offer and Acceptance and their various types, Intention to create legal relationship, Communication of Offer and Acceptance, Revocation and mode of revocation of offer and acceptance Consideration- Meaning and nature of Consideration, Exceptions to the rule- No Consideration- No Contract, Adequacy of consideration, Present and past consideration, Unlawful consideration and its effects Contractual capacity- Meaning of Capacity to Contract, Incapacity to contract- Minors, Persons of Unsound Mind, Disqualified agreements, Effects of Minors Agreement.		
Unit-2: Regulations of Contracts-2		14
Consent- Meaning of Consent and Free Consent; Meaning and Effects of Coercion, Undue Influence, Fraud, Misrepresentation, Mistake in an agreement. Performance of Contract- Rules regarding Performance of Contracts, Joint Promisors, Impossibility of Performance, Quasi contracts & its performance Discharge of a Contract- Meaning of Discharge and modes of Discharging a Contract –Novation, Remission, Accord, Satisfaction and Breach-Anticipatory Breach and Actual breach Remedies for Breach of Contract- Remedies under Indian Contract Act 1872-Damages, Types of Damages.		
Unit-3: Contracts of Sale of Goods		12
Concept of Goods, Sale of Goods v. Agreement to Sell, Contract of Sale of Goods, Performance of a Contract of Sale of Goods, Meaning and Types of Conditions and Warranties, Meaning and Rights of an Unpaid Seller		
Unit-4: Regulations of Consumer Protection		08
Definitions of the terms – Consumer, Consumer Protection, Consumer Dispute, Defect, Deficiency, Unfair Trade Practices, Rights of Consumer under the Act, Consumer Redressal- Meaning and Agencies – District Forum, State Commission and National Commission.		

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Unit-5: Regulations of Environmental Protection	08
Introduction - Objectives of the Act, Definitions of Important Terms – Environment, Environment Pollutant, Environment Pollution, Hazardous Substance and Occupier, Types of Pollution, Powers of Central Government to protect Environment in India.	
<p>Skill Development Activities:</p> <ol style="list-style-type: none"> 1. Discuss the contents of the case of “Carlill vs Carbolic Smoke Ball Company” case 2. Discuss the contents of the case of “Mohori Bibee v/s Dharmodas Ghose”. 3. List out any five rights of a consumer. 4. List at least 5 items which can be categorized as ‘hazardous substance’ according to Environment Protection Act. 	
<p>Books for References:</p> <ol style="list-style-type: none"> 1. M.C. Kuchhal, and Vivek Kuchhal, Business Law, Vikas Publishing House, New Delhi. 2. N.D. Kapoor, Business Laws, Sultan Chand Publications 3. Avtar Singh, Business Law, Eastern Book Company, Lucknow. 4. SN Maheshwari and SK Maheshwari, Business Law, National Publishing House, New Delhi. 5. Aggarwal S K, Business Law, Galgotia Publishers Company, New Delhi 6. Bhushan Kumar Goyal and Jain Kinneri, Business Laws, International Book House 7. P C Tulsian and Bharat Tulsian, Business Law, McGraw Hill Education 8. Sharma, J.P. and Sunaina Kanojia, Business Laws, Ane Books Pvt. Ltd., New Delhi 9. Chanda.P.R, Business Laws, Galgotia Publishing Company 	

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Name of the Program: Bachelor of Commerce (FINTECH) Course Code: 2.4 NAME OF THE COURSE: STATISTICAL METHODS USING ADVANCED DATA ANALYTICS		
COURSE CREDITS	NO. OF HOURS PER WEEK	TOTAL NO. OF TEACHING HOURS
4 CREDITS	4 HOURS	56 HOURS
Pedagogy: Classroom Lecture, Tutorials, Group discussion, Seminar, Case Studies, Field Work etc.		
Course Outcomes: On successful completion of the course, the students will be able to <ol style="list-style-type: none"> Conduct exploratory data analysis and implement key statistical methodologies. Use advanced statistical methods and machine learning algorithms for predictive analytics. Proficiently use statistical software and programming languages for data analysis. Create and interpret advanced data visualizations and translate results into actionable insights. Apply statistical techniques to real-world data sets and critically evaluate the results. Understand and apply ethical considerations and best practices in data analytics. 		
SYLLABUS:		HOURS
Unit-1: FOUNDATIONS OF STATISTICAL METHODS		12
Overview of Statistics and Data Types, Descriptive Statistics: Central Tendency and Variability, Probability Theory and Distributions, Inferential Statistics: Estimation and Hypothesis Testing		
Unit-2: REGRESSION, ANOVA and CORRELATION		12
Simple and Multiple Linear Regression (Least Squares Estimation, Model Fit and Residuals Analysis, Interpretation of Coefficients, Model Selection (Adjusted R-squared, AIC, BIC), Logistic Regression (Binary Outcomes and Odds Ratios, Model Diagnostics), Correlation Analysis (Pearson and Spearman Correlation, Significance Testing), One-way and Two-way ANOVA (Post-hoc Tests (Tukey's HSD)		
Unit-3: ADVANCED STATISTICAL METHODS AND MACHINE LEARNING		12
Time-Series Analysis-Components and Stationarity, ARIMA Models, Forecasting), Principal Component Analysis (PCA) (Dimensionality Reduction, Eigenvalues and Eigenvectors, Visualizing Components), Cluster Analysis and Factor Analysis (Hierarchical and K-means Clustering, Distance Metrics, Cluster Validation), Supervised Learning: Classification and Regression (Classification (Decision Trees, SVM), Regression (Regression Trees, Neural Networks), Model Evaluation (Accuracy, MSE), Unsupervised Learning: Clustering and Association		
Unit-4: STATISTICAL SOFTWARE AND DATA VISUALIZATION		10
Introduction to R and Python for Data Analysis (Basics of R and Python for Data Analysis, Data Manipulation with pandas (Python) and dplyr (R), Data Manipulation and Cleaning (Handling Missing Data, Data Transformation Techniques Creating Visualizations with		

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ggplot2 (R) and matplotlib/seaborn (Python), Interactive Visualizations with Plotly, Advanced Data Visualization Techniques with Tools like Tableau, PowerBI (Using Tableau for Data Visualization, Creating Dashboards with PowerBI)	
Unit-5: CAPSTONE PROJECTS AND ETHICS	10
Real-world Data Analysis Project, Application of Comprehensive Skills to Practical Problems, Presentation and Reporting of Findings, Ethical Issues in Data Analysis, Best Practices for Data Management	
Skill Development Activities: <ol style="list-style-type: none"> 1. Conduct exploratory data analysis on any research topic and implement key statistical methodologies. 2. Use advanced statistical methods for predictive analytics. 3. Create and interpret advanced data visualizations on any topic 4. Apply statistical techniques to any real-world data sets and critically evaluate the results. 	
Books for Reference: <ol style="list-style-type: none"> 1. "Applied Multivariate Statistical Analysis" by Richard A. Johnson and Dean W. Wichern 2. "The Elements of Statistical Learning" by Trevor Hastie, Robert Tibshirani, and Jerome Friedman 3. "Introduction to the Practice of Statistics" by David S. Moore, George P. McCabe, and Bruce A. Craig 	