

MED/29/10/25 / 2121

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महात्मा ज्योतिबा फुले  
रुहेलखण्ड विश्वविद्यालय, बरेली

# FACULTY OF COMMERCE

(B.Com)

In

**Banking Financial Services**

**& Insurance**

(A Three-Year Degree Apprenticeship Program)

**SYLLABUS**

**&**

**ORDINANCE**

**M.J.P.ROHILKHANDUNIVERSITY, BAREILLY**

15 October, 2025

**Minutes of Meeting****Board of Studies (BoS), Apprenticeship Embedded Degree Programmes**

A meeting of the Board of Studies (BoS) in the Subject of Commerce was held on 15, October, 2025 at 11:00 AM in the Nehru Kendra, MJP, Rohilkhand University Campus-Bareilly following members were present in the meeting:

- |                          |   |
|--------------------------|---|
| 1. Prof. Anoop Kumar     | Convenor (BCB- Bly)                           |
| 2. Prof. Vinay Kumar     | Member (Upadhi Mahavidhyala- Pilibhit)        |
| 3. Dr. Fazul UR Rehman   | Member ( RLS, Rajkiya Mahavidhyala- Pilibhit) |
| 4. Prof. Bhupendra Singh | Member (BCB- Bly)                             |
| 5. Prof. Anurag Agarwal  | Member (SSC- Shahjahanpur)                    |
| 6. Prof. Omkar           | Member (BCB- Bly)                             |
| 7. Dr. Vishal Saxena     | AEDP- Nodal Coordinator, MJP, RU-Bly          |

**Experts**

- |                             |                                  |
|-----------------------------|----------------------------------|
| 1. Prof. Narendra Pal Singh | External Expert (SJC- Najibabad) |
| 2. Prof. S.P Singh (Retd.)  | External Expert (GKU- Haridwar)  |

**Following discussion were taken**

- The syllabus of AEDP Course for B. Com in (Banking Financial Services & Insurance) complete course approved by Board of Studies 2025 was discussed and approved by board for this academic year 2025-26 onwards, changes were suggested and incorporated by BoS.
- The syllabus of AEDP Course for B. Com in (logistics) complete course approved by Board of Studies 2025 was discussed and approved by board for this academic year 2025-26 onwards, changes were suggested and incorporated by BoS.

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3. The syllabus of AEDP Course for B. Com in (Retail Operations) complete course approved by Board of Studies 2025 was discussed and approved by board for this academic year 2025-26 onwards, changes were suggested and incorporated by BoS.
4. The lists of examiners for the above approved courses are attached as per enclosure.
5. For Providing Apprenticeship/ON Job Trainings (OJT) to the students provisions should be made according to Skill council of U.P State government/ Central bodies/Corporate/Local business bodies/Professionals.
6. Provision of MOOCK Courses and online courses in the subjects offered in above approved courses are also recommended, in case of non availability of the faculty in the subject concerned.

  
15/10/25

Prof. Vinay Kumar

Member



Dr. Fazul UR Rehman

Member



Dr. Bhupendra Singh

Member

  
AP

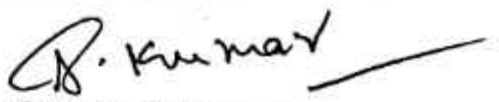
Dr. Anurag Agarwal

Member



Dr. Omkar

Member



Prof. Anoop Kumar

Head & Convener

  
N.P.S.

Prof. Narendra Pal Singh

External Expert

  
S.P.S.

Prof. S.P Singh (Retd.)

External Expert

  
V.S.

Dr. Vishal Saxena

AEDP- Nodal Coordinator, MJP, RU-Bly

List of examiners for Theory & Practical exam  
2025-26 Academic session

B. Com. Banking & Finance, R.O, Logistics

1. Prof. S.P. Singh (Ex. PMS Gurukul Kangri Univ. Haridwar  
Nector-2004, A/nahd Gernx. Crossing Republic  
Ghaz-1460d, U.P  
9719911245.
2. Prof. N. P. Singh (Retd Principal, Sahu Jain College Najibabad)  
Residence - A/1 Adarsh Nagar Najibabad Dist-Bijnor U.P. 246763.  
Phone No- 8533912911
3. Prof. Tejvir Singh Tomar, SMJM College Haridwar U.K  
12, Snyam Vihar Gurukul Kangri Haridwar U.K 9319893039.
4. Prof. Ashok Agarwal, Retd. Head, Deptt. of Commerce, University of  
Rajasthan Jaipur, Res. 3TH, 4 Jawahar Nagar, Jaipur,  
Rajasthan. Mob.No. 9928366240
5. Prof. Krishna Gupta, Head, Deptt. of Commerce, University of  
Rajasthan, Jaipur. Mob.No. 9950501423
6. Prof. K.K. Agarwal, Retd. Head, Deptt. of Commerce, Mahatma  
Sandhikashi Vidyapeeth, Banarās. Mob.No. 9415687767, 735549175.
7. Prof. S.K. Sharma, Head, Deptt. of Commerce, D.N. (PS) College, Meeru  
Mob.No. 7017104398, 9412632516
8. Dr. Ved Prakash, Head, Deptt. of Commerce, M.M. (PS) College, ~~Modinagar~~  
Modinagar, Mob.No. 9415397336
9. Dr. Manish Kumar, Deptt. of Commerce, K.M.C. Language, University  
Lucknow, Mob No. 8840654011, 9453024444
10. Dr. K.K. Verma, Head, Deptt. of Commerce, Himachal Pradesh Central  
University, Dharmshala, H.P. Mob.No. 9335501254

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# FACULTY OF COMMERCE



BCOM in Banking Financial Services & Insurance is a Three Year Fulltime Programme under Faculty of Commerce. The course structure and programme ordinance is as follows:

## B.COM (Banking Financial Services & Insurance)

### SCHEME OF INSTRUCTION FOR BCOM BANKING FINANCIAL SERVICES & INSURANCE

### YEAR- I

#### SEMESTER- I

Course Code	Course Title	Course Type	Credits	Maximum Marks	
				Internal	External
BCOM-BI 101	Language	Theory	4	25	75
BCOM-BI 102	Basic Business & Applied Law	Theory	4	25	75
BCOM-BI 103	Business Mathematics & Statistics	Theory	4	25	75
BCOM-BI 104	Business Economics	Theory	4	25	75
<b>Apprenticeship/On the Job Training(90 hours)</b>					
BCOM-BI 105	Accounts Assistant	Skill course	8	50SK*	150AA*
	<b>Total</b>		<b>24</b>	<b>150</b>	<b>450</b>

AA\*Apprenticeship Assessment conduct by Industry

SK\*Skill Test conduct by college

#### SEMESTER- II

Course Code	Course Title	Course Type	Credits	Maximum Marks	
				Internal	External
BCOM-BI 201	Language	Theory	4	25	75
BCOM-BI 202	Financial Analysis	Theory	4	25	75
BCOM-BI 203	Investments - Risk and Returns	Theory	4	25	75
BCOM-BI 204	Financial Management	Theory	4	25	75
<b>Apprenticeship/On the Job Training(90 hours)</b>					
BCOM-BI 205	Insurance Advisor/Agent	Skill course	8	50SK*	150AA*
	<b>Total</b>		<b>24</b>	<b>150</b>	<b>450</b>

AA\*Apprenticeship Assessment conduct by Industry

SK\*Skill Test conduct by college

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# FACULTY OF COMMERCE

## YEAR II SEMESTER-III

Course Code	Course Title	Course Type	Credits	Maximum Marks	
				Internal	External
BCOM-BI 301	Language	Theory	4	25	75
BCOM-BI 302	Personal Financial Planning	Theory	4	25	75
BCOM-BI 303	Introduction to Indian Capital Markets	Theory	4	25	75
BCOM-BI 304	Foundation of Sales & Distribution Management	Theory	4	25	75
<b>Apprenticeship/On the Job Training(90 hours)</b>					
BCOM-BI 305	Mutual Fund Distributor	Skill course	8	25SK**	75AA**
<b>Total</b>			<b>24</b>	<b>125</b>	<b>375</b>

AA\*Apprenticeship Assessment conduct by Industry





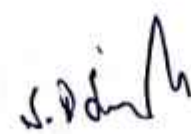
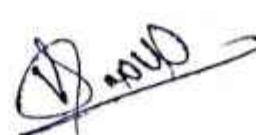


SK\*Skill Test conduct by college

## SEMESTER-IV

Course Code	Course Title	Course Type	Credits	Maximum Marks	
				Internal	External
BCOM-BI 401	Banking Financial Services & Insurance Banking Assets Sales and Underwriting	Theory	4	25	75
BCOM-BI 302	Banking Financial Services & Insurance Banking Liabilities Sales	Theory	4	25	75
BCOM-BI 303	Taxation (Direct Taxes)	Theory	4	25	75
BCOM-BI 304	Taxation (Indirect Taxes)	Theory	4	25	75
<b>Apprenticeship/On the Job Training(90 hours)</b>					
BCOM-BI 305	Credit Processing Officer	Skill course	8	25SK**	75AK**
<b>Total</b>			<b>24</b>	<b>125</b>	<b>375</b>

AA\*Apprenticeship Assessment conduct by Industry

SK\*Skill Test conduct by college



# FACULTY OF COMMERCE

## YEAR- III

### SEMESTER- V

Course Code	Course Title	Credits	Maximum Marks	
			Internal	External
BCOM- BI 501	Apprenticeship- I	20	25SK**	75AA**
BCOM- BI 502	Viva voce	4	—	100
Total		24	25	175



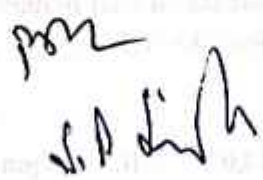




### SEMESTER- VI

Course Code	Course Title	Credits	Maximum Marks	
			Internal	External
BCOM- BI 601	Apprenticeship- II	20	25SK**	75AA**
BCOM- BI 602	Viva voce	4	—	100
Total		24	25	175

**AA\*Apprenticeship Assessment conduct by Industry/ Organization**  
 Apprenticeship Report (comprising Work Diary) prepared and submitted by student (one copy submitted to the college duly approved by apprenticeship provider).

**SK\*Skill Test conduct by college**

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## 1. Credit and Credit determination:

One paper of one credit will require one hour per week teaching. For example, one semester of 15 week will require 15 hour teaching.

Apprenticeship/Internship/Project work with one credit will require two hour per week. For example, one semester of 15 week will require 30 hrs of work for Apprenticeship/Internship/Project work

All work related to credit will be carried out as per the directions of 'Academic Bank of Credit'.

One year certificate will be awarded after successfully earning a minimum of 46 credits by the student. Two year Diploma will be awarded after successfully earning a minimum of 92 credits by the student. Three year Degree will be awarded after successfully earning 132 credits by the student. The aforesaid mentioned certificate, diploma or degree will be awarded only when the student successfully clears all the qualifying papers required for the same.

Once the credits earned by the student are utilized, it cannot be utilized again by the student. For example, if a student receives one year certificate after earning 46 credits, the credit earned by the student will be treated as utilized. If after a few years, the student wants to obtain two year Diploma, then he will have to surrender his certificate received earlier and thus he will get a re-credit of 46 credits to his/her account. Otherwise, he/she will have to earn 92 credits. If the student studies continuously for three years and earns 132 points and does not claim for certificate and diploma only then he/she will get a three years Degree.

## 2. Attendance and Credit Determination:

For credit validation successful completion of examination is essential. Without appearing in examination credit will be incomplete.

For appearing in final examination 75% attendance is mandatory.

After ensuring 75% attendance, if a student fails to appear in examination, he/she can appear in the next year examination, as Ex-Student. He will not be required to attend the classes again.

**3. End-Semester Examination:** All papers will be of 03 hours duration. The maximum marks allotted for each paper will be 75.

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# FACULTY OF COMMERCE

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4. **Mid-Semester Examination:** There shall be one mid-semester written examination of two hours duration for each paper, which shall carry 15 marks. This exam will be compulsory for the students. In case, if any student fails to appear in one or more papers on medical grounds, then he/she may be provided one more chance during the same semester on payment of re-examination fee of Rs. 1000/- for one or more papers.

## 5. Guidelines for Internal Evaluation:

6. a) It shall be based on verifiable means

b) The distribution of marks of internal evaluation will be as follows:

Written Test

15marks

One term paper/assignments/presentations/regularity in attendance

10marks

Whenever the score in internal evaluation is 80% or more (except in papers of quantitative nature) the written test answer books could be re-evaluated by two teachers of the department.

c) All assignments will be submitted in his/her handwriting only.

7. The maximum marks allotted for each paper will be as follows:

1. End Semester examination	75 marks
2. Internal evaluation	25 marks

The minimum passing marks in each individual paper will be 40% and in aggregate 50%. These percentages will apply on aggregate marks of internal evaluation and end-semester examination. Any candidate who fails to secure a minimum of 40% marks but secures 20% or more marks in not more than two paper in first semester of the academic year will be promoted to the next semester of B.COM Banking Financial Services & Insurance Operations Part I or B.COM Banking Financial Services & Insurance Operations Part II or B.COM Banking Financial Services & Insurance Operations Part III as the case may be. However, in

B.COM Banking Financial Services & Insurance Operations Part II (III semester), only those candidates will be admitted who have cleared at least two papers in each of the I & II semester of B.COM Banking Financial Services & Insurance Operations Part I exams and not declared as fail.

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# FACULTY OF COMMERCE

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In case of B.COM Banking Financial Services & Insurance Operations V semester, only those candidates will be admitted who have cleared at least two papers in each of the III & IV semester of B.COM Banking Financial Services & Insurance Operations Part II exams and not declared as fail. The exams of the back papers will be held along with the regular exams of subsequent year. The candidate has to clear all his/her back papers within the period of six years from the year of his/her admission.

If the candidate clears his/her I, II, III, IV, V semesters, but obtains back(s) only in VI semester, then treating it as a special case, the exam/s of the back paper/s of VI semester could be held along with I & III & V semester exams.

7. A candidate who has secured minimum marks to pass in each paper but has not secured minimum marks to pass in aggregate may reappear in any of the paper(s) of the semester concerned (subject to a maximum of two theory papers in each semester), according to his/her choice in order to secure the minimum marks prescribed to pass in the aggregate (i.e. to clear back in aggregate).

8. Evaluation Pattern for B.COM Banking Financial Services & Insurance Operations: For passing a candidate is required to obtain pass

Marks Range (out of 100)	Grade	Grade Point
90 – 100	O	10
80–89	A	9
70–79	B	8
60–69	C	7
50–59	D	6
40–49	E	5
20–39	Bp	4
00–19	F	0
Absent	Ab	0

- Letter grades O, A, B, C, D & E in a paper means that the student has been able to clear that paper (i.e. passed in paper).
- Letter grade Bp in a paper means that the student has not been able to clear the paper and is entitled to appear in the Back Paper examination if he/she satisfies other conditions for Back Paper examination.
- Letter grade F means that the student has failed.
- Letter grade Ab means that the student was absent

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# FACULTY OF COMMERCE

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## Calculation of SGPA, YGPA and CGPA

The following procedure shall be used to calculate the Semester Grade Point Average (SGPA), Yearly Grade Point Average (YGPA) and Cumulative Grade Point Average (CGPA):

The SGPA is the ratio of sum of the product of the number of credits multiplied with the grade points scored by a student in all the courses of the semester divided by the sum of the credits of all the courses of the semester i.e.

$$SGPA = \frac{\sum(C_i \times G_i)}{\sum C_i}$$

Where:  $C_i$  is the number of credits of the  $i$ th paper and  $G_i$  is the grade point scored by the student in the  $i$ th paper.

The YGPA is also calculated in the same manner taking into account all the semesters undergone by a student over a year, i.e.

$$YGPA = \frac{\sum(C_j \times S_j)}{\sum C_j}$$

The CGPA is also calculated in the same manner taking into account all the semesters undergone by a student over the programme, i.e.

$$CGPA = \frac{\sum(C_j \times S_j)}{\sum C_j}$$

Where  $S_j$  is the SGPA of the  $j$ th semester and  $C_j$  is the total number of credits in that semester.

The SGPA, YGPA and CGPA shall be rounded off to two decimal points and reported in the transcripts.

### **Illustration of calculation of SGPA, YGPA and CGPA**

#### **1. Illustration for SGPA**

Paper	Grade Letter	Grade Point	Credit Point
Paper 1	3 B	8	$3 \times 8 = 24$
Paper 2	3 C	7	$3 \times 7 = 21$
Paper 3	3 O	10	$3 \times 10 = 30$
Paper 4	3 E	5	$3 \times 5 = 15$
Paper 5	3 D	6	$3 \times 6 = 18$
Paper 6	3 A	9	$3 \times 9 = 27$
Paper 7	4 C	7	$4 \times 7 = 28$
	22		163

Thus  $SGPA = 163/22 = 7.41$

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# FACULTY OF COMMERCE

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11. No regular admission will be given to failed students. Any candidate who fails in exams or is entitled to carry over papers as "Back Papers" may appear in the next subsequent exams. However the marks obtained previously by the candidate in the internal evaluation of the paper concerned, shall be retained and added with the marks obtained in the subsequent end semester exams.

12. There will be no re-evaluation or supplementary exams.

13. The syllabi will be prescribed by the Board of Studies.

14. The award of division to the successful candidate will be on the basis of the combined results of B.COM BANKING FINANCIAL SERVICES & INSURANCE OPERATIONS Part I,II & III (of all six semesters) as follows:

- |  |               |
|--|---------------|
| (i) Candidates securing YGPA or CGPA 6.5 and above | Ist Division  |
| (ii) All Other                                     | IInd Division |
| (ii) Candidates securing YGPA or CGPA 5.5 to 6.49  | IInd Division |

15. The student will have to fulfill the minimum requirement of attendance as per the university rule.

16. No person shall be admitted as a candidate for the examinations of any of the part after the lapse of six years after the admission to the first year of B.COM Banking Financial Services & Insurance Operation course. However under special circumstances this period may be extended by one additional year (ie. total seven years) with special permission of Dean.

17 simple calculator is allowed in examination

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D. S. S.  
M.S.  
S. S. S.  
S. S. S.  
S. S. S.

# SYLLABUS

## Faculty of Commerce (B.Com.) Banking Financial Service and Insurance

### Expected Outcomes after three years-

1. The Students would be able to use Standardize Business Language.
2. The Students would be able to prepa douements related to Business, Insurance and Communication.
3. The Students would be prepared for indurtry- ready communication skill both in speaking and writing.

### FIRST YEAR

#### First Semester – Languge Paper (B1-101)

Objective - Foundation Knowledge in Language,

Vocabulary & Basic Writing Skills

#### Unit 1: Basic Grammar & Composition

- Parts of Speech, Tenses, Voice, Narration
- Sentence structure & error correction
- Vocabulary building, idioms & phrases
- Essay writing on social & economic topics

#### Unit 2: Business Communication (Introduction)

- Features & importance of communication in business
- Letter writing (formal / informal / business letters)- cover letters, sales letters, complaint letter, inquiry letters, letters of recommendation.
- Resume & job application writing

#### Unit 3: Reading & Comprehension

- Unseen passages (business & general context)
- Summarization

#### Second Semester – Language Paper (B1-201)

Objective - Application of Applied Language

Associated With Business and Financial Ares

#### Unit 1: Advanced Grammar & Usage

- Reported speech, conditional sentences

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- Common errors in business English

### Unit 2: Business Correspondence

- Official & business letters (inquiry, complaint, order, sales, banking-related)
- Memo, notice, circular, agenda, minutes

### Unit 3: Professional Writing

- Report writing (business reports, banking & finance-related reports)
- E-mail & online communication etiquette
- Writing proposals & project summaries

### Unit 4: Literature & Cultural Context

- Selected essays on economics, commerce, finance & society

## SECOND YEAR

### Third Semester – Language Paper (B1-301)

Objective- Application of Language on Professional Level with Focus on Employability

#### Unit 1: Communication Skills for Corporate World

- Group discussions, presentations, public speaking
- Interview skills, business negotiations, Model Speech of Managing Director of A Company in AGM

#### Unit 2: Technical & Financial Writing

- Writing in banking & financial services context
- Drafting loan proposals, insurance documents, investment reports, Agreement and Deed Writing
- Abstract writing, research paper writing (basics)

#### Unit 3: Media & Digital Communication

- Press releases, advertising language
- Writing for digital platforms (blogs, business websites, LinkedIn profiles)

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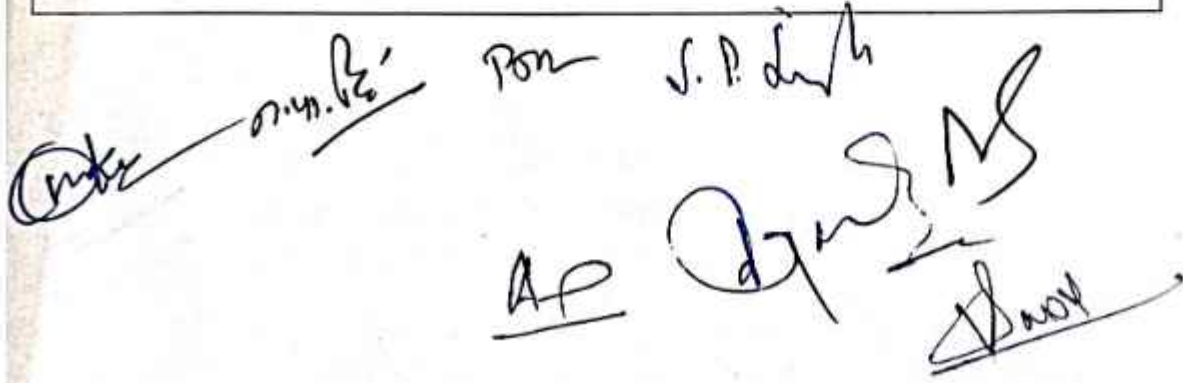
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Semester I – Core Subject 1

Basic Business and Applied Law	(BCOM-BI 102)
Unit-1. Introduction to Indian Business Law, Overview of the Indian legal system, Sources of Indian business law (constitution, statutes, case law), Importance of legal compliance in Indian business operations, Key Legal Concepts in Indian Law	
Principles of Indian contract law, Essentials of valid contracts under the Indian Contract Act, 1872, Overview of tort law and its application in business disputes	
Regulatory Framework for Business in India, Role of regulatory agencies (SEBI, RBI, IRDAI, CCI) Overview of company law (Companies Act, 2013), Overview of taxation laws (Income Tax Act, GST Act)	
Unit-2 Contract Law and Commercial Transactions: Indian Contract Act, 1872, Formation and essentials of a valid contract, Types of contracts under Indian law (sale, lease, agency), Performance, breach, and discharge of contracts Special Contracts, Bailment and pledge, Indemnity and guarantee, Contract of agency Commercial Transactions, Sale of Goods Act, 1930, Negotiable Instruments Act, 1881, Overview of e-commerce laws and electronic contracts	
Unit-3 Corporate Law and Business Organizations: Companies Act, 2013, Incorporation and registration of companies, Corporate governance requirements for Indian companies, Directors' duties and liabilities, Limited Liability Partnerships (LLPs), Formation and registration of LLPs, Rights and duties of partners in an LLP, Conversion and winding up of LLPs, Partnership Act, 1932, Formation and types of partnerships, Rights and duties of partners, Dissolution of partnerships	
Unit-4 Intellectual Property Rights (IPR) in India: Intellectual Property Laws in India, Indian Patents Act, 1970, Trademarks Act, 1999 Copyright Act, 1957, Protection of Trade Secrets and Designs, Indian laws on trade secrets Design protection under the Designs Act, 2000, Geographical Indications (GI) protection	
Unit-5 Regulatory Compliance and Business Ethics: Regulatory Compliance for Businesses, Securities laws and regulations (SEBI Act) Competition law (Competition Act, 2002), Consumer protection laws (Consumer Protection Act, 2019), Business Ethics and Corporate Social Responsibility (CSR), Legal and ethical responsibilities of businesses, CSR provisions under the Companies Act, 2013, Compliance and reporting requirements for CSR activities	


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**Unit-6 Dispute Resolution Mechanisms:**

Indian Judiciary and Legal Proceedings, Structure of Indian courts (civil and criminal), Jurisdiction and hierarchy of courts, Overview of alternative dispute resolution (ADR) methods, Arbitration and Conciliation Act, 1996, Arbitration agreements and proceedings, Appointment and powers of arbitrators, Enforcement and challenge of arbitral awards

**Unit-7 Emerging Areas in Indian Business Law:**

Data Protection and Privacy Laws, Overview of the Personal Data Protection Bill, 2019, Compliance requirements for data protection, Impact of data protection laws on businesses, Start-up and Entrepreneurship Laws, Legal framework for start-ups in India, Incentives and support mechanisms for start-ups, Intellectual property strategies for start-ups

**Unit-8 Case Studies and Practical Applications:**

Analyzing real-world legal cases and business disputes in India, Drafting legal documents and contracts under Indian law, Simulated negotiations and legal advisory exercises

**Unit-9 Additional Resources and Tools:**

Indian business law textbooks, casebooks, and legal journals, Legal databases and online resources (Manupatra, SCC Online), Guest lectures by legal practitioners and business lawyers

**Unit-10 valuation and Assessment:**

Assignments, quizzes, and exams assessing understanding of Indian business law concepts and principles, Case analysis and legal memo writing, Oral presentations and moot court simulations on legal issues

This curriculum provides a comprehensive understanding of applied Indian business law, covering both theoretical concepts and practical applications in the Indian business environment. It prepares students for legal compliance, risk management, and ethical decision-making in Indian businesses and commercial transactions.

**Text and reference Book:-**

1. Pro. Anupama Shukla, Business law. Thakur Publication Pvt. Ltd.
2. J. Jayasankar, Business Law. Manglam Publication Pvt. Ltd.
3. Dr. B.K. Singh, Dr. A.K. Tiwari, Business Regulatory Framework. Rajeev Bansal (SBPD).
4. Dr. S.M. Shukla, Dr. I.M. Shay, Company Law. Sahitya Bhavan Publication.
5. Dr. S.M. Shukla, Prof. B.K. Kumavat, Corporate Law. Sahitya Bhavan Publication.
6. Dr. M.K. Bhandori, Law Relation to IPR. Central Law Publication

Handwritten signatures and initials: *MS*, *Dr. B.K. Singh*, *AP*, *Dr. S.M. Shukla*, *Dr. M.K. Bhandori*, *Dr. I.M. Shay*, *Dr. Anupama Shukla*.

Approved

## Semester 1 - Core Subject – 2

### Business Mathematics and Statistics (BCOM-BI 103)

#### Unit-1

Basic Arithmetic Operations, Addition, subtraction, multiplication, and division, Order of operations (PEMDAS), Fractions, decimals, and percentages, Algebraic Concepts, Variables, constants, and expressions, Solving linear equations and inequalities, Formulas and their applications in business, Functions and Graphs, Linear functions and their graphs, Quadratic functions and parabolas, Exponential and logarithmic functions.

#### Unit- 2 Financial Mathematics:

Time Value of Money, Future value and present value calculations, Compound interest and simple interest, Annuities and perpetuities, Discounted Cash Flow Analysis, Net present value (NPV) and internal rate of return (IRR), Capital budgeting decisions, Sensitivity analysis and scenario modeling, Financial Ratios and Analysis, Liquidity ratios (current ratio, quick ratio), Solvency ratios (debt-to-equity ratio, interest coverage ratio), Profitability ratios (return on investment, profit margin)

#### Unit- 3 Descriptive Statistics:

Data Presentation and Summary, Frequency distributions and histograms, Measures of central tendency (mean, median, mode), Measures of dispersion (variance, standard deviation), Sampling and Estimation, Sampling techniques (random sampling, stratified sampling), Point estimation and interval estimation.

#### Unit- 4 Time Series Analysis:

Trend Analysis, Moving averages and trend lines, Seasonal variations and seasonal decomposition, Forecasting Techniques, Exponential smoothing methods, Time series models (ARIMA)

#### Unit- 5 Business Applications and Case Studies:

Financial analysis using ratios and financial models, Market research and data analysis for business decision-making, Risk assessment and management using statistical techniques

#### Unit- 6 Additional Resources and Tools:

Business mathematics and statistics software (e.g., Excel, MATLAB, R), Online resources, textbooks, and academic journals, Workshops, tutorials, and webinars on business mathematics and statistics

#### Unit- 7 Evaluation and Assessment:

Problem-solving exercises and assignments on mathematical and statistical concepts, Data analysis projects and case studies, Exams and quizzes assessing understanding and application of business mathematics and statistics principles

This curriculum provides a comprehensive understanding of business mathematics and statistics, covering both mathematical concepts and statistical techniques relevant to various business applications. It integrates theoretical knowledge with practical skills to prepare students for analyzing data, making informed business decisions, and solving complex problems in real-world contexts.

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Semester 1 – Core Subject – 3

Business Economics	(BCOM-BI 104)
<p>Unit- 1 Foundations of Business Economics            Introduction to Business Economics, Definition and scope of business economics, Importance of economic analysis in business decision-making, Economic Fundamentals, Basic concepts of economics (scarcity, opportunity cost, supply and demand), Microeconomics vs. macroeconomics.</p> <p>Economic Systems and Market Structures, Overview of different economic systems (capitalism, socialism, mixed economy), Market structures (perfect competition, monopoly, oligopoly, monopolistic competition)</p>	
<p>Unit- 2 Microeconomic Analysis:            Consumer Behavior, Utility theory and consumer preferences, Indifference curve analysis and budget constraints, Elasticity of demand and its applications, Producer Behavior, Production and cost analysis, Profit maximization under different market structures, Theory of the firm: short-run vs. long-run decisions, Market Equilibrium and Pricing, Equilibrium in competitive markets, Pricing strategies and price discrimination, non-price competition and product differentiation</p>	
<p>Unit- 3 Macroeconomic Analysis:            National Income Accounting, Concepts of GDP, GNP, and national income, Measures of economic performance (unemployment rate, inflation rate), Aggregate Demand and Supply, Determinants of aggregate demand and supply, Keynesian and classical approaches to macroeconomic equilibrium, Fiscal and monetary policy tools, Economic Growth and Development, Theories of economic growth (Solow model, endogenous growth theory), Factors influencing economic development (human capital, technology, institutions)</p>	
<p>Unit- 4 Business Cycles and Economic Fluctuations:            Understanding Business Cycles, Phases of the business cycle (expansion, peak, contraction, trough), Causes and consequences of economic fluctuations, Role of Government in Stabilization, Fiscal policy tools for stabilization (taxation, government spending), Monetary policy tools (interest rates, open market operations)</p>	
<p>Unit- 5 Applied Business Economics:            Cost-Benefit Analysis, Principles of cost-benefit analysis, Application in project evaluation and decision-making, Risk Analysis and Uncertainty, Decision-making under uncertainty, Techniques for risk assessment and management, Market Research and Forecasting, Methods of market research (surveys, interviews, focus groups), Forecasting techniques (time-series analysis, regression analysis)</p>	
<p>Unit- 6 International Economics and Global Business Environment:            International Trade Theory, Comparative advantage and gains from trade, Tariffs, quotas, and trade policies, Foreign Exchange Markets and Exchange Rate Determination, Exchange rate regimes (fixed vs. floating), Factors influencing exchange rates</p>	

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<p><b>Unit- 7 Business Economics and Strategy:</b> Strategic Decision Making, Game theory and strategic interactions, Competitive dynamics and strategic positioning, Economic Analysis of Pricing and Product Strategies, Price discrimination strategies, Product differentiation and market segmentation</p>
<p><b>Unit- 8 Case Studies and Practical Applications:</b> Analyzing real-world business scenarios and case studies, Applying economic concepts to business decision-making processes, Simulation exercises on market behavior, strategic interactions, and policy analysis</p>
<p><b>Unit- 9 Additional Resources and Tools:</b> Economic textbooks, journals, and academic literature, Economic databases and statistical resources, Industry reports and market analysis tools</p>
<p><b>Unit- 10 Evaluation and Assessment:</b> Assignments, quizzes, and exams assessing understanding of economic principles and theories, Case study analyses and presentations evaluating application of economic concepts in business contexts, Project work and group activities measuring ability to conduct economic analysis and make informed business decisions</p>
<p>This curriculum provides a comprehensive understanding of business economics, covering both microeconomic and macroeconomic principles, applied analysis techniques, and their relevance to business strategy and decision-making.</p>

**Text and reference Book:-**

1. D.K. Dubey, Mahendra Mishra, Manikandan Iyer, S.K. Mishra, Business Economics. Himalaya Publishing House.
2. Dr. J.P. Mishra, Business Economics. SBP.
3. Dr. Himanshu Saxena, Suridha Chaplot, Business Economics. Thakur Publication.
4. H.L. Ahiya, Macro Economics: Theory & Policy. S. Chand.
5. Prof. S.N. Lal, Dr. S.K. Lal, Macro Economics. Shubham Publication.
6. Dr. Surendra Yadav, Dr. Komal Paliwal, Business Economics. Garima Publicaion.

Semester 2 – Core Subject – 1

Financial Analysis	(BCOM-BI 202)
<p>Unit- 1 Basic Finance Concepts:            Introduction to Finance, Overview of financial markets, Key participants (individuals, institutions), Objectives of financial analysis, Time Value of Money (TVM), Future value, present value, and compounding, understanding interest rates and discounting, Risk and Return, Types of risk (systematic, unsystematic), Calculating risk measures (standard deviation, beta), Relationship between risk and return</p>	
<p>Unit- 2 Financial Statement Analysis:            Understanding Financial Statements, Balance Sheet, Income Statement, Cash Flow Statement, Reading and interpreting financial statements, Financial Ratios, Liquidity ratios, Solvency ratios, Profitability ratios, Efficiency ratios, DuPont Analysis, Decomposition of return on equity (ROE), Identifying drivers of performance</p>	
<p>Unit- 3 Valuation Techniques:            Discounted Cash Flow (DCF) Analysis, Forecasting cash flows, estimating terminal value, Calculating present value, Comparable Company Analysis (CCA), Identifying comparable companies, analyzing multiples (P/E, EV/EBITDA, etc.), Valuation using market comparables, Asset-Based Valuation, valuing assets and liabilities, Adjusted book value method, Liquidation value method</p>	
<p>Unit- 4 Financial Modeling:            Excel Skills for Financial Modeling, building income statement, balance sheet, cash flow statement, creating dynamic financial models, Building Integrated Financial Models, Forecasting revenue, expenses, and cash flows, Sensitivity analysis and scenario modeling, Company Valuation Modeling, Integrating DCF, CCA, and other valuation methods, Developing valuation models for different industries</p>	
<p>Unit- 5 Advanced Topics:            Financial Risk Management, Hedging techniques, Derivatives and their use in risk management, Corporate Finance, Capital structure decisions, Cost of capital estimation Mergers and Acquisitions (M&amp;A) Analysis, M&amp;A process overview, Valuation techniques in M&amp;A</p>	
<p>Unit- 6 Case Studies and Practical Applications:            Analyzing real-world financial statements, valuing companies based on case studies, Hands-on financial modeling exercises</p>	
<p>Unit- 7 Additional Resources and Tools:            Financial analysis software (e.g., Bloomberg Terminal, Fact Set), Online resources, books, and academic journals, Guest lecturers from industry professionals</p>	
<p>Unit- 8 Evaluation and Assessment:            Assignments on financial statement analysis, Valuation projects and presentations, Quizzes and exams to test understanding</p>	
<p>This curriculum covers a comprehensive range of topics in financial analysis, starting from basic concepts to advanced techniques, and integrates practical applications to provide a well-rounded learning experience.</p>	

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**Text and reference Book:-**

1. Dr. P.C. Tulsian, Tushar Tulsian , Analysis of Financial Statement. Tulsian's Publishers.
2. Liam Bastick, Financial Modeling. Holy Macro Books.
3. K.R. Subramanyam , Financial Statement Analysis. Mc Graw Hill
4. Richard A. Breally, Pitabas Mohanty, Corporate Finance. Mc Graw Hill
5. R.K. Arora, Financial Risk Management. Wiley Publication

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Semester 2 – Core Subject – 2

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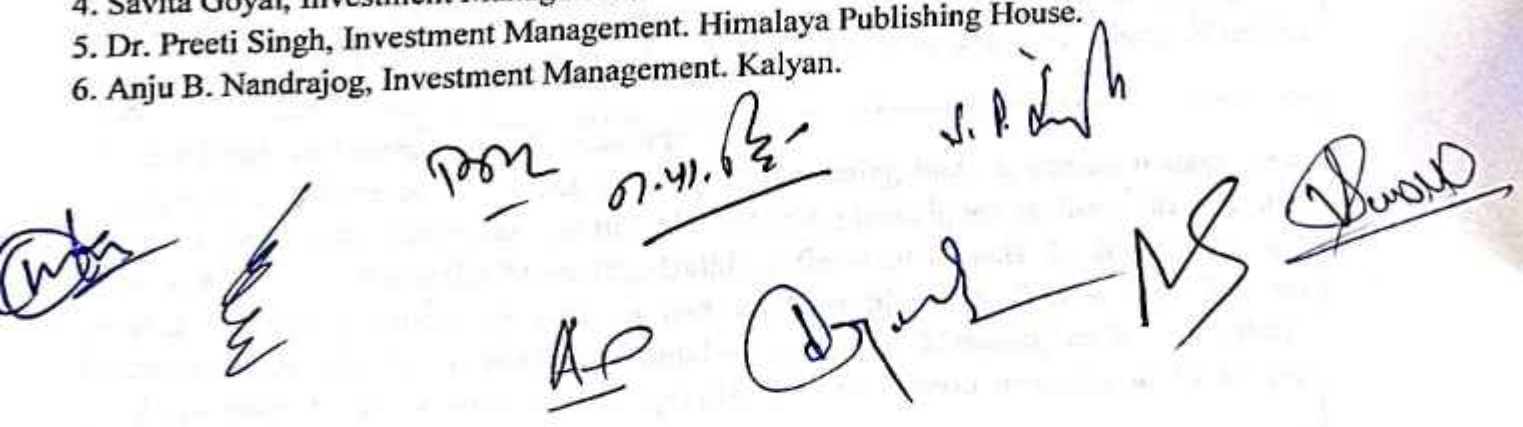
Investments - Risk and Returns	(BCOM-BI 203)
<p><b>Unit- 1 Foundations of Investments</b>                      Introduction to Investments, Definition and objectives of investment, Importance of risk-return trade-off in investment decisions, Overview of investment vehicles (stocks, bonds, mutual funds, ETFs), Financial Markets and Instruments, Overview of financial markets (stock market, bond market, money market), Types of financial instruments (stocks, bonds, derivatives), Understanding market efficiency and pricing mechanisms</p>	
<p><b>Unit- 2 Risk and Return Concepts:</b>                      Risk and Return Fundamentals, Definition of risk and return, Relationship between risk and return (risk-return trade-off), Measures of risk (standard deviation, beta) and return (expected return, yield), Capital Asset Pricing Model (CAPM), Theory of CAPM and its assumptions, Calculation of expected return using CAPM, Role of beta in measuring systematic risk, Modern Portfolio Theory (MPT), Portfolio diversification and risk reduction, Efficient frontier and optimal asset allocation, Capital Market Line (CML) and Risk-Free Rate</p>	
<p><b>Unit- 3 Risk Assessment and Management:</b>                      Types of Risk in Investments, Systematic vs. unsystematic risk, Market risk, credit risk, liquidity risk, and operational risk, Political and regulatory risk, Risk Measurement Techniques, Value at Risk (VaR), Conditional Value at Risk (CVaR), Stress testing and scenario analysis, Risk Management Strategies, Asset allocation strategies (strategic vs. tactical asset allocation), Hedging techniques (options, futures, swaps), Portfolio insurance strategies</p>	
<p><b>Unit- 4 Investment Analysis and Valuation:</b>                      Fundamental Analysis, Analysis of financial statements (income statement, balance sheet, cash flow statement), Valuation methods (discounted cash flow, relative valuation), Qualitative analysis (industry analysis, competitive advantage assessment), Technical Analysis, Price and volume analysis, Chart patterns and trends, technical indicators (moving averages, MACD, RSI)</p>	
<p><b>Unit- 5 Portfolio Management:</b>                      Portfolio Construction, Asset allocation strategies based on risk tolerance and investment objectives, Portfolio optimization techniques, Rebalancing and monitoring portfolio performance, Diversification Strategies, Benefits of diversification, Correlation analysis and portfolio diversification, Risk-parity and risk-budgeting approaches, Performance Evaluation, Measures of portfolio performance (Sharpe ratio, Treynor ratio, Jensen's alpha), Benchmarking and performance attribution analysis, Evaluation of active vs. passive investment strategies</p>	
<p><b>Unit- 6 Behavioral Finance:</b>                      Behavioral Biases and Heuristics, Overconfidence, loss aversion, herd behavior, and other biases, Impact of behavioral biases on investment decisions, Strategies to mitigate behavioral biases, Market Anomalies and Investor Irrationality, Market bubbles and crashes, Momentum effect, value effect, and other market anomalies, Contrarian investment strategies</p>	

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<p><b>Unit- 7 Case Studies and Practical Applications:</b>          Analyzing real-world investment scenarios and case studies, conducting risk assessments and constructing investment portfolios, Simulated trading exercises and portfolio management simulations</p>
<p><b>Unit- 8 Additional Resources and Tools:</b>          Investment textbooks, journals, and academic literature, financial modeling software (e.g., Excel, Bloomberg), Investment analysis platforms and databases</p>
<p><b>Unit- 9 Evaluation and Assessment:</b>          Assignments, quizzes, and exams assessing understanding of investment concepts and principles, Case study analyses and presentations evaluating application of investment theories in real-world scenarios, Portfolio construction projects and performance evaluations</p>
<p>This curriculum provides a comprehensive understanding of investments focusing on risk and returns, covering theoretical concepts, practical applications, and behavioral aspects to prepare students for careers in investment management, financial analysis, and portfolio management.</p>

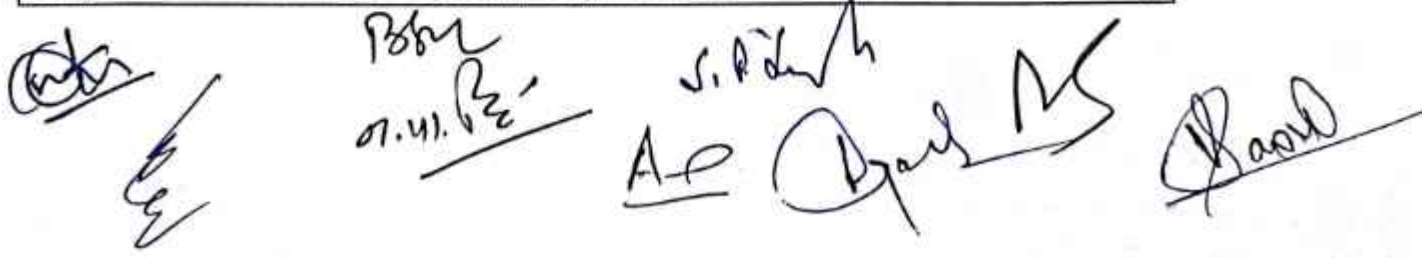
**Text and reference Book:-**

1. V.K. Bhalla, Investment management (Security Analysis & Portfolio Management). S. Chand.
2. Prof. Vanita Tripathi, Prof. Amit Ku. Singh, Dr. Vandana Jain, Investment Management. Taxmann's.
3. Dr. R.P. Rastogi, Investment Management. Sultan Chand & Sons.
4. Savita Goyal, Investment Management. Thakur Publishers – Rohtak.
5. Dr. Preeti Singh, Investment Management. Himalaya Publishing House.
6. Anju B. Nandrajog, Investment Management. Kalyan.


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Semester 2 – Core Subject – 3

<b>Financial Management</b>	<b>(BCOM-BI 204)</b>
<p><b>Unit-1 Foundations of Financial Management</b>          Introduction to Financial Management, Definition and objectives of financial management, Role and responsibilities of financial managers, Overview of financial markets and institutions, Financial Statements Analysis, Understanding financial statements (income statement, balance sheet, cash flow statement), Financial ratio analysis and interpretation, DuPont analysis for assessing profitability, Time Value of Money, Principles of time value of money (present value, future value, discounting), Applications of time value of money in investment decision-making, Calculating present and future values of cash flows</p>	
<p><b>Unit-2 Capital Budgeting and Investment Decisions:</b>          Capital Budgeting Techniques, Net present value (NPV) analysis, Internal rate of return (IRR) method, Payback period and discounted payback period, Risk and Return Analysis, Understanding risk and return relationship, Capital asset pricing model (CAPM) for calculating cost of equity, Risk-adjusted discount rate and sensitivity analysis, Project Evaluation and Selection, Evaluating strategic alignment and project viability, Capital rationing and project prioritization, Real options analysis for investment flexibility</p>	
<p><b>Unit-3 Financing Decisions and Capital Structure:</b>          Capital Structure Theory, Modigliani-Miller theorem and capital structure irrelevance, Trade-off theory and pecking order theory, Factors influencing optimal capital structure, Debt and Equity Financing, Sources of long-term financing (debt, equity, hybrid securities), Cost of debt and cost of equity calculation, Dividend policy and distribution decisions, Financial Leverage and Risk Management, Impact of financial leverage on returns and risk, Managing financial risk through hedging and derivatives, Working capital management and liquidity risk</p>	
<p><b>Unit-4 Financial Planning and Forecasting:</b>          Budgeting and Forecasting, Types of budgets (operating budget, capital budget, cash budget), Zero-based budgeting and flexible budgeting techniques, Rolling forecasts and variance analysis, Financial Modeling, Building financial models for forecasting and scenario analysis, Sensitivity analysis and scenario planning, Forecasting financial statements and cash flows, Working Capital Management, Managing cash, receivables, and inventory, Cash conversion cycle optimization, Short-term financing and liquidity management</p>	
<p><b>Unit-5 Financial Performance Measurement and Analysis:</b>          Financial Performance Metrics, Key performance indicators (KPIs) for financial analysis, Economic value added (EVA) and shareholder value analysis, Balanced scorecard approach to performance measurement, Financial Reporting and Disclosure, International Financial Reporting Standards (IFRS) and Generally Accepted Accounting Principles (GAAP), Corporate governance and financial transparency, Regulatory compliance and financial reporting requirements, Financial Risk Management,</p>	


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Identification and assessment of financial risks (market risk, credit risk, liquidity risk), Risk mitigation strategies (diversification, hedging, insurance), Stress testing and risk scenario analysis

Unit-6 Corporate Finance and Strategic Financial Management:  
Mergers and Acquisitions, M&A process and valuation methods, Financial and strategic considerations in mergers and acquisitions, Post-merger integration and performance evaluation, Corporate Restructuring, Types of corporate restructuring (divestitures, spin-offs, joint ventures), Financial implications of restructuring activities, Shareholder value creation through restructuring, International Financial Management, Foreign exchange risk management, Multinational capital budgeting and financing decisions, Global financial markets and international investment opportunities

Unit-7 Case Studies and Practical Applications:  
Analyzing real-world financial management scenarios and case studies, financial modeling and decision-making projects, Simulations and business games for strategic financial management

Unit-8 Additional Resources and Tools:  
Financial management textbooks, journals, and research papers, financial analysis software and tools (e.g., Excel, financial modeling software), Workshops and seminars on financial management topics

Unit-9 Evaluation and Assessment:  
Assignments, quizzes, and exams assessing understanding of financial management concepts and theories, Case analysis and presentation evaluations, financial modeling and forecasting projects assessment

This curriculum provides a comprehensive understanding of financial management, covering theoretical concepts, practical applications, and tools and techniques to equip individuals with the skills needed to make informed financial decisions and effectively manage financial resources within organizations.

#### Text and reference Book:-

1. Dr. Anurag Agarwal, Financial Management. Navneet Prakashan.
2. Dr. A. Murthy, Financial Management. Margham Publication .
3. Dr. S.P. Gupta, Financial Management. SBP.
4. Dr. R.P. Rastogi, Basic Financial Management. Sultan Chand & Sons.
5. Shashi K. Gupta, R.K. Sharma, Financial Management. Kalyan.

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Semester 3 – Core Subject -1

(BCOM-BI 302)

Personal Financial Planning

Unit-1 Foundations of Personal Financial Planning  
Introduction to Personal Finance, Importance of personal financial planning, Key financial goals (short-term, medium-term, long-term), Overview of the financial planning process

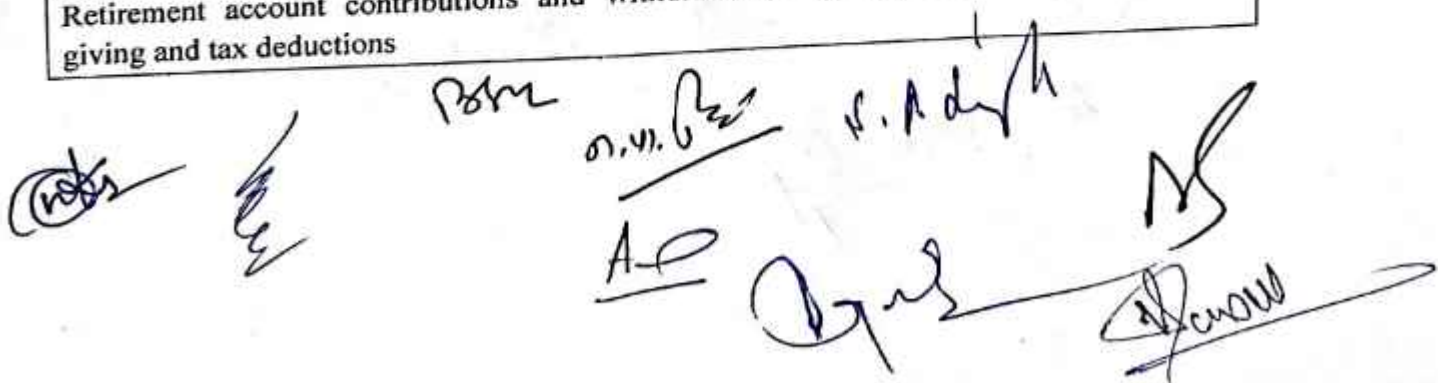
Financial Statements and Budgeting, understanding income statements and balance sheets, Budgeting techniques (zero-based budgeting, envelope system), Developing a personal budget and tracking expenses, Financial Goal Setting and Prioritization, identifying financial goals and objectives, Setting SMART financial goals, Prioritizing goals based on importance and urgency

Unit-2 Managing Cash Flow and Debt:  
Cash Flow Management, managing income and expenses effectively, Strategies for increasing income (career advancement, side hustles), Emergency fund planning and savings strategies, Debt Management, Understanding different types of debt (credit card debt, student loans, mortgages), Debt repayment strategies (snowball method, avalanche method), Consolidation and refinancing options

Unit-3 Savings and Investment Strategies:  
Building a Savings Plan, Importance of saving for emergencies and future goals, Strategies for increasing savings rate (automatic transfers, pay yourself first), Savings vehicles (savings accounts, money market accounts, certificates of deposit), Introduction to Investments, Overview of investment options (stocks, bonds, mutual funds, ETFs), Risk-return trade-off and investment objectives, Basics of asset allocation and diversification, Retirement Planning, Understanding retirement needs and expenses, Retirement savings vehicles (401(k), IRA, pension plans), Retirement income sources (Social Security, annuities)

Unit-4 Risk Management and Insurance:  
Understanding Insurance, Types of insurance (life insurance, health insurance, property insurance), Evaluating insurance needs and coverage options, Importance of risk management in financial planning, Estate Planning, Basics of estate planning (wills, trusts, power of attorney), Estate planning considerations for different life stages, Minimizing estate taxes and probate costs

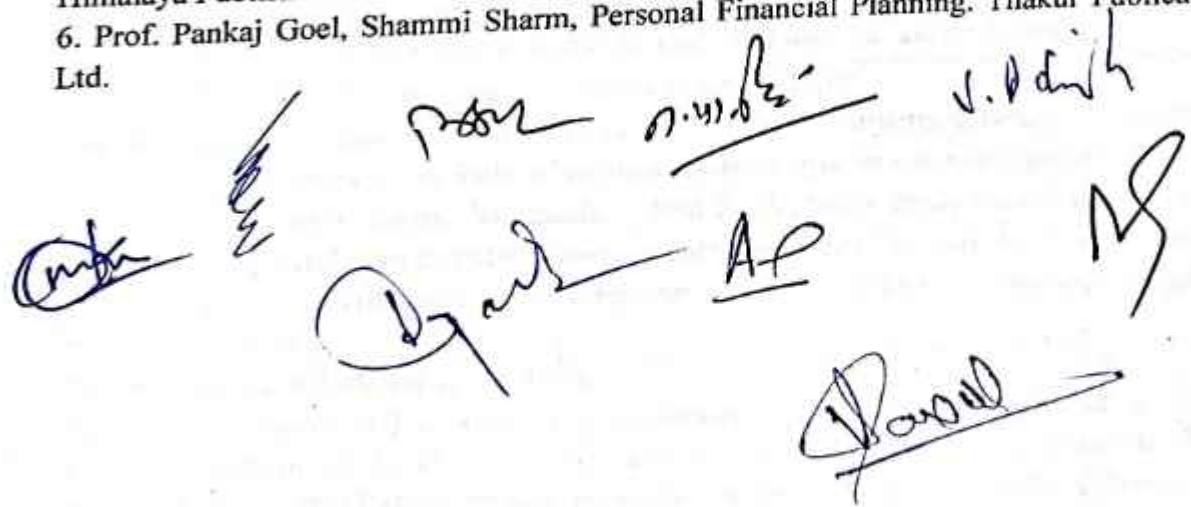
Unit-5 Tax Planning and Optimization:  
Tax Basics, Understanding the tax system (income tax, capital gains tax, estate tax), Tax deductions and credits, Strategies for tax-efficient investing, Tax Planning Strategies, Retirement account contributions and withdrawals, Tax-loss harvesting, Charitable giving and tax deductions

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<p><b>Unit-6 Behavioral Finance and Psychology of Money:</b>          Understanding Behavioral Biases, Common behavioral biases in personal finance (loss aversion, overconfidence, anchoring), Impact of emotions on financial decision-making, Strategies for overcoming behavioral biases, Financial Psychology and Money Mindset, Building a healthy relationship with money, Goal visualization and motivation techniques, financial mindfulness and stress management</p>
<p><b>Unit-7 Case Studies and Practical Applications:</b>          Analyzing real-life financial scenarios and case studies, Developing personalized financial plans and strategies, Simulated investment portfolio management exercises</p>
<p><b>Unit-8 Additional Resources and Tools:</b>          Personal finance books, blogs, and podcasts, financial planning software and tools (e.g., Mint, Personal Capital), Workshops and seminars on personal finance topics</p>
<p><b>Unit-9 Evaluation and Assessment:</b>          Assignments, quizzes, and exams assessing understanding of personal financial planning concepts and principles, Case study analyses and presentations evaluating application of financial planning strategies, Development of personal financial plans and portfolios</p>
<p>This curriculum provides a comprehensive understanding of personal financial planning, covering theoretical concepts, practical applications, and behavioral aspects to empower individuals to make informed financial decisions and achieve their financial goals.</p>

**Text and reference Book:-**

1. Dr. Anurag Agarwal, Management Accounting . Swati Prakashan.
2. Shalu Garg, Personal Financial Planning. Sultan Chand & Sons.
3. Indian Institute of Banking & Finance, Financial Planning. Taxmann Publication Pvt Ltd.
4. CS Monika Saini, Dr. Neerza, Personal Financial Planning. MKM Publishers Pvt Ltd.
5. Dr. Balru V, Mr. Mohammed Umar, Mr. Pradeep P, Personal Financial Planning. Himalaya Publishers House.
6. Prof. Pankaj Goel, Shammi Sharm, Personal Financial Planning. Thakur Publication Pvt Ltd.


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Semester 3 – Core Subject -2

(BCOM-BI 303)

Introduction to Indian Capital Markets

Unit-1 Foundations of Indian Capital Market:

Introduction to Indian Financial Markets, Overview of Indian capital markets (equity, debt, derivatives), Role and importance of capital markets in the Indian economy, Regulatory framework (SEBI, RBI, stock exchanges), Market Participants, Role of investors, issuers, intermediaries, and regulators, Overview of market infrastructure (stock exchanges, depositories, clearing corporations), Types of market participants (Banking Financial Services & Insurance investors, institutional investors, market makers)

Unit-2 Equity Market Products:

Introduction to Equities, Basics of stocks and shares, Types of equities (common stock, preferred stock), Stock exchanges in India (NSE, BSE), Equity Market Operations, Trading mechanisms (cash market, derivatives market), Order types and execution, Market indices (Nifty, Sensex) and their significance, Initial Public Offerings (IPOs), Process of IPO issuance, IPO valuation methods, Investing in IPOs: Opportunities and risks

Unit-3 Debt Market Products:

Introduction to Debt Instruments, Types of debt securities (bonds, debentures, government securities), Characteristics of debt instruments (coupon rate, maturity, credit rating), Role of debt markets in financing, Bond Market Operations, Bond pricing and yield calculation, Primary bond market vs. secondary bond market, Government securities market (G-Sec market), Corporate Bonds and Debentures, Issuance process and documentation, Credit rating agencies and credit risk assessment, Investing in corporate bonds: Strategies and considerations

Unit-4 Derivatives Market Products:

Introduction to Derivatives, Basics of derivatives (futures, options, swaps), Purpose and functions of derivatives markets, Regulatory framework for derivatives trading, Futures and Options, Mechanics of futures contracts (trading, margin, settlement), Options contracts (call options, put options) ,Trading strategies using futures and options ,Currency and Interest Rate Derivatives, Currency futures and options ,Interest rate futures ,Hedging and speculation using currency and interest rate derivatives

Unit-5 Mutual Funds and Exchange-Traded Funds (ETFs):

Introduction to Mutual Funds, Basics of mutual funds (structure, types), Mutual fund units and NAV calculation, Role of mutual funds in investment management, Types of Mutual Funds, Equity funds, debt funds, hybrid funds, Index funds vs. actively managed funds, Sectoral funds and thematic funds, Exchange-Traded Funds (ETFs), Structure and features of ETFs, Advantages of investing in ETFs, ETFs vs. mutual funds: A comparative analysis

Unit-6 Alternative Investment Products:

Real Estate Investment Trusts (REITs), Introduction to REITs, Structure and operation of REITs, Investing in REITs: Pros and cons, Infrastructure Investment Trusts (InvITs), Basics of InvITs, InvIT structure and regulation, Investing in InvITs: Risks and rewards

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<p><b>Unit-7 Case Studies and Practical Applications:</b> Analyzing real-world investment scenarios and case studies, Simulated trading exercises using virtual trading platforms, Portfolio construction projects incorporating various capital market products</p>
<p><b>Unit-8 Additional Resources and Tools:</b> Financial market textbooks, research papers, and regulatory publications, financial news portals and market analysis websites (e.g., Money control, Economic Times), Interactive trading platforms and virtual investment simulations</p>
<p><b>Unit-9 Evaluation and Assessment:</b> Assignments, quizzes, and exams assessing understanding of Indian capital market products and concepts, Case study analyses and presentations evaluating application of investment strategies, Portfolio performance assessments and investment simulations</p>
<p>This curriculum provides a comprehensive understanding of Indian capital market products, covering theoretical concepts, practical applications, and regulatory aspects to equip participants with the knowledge and skills needed to navigate and invest in the Indian financial markets.</p>

**Text and reference Book:-**

1. Alok Goyal, Mridula Goyal, Fundamentals of Indian Capital Market. VK Global publication.
2. Raj S. Dhankar, Capital market & Investment Decision. Opringer.
3. S. Gurusamy , Capital Market. Mc Grow Hill Education .
4. R.K. Mettal, V.K. Jain, Capital Market. VK Global.
5. Deepa R. Raste, Capital market in India :- Reforms & Regulation. New Century Publication .

Semester 3 – Core Subject – 3

**Foundations of Sales and Distribution Management (BCOM-BI 304)**

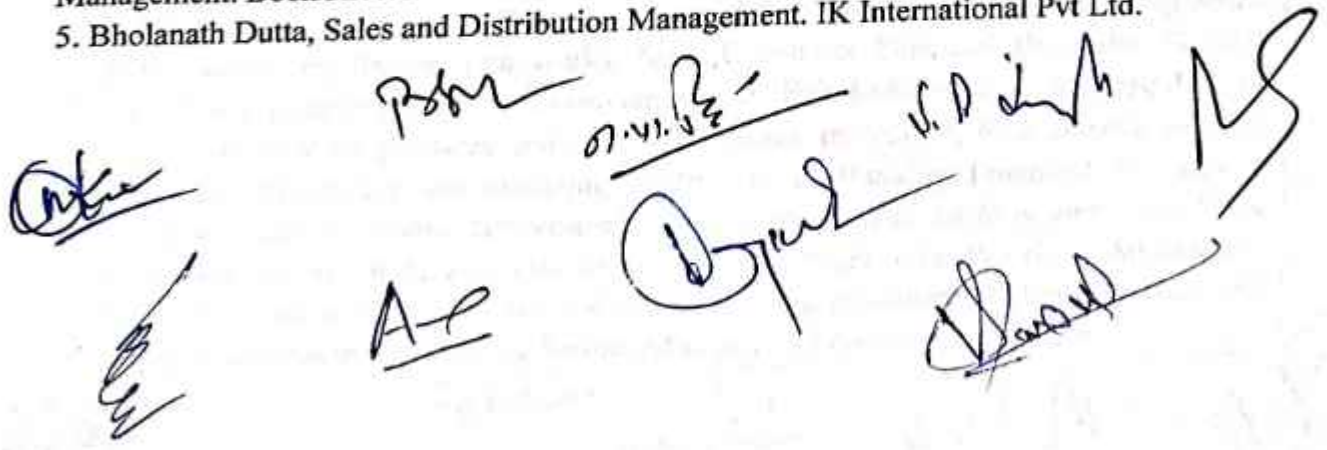
<p><b>Unit-1 Sales and Distribution Management</b>          Introduction to Sales Management, Definition and scope of sales management, Importance of sales function in business, Evolution of sales management concepts, Sales Process, Steps in the sales process (prospecting, pre-approach, approach, presentation, closing, follow-up), Sales cycle and pipeline management, Customer relationship management (CRM) systems, Distribution Channels ,Types of distribution channels (direct, indirect, omni channel) ,Channel design and management, Selection of distribution partners and intermediaries</p>
<p><b>Unit-2 Sales Strategies and Planning:</b>          Sales Planning and Forecasting, setting sales objectives and targets, Sales forecasting methods (qualitative and quantitative), Sales budgeting and resource allocation, Sales Strategies, Market segmentation and targeting, Positioning and differentiation strategies, Pricing strategies and tactics, Sales Promotion and Personal Selling, Sales promotion techniques (discounts, coupons, sales contests), Personal selling skills and techniques, Sales presentation and negotiation skills</p>
<p><b>Unit-3 Sales Force Management:</b>          Recruitment and Selection, Sales force recruitment methods, Selection criteria for sales personnel, Assessing sales aptitude and skills, Training and Development, Sales training programs and methods, Product knowledge training, Sales techniques and communication skills training, Motivation and Compensation, Sales incentive schemes (commission, bonuses, contests), Motivational theories and techniques, Performance appraisal and feedback mechanisms</p>
<p><b>Unit-4 Sales Analytics and Performance Measurement:</b>          Sales Performance Metrics, Key performance indicators (KPIs) for sales, Sales activity tracking (calls, meetings, conversions), Sales productivity and efficiency metrics, Sales Analytics, Data-driven decision making in sales, Sales forecasting models, Customer lifetime value analysis, Sales Force Automation, CRM systems and sales automation tools, Lead management and tracking, Integration with other business systems (ERP, marketing automation)</p>
<p><b>Unit-5 Channel Management and Logistics:</b>          Channel Relationship Management, Partner selection and evaluation, Channel conflict resolution, Channel incentives and support programs, Logistics and Supply Chain Management, Inventory management and replenishment strategies, Order processing and fulfillment, Warehousing and distribution network design</p>
<p><b>Unit-6 Banking Financial Services &amp; Insurance Management:</b>          Banking Financial Services &amp; Insurance Concepts, Types of Banking Financial Services &amp; Insurance formats (brick-and-mortar, e-commerce, mobile commerce), Banking Financial Services &amp; Insurance store layout and design, Merchandising and visual merchandising techniques, Customer Service and Experience, Importance of customer service in Banking Financial Services &amp; Insurance , managing customer complaints and feedback, Creating memorable customer experiences</p>


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<p><b>Unit-7 Emerging Trends and Technologies in Sales and Distribution:</b>  E-commerce and Digital Sales, Trends in online Banking Financial Services &amp; Insurance and e-commerce  Digital marketing strategies for sales, Omni channel Banking Financial Services &amp; Insurance and integrated sales approaches, Artificial Intelligence (AI) in Sales, AI-powered sales automation and predictive analytics, Chat bots and virtual assistants in sales, Personalization and recommendation engines</p>
<p><b>Unit-8 Case Studies and Practical Applications:</b>  Analyzing real-world sales and distribution management scenarios and case studies  Developing sales plans and strategies for hypothetical businesses, Simulated sales presentations and negotiations</p>
<p><b>Unit-9 Additional Resources and Tools:</b>  Sales management textbooks, journals, and academic literature, Sales training programs and workshops, Sales automation software and CRM platforms</p>
<p><b>Unit-10 Evaluation and Assessment:</b>  Assignments, quizzes, and exams assessing understanding of sales and distribution management concepts and principles, Case study analyses and presentations evaluating application of sales strategies and techniques, Sales role-playing exercises and performance evaluations</p>
<p>This curriculum provides a comprehensive understanding of sales and distribution management, covering theoretical concepts, practical applications, and emerging trends to prepare students for careers in sales management, channel management, Banking Financial Services &amp; Insurance management, and related fields.</p>

**Text and reference Book:-**

1. Krisha K Havaldar, Vasant M Cavale, Sales and Distribution Management. Mc Graw Hill.
2. Richard R Still, Education W. Cundiff, Sandeep Puri, Sales and Distribution Management. Pearson.
3. Tapan K Panda, Sunil Sahadev , Sales and Distribution Management. Oxford Higher Education.
4. Dr. Rohit Bansal, Dr. Anshu, Mr. Sajith Kumar B, Edi susanto, Sales and Distribution Management. Book Rivers.
5. Bholanath Dutta, Sales and Distribution Management. IK International Pvt Ltd.


  
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Semester 4 – Core Subject – 1

Banking Financial Services & Insurance Banking Assets Sales and Underwriting (BCOM-BI 401)

Unit-1 Banking Financial Services & Insurance Banking Asset Sales Introduction to Banking Financial Services & Insurance Banking, Overview of Banking Financial Services & Insurance banking products and services, Importance of Banking Financial Services & Insurance banking asset sales in revenue generation, Role of Banking Financial Services & Insurance banking sales professionals, Understanding Banking Financial Services & Insurance Banking Products, Types of Banking Financial Services & Insurance banking assets (loans, mortgages, credit cards), Features, benefits, and risks associated with each product, Regulatory requirements and compliance considerations, Sales Process in Banking Financial Services & Insurance Banking, Sales funnel stages (prospecting, qualification, presentation, closing), Relationship-building techniques with Banking Financial Services & Insurance banking customers, Cross-selling and up selling strategies

Unit-2 Banking Financial Services & Insurance Banking Sales Techniques: Customer Needs Analysis, understanding customer financial goals and needs, conducting financial health checks and risk assessments, identifying opportunities for personalized product recommendations, Effective Sales Communication, Active listening and questioning techniques, Value-based selling approach, Overcoming objections and handling customer concerns, Product Knowledge and Demonstration, In-depth understanding of Banking Financial Services & Insurance banking products and features, Demonstrating product benefits and suitability to customers, Using product comparison and visualization tools

Unit-3 Relationship Management and Customer Service: Building Customer Relationships, building rapport and trust with Banking Financial Services & Insurance banking customers, managing customer expectations and preferences, Strategies for retaining and nurturing customer relationships, Customer Service Excellence, Providing personalized service and support, Handling customer inquiries, complaints, and feedback, Resolving customer issues promptly and effectively, Client On boarding and Retention, On boarding new Banking Financial Services & Insurance banking customers smoothly, Developing customer retention strategies, Conducting customer satisfaction surveys and feedback sessions

Unit-4 Regulatory Compliance and Risk Management: Compliance Requirements in Banking Financial Services & Insurance Banking Sales, Understanding regulatory frameworks, (e.g., Consumer Financial Protection Bureau, Anti-Money Laundering laws), Compliance with Fair Lending laws and regulations, Responsible lending practices and customer privacy protection, Risk Assessment and Mitigation, Identifying and assessing credit risk in Banking Financial Services & Insurance banking assets, Implementing risk management controls and procedures, Monitoring and managing portfolio risk exposure, Ethical Sales Practices, Adhering to ethical standards and professional conduct, Avoiding predatory lending practices and deceptive sales tactics, Promoting financial literacy and consumer education

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**Unit-5 Sales Performance Measurement and Improvement:**  
 Key Performance Indicators (KPIs), Tracking sales metrics (conversion rates, average deal size, customer lifetime value), Setting SMART sales goals and targets, Performance evaluation and feedback mechanisms, Continuous Learning and Development, staying updated on industry trends and market developments, participating in training programs and skill enhancement workshops, Learning from successful sales strategies and best practices

**Unit-6 Case Studies and Practical Applications:**  
 Analyzing real-world Banking Financial Services & Insurance banking sales scenarios and case studies, Role-playing exercises and simulations, Field visits to observe Banking Financial Services & Insurance banking sales processes in action

**Unit-7 Additional Resources and Tools:**  
 Banking Financial Services & Insurance banking sales manuals, scripts, and training materials, Sales automation tools and customer relationship management (CRM) software, Online resources and industry publications on Banking Financial Services & Insurance banking sales strategies

**Unit-8 Evaluation and Assessment:**  
 Sales performance evaluations and assessments, Role-play observations and feedback sessions, Case study analyses and presentations

This curriculum provides a comprehensive understanding of Banking Financial Services & Insurance banking asset sales, covering theoretical concepts, practical applications, and regulatory compliance considerations to equip sales professionals with the skills and knowledge needed to succeed in Banking Financial Services & Insurance banking sales roles.

**Text and reference Book:-**

1. O.P. Agarwal, Fundamentals of Banking Financial Services & Insurance Banking. Himalaya Publishing House.
2. Jagdish N Sheth, Atul Parvatiyar, G. Bhainesh, Customer Relationship Management - A Strategic Perspective. Mc Graw Hill Education.
3. Carlh. Pritchard, Risk Management . CRC Press.

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Semester 4 – Core Subject – 2

Banking Financial Services & Insurance Banking Liabilities  
(BCOM-BI 302)

Unit-1 Foundations of Banking Financial Services & Insurance Banking Liabilities  
Introduction to Banking Financial Services & Insurance Banking Liabilities, Overview of Banking Financial Services & Insurance deposit products (savings accounts, checking accounts, certificates of deposit), Importance of liabilities sales in Banking Financial Services & Insurance banking revenue generation, Role of liabilities sales professionals in banking institutions, Understanding Customer Needs and Preferences, identifying customer financial goals and objectives, Conducting needs assessments and financial health checks, Segmentation and targeting of Banking Financial Services & Insurance banking customers, Regulatory Environment and Compliance, Regulatory framework governing Banking Financial Services & Insurance banking liabilities sales (e.g., Consumer Financial Protection Bureau, Know Your Customer regulations), Compliance requirements and ethical considerations in Banking Financial Services & Insurance banking sales practices, Anti-money laundering (AML) and customer due diligence (CDD) procedures

Unit-2 Banking Financial Services & Insurance Deposit Products and Features:  
Savings Accounts, Types of savings accounts (regular savings, high-yield savings, money market accounts), Features, benefits, and interest rate structures, Target customer segments and marketing strategies, Checking Accounts, Types of checking accounts (basic checking, interest-bearing checking, premium checking) ,Account features, fees, and overdraft protection options, Cross-selling opportunities and relationship-building strategies, Certificates of Deposit (CDs), Characteristics of CDs (term length, interest rates, early withdrawal penalties), Advantages and limitations of CDs for customers, Positioning CDs as part of a diversified savings portfolio

Unit-3 Sales Techniques and Strategies:  
Consultative Selling Approach, building rapport and trust with Banking Financial Services & Insurance banking customers, asking probing questions to uncover customer needs and financial goals, Tailoring product recommendations based on customer profiles, Value Proposition and Benefits Communication, Articulating the value proposition of Banking Financial Services & Insurance deposit products, Highlighting key features and benefits to customers, overcoming objections and addressing customer concerns, Cross-Selling and Up-Selling, Identifying cross-selling opportunities based on customer relationships and transaction history, Promoting bundled product offerings and package deals, Maximizing customer lifetime value through up-selling strategies

Unit-4 Relationship Management and Customer Service:  
Building Customer Relationships, developing long-term relationships with Banking Financial Services & Insurance banking customers, Providing personalized service and proactive account management, leveraging customer feedback for product improvement and innovation, Customer On boarding and Engagement, Streamlining the account opening process for new customers, On boarding best practices and welcome communication strategies, Engaging customers through targeted marketing campaigns

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and loyalty programs, Customer Retention and Loyalty, Strategies for retaining Banking Financial Services & Insurance banking customers and reducing churn, Recognizing and rewarding customer loyalty, Handling customer complaints and resolving issues promptly

Unit-5 Sales Performance Measurement and Improvement:  
Key Performance Indicators (KPIs), Tracking sales metrics (account openings, deposit balances, cross-sell ratio), Setting sales targets and performance goals, Performance evaluation and feedback mechanisms, Continuous Learning and Development, staying updated on Banking Financial Services & Insurance banking products and industry trends, participating in sales training programs and skill enhancement workshops, Learning from successful sales strategies and best practices, Sales Automation and Technology, Leveraging sales automation tools and customer relationship management (CRM) software, Analyzing customer data and behavior to inform sales strategies, Using technology to streamline sales processes and improve efficiency

Unit-6 Case Studies and Practical Applications:  
Analyzing real-world Banking Financial Services & Insurance banking sales scenarios and case studies, Role-playing exercises and simulations, Sales campaign development and execution projects

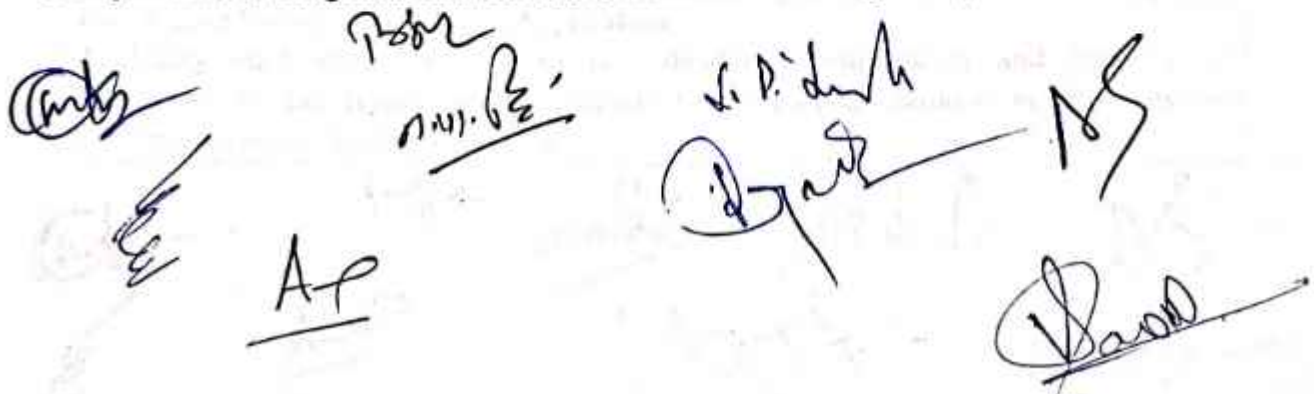
Unit-7 Additional Resources and Tools:  
Banking Financial Services & Insurance banking sales manuals, scripts, and training materials, Sales automation software and CRM platforms, Industry publications and research reports on Banking Financial Services & Insurance banking sales strategies

Unit-8 Evaluation and Assessment:  
Sales performance evaluations and assessments, Role-play observations and feedback sessions, Case study analyses and presentations

This curriculum provides a comprehensive understanding of Banking Financial Services & Insurance banking liabilities sales, covering theoretical concepts, practical applications, and regulatory compliance considerations to equip sales professionals with the skills and knowledge needed to succeed in Banking Financial Services & Insurance banking sales roles.

**Text and reference Book:-**

1. Dr. Prafulla Ranjan, Rakesh Kumar, Dr. Manoj Kumar, Santosh Chandra, Banking Financial Services & Insurance Banking - Products & Practices. Adhyyan Books.
2. O.P. Agarwal, Banking Financial Services & Insurance Banking In India. Skylark Publication.
3. Dipak Jain, Banking Financial Services & Insurance Banking. Law point Publication


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Semester 4 – Core Subject – 3

TAXATION (Direct Taxes)	(BCOM-BI 303)
<p>Unit-1 Foundations of Direct Taxes            Introduction to Direct Taxes, Definition and types of direct taxes, Historical perspective and evolution of direct taxation, Constitutional Framework, Constitutional provisions related to taxation in India, Distribution of taxing powers between the central and state governments, Basic Principles of Taxation, Concepts of income, exemptions, deductions, and tax credits, Principles of equity, certainty, convenience, and economy in taxation</p>	
<p>Unit-2 Income Tax Laws and Regulations:            Income Tax Act, 1961, Overview of the Income Tax Act and its amendments, Structure and organization of the Income Tax Act, Residential Status and Tax Incidence, Determination of residential status for individuals and companies, Scope of total income and tax incidence on residents and non-residents, Heads of Income, Income from salary, house property, business or profession, capital gains, and other sources, Taxability of various types of income and exemptions</p>	
<p>Unit-3 Corporate Taxation:            Taxation of Companies, Classification of companies for tax purposes, Computation of taxable income for companies, Tax Planning for Corporate, Strategies for minimizing corporate tax liability, Provisions related to deductions, incentives, and exemptions for corporates</p>	
<p>Unit-4 Tax Deductions, Exemptions, and Rebates:            Deductions and Exemptions, Deductions under Section 80C, 80D, 80G, etc., Exemptions for agricultural income, dividends, etc., Tax Rebates and Relief, Rebates under Section 87A, Relief under Double Taxation Avoidance Agreements (DTAA)</p>	
<p>Unit-5 Assessment and Appeals:            Assessment Procedures, Types of assessments (scrutiny assessment, best judgment assessment, etc.), Time limits for filing returns and assessment proceedings, Appeals and Dispute Resolution, Appellate authorities under the Income Tax Act, Procedures for filing appeals and resolution of tax disputes</p>	
<p>Unit-6 Tax Administration and Compliance:            Tax Administration Structure, Role of Central Board of Direct Taxes (CBDT), Tax collection mechanisms and procedures, Tax Compliance Requirements, Tax deduction at source (TDS) provisions, Tax audit requirements and penalties for non-compliance</p>	
<p>Unit-7 Advanced Topics:            International Taxation, Taxation of foreign income and non-resident entities, Transfer pricing regulations, Taxation of Specific Entities, Taxation of partnerships, LLPs, trusts, etc., Special provisions for startups and small businesses</p>	
<p>Unit-8 Case Studies and Practical Applications:            Analyzing case studies related to tax planning, computation, and compliance, Preparation of tax returns for individuals and corporate, Simulation exercises on handling tax assessments and appeals</p>	

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<b>Unit-9 Additional Resources and Tools:</b> Tax software and online tools for computation and filing of tax returns, Taxation journals, books, and online resources, Workshops, seminars, and webinars conducted by tax experts
<b>Unit-10 Evaluation and Assessment:</b> Practical assignments on tax computation, planning, and compliance, Quizzes and tests assessing understanding of tax laws and principles, Project work involving application of tax knowledge in real-world scenarios
This curriculum provides a comprehensive understanding of direct taxes, covering theoretical concepts, practical applications, and advanced topics to prepare students for careers in taxation, accounting, or related fields.

**Text and reference Book:-**

1. Dr. P.K. Jain, R.K. Tyagi - E&H, Income Tax Law & Accounts. Sanjay Sahitya Bhavan.
2. Dr. H.C. Mehrotra, Dr. S.P. Goyal - H&E, Income Tax Law & Account. Sahitya Bhavan Publication.

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27.4.2021  
S. P. Goyal  
MS  
AP  
D. P. Goyal  
D. P. Goyal

Semester 4 – Core Subject – 4

TAXATION (Indirect Taxes)	(BCOM-BI 304)
<p><b>Unit-1 Foundations of Indirect Taxes</b>            Introduction to Indirect Taxes, Definition and types of indirect taxes, Importance and role of indirect taxes in the economy, Evolution of Indirect Taxation in India, Historical overview of indirect taxation in India, Transition from cascading taxes to GST regime, Basic Concepts in Indirect Taxation, Concepts of supply, goods, services, and taxable events, Principles of levy, collection, and administration of indirect taxes</p>	
<p><b>Unit-2 Goods and Services Tax (GST):</b>            Overview of GST, Introduction to GST and its objectives, GST structure (CGST, SGST, IGST) and compliance mechanism, GST Law and Regulations, Provisions of the CGST Act, 2017 and related rules, Amendments and updates in GST law, GST Registration and Compliance, GST registration process and eligibility criteria, Filing GST returns (GSTR-1, GSTR-3B, etc.) and compliance requirements</p>	
<p><b>Unit-3 Customs Duty:</b>            Customs Law and Regulations, Customs Act, 1962 and related rules, Classification of goods, valuation, and assessment under customs, Import Duties and Procedures, Basic customs duty, countervailing duty (CVD), and special additional duty (SAD), Customs clearance procedures, documentation, and compliance requirements</p>	
<p><b>Unit-4 Excise Duty and Other Indirect Taxes:</b>            Excise Duty, Overview of central excise duty and related laws, Excise duty on manufacturing, production, and clearance of goods, Service Tax, Introduction to service tax and its applicability, Service tax rates, exemptions, and compliance procedures</p>	
<p><b>Unit-5 Indirect Tax Planning and Management:</b>            Tax Planning Strategies, Strategies for minimizing indirect tax liability, Impact of indirect taxes on business decisions and operations, Tax Compliance Management, Record-keeping requirements for indirect tax compliance, Internal controls and audit procedures for indirect taxes</p>	
<p><b>Unit-6 Advanced Topics:</b>            GST in Specific Industries, GST implications for manufacturing, services, and e-commerce sectors, Sector-specific exemptions and compliance challenges, International Trade and Customs, Customs duties on imports and exports, Customs valuation, classification, and tariff concessions</p>	
<p><b>Unit-7 Case Studies and Practical Applications:</b>            Analyzing case studies related to GST registration, compliance, and indirect tax planning, Preparation of GST returns and customs documentation using case studies, Simulation exercises on handling GST-related queries and customs clearance procedures</p>	
<p><b>Unit-8 Additional Resources and Tools:</b>            GST portals, customs websites, and online resources provided by government authorities, Training materials and guides on GST compliance and customs procedures, Workshops, seminars, and webinars conducted by experts in indirect taxation</p>	

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**Unit-9 Evaluation and Assessment:**  
Practical assignments on GST registration, filing returns, and customs clearance procedures, Quizzes and tests assessing understanding of indirect tax laws and compliance requirements, Project work involving application of indirect tax knowledge in real-world scenarios

This curriculum provides a comprehensive understanding of indirect taxes, covering theoretical concepts, practical applications, and advanced topics to prepare students for careers in taxation, customs, international trade, or related fields.

**Text and reference Book:-**

1. Dr. H.C. Mehrotra, Prof. V.P. Agarwal , Goods & Service Tax. SBP, Agra.
2. Rajeev Bansal, Goods & Service Tax Indirect tax .SBPD.
3. Dr. Abdul Karim, R.K. Tyagi, Goods & Service Tax. Sanjay Sahitya Bhavan.

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