

BENGALURU CITY UNIVERSITY

CHOICE BASED CREDIT SYSTEM (as per SEP 2024)

Syllabus for I & II Semester B.Com (Banking Financial Services & Insurance)

(Apprenticeship Embedded Degree Programme)

2024-25



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.

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

MEMBERS PRESENT:

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



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	Principal, Sindhi Degree College, Bengaluru	Member
19	Mr.Sharath M	Assistant Professor, Sindhi College.	Member
Indu	stry 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-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 an 3 Year Undergraduate Apprenticeship Embedded Degree Program designed by Centre for Research 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 (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. 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

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:

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 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)	$5 \ge 2 = 10$
Section B	Analytical questions (4 questions out of 6)	$4 \ge 5 = 20$
Section C	Essay type questions (3 questions out of 5)	3 x 15 = 45
Section D	Skill Based questions (Compulsory Question)	$1 \ge 5 = 05$
Total		80 marks

12. APPEARANCE FOR THE EXAMINATION:

- a) 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.
- b) 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.
- c) 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:
 - 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 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.

Semester	Alpha – Sign/	Semester/Program	Result/Class
GPA/Program	Letter Grade	% of Marks	Description
CGPA			
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	-

Final Result / Grades Description

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

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.



$CGPA = \sum (Ci x Gi) / \sum Ci$

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

$\mathbf{CGPA} = \sum (\mathbf{Ci} \mathbf{x} \mathbf{Si}) / \sum \mathbf{Ci}$

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

% Marks in a	% Marks in a Grade Point (GP)		Grade Point (GP)		
paper/practical		paper/practical			
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	70	Below 40	0		

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

18. TERMS AND CONDITIONS:

- a. A candidate is allowed to carry all the previous un-cleared papers to the subsequent semester/semesters.
- b. 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.
- **c.** 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

			Instruction		Duration of Exam	Marks			Credits
	Subjects		Paper	hrs./week	(Hrs.)	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	Basic Business and Applied Law	DSE	1.1	4	3	20	80	100	4
Skill/Core/General/	Financial Management	DSC	1.2	4	3	20	80	100	4
Courses	Market Structure and Cost Behaviour	DSC	1.3	4	3	20	80	100	4
	Accounts Assistant (Practical/Field Projects/ OJT)*	SEC	1.4	2	-	ŀ	100	100	4
Part – 3 Compulsory Courses	Constitutional Values - 1	CC		3	1.5	10	40	50	2
	TOTAL					110	540	650	24

- *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. 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

				Instruction	Duration of Exam		Marks		Credits
	Subjects		Paper	hrs./week	(Hrs.)	IA	Uni. Exam	Total	
Part - 1	Language - I: Kannada/Sanskrit/Urdu/Tamil/ Telugu/Malayalam/Additional English / Marathi/ Hindi	Lang		4	3	20	80	100	3
6	Language – II: English	Lang		4	3	20	80	100	3
	Financial Analysis	DSE	2.1	4	3	20	80	100	4
Part – 2 Skill/Core/General/ Vocational	Investment Management	DSE	2.2	4	3	20	80	100	4
Courses	Quantitative Methods and Techniques for Business	DSC	2.3	4	3	20	80	100	4
	Insurance Advisor/Agent (Practical/Field Projects/OJT)*	SEC	2.4	2	-	-	100	100	4
Part – 3 Compulsory Courses	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. 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.



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 CREDITSNO. OF HOURS PER WEEKTOTAL NO. OF TEACHING HOURS						
4 CREDITS	4 HOURS	56 HC	OURS			
Pedagogy: Classroom Lecture, Tutorials, Group discussion, Seminar, Case Studies, Field Work etc.						
Course Outcomes: On successful completion a. Comprehend the laws relating to Contr b. Comprehend the rules for Sale of Good c. Understand the significance of Consum d. Understand the need for Environment F	 Course Outcomes: On successful completion of the Course, the students will be able to: a. Comprehend the laws relating to Contracts and its application in business activities. b. Comprehend the rules for Sale of Goods and rights and duties of a buyer and a seller. c. Understand the significance of Consumer Protection Act and its features d. Understand the need for Environment Protection. 					
SYLLABUS:			HOURS			
Unit-1: Law 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. 						
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 performanceDischarge of a Contract- Meaning of Discharge and modes of Discharging a Contract –Novation, Remission, Accord, Satisfaction and Breach-Anticipatory Breach and Actual breachRemedies 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 Contract of Sale of Goods, Meaning and Types of Unpaid Seller	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 Pro Trade Practices, Rights of Consumer under the District Forum, State Commission and National Co	otection, Consumer Disput Act, Consumer Redressal commission.	e, Defect, Defic - Meaning and	iency, Unfair 1 Agencies –			



Unit-5: Law of Environmental Protection

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.

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

08



Name of the Program: Bachelor of Commerce (Banking Financial Services & Insurance) Course Code: DSC 1.2 Name of the Course: FINANCIAL MANAGEMENT					
COURSE CREDITS	NO. OF HOURS PER WEEK	TOTAL TEACHIN	NO. OF G HOURS		
4 CREDITS	4 HOURS	56 H0	OURS		
Pedagogy: Classroom lectures, tutorials, Grou work etc.,	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 a) Understand the Role of Financial Managers effectively in an organization. b) Apply the compounding & discounting techniques for time value of money. c) Take investment decision with appropriate capital budgeting techniques for investment proposals. d) Understand the factors influencing the capital structure of an organization. e) Understand the factors influencing the working capital requirements of an organization. 					
SYLLABUS:			HOURS		
Unit-1: Introduction to Financial Manageme	nt		10		
 Financial Management: Meaning and definiti Management-Scope of Financial Management Finance Manager in India. Financial planning: Meaning –Need – Import a sound financial plan and Factors affecting fir Unit-2: Time Value of Money 	on of Financial Manager at-Functions of Financia cance -Steps in financial nancial plan.	ment- Goals o al Manageme Planning – P	of Financial ent-Role of rinciples of		
Introduction – Meaning of time value of money value of money: Compounding Technique-F Annuity – Perpetuity-Discounting Technique-F Annuity. (Theory and Problems)	y-time preference of mo uture value of Single f Present value of Single f	ney- Techniq low. Multiple low, Multiple	ues of time e flow and flow – and		
Unit-3: Capital Structures and Leverages			12		
Introduction-Meaning and Definition of Cap Structure, Concept of Optimum Capital Structu Definition, Types of Leverages- Operating Leverages. (Theory and Problems)	ital Structure, Factors re, EBIT-EPS Analysis. Leverage, Financial L	determining Leverages: N everage and	the Capital Ieaning and Combined		
Unit-4: Capital Budgeting			14		
Introduction-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		
Introduction- Meaning and Definition, types of of working capital needs-Sources of working Dangers of excess and inadequate working cap	f working capital, Opera g capital- Merits of ade vital. (Theory only).	tting cycle, D equate working	eterminants ng capital -		



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:

- 10. IM Pandey, Financial management, Vikas publications, New Delhi.
- 11. Abrish Guptha, Financial management, Pearson.
- 12. Khan & Jain, Basic Financial Management, TMH, New Delhi.
- 13. S N Maheshwari, Principles of Financial Management, Sultan Chand & Sons, New Delhi.
- 14. Chandra & Chandra D Bose, Fundamentals of Financial Management, PHI, New Delhi.
- 15. Ravi M Kishore, Financial Management, Taxman Publications
- 16. Prasanna Chandra, Financial Management, Theory and Practice, Tata McGraw Hill.



COURSECREDITS	NO. OF HOURS PER WEEK	TOTAL NO. OF TEACHING HOURS
Pedagogy : Classroom Lecture, Tutoria	ls, Group discussion, Sem	inar, Case Studies, Field
Course Outcomes: On successful con a) Understand the problem of scarcity b) Understand the concepts of law of and cost of production in business ope c) Differentiate the strategies for diffe d) Understand the concepts of nationa e) Recall the industrial policy of 1995	mpletion of the course, the and factors of production demand, law of supply, p parations. event forms of market. al income accounting. 1.	e students will be able to: n. roduction
SYLLABUS:		HOURS
Unit.1: Foundations of Market Analy	sis	12
Production Possibility Curve and	Opportunity Cost. Macr	onomic issues in business o Economics: Meaning o
Production Possibility Curve and C Macroeconomics, objectives of Macr Circular flow of goods and incomes. Unit.2: Mechanics of price Determina	Opportunity Cost. Macroecon roeconomics, Macroecon ation	onomic issues in business o Economics: Meaning o omic issues in business an 20
 Production Possibility Curve and C Macroeconomics, objectives of Macr Circular flow of goods and incomes. Unit.2: Mechanics of price Determinate demand: Demand meaning, determinate demand- price, income and cross elastic Supply: Meaning, determinants, law of Production: Meaning, factors, laws of scale. Cost of Production: Concept of c marginal costs, total, fixed, and variable 	ation opportunity Cost. Macroecon ation nts of demand, the law of city, consumer behaviour supply and elasticity of s production of variable pro- costs, short-run and long-re- costs.	20 T demand, and elasticity of & demand forecasting. upply, Equilibrium. portion, laws of returns to run costs, average and
Production Possibility Curve and C Macroeconomics, objectives of Macr Circular flow of goods and incomes. Unit.2: Mechanics of price Determinat demand: Demand meaning, determinat demand- price, income and cross elastic Supply: Meaning, determinants, law of Production: Meaning, factors, laws of scale. Cost of Production: Concept of c marginal costs, total, fixed, and variable Unit.3: Market Structures	Opportunity Cost. Macroeconomics, Macroeconomics, Macroeconomics, Macroeconomics, Macroeconomics, of demand, the law officity, consumer behaviour supply and elasticity of supply and elastic s	onomic issues in business o Economics: Meaning o omic issues in business an 20 demand, and elasticity of & demand forecasting. upply, Equilibrium. oportion, laws of returns to run costs, average and 8
 Production Possibility Curve and C Macroeconomics, objectives of Macr Circular flow of goods and incomes. Unit.2: Mechanics of price Determinate demand: Demand meaning, determinate demand- price, income and cross elastic Supply: Meaning, determinants, law of Production: Meaning, factors, laws of g scale. Cost of Production: Concept of c marginal costs, total, fixed, and variable Unit.3: Market Structures Meaning of Market Structure-Factors Duopoly, Oligopoly, Monopoly, Mon- each of theabove 	Opportunity Cost. Macroeconomics, Macroeconomics, Macroeconomics, Macroeconomics, Macroeconomics, Macroeconomics, Macroeconomics, Macroeconomics, Macroeconomics, Supply and elasticity of seproduction of variable process, short-run and long-recosts, short-run and long-recosts.	onomic issues in business o Economics: Meaning or omic issues in business an 20 demand, and elasticity of & demand forecasting. upply, Equilibrium. oportion, laws of returns to run costs, average and 8 cture; Perfect Competition, Meaning and Features of
Production Possibility Curve and C Macroeconomics, objectives of Macr Circular flow of goods and incomes. Unit.2: Mechanics of price Determinated Demand: Demand meaning, determinated demand- price, income and cross elastic Supply: Meaning, determinants, law of Production: Meaning, factors, laws of production: Meaning, factors, laws of production: Concept of c marginal costs, total, fixed, and variable Unit.3: Market Structures Meaning of Market Structure-Factors Duopoly, Oligopoly, Monopoly, Moneach of theabove Unit.4: National Income	Opportunity Cost. Macroeconomics, Macroeconomics, Macroeconomics, Macroeconomics, Macroeconomics, Macroeconomics, Macroeconomics, Macroeconomics, Macroeconomics, Supply and elasticity of sevently, consumer behaviour for supply and elasticity of sevently, consumer behaviour for supply and elasticity of sevently, consumer behaviour for supply and elasticity of sevently, constant elasticity of sevently, consumer behaviour for supply and elasticity of sevently, consumer behaviour for supply and elasticity of sevently, consumer behaviour for supply and elasticity of sevently, constant elasticity, constant e	onomic issues in business o Economics: Meaning or omic issues in business an 20 demand, and elasticity of & demand forecasting. upply, Equilibrium. oportion, laws of returns to run costs, average and 8 cture; Perfect Competition, Meaning and Features of 8



Unit.5: Indian Economy and Business Development				
Major features of Indian economy post-independence; Economic Reforms since 1	991,			
NITI Aayog: Structure and Functions.				
Business Analysis Model-PESTEL(Political, Economic, Societal, Technological,				
Environmental and Legal), VUCAFU Analyses (Volatility, Uncertainty, Comple	exity,			
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 & Sou	ns			
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 L	td,			
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 Wook	Total No. of		
4 Credits	4 Hrs.	56		
Pedagogy: Classroom Lectures, Case s Seminars, Feld work etc.,	studies, Tutorial Classes, Group disc	ussion,		
 Course Outcomes: On successful company a) Demonstrate the significance of b) Analyze and interpret the corport c) Compare the financial performant d) Understand the latest provisions e) Understand the concepts of Budge 	pletion of the course, the students wi management accounting in decision ma ate financial statements by using variou nce of corporate through ratio analysis. in preparing cash flow statement. getary Control.	ll be able to aking. us techniques.		
Syllabus:		Hours		
Unit.1:Introduction to Financial Analysis10Meaning and Definition – Objectives – Nature and Scope– Need for Financial AnalysisMeaning and importance of Financial Analysis and Interpretation. Tools of Financial Analysis				
Unit.2: Analysis of Financial Stateme	ents	12		
Analysis of Financial Statements: M Analysis - Methods of Financial Analysis – Pro SizeStatement analysis and Trend Ana Unit.3: Ratio Analysis Meaning and Definition of Ratio and I	Aleaning and Importance of Financia oblems on Comparative Statement an alysis. Ratio Analysis – Uses and Limitations	alysis – Common 10 of ratios –		
ratios. Problems.	o - Liquidity ratios - Profitability ratios	and Solvency		
Unit.4: Cash flow Analysis		12		
Meaning and Definition of Cash Flo Uses of Cash Flow Statement – Limi 7. Procedure for preparation of Cash – Cash Flow from Investing Activities of Cash Flow Statement according to	w Statement – Concept of Cash and C tations of Cash Flow Statement– Prov Flow Statement – Cash Flow from Op s and Cash Flow from Financing Activity Ind. AS-7.	Cash Equivalents - isions of Ind. AS- perating Activities ities – Preparation		
Unit.5: Budgetary Control Introduction – Meaning & Definition Budgetary Control – essential rec disadvantages of budgetary control – sales budget, purchase Budget and production budget. Fixed	on of Budget and Budgetary Control juirements of budgetary control – Types of budgets- Functional Budge and Elexible budgets - Problems on F	12 - Objectives of advantages and ts - Cash budget, Elexible 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 statements of any one corporate entity; analyze the same by using ratio analysis.
- 4. Prepare with imaginary figures cash flow statement
- 5. Prepare a Trend analysis statement for three years with imaginary figures.

Books for Reference:

- Charles T. Horngren, Gary L. Sundem, Dave Burgstahler, Jeff O.Schatzberg, Introduction to Management Accounting, Pearson Education.
- Khan, M.Y. and Jain, P.K. Management Accounting. McGraw Hill Education.
- Arora, M. N. Management Accounting, Vikas Publishing House, New Delhi
- 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	Total No. of		
	Week	Teaching Hours		
4 Credits	4 Hrs. 56			
Pedagogy: Classroom Lectures, Case s Seminars, Feld work etc.,	studies, Tutorial Classes, Group disc	ussion,		
 Course Outcomes: On successful components a) Understand the concept of investible b) Comprehend the functioning of second concept of risk and concept of risk and d) Illustrate the valuation of securities c) Understand the Fundamental and concept of the function of t	pletion of the course, the students' w tments and various investments avenue secondary market in India. d return and their relevance in trading in ies and finding out the values for trading d Technical Analysis for Share trading	ill be able to s available. n securities. g in securities. in Share market.		
Syllabus:		Hours		
Unit.1: Introduction to Investment		10		
investment: Money Market Instrument Derivatives(OnlyConcepts) Unit.2: Security Analysis	ts –Capital Market Instruments. Deriva	atives – Types of 12		
Introduction – Meaning and need of S Work, Technical Analysis – Concept, Types, Trend and Trend Reversal Patt Efficiency, Empirical test for different	ecurity Analysis - Fundamental analys Theories - Dow Theory, Eliot Wave T erns. Efficient Market Hypothesis, For t forms of market efficiency (Only The	is-EIC Frame heory. Charts- ms of Market ory).		
Unit.3: Risk & Return		10		
Risk and Return Concepts: Concept of risk – Calculation of Risk and returns. portfolio - Calculation of Portfolio Ris Returns on Portfolio)	f Risk –Types of Risk-Systematic risk Portfolio Riskand Return: Expected resk and Return. (Problems on Calculation)	–Unsystematic eturns of a on of Risk and		
Unit.4: Valuation of Securities		12		
Introduction: Valuation of securities: N ofBonds – debentures - Preference Sha – With and without growth – Earnings	Meaning and need for valuation of secu ares - Equity Shares-(Dividend Capital Capitalization Approach with and with	rities - Valuation ization Approach nout growth)		
Unit.5: Portfolio Management		12		
Portfolio Management: Meaning -N Selection of securities and Portfolio a Single Index Model. Portfolio Perform	leed –Objectives –process of Portfol nalysis. Construction of optimal portfo nance evaluation (Problems on Portfoli	io management – blio using Sharpe's o 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.
- 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:

- Bodie ZVI, Kane Alex, Marcus J Alan and Mohanty Pitabas., Investments, Tata McGraw Hill Publishing Company Limited, New Delhi.
- Sharpe F. William, Alexander J Gordon and Bailey V Jeffery, Investments, Prentice Hall of India Private Limited, New Delhi.
- Fischer E Donald and Jordan J Ronald., Security Analysis and Portfolio Management, Prentice Hall of India Private Limited, New Delhi.
- Kevin S. Portfolio Management, PHI, New Delhi.
- Punithavathy Pandian, Security Analysis and Portfolio Management, Vikas Publishing House Private Limited, New Delhi.
- Prasanna Chandra, Investment Analysis and Portfolio Management, Tata Mc Graw Hill Publishing
- 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 TEAC	HING HOURS	
4 CREDITS	4 HOURS	56 HOURS		
Pedagogy: Classroom Leo Field Work etc.	cture, Tutorials, Group	discussion, Seminar, Case S	tudies,	
 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 SYST	EM, RATIOS & PR	OPORTION	12	
 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 M	ATHEMATICS		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 EQ	UATIONS		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 ANI	D 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 Centra	Unit-5: Measures of Central Tendency and Dispersion			
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. Rajesh Rajghatta: Methods and Techniques of Business Data Analysis, Kalyani Publishers
- 4. Zamarudeen: Business Mathematics, Vikas
- 5. R.S Bhardwaj: Mathematics for Economics & Business
- 6. Madappa, Business Mathematics, Subhas Publications
- 7. G K Ranganath, Business Mathematics, HPH