



BACHELOR OF COMMERCE

B.Com – Banking Financial Services and Insurance

(Apprenticeship Embedded Degree Programme)

SYLLABUS AS PER STATE EDUCATION POLICY

CBCS- Scheme

3rd and 4th Semester

(2025-26 onwards)

DEPARTMENT OF STUDIES AND RESEARCH IN COMMERCE

BENGALURU CITY UNIVERSITY

Prasanna Kumara Block, Palace Road, Bengaluru-. 560 00

Proceedings of BOS Meeting

Proceedings of the BOS meeting for UG-B.COM (Regular), B.COM(FINTECH), B.COM AEDP (BFSI), B.Com AEDP(RO),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 20th and 21st June 2025 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 3rd to 6th Semester and syllabus for 3rd, 4th, 5th and 6th 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. Padmaja.P.V	Principal , MLA Academy Of Higher Education, Bengaluru	Member
3.	Dr.Bhavani.H	Associate Professor, Department Of Commerce, Vivekananda Degree College ,Bengaluru	Member
4.	Dr.Swamynathan.C	Associate Professor, Department of Commerce, GFGC Malleshwaram Bengaluru	Member
5.	Dr. Mahesh.K.M	Principal, Sri. Bhagawan Mahaveer Jain Evening College, Bengaluru	Member
6	Dr. S. Harish	Principal, Vijaya Evening College, Bengaluru-04	Member
7	Prof.H R Padmanabha	Associate Professor, M S Ramaiah College of Arts, Science and Commerce	Member
8	Dr.Nagaraja.C	Associate Professor, Department Of Commerce, GFGC Yelahanka College ,Bengaluru	Member
9	Dr. Anitha K P	Assistant Professor, Govt. R C College, Bengaluru	Member
10	Dr.K.Ramachandra	Principal, Maharani Cluster University.	Member

11	Dr. Ashok M L	Chairman, Dept. of Studies in Commerce and Research, Mysore University	Member
12	Mr. Deep	Sr. Advisor, CII Institute of Quality, Bengaluru-91	Member
13	Mr. RajkumarJayanth	Chartered Accountant, Rajbabu & Associates, Bengaluru-02	Member

Co-Opted Members Present

14	Dr. Pawan Kumar D B	Principal, SLN College of Arts and Commerce, Fort, Bengaluru	Member
15	Dr. Savita K	Principal, BEL First Grade College, Bengaluru	Member
16	Mr. H.N Gururaja Rao.	Visiting Faculty, SLN College of Arts and Commerce, Fort, Bengaluru	Member


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



REGULATIONS PERTAINING TO B.COM-AEDP (BFSI)

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.

B. Com in Banking Financial Services and Insurance is a 3 Year Undergraduate Apprenticeship Embedded Degree Program designed by Centre for Research in Schemes and Policies (CRISP). The program is a judicious mix of professional education in the form of apprenticeship along with Skill based learning methodology.

B. Com in Banking Financial Services and Insurance (AEDP) is curated in consultation with experts from Industry and Academia. The curriculum is dovetailed with the general management subjects taught under any undergraduate management programme whilst necessary skill training that is required to perform roles in Modern Banking and Financial services are embedded in the form of apprenticeship/ on-the-job training (OJT). On The Job training will be delivered in the live retail business environments under the guidance, training and coaching from the managers of various Financial Institutions associated with CRISP. Therefore, the AEDP programme is designed to achieve hybrid outcomes to pave a well guided path for a fresh graduate to obtain a job after completion of the three-year degree programme whilst fast tracking her/ his career progression.

The student who joins this programme needs to study 2 years that is the first 4 Semesters in college and in the third year that is 5th and 6th Semester, the student will be placed with a suitable firm for Apprenticeship with a monthly stipend for one year. On successful completion of the third year Apprenticeship, the student will be awarded the Undergraduate Degree by the University. All the other Rules/Regulations/ Guidelines which are applicable to Regular graduate Courses of B.Com and BBA of Bengaluru City University will be applicable to this programme as well.

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 Banking Financial Services and Insurance.
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 provide on the Job training in the live retail business environments under the guidance, training and coaching from the managers of various Financial Institutions associated with CRISP.

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 or 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.

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 (BFSI) – B.COM- BFSI.

5. MEDIUM OF INSTRUCTION

The medium of instruction shall be in English. The question papers shall be prepared in English only for practical papers and both in Kannada & English for theory papers.

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

Annexure-1 for B.COM-BFSI

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:

- 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.
- 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.
- The marks based on attendance shall be awarded as given below:
 - 76% to 80% = 02 marks
 - 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. 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 Question	1 x 5 = 05
Total		80 Marks

The Question Paper will be as per following model for 40 marks examination wherever applicable

Section A	Conceptual Questions (5 questions out of 8)	5 x 2 = 10
Section B	Analytical questions (2 questions out of 5)	2 x 5 = 10
Section C	Essay type Questions (1 questions out of 2)	1 x 15 = 15
Section D	Skill Based Question	1 x 5 = 05
Total		40 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.

- d) 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 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:
- First Class:** Those who obtain 60% and above of the total marks.
 - Second Class:** Those who obtain 50% and above but less than 60% of total marks.
 - 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 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
(Absent)	-	Absent	-

The Semester Grade Point Average (SGPA) in a Semester and the Cumulative Grade Point Average (CGPA) at the end of each year may be calculated as described in para 17:

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

I. 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.

$$\text{CGPA} = \sum (C_i \times G_i) / \sum C_i$$

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

$$\text{CGPA} = \sum (C_i \times S_i) / \sum C_i$$

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

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

Parts	Subjects	Discipline	Paper	Instruction hrs./week	Duration of Exam (Hrs.)	Marks			Credits
						IA	Uni. Exam	Total	
Part - 1 Languages	Language: I Kannada/Sanskrit/Urdu/Tamil/ Telugu/Malayalam/Additional English / Marathi/ Hindi	Lang		4	3	20	80	100	3
	Language – II: English	Lang		4	3	20	80	100	3
Part – 2 Discipline Specific Elective/ Skill Enhancement/ Discipline Specific and Compulsory Courses	Basic Business and Applied Law	DSE	1.1	4	3	20	80	100	4
	Financial Management	DSE	1.2	4	3	20	80	100	4
	Market Structure and Cost Behaviour	DSC	1.3	4	3	20	80	100	4
	Accounts Assistant (Internship)*	SEC	1.4	2	-	-	100	100	4
	Constitutional Values – 1	CC		3	1.5	10	40	50	2
	Environmental Studies	CC		3	1.5	10	40	50	2
TOTAL						120	580	700	26

- ***Note: SEC¹ (Skill Enhancement Course)** shall be taken up by a student with an Accountant / Accounting Firm for a period of 90 hours in the semester (in the form of Internship), to get hands-on experience. This SEC shall be guided and supervised by a faculty member, who is assigned the workload of 2 hours per week for a Maximum of 30 Students per Semester. The student shall submit detailed report of not less than 50 pages, on organisational details, work done, experience, skills learnt, log sheet of daily work done etc., during his /her stay with the organisation/ accountant, for the said period.
- The evaluation of the SEC shall be divided into 75 marks for evaluation of report and 25 marks for Viva-Voce examination. The external examination (Report evaluation and viva-voce examination) shall be conducted in the college by the examiners appointed by the Chairman, BOE, BCU.

COURSE MATRIX

II Semester

Parts	Subjects	Discipline	Paper	Instruction hrs./week	Duration of Exam (Hrs.)	Marks			Credits
						IA	Uni. Exam	Total	
Part - 1 Languages	Language - I: Kannada/Sanskrit/Urdu/Tamil/ Telugu/Malayalam/Additional English / Marathi/ Hindi	Lang		4	3	20	80	100	3
	Language – II: English	Lang		4	3	20	80	100	3
Part – 2 Discipline Specific Elective/ Skill Enhancement/ Discipline Specific and Compulsory Courses	Financial Analysis	DSE	2.1	4	3	20	80	100	4
	Investment Management	DSE	2.2	4	3	20	80	100	4
	Quantitative Methods and Techniques for Business	DSC	2.3	4	3	20	80	100	4
	Insurance Advisor/Agent (Internship)*	SEC	2.4	2	-	-	100	100	4
	Constitutional Values – 2	CC		3	1.5	10	40	50	2
TOTAL						110	540	650	24

- ***Note: SEC² (Skill Enhancement Course)** shall be taken up by a student with an Insurance Advisor / Insurance Firm for a period of 90 hours in the semester (in the form of Internship), to get hands-on experience. This SEC shall be guided and supervised by a faculty member, who is assigned the workload of 2 hours per week for a Maximum of 30 Students per Semester. The student shall submit detailed report of not less than 50 pages, on organisational details, work done, experience, skills learnt, log sheet of daily work done etc. etc., during his /her stay with the Advisor / Insurance Firm, for the said period.
- The evaluation of the SEC shall be divided into 75 marks for report and 25 marks for Viva -Voce examination. The external examination (Report evaluation and viva-voce examination) shall be conducted in the college by the examiners appointed by the Chairman, BOE, BCU.

COURSE MATRIX

III Semester

Parts	Subjects	Discipline	Paper Code	Inst. Per Week (in Hrs.)	Duration of Exam (Hrs.)	Marks			Credits
						IA	Univ. Exam	Total	
Part 1 Languages	Language-1 Kannada/Sanskrit/Urdu/Tamil/Telegu/Malayalam/Additional English/Marathi/Hindi	Lang		4	3	20	80	100	3
	Language – II English	Lang		4	3	20	80	100	3
Part – 2 Discipline Specific Elective/ Skill Enhancement and Discipline Specific Courses	Behavioural Finance	DSE	3.1	4	3	20	80	100	4
	Principles and Practice of Auditing	DSE	3.2	4	3	20	80	100	4
	Financial Markets and Services	DSC	3.3	4	3	20	80	100	4
	Mutual Fund Distributor (Internship)*	SEC	3.4	-	-	-	100	100	4
Total						100	500	600	22

***Note: SEC (Skill Enhancement Course)** shall be taken up by a student with a Mutual Fund Distributor / AMC Firm for a period of 90 hours in the semester (in the form of Internship), to get hands-on experience. This SEC shall be guided and supervised by a faculty member, who is assigned the workload of 2 hours per week for a Maximum of 30 Students per Semester. The student shall submit detailed report of not less than 50 pages, on organisational details, work done, experience, skills learnt, log sheet of daily work done etc. while doing the Internship with the Mutual Fund Distributor / AMC Firm, for the said period.

- The evaluation of the SEC shall be divided into 75 marks for report and 25 marks for Viva -Voce examination. The external examination (Report evaluation and viva-voce examination) shall be conducted in the college by the examiners appointed by the Chairman, BOE, BCU.

COURSE MATRIX

IV Semester

Parts	Subjects	Discipline	Paper Code	Inst. Per Week (in Hrs.)	Duration of Exam (Hrs.)	Marks			Credits
						IA	Univ. Exam	Total	
Part 1 Languages	Language-1 Kannada/Sanskrit/Urdu/Tamil/Telugu/Malayalam/Additional English/Marathi/Hindi	Lang		4	3	20	80	100	3
	Language – II English	Lang		4	3	20	80	100	3
Part – 2 Discipline Specific Elective/ Skill Enhancement and Discipline Specific Courses	Law and Practice of Banking	DSE	4.1	4	3	20	80	100	4
	Insurance and Risk Management	DSE	4.2	4	3	20	80	100	4
	Law and Practice of GST	DSC	4.3	4	3	20	80	100	4
	Credit Processing Officer (Internship) *	SEC	4.4	-	-	-	100	100	4
Total						100	500	600	22

***Note: SEC (Skill Enhancement Course)** shall be taken up by a student with a Credit Processing Officer/ Credit Rating Firm for a period of 90 hours in the semester (in the form of Internship), to get hands-on experience. This SEC shall be guided and supervised by a faculty member, who is assigned the workload of 2 hours per week for a Maximum of 30 Students per Semester. The student shall submit detailed report of not less than 50 pages, on organisational details, work done, experience, skills learnt, log sheet of daily work done etc. while doing the Internship with the Credit Processing Officer / Credit Rating Firm, for the said period.

- The evaluation of the SEC shall be divided into 75 marks for report and 25 marks for Viva -Voce examination. The external examination (Report evaluation and viva-voce examination) shall be conducted in the college by the examiners appointed by the Chairman, BOE, BCU.

Syllabus-I Semester

Name of the Program: Bachelor of Commerce (Banking Financial Services & Insurance) Course Code: DSE 1.1 Name of the Course: BASIC BUSINESS AND APPLIED LAW		
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: Law of Contracts-1		14
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: Law 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: Law 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.

Unit-5: Law of Environmental Protection

08

Introduction - Definitions of Important Terms Objectives of the Act, – Environment, Environment Pollutant, Environment Pollution, Hazardous Substance and Occupier, Types of Pollution, Powers of Central Government to protect Environment in India.

Skill Development Activities:

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.

Books for References:

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

Name of the Program: Bachelor of Commerce (Banking Financial Services & Insurance)

Course Code: DSE 1.2

Name of the Course: FINANCIAL MANAGEMENT

COURSE CREDITS	NO. OF HOURS PER WEEK	TOTAL NO. OF TEACHING HOURS
4 CREDITS	4 HOURS	56 HOURS

Pedagogy: Classroom lectures, tutorials, Group discussion, Seminar, Case studies & field work etc.,

Course Outcomes: On successful completion of the course, the students will be able to

- Understand the Role of Financial Managers effectively in an organization.
- Apply the compounding & discounting techniques for time value of money.
- Take investment decision with appropriate capital budgeting techniques for investment proposals.
- Understand the factors influencing the capital structure of an organization.
- Understand the factors influencing the working capital requirements of an organization

SYLLABUS: **HOURS**

Unit-1: Introduction to Financial Management	10
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Meaning of Finance-Finance Function-Objectives of Finance function-Organization of Finance function.

Financial Management: Meaning and definition of Financial Management- Goals of Financial Management-Scope of Financial Management-Functions of Financial Management- Role of Finance Manager in India.

Financial planning: Meaning –Need – Importance -Steps in financial Planning – Principles of a sound financial plan and Factors affecting financial plan.

Unit-2: Time Value of Money	12
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Meaning of time value of money-time preference of money- Techniques of time value of money: Compounding Technique-Future value of Single flow. Multiple flow and Annuity – Perpetuity-Discounting Technique-Present value of Single flow, Multiple flow – and Annuity. (Theory and Problems)

Unit-3: Capital Structures and Leverages	12
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Meaning and Definition of Capital Structure, Factors determining the Capital Structure, Concept of Optimum Capital Structure, EBIT-EPS Analysis. Leverages: Meaning and Definition, Types of Leverages- Operating Leverage, Financial Leverage and Combined Leverages. (Theory and Problems)

Unit-4: Capital Budgeting	14
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Meaning and Definition of Capital Budgeting, Features, Significance – Steps in Capital Budgeting Process. Techniques of Capital budgeting: Traditional Methods – Pay Back Period, and Accounting Rate of Return – DCF Methods: Net Present Value- Internal Rate of Return and Profitability Index- (Theory and Problems).

Unit-5: Working Capital Management	08
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Meaning and Definition, types of working capital, Operating cycle, Determinants of working capital needs-Sources of working capital- Merits of adequate working capital -Dangers of excess and inadequate working capital. (Theory only).

Skill Development Activities:

1. Prepare the list of Functions of Finance Manager.
2. As a finance manager of a company, design an appropriate Capital Structure.
3. Evaluate a capital investment proposal by using NPV method with imaginary figures.
4. Calculate EBIT and EPS with imaginary figures.

Books for References:

1. IM Pandey, Financial management, Vikas publications, New Delhi.
2. Abrish Gupta, Financial management, Pearson.
3. Khan and Jain, Basic Financial Management, TMH, New Delhi.
4. S N Maheshwari, Principles of Financial Management, Sultan Chand & Sons, New Delhi.
5. Chandra & Chandra D Bose, Fundamentals of Financial Management, PHI, New Delhi.
6. Ravi M Kishore, Financial Management, Taxman Publications
7. Prasanna Chandra, Financial Management, Theory and Practice, Tata McGraw Hill.

Name of the Program: Bachelor of Commerce (Banking Finance Services and Insurance) Course Code: DSC 1.3 NAME OF THE COURSE: MARKET STRUCTURE AND COST BEHAVIOUR		
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 problem of scarcity and factors of production. b) Understand the concepts of law of demand, law of supply, production and cost of production in business operations. c) Differentiate the strategies for different forms of market. d) Understand the concepts of national income accounting. e) Recall the Industrial Policy of 1991.		
SYLLABUS:		HOURS
Unit.1: Foundations of Market Analysis		12
The problem of scarcity: Meaning of scarcity, Factors of production. Economics: Definition, Nature, and Scope; Micro and Macro Economics. Microeconomics: Meaning of Microeconomics, objectives of Microeconomics, Microeconomic issues in business. Production Possibility Curve and Opportunity Cost. Macro Economics: Meaning of Macroeconomics, objectives of Macroeconomics, Macroeconomic issues in business and Circular flow of goods and incomes.		
Unit.2: Mechanics of price Determination		20
Demand: Demand meaning, determinants of demand, the law of demand, and elasticity of demand- price, income and cross elasticity, consumer behaviour & demand forecasting. Supply: Meaning, determinants, law of supply and elasticity of supply, Equilibrium. Production: Meaning, factors, laws of production of variable proportion, laws of returns to scale. Cost of Production: Concept of costs, short-run and long-run costs, average and marginal costs, total, fixed, and variable costs.		
Unit.3: Market Structures		8
Meaning of Market Structure- Factors influencing Market Structure; Perfect Competition, Duopoly, Oligopoly, Monopoly, Monopolistic Competition- Meaning and Features of each of the above		
Unit.4: National Income		8
Meaning, Methods of estimating national income – expenditure method, income received approach, production method, value added or net product method. Other measures of national income – GDP, GNP, NNP, Personal income, Personal disposable income, Per capita income - Trends in GDP of India.		
Unit.5: Indian Economy and Business Development		8

Major features of Indian economy post-independence; Economic Reforms since 1991, **NITI Aayog:** Structure and Functions.

Business Analysis Model-PESTEL(Political, Economic, Societal, Technological, Environmental and Legal), VUCAFU Analyses (Volatility, Uncertainty, Complexity, Ambiguity,Fear of Unknown and Unprecedentedness)

Skill Development Activities:

1. Illustrate Circular flow of goods and income.
2. Illustrate the utility curve, supply curve, demand curve
3. List the GDP data of G20 countries for previous year
4. List any five important features of Industrial Policy of 1991

Books for References:

1. Sundharam KPM, Sundharam EN., “*Business Economics*”, Sultan Chand & Sons
2. HL Ahuja., Business & Economics S. Chand Publishing –
3. M. John Kennedy., “Fundamentals of Business Economics” HPH
4. Froyen, R.T., “Macroeconomics”, Pearson Education
5. Dornbusch, R., Fischer, S. and Startz, R., “Macroeconomics”, McGraw-Hill,
6. Varian, H. R., “Intermediate Microeconomics: A Modern Approach”
7. Mankiw, G. N., “Principles of Microeconomics”, Cengage Learning India Pvt Ltd,
8. John Sloman, Alison Wride “ Economics”, Pearson Education

Syllabus-II Semester

Name of the Program: Bachelor of Commerce (Banking Financial Services & Insurance) Course Code: DSE 2.1 Name of the Course: Financial Analysis		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs.	56
Pedagogy: Classroom Lectures, Case studies, Tutorial Classes, Group discussion, Seminars, Feld work etc.,		
Course Outcomes: On successful completion of the course, the students will be able to <ol style="list-style-type: none"> Demonstrate the significance of management accounting in decision making. Analyze and interpret the corporate financial statements by using various techniques. Compare the financial performance of corporate through ratio analysis. Understand the latest provisions in preparing cash flow statement. Understand the concepts of Budgetary Control. 		
Syllabus:		Hours
Unit.1:Introduction to Financial Analysis		10
Meaning and Definition – Objectives – Nature and Scope– Need for Financial Analysis. Meaning and importance of Financial Analysis and Interpretation. Tools of Financial Analysis. Technology based tools for financial analysis.		
Unit.2:Analysis of Financial Statements		12
Analysis of Financial Statements: Meaning and Importance of Financial Statement Analysis - Methods of Financial Analysis – Problems on Comparative Statement analysis – Common SizeStatement analysis and Trend Analysis.		
Unit.3: Ratio Analysis		10
Meaning and Definition of Ratio and Ratio Analysis – Uses and Limitations of ratios – Classification of Ratios: Turnover ratio - Liquidity ratios - Profitability ratios and Solvency ratios. Problems.		
Unit.4: Cash flow Analysis		12
Meaning and Definition of Cash Flow Statement – Concept of Cash and Cash Equivalents - Uses of Cash Flow Statement – Limitations of Cash Flow Statement– Provisions of Ind. AS-7. Procedure for preparation of Cash Flow Statement – Cash Flow from Operating Activities – Cash Flow from Investing Activities and Cash Flow from Financing Activities – Preparation of Cash Flow Statement according to Ind. AS-7.		
Unit.5: Budgetary Control		12
Meaning & Definition of Budget and Budgetary Control – Objectives of Budgetary Control – essential requirements of budgetary control – advantages and disadvantages of budgetary control – Types of budgets- Functional Budgets - Cash budget, sales budget, purchase Budget and production budget. Fixed and Flexible budgets - Problems on Flexible budget and Cashbudget only.		

Skill Development Activities:

1. Prepare with imaginary figures a Flexible or Cash budget.
2. Prepare with imaginary figures comparative statement and analyze the financial position.
3. Prepare with imaginary figures cash flow statement
4. Prepare a Trend analysis statement for three years with imaginary figures.

Books for Reference:

1. Charles T. Horngren, Gary L. Sundem, Dave Burgstahler, Jeff O.Schatzberg, Introduction to Management Accounting, Pearson Education.
2. Khan, M.Y. and Jain, P.K. Management Accounting. McGraw Hill Education.
3. Arora, M. N. Management Accounting, Vikas Publishing House, New Delhi
4. Maheshwari, S.N. and S.N. Mittal, Management Accounting. Shree Mahavir Book Depot, New Delhi.

Name of the Program: Bachelor of Commerce (Banking Financial Services & Insurance) Course Code: DSE 2.2 Name of the Course: Investment Management		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs.	56
Pedagogy: Classroom Lectures, Case studies, Tutorial Classes, Group discussion, Seminars, Feld work etc.,		
Course Outcomes: On successful completion of the course, the students' will be able to <ol style="list-style-type: none"> Understand the concept of investments and various investments avenues available. Comprehend the functioning of secondary market in India. Underline the concept of risk and return and their relevance in trading in securities. Illustrate the valuation of securities and finding out the values for trading in securities. Understand the Fundamental and Technical Analysis for Share trading in Share market. 		
Syllabus:		Hours
Unit.1: Introduction to Investment		10
Concepts of Investments: Attributes –Economic v/s Financial Investment –Investment and Speculation –Features of a good investment –Investment Process. Financial Instruments available for investment: Money Market Instruments –Capital Market Instruments. Derivatives – Types of Derivatives(OnlyConcepts)		
Unit.2: Security Analysis		12
Meaning and need of Security Analysis - Fundamental analysis-EIC Frame Work, Technical Analysis – Concept, Theories - Dow Theory, Eliot Wave Theory. Charts-Types, Trend and Trend Reversal Patterns. Efficient Market Hypothesis, Forms of Market Efficiency, Empirical test for different forms of market efficiency (Only Theory).		
Unit.3: Risk & Return		10
Risk and Return Concepts: Concept of Risk –Types of Risk-Systematic risk –Unsystematic risk – Calculation of Risk and returns. Portfolio Riskand Return: Expected returns of a portfolio - Calculation of Portfolio Risk and Return. (Problems on Calculation of Risk and Returns on Portfolio)		
Unit.4: Valuation of Securities		12
Valuation of securities: Meaning and need for valuation of securities - Valuation ofBonds – debentures - Preference Shares - Equity Shares-(Dividend Capitalization Approach – With and without growth – Earnings Capitalization Approach with and without growth)		
Unit.5: Portfolio Management		12
Portfolio Management: Meaning -Need –Objectives –process of Portfolio management – Selection of securities and Portfolio analysis. Construction of optimal portfolio using Sharpe's Single Index Model. Portfolio Performance evaluation (Problems on Portfolio Performance).		

Skill Development Activities:

1. Compare the data of any three financial instruments selected for investment.
2. Open Demat account, learn how to trade in stock market
3. Prepare and submit the report on the challenges of stock trading.
4. Prepare a report on systematic and unsystematic risk analysis.
Calculate the intrinsic value of any three bonds listed on BSE/NSE, making necessary assumptions.

Books for Reference:

1. Bodie ZVI, Kane Alex, Marcus J Alan and Mohanty Pitabas., Investments, Tata McGraw Hill Publishing Company Limited, New Delhi.
2. Sharpe F. William, Alexander J Gordon and Bailey V Jeffery, Investments, Prentice Hall of India Private Limited, New Delhi.
3. Fischer E Donald and Jordan J Ronald., Security Analysis and Portfolio Management, Prentice Hall of India Private Limited, New Delhi.
4. Kevin S. Portfolio Management, PHI, New Delhi.
5. Punithavathy Pandian, Security Analysis and Portfolio Management, Vikas Publishing House Private Limited, New Delhi.
6. Prasanna Chandra, Investment Analysis and Portfolio Management, Tata Mc Graw Hill Publishing
7. Company Limited, New Delhi.

Name of the Program: Bachelor of Commerce (Banking Finance Services and Insurance) Course Code: DSC 2.3 NAME OF THE COURSE: QUANTITATIVE METHODS AND TECHNIQUES FOR BUSINESS		
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 number System and different types of ratios and proportion b. Compute simple interest, compound interest annuities and discounting of bills of exchange. c. Calculate simultaneous equation, quadratic equation and factorization method d. Calculate matrix and determinants. e. The application of AP and GP in solving business problems.		
SYLLABUS:		HOURS
Unit-1: NUMBER SYSTEM, RATIOS & PROPORTION		12
Number System; LCM & HCF; Ratios- Meaning and Significance of Ratios- Equality of Ratios – Compounding Ratios, Duplicate, Triplicate and Sub-Duplicate of a Ratio; Proportions- Meaning and Significance of Proportions – Fourth proportional – Third Proportional and Mean Proportional – Continued Proportion, Direct and Inverse Proportions.		
Unit-2: COMMERCIAL MATHEMATICS		10
Percentages, Profit or loss calculations; Simple Interest, Compound Interest (Annual, Bi-Annual, Quarterly Compounding); Annuities-Present and Future value of Annuity, Perpetuity; Bills Discounting (Present worth, Future face value, Trade Discount and Banker discount, Bankers gain and Amount receivable).		
Unit-3: THEORY OF EQUATIONS		12
Meaning and types of equation – Linear Equation – Meaning and Problems-Simultaneous Equation – Meaning and Problems with only two variables (Elimination Method and Substitution Method) – Quadratic Equation – Factorization and Formula Method.		
Unit-4: MATRICES AND DETERMINANTS		10
Matrix – Meaning, Definition and Types – Algebra of matrix (Addition, Subtraction & Multiplication of two Matrices). Determinants –Meaning - Determinants of square matrix - Solutions of Linear Equations by using Cramer’s Rule in two variables only - problems.		
Unit-5: Measures of Central Tendency and Dispersion		12
Measures of Central Tendency: Calculation of Arithmetic Mean and Median for Individual, Discrete and Continuous Series – Problems (Direct Method only); Dispersion: Calculation of Standard Deviation and Coefficient of Variance-problems		

Skill Development Activities:

1. Calculate simple interest and compound interest using imaginary figures.
2. Give the formula for calculating present value of single cash inflow, series of cash inflow, annuity and perpetuity.
3. Write the formula for calculating nth term and sum of an AP
4. Write the formula for calculating nth term and sum of an GP

Books for Reference:

1. Dr. Sancheti & Kapoor: Business Mathematics and Statistics, Sultan Chand
2. S P Gupta, Fundamentals of Statistics
3. Zamarudeen: Business Mathematics, Vikas
4. R.S Bhardwaj: Mathematics for Economics & Business
5. Madappa, Business Mathematics, Subhas Publications

Name of the Program: Bachelor of Commerce – (AEDP) - BFSI Course Code: DSE 3.1 NAME OF THE COURSE: BEHAVIOURAL FINANCE		
COURSE CREDITS	NO. OF HOURS PER WEEK	TOTAL NO. OF TEACHING HOURS
4 CREDITS	4 HOURS	56 HOURS
Pedagogy: Class rooms lecture, Case studies, Group discussion, Seminar & field work etc., Course Out comes: On successful completion of the course, the students will be able to <ol style="list-style-type: none"> Apply analytical skills for financial decision making. Identify the behavioural bias and psychological characteristics of investors. Develop strategies to manage wealth effectively and wisely from mispriced assets. Practice discussion of capital markets and how we can apply what we learn in class to the financial world. 		
Syllabus:		Hours
Unit – 1: Introduction to Behavioural Finance		12
Behavioural Finance: Nature, Scope, Objectives and Significance & Application- History of Behavioural Finance, Psychology: Concept, Nature, Importance, The psychology of financial markets, The psychology of investor behaviour, Behavioural Finance Market Strategies, Prospect Theory, Loss aversion theory under Prospect Theory & mental accounting— investors Disposition effect.		
Unit – 2: Investors Psychology		12
Introduction - Formal overview of investor psychology, Behavioural Portfolio theory – Psychographic models - Sound Investment Philosophy different biases such as Overconfidence, Base rate neglect, Anchoring and adjustment, Cognitive Dissonance, Availability, Self-Attribution and Illusion of Control Bias.		
Unit – 3: Share Market Bubbles		10
Introduction and brief history of stock market bubbles - Identification and classification of a stock market bubble - Explaining bubbles through behavioural finance - Investor behavior during bubbles. - Causes of bubbles.		
Unit – 4 : Behavioural aspects in Investing		10
The Behavioral Foundations – Role of behavioural antecedents Role of Emotions, Mood, Sentiments. Emotional Timeline; Emotions and Neuroscience Role of Demographics Role of Psychological Dispositions Limits to Arbitrage, Fundamental risk. Investing Styles and Behavioral Finance; Shadow of the Past. Strategies for overcoming- Psychological Biases		
Unit – 5: Building Blocks of Investors Behaviour		12
Fundamental risk; Noise-trader risk; Professional arbitrage; Destabilizing informed trading (positive feedback, predation) - External factors and investor behaviour: Fear & Greed in Financial Market, emotions and financial markets: geomagnetic storm, Statistical methodology for capturing the effects of external influence onto stock market returns.		

Skill Developments Activities:

1. List out any 5 factors which influences the Behaviour of an investor
2. List out the major hindrances for investing in securities market
3. List any 5 major Share Market bubbles that make the market volatile
4. Suggest measures to overcome the barriers to investments

Books for Reference:

1. Chandra, P. (2017), Behavioural Finance, Tata Mc Graw Hill Education, Chennai (India).
2. Ackert, Lucy, Richard Deaves (2010), Behavioural Finance; Psychology, Decision Making and Markets, Cengage Learning.
3. Forbes, William (2009), Behavioural Finance, Wiley.
4. Kahneman, D. and Tversky, A. (2000). Choices, values and frames. New York : Cambridge Univ. Press. Shefrin, H. (2002), Beyond Greed and Fear; Understanding Behavioural Finance and Psychology of investing. New York; Oxford University Press.
5. Shleifer, A. (2000). Inefficient markets; An introduction to Behavioural Finance. Oxford Univ. Press.
6. Thaler, R. (1993). Advances in Behavioral Finance. Vol. I. New York, Russell Sage Foundation.

Name of the Program: Bachelor of Commerce – (AEDP) - BFSI Course Code: DSE 3.2 Name of the Course: PRINCIPLES AND PRACTICE OF AUDITING		
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 conceptual framework of auditing. b) Examine the risk assessment and internal control in auditing c) Comprehend the relevance of IT in audit and audit sampling for testing. d) Examine the company audit and the procedure involved in the audit of different entities. e) Gain knowledge on different aspect of audit reporting and conceptual framework applicable on professional accountants.		
SYLLABUS:		HOURS
Unit – 1: Introduction to Auditing		10
Introduction – Meaning and Definition – Objectives– Types of Audit– Merits and Demerits of Auditing – Relationship of audit with other disciplines. Preparation before commencement of new audit - Working Papers - Audit Note Book - Audit Programme. Qualities of an Auditor – Audit planning – Audit Engagement - Audit Documentation - Audit Evidence – Written Representation.		
Unit – 2: Risk Assessment and Internal Control		12
Introduction–Audit risk–Assessment of risk. Internal Control: Meaning and objectives–Internal check- Meaning, objectives and fundamental Principles. Internal check with regards to wage payment –Cash sales – and Cash purchases.		
Unit – 3: Verification and Valuation of Assets and Liabilities		12
Meaning and objectives of verification and valuation – Position of an auditor as regards the valuation of assets. Verification and Valuation of different items of Assets: Land and Building Plant and Machinery – Investment - Stock in Trade. Verification and Valuation of different items of Liabilities: Bills payable - Sundry Creditors and Contingent liabilities.		
Unit – 4: Company Audit and Audit of other Entities		12
Company Auditor: Appointment – Qualification – Powers -Duties and liabilities - Professional ethics of an auditor. Other Entities: Audit Procedure of NGOs - Charitable Institutions – Educational institutions – Government – Local Bodies – Cooperative societies – Hotels – Hospitals – Clubs & Banks.		
Unit – 5: Audit Report & Professional Ethics		10
Introduction–Meaning–Elementsof auditreport–Typesof auditreport-Independent Auditor's report and their illustration. Professional Ethics: Code of Ethics - Professional Accountants in Public Practices and Business– Fundamental Principles of Professional Ethics.		
Skill Development Activities: <ol style="list-style-type: none"> 1. Design and develop an audit plan for a joint stock company 2. List the various documents necessary to be verified in the audit process 3. Draft an audit report (qualified or clean) with imaginary data. 4. Record the verification procedure with respect to any one fixed asset. 		

Books for Reference:

1. B. N. Tandon, Principles of Auditing, S. Chand and Company, New Delhi.
2. T. R. Sharma, Auditing Principles and Problems, Sahitya Bhawan, Agra.
3. J. M. Manjunatha and others, Auditing and Assurance, HPH.
4. Gupta Karnal, Contemporary Auditing, Tata Mc. Graw- Hill, New Delhi.
5. R. G. Saxena, Principles of Auditing.

Name of the Program: Bachelor of Commerce – (AEDP) - BFSI Course Code: DSC 3.3 NAME OF THE COURSE: FINANCIAL MARKETS AND SERVICES		
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 Indian Financial System and its role in economic development. b. Learn various Financial Markets and its contribution to the Financial Services Sector c. Understand the various types of Financial Instruments and its features d. Learn the types of financial intermediaries and their role in channelizing the funds from the place of its abundance to the place of its scarcity e. Acquire the knowledge of the financial service providers and their importance in financial services sectors.		
SYLLABUS		HOURS
Unit.1: Introduction to Indian Financial System		10
Introduction – Meaning of Financial System., Features, Objectives, Components, Structure, Role of Financial System in Economic Development - SWOT of Indian Financial System – Recent trends in Financial Sector in India. Financial Regulators in India (a brief note on Regulators, RBI, SEBI, IRDAI, and PFRDAI)		
Unit.2: Financial Markets		12
Meaning, Structure, Importance, Functions and type of Financial Markets – Money Market – Meaning, importance and types of money market instruments - Capital Market – Meaning, importance, types of Capital Markets and types of capital market instruments – Primary Market – Meaning, importance and role of primary market in new issues market – Secondary market – meaning, features and role of stock market in stock trading		
Unit.3: Financial Intermediaries		12
Meaning, importance, structure, types, functions of Financial Intermediaries in India. Banks – Meaning, Functions and role of banking – Non Banking Financial Companies – Meaning, functions and role of NBFCs. Merchant Bankers – Meaning, functions and role of Merchant banker in Primary Market – Share brokers – Meaning, functions and role of Share brokers in Stock Exchanges		
Unit.4: Financial Instruments		10
Meaning, importance, types of Financial Instruments- Equity Shares – Meaning and features. Preference shares – Meaning, features and types – Debentures – Meaning, feature and types – Mutual Funds – Meaning, features and types of Mutual Funds,		
Unit.5: Financial Services		12
Meaning, importance, and types of Financial Services – Fund based services and Fee based services – Meaning, features and -types. Leasing, Factoring, Forfeiting, Credit Rating and Venture Capital – Meaning, Features and types.		

Skill Developments Activities:

1. Prepare a list of Financial Regulators in India with their objectives
2. Draw the structure of Indian Financial System
3. Prepare a list of various types of Mutual Funds in India
4. Draw the chart showing the process of Factoring

Reference Books:

1. Sudhindra Bhat, Financial Institutes and Markets, Excel Books.
2. Niti Bhasin; Banking and Financial Markets in India 1947 To2007; New Century.
3. Khan M.Y, Indian Financial Systems, Tata McGraw Hill, New Delhi.
4. E Gordon, K.Natarajan, Financial Markets and Services. Himalaya Publishing House, New Delhi
5. Shashi K Gupta, Nisha Agarwal & Neethi Gupta, Financial Markets, Kalyani Publishers, New Delhi.
6. Vasanth Desai, Financial Markets and Services. Himalaya Publishing House.

Name of the Program: Bachelor of Commerce – (AEDP) - BFSI Course Code: DSE 4.1 NAME OF THE COURSE: LAW AND PRACTICE OF BANKING		
COURSE CREDITS	NO. OF HOURS PER WEEK	TOTAL NO. OF TEACHING HOURS
4 CREDITS	4 HOURS	56 HOURS
Pedagogy: Class rooms lecture, Case studies, Group discussion, Seminar & field work etc., Course Out comes: On successful completion of the course, the students will be able to a. Summarize the relationship between Banker & customer and different types of functions of banker. b. Analyze the role, functions and duties of paying and collecting banker. c. Make use of the procedure involved in opening and operating different accounts. d. Examine the different types of negotiable instrument & the irrelevance in the present context. e. Estimate possible developments in the banking sector in the upcoming days.		
Syllabus:		Hours
Unit.1: Introduction to Banking		12
Meaning and Importance of Banks – Primary, Secondary & Modern functions of banks-Origin of banking-Banker and Customer Relationship (General and special relationship)- Types of Banks in India, RBI: History-Role & Functions.		
Unit.2: Paying and Collecting Banker		12
Paying Banker: Meaning – Role – Functions - Duties – Precautions and Statutory Protection and rights- Dishonor of Cheques – Grounds of Dishonor-Consequences of wrongful dishonor of Cheques ;Collecting Banker: Meaning – Legal status of collecting banker - Holder for value -Holder in due course – Duties & Responsibilities - Precautions and Statutory Protection to Collecting Banker.		
Unit.3: Customers and Account Holders		10
Meaning of Customers and Account Holders-Procedure and Practice in opening and operating accounts of different customers: Minors –Joint Account Holders-Partnership Firms Joint Stock Companies-Executors and Trustees-Clubs and Associations and Joint Hindu Undivided Family.		
Unit.4: Negotiable Instruments		12
Meaning, Definition, Features and Kinds of Negotiable Instruments: Promissory Notes-Bills of Exchange-Cheques-Crossing of Cheques-Types of Crossing; Endorsements: Meaning - Essentials & Types of Endorsement-Rules of endorsement.		
Unit.5: Recent Developments in Banking		10
Applications of technology in Banking– E-services–Debit and Credit cards-Internet Banking - Electronic Fund Transfer- MICR– RTGS- NEFT– ECS-Small banks-Payment Banks-Digital Wallet- Crypto Currency - KYC Norms - Mobile Banking - E-Payments - E-money. Any other recent development in the Banking Sector.		
Skill Developments Activities: <ol style="list-style-type: none"> 1. List the different types of banks operating in India. 2. List the functions of a Paying Banker and Collecting Banker. 3. State the different types of deposits accepted by banks 4. Draft specimen of Bill of Exchange 		

Reference Books:

1. Nagarajan.G, Sudesh and Raju.G.S (2021); Law and Practice of Banking, Jayvee Publications, Bangalore.
2. Gordon & Natarajan, Banking Theory Law and Practice,HPH,24th Edition
3. S.P Srivastava (2016),Banking Theory & Practice, Anmol Publications
4. Maheshwari.S.N.(2014),Banking Law and Practice, Kalyani Publishers, 11edition
5. Shekar.K.C (2013), Banking Theory Law and Practice, Vikas Publication, 21stEdition.
6. Dr.AliceMani (2015), Banking Law and Operation, SBH.

Name of the Program: Bachelor of Commerce – (AEDP) - BFSI Course Code: DSE 4.2 NAME OF THE COURSE: INSURANCE AND RISK MANAGEMENT		
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 Insurance and its significance b) Understand the regulatory bodies in insurance sector c) Compare and contrast life insurance and general insurance d) Understand the elements of risk and its hedging methods e) Learn the Risk management skills		
SYLLABUS:		HOURS
Unit.1: Introduction to Insurance		14
Definition of insurance - Characteristics of insurance – Principles of contract of insurance – General Concepts of Insurance – Insurance and hedging – Types of insurance – Insurance intermediaries. Insurance Act, 1938 – Summary provisions of Insurance Act, 1938. Insurance Regulatory and Development Authority (IRDA) – Introduction – Purpose, Duties, Powers and functions of IRDA – Operations of IRDA – Insurance policyholders’ protection under IRDA – Exposure/Prudential norms. Summary provisions of related Acts – Consumer Protection Act and Transfer of Property Act.		
Unit 2 : Life Insurance Business		12
Life Insurance Business - Fundamental principles of life insurance – Basic features of life insurance contracts - Life insurance products – Traditional and unit- linked policies – Individual and group policies - With and without profit policies – Types of life insurance policies – Term insurance – Whole life insurance and its variants – Endowment insurance and its variants – Annuities – Policies for children and females – Policies for handicapped lives – Pension plans – Health insurance – Claims settlement.		
Unit 3 : General Insurance		12
General Insurance Business - Fundamental principles of general insurance – Fire insurance – Marine insurance – Motor insurance – Personal accident insurance – Liability insurance –Miscellaneous insurance – Claims settlement.		

B.Com-BFSI (AEDP)

Unit – 4: Risk Management	10
Risk management – Objectives of risk management – Risk management process – Identifying and evaluating potential losses – Selecting appropriate technique for treating loss exposure – Risk financing – Implementing and administering risk management program – Personal risk management – Loss forecasting.	
Unit – 5 : Risk Assessment	08
Risk Assessment, Analysis, Evaluation, Risk Control and Treatment - Risk Reduction - Transfer and Sharing of Risk - Elimination and Retention of Risk.	
Skill Development Activities: <ol style="list-style-type: none">1. List any 10 Life insurance companies in India2. List any 10 General Insurance Companies in India3. Write a note on the Claim settlement procedure for Life Insurance Claims.4. Write the techniques of risk mitigation	
Books for References: <ol style="list-style-type: none">1. George Rejda, <i>Principles of Risk Management and Insurance</i>, Pearson Education.2. S. Balachandran, <i>General Insurance</i>, Insurance Institute of India.3. S. Balachandran, Karve, Palav, <i>Life Insurance</i>, Insurance Institute of India.4. M. Y. Khan, <i>Indian Financial System</i>, Tata McGraw-Hill.5. Bharti Pathak, <i>Indian Financial System</i>, Pearson Education.6. C. Arthur, William Jr., Michael Smith, Peter Young, <i>Risk Management and Insurance</i>, McGraw-Hill7. Trieschmann, Gustavson, Hoyt, <i>Risk Management and Insurance</i>, South Western College Publishing.8. Gupta, P. K, <i>Insurance and Risk Management</i>, Himalaya Publishing House9. Insurance Theory and Praticce , Nalini Prava Tripathy & Prabir Pal, Prentice – Hall of India , Pvt Ltd, New Delhi	

B.Com-BFSI (AEDP)

Name of the Program: Bachelor of Commerce – (AEDP) - BFSI Course Code: DSC 4.3 NAME OF THE COURSE: LAW AND PRACTICE OF GST		
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 implementation of GST and its significance b) Learn the various taxes subsumed and not subsumed in GST c) Understand the dual system of taxation in GST d) Learn the Time of Supply and Place of Supply and its significance in charging GST e) Learn the computation of Assessable Value and Tax liability under GST f) Learn the Assessment procedures in GST		
SYLLABUS:		HOURS
Unit.1: Introduction to GST		10
Introduction-Meaning and Definition of GST, Objectives, Features, Advantages and Disadvantages of GST, Taxes subsumed under GST, Structure of GST (Dual Model) - CGST, SGST and IGST. GST Council, Composition, Powers and Functions. CGST Act-2017-Features and Important definitions.		
Unit.2: GST Registration and Taxable Event		10
Registration under GST provision and process. Amendment and cancellation of registration, Taxable-event- Supply of goods and services - Meaning, Scope and types – composite supply, Mixed supply. Determination of time and place of supply of goods and services. Levy and collection of tax. List of exempted goods and Services-Problems.		
Unit.3: Input Tax Credit		12
Input Tax Credit - Eligible and Ineligible Input Tax Credit; Apportionments of Credit and Blocked Credits; Tax Credit in respect of Capital Goods; Recovery of Excess Tax Credit; Availability of Tax Credit in special circumstances; Transfer of Input tax, Reverse Charge Mechanism, tax invoice, Problems on input tax credit.		
Unit.4: GST Assessment		12
Tax Invoice, Credit and Debit Notes, Returns, Audit in GST, Assessment: Self- Assessment, Summary and Scrutiny. Special Provisions. Taxability of E-Commerce, Anti-Profiteering, and Avoidance of dual control- issues in filing of returns, monthly collection targets, GST Council meetings.		
Unit.5: Valuations of Goods and Services Under GST		12

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Introduction to Valuation under GST, Meaning and Types of Consideration: a) Consideration received through money b) Consideration not received in money c) Consideration received fully in money. Valuation rules for supply of goods and services: 1) General Valuation Rules; 2) Special Valuation Rules; Other cases for valuation of supply, imported services, imported goods, valuation for discount. Transaction Value: Meaning and conditions for transaction value, inclusive transaction value, and exclusive discount excluded from transaction value. Problems on GST.

Skill Development Activities:

1. Prepare a tax invoice under the GST Act.
2. Write the procedure for registration under GST.
3. Prepare a chart showing rates of GST.
4. List out the exempted Goods and Services under GST.

Books for References:

1. V.S. Datey, Goods and Services Taxes, Taxman.
2. Sathpal Puliana, M.A. Maniyar, Glimpse of Goods and Service Tax, Karnataka Law Journal Publications, Bangalore.
3. Pullani and Maniyar, Goods and Service Tax, Published by Law Journal, Bangalore.
4. H.C. Mehrotra and V.P. Agarwal, Goods and Services Tax.
5. H.C. Mehrotra and S.P. Goyal, Goods and Services Tax.
6. G.B. Baligar, Goods and Services Tax, Ashok Prakashan, Hubli.

Note: As per the regulations of this programme, the students have to undergo a paid internship for one year in the 5th and 6th semester. Hence, there is no syllabus and theory examination for 5th and 6th semester of this programme.