



**Vijayanagara Sri Krishnadevaraya University**  
**Jnana Sagara, Ballari (Karnataka)**

---

**Department of Studies in Commerce**

**Syllabus**

**Bachelor of Commerce (B.Com.) Programme**  
**[Banking, Financial Services and Insurance(BFSI)]**  
**[Under Choice Based Credit System (CBCS)]**

**With Effect from the Academic Year 2024-25**



# Vijayanagara Sri Krishnadevaraya University

## Jnana Sagara, Ballari (Karnataka)

---

### **B.Com Programme Outcomes**

After the successful completion of the programme, the student will be able to:

1. Differentiate between various accounting systems.
2. Prepare necessary accounting statements to exhibit business performance.
3. Apply accounting and statistical tools to analyse and interpret financial statements, and forecast business prospects.
4. Adapt marketing principles and strategies for marketing of goods and services.
5. Ensure regulatory compliance in all business activities.
6. Evaluate different projects by applying suitable capital budgeting technique to take optimal investment decision.
7. Determine optimum capital structure, appropriate dividend policy and required working capital.
8. Exploit the business opportunities by innovative business ideas.
9. Apply acquired skills in accounting, insurance, mutual funds, banking, etc.

**Bachelor of Commerce (B.Com.)**  
**[Banking, Financial Services and Insurance (BFSI)]**  
**Curriculum Structure of the Programme**  
(Effective from the Academic Year 2024-25)

<b>Bachelor of Commerce (B.Com.) Curriculum Structure</b>										
<b>Semester – I</b>										
Sl. No.	Course Category	Course Code	Title of the Course	Credits	Teaching Hours per Week			Marks		Duration of Examination
					L	T	P	IA	SEE	
1	LC		Kannada/Indian Language	3	3	--	--	20	80	3
2	LC		English	3	3	--	--	20	80	3
3	DCC	24COMBC101	Financial Accounting	4	4	--	--	20	80	3
4	DCC	24COMBC102	Business Laws	4	4	--	--	20	80	3
5	DCC	24COMBC103	Business Statistics	4	4	--	--	20	80	3
6	SEC	24COMBS101	Accounts Assistant	6	4	1	2	20	80	3
7	MC		Indian Constitution	2	2	--	--	10	40	1.5
<b>Total Credits and Marks for the First Semester</b>				<b>26</b>				<b>110</b>	<b>540</b>	

<b>Bachelor of Commerce (B.Com.) Curriculum Structure</b>										
<b>Semester – II</b>										
Sl. No.	Course Category	Course Code	Title of the Course	Credits	Teaching Hours per Week			Marks		Duration of Examination
					L	T	P	IA	SEE	
1	LC		Kannada/Indian Language	3	3	--	--	20	80	3
2	LC		English	3	3	--	--	20	80	3
3	DCC	24COMBC204	Advanced Financial Accounting	4	4	--	--	20	80	3
4	DCC	24COMBC205	Financial Management	4	4	--	--	20	80	3
5	DCC	24COMBC206	Investments – Return and Risk Evaluation	4	4	--	--	20	80	3
6	SEC	24COMBS202	Insurance Advisor/Agent	6	4	1	2	20	80	3
7	MC		Environmental Studies	2	2	--	--	10	40	1.5
<b>Total Credits and Marks for the Second Semester</b>				<b>26</b>				<b>110</b>	<b>540</b>	

<b>Bachelor of Commerce (B.Com.) Curriculum Structure</b>										
<b>Semester – III</b>										
Sl. No.	Course Category	Course Code	Title of the Course	Credits	Teaching Hours per Week			Marks		Duration of Examination
					L	T	P	IA	SEE	
1	LC		Kannada/Indian Language	3	3	--	--	20	80	3
2	LC		English	3	3	--	--	20	80	3
3	DCC	24COMBC307	Corporate Accounting	4	4	--	--	20	80	3
4	DCC	24COMBC308	Sales and Distribution Management	4	4	--	--	20	80	3
5	DCC	24COMBC309	Mutual Funds	4	4	--	--	20	80	3
6	SEC	24COMBS303	Mutual Fund Distributor	6	4	1	2	20	80	3
<b>Total Credits and Marks for Third Semester</b>				<b>24</b>				<b>130</b>	<b>520</b>	

<b>Bachelor of Commerce (B.Com.) Curriculum Structure</b>										
<b>Semester – IV</b>										
Sl. No.	Course Category	Course Code	Title of the Course	Credits	Teaching Hours per Week			Marks		Duration of Examination
					L	T	P	IA	SEE	
1	LC		Kannada/Indian Language	3	3	--	--	20	80	3
2	LC		English	3	4	--	--	20	80	3
3	DCC	24COMBC410	Advanced Corporate Accounting	4	4	--	--	20	80	3
4	DCC	24COMBC411	Actuarial Valuation Practices	4	4	--	--	20	80	3
6	DCC	24COMBC412	Credit Assessment and Rating	4	4	--	--	20	80	3
7	SEC	24COMBS404	Credit Processing Officer	6	4	1	2	20	80	3
<b>Total Credits and Marks for the Fourth Semester</b>				<b>24</b>				<b>130</b>	<b>520</b>	

<b>Bachelor of Commerce (B.Com.) Curriculum Structure</b>										
<b>Semesters – V and VI</b>										
Sl. No.	Course Category	Course Code	Title of the Course	Credits	Teaching Hours per Week			Marks		Duration of Examination
					L	T	P	IA	SEE	
1.	Apprenticeship	24COMBA561	Apprenticeship	40	--	--	80	--	100	Decided by the BFSI Sector Skills Council
				<b>40</b>				<b>--</b>	<b>100</b>	

## Notes

1. All the courses, except Language and Mandatory Courses, are to be taught by the Commerce Teachers only.
2. Training will be provided by the BFSI Sector Skills Council to teachers of the college offering this programme as to how Skill-enhancement Courses will be taught. And necessary inputs will also be provided by them.
3. BFSI Sector Skills Council facilitates the college for placement for Apprenticeship Programme for a year (V and VI Semesters).
4. **Abbreviations used for course category are as follows:**
  - a. DCC – Discipline-specific Core Course
  - b. LC – Language Course
  - c. MC – Mandatory Course
  - d. SEC – Skill Enhancement Course
5. **Course Code consists of 10 digits. It indicates as follows:**
  - a. The first two digits – Year of Commencement of this Curriculum
  - b. The Second three letters – The programme, Commerce
  - c. The next one letter – The Category of Programme like G – General, T – Taxation, V – Vocational-Computer Studies and B - BFSI
  - d. The next one letter – The category of the Course
  - e. The next digit – Serial number of the Semester
  - f. The last two digits – Serial Number of the Course in that category
6. **Teaching Hours**
  - a. L – Lecture
  - b. T – Tutorial - one hour of tutorial is equivalent to one hour of lecture.
  - c. P – Practical - two hours of practical is equivalent to one hour of lecture.
7. **Marks**
  - a. IA – Internal Assessment
  - b. SEE – Semester-End Examination

**Bachelor of Commerce (B.Com.) Curriculum Structure****Semester – I**

Sl. No.	Course Category	Course Code	Title of the Course	Credits	Teaching Hours per Week			Marks		Duration of Examination
					L	T	P	IA	SEE	
1	LC		Kannada/Indian Language	3	3	--	--	20	80	3
2	LC		English	3	3	--	--	20	80	3
3	DCC	24COMBC101	Financial Accounting	4	4	--	--	20	80	3
4	DCC	24COMBC102	Business Laws	4	4	--	--	20	80	3
5	DCC	24COMBC103	Business Statistics	4	4	--	--	20	80	3
6	SEC	24COMBS101	Accounts Assistant	6	4	1	2	20	80	3
7	MC		Indian Constitution	2	2	--	--	10	40	1.5
<b>Total Credits and Marks for the First Semester</b>				<b>26</b>				<b>110</b>	<b>540</b>	

**Bachelor of Commerce (B.Com.)**  
**Semester – I**

Course Title: <b>Financial Accounting</b>	Course code: <b>24COMBC101</b>
Total Contact Hours: 56	Course Credits: 4
Internal Assessment Marks: 20	Duration of SEE: 3 hours
Semester End Examination Marks: 80	

**Pedagogy:** Classroom Lectures, Tutorials, Group Discussion, Seminar, Case Studies, Field Work etc.

**Course Outcomes: On successful completion of the course, the Students will be able to -**

- Understand the theoretical framework of accounting as well accounting standards.
- Demonstrate the preparation of financial statement of manufacturing and non- manufacturing entities of sole proprietors.
- Exercise the accounting treatments for consignment transactions & events in the books of consignor and consignee.
- Understand the accounting treatment for royalty transactions & articulate the Royalty agreements.
- Outline the emerging trends in the field of accounting.

Unit	Description	Hours
1	<b>Theoretical Framework of Accounting:</b> Introduction - Meaning and Scope of Accounting- Accounting Terminologies- Uses and Users of Accounting information- Accounting Process-Basis of Accounting: Cash and Accrual basis-Branches of Accounting-Accounting Principles-Concepts and Conventions - Accounting Standards-An overview of Indian Accounting Standards (IND AS).	12
2	<b>Financial Statements of Sole Proprietors:</b> Introduction - Meaning of Sole Proprietor-Financial Statements of Non-Manufacturing Entities: Trading Account - Income Statement/Profit & Loss Account-Balance Sheet; Financial Statements of Manufacturing Entities: Manufacturing Account-Trading Account- Profit & Loss Account- Balance Sheet.	10
3	<b>Consignment Accounts:</b> Introduction - Meaning of Consignment-Consignment vs Sales-Pro-forma Invoice-Accounts Sales-Types Commission-Accounting for Consignment Transactions & Events in the books of Consignor and Consignee - Treatment of Normal & Abnormal Loss. -Valuation of Closing Stock-Goods sent at Cost Price and Invoice Price.	12
4	<b>Royalty Accounts:</b> Introduction-Meaning-Types of Royalty-Technical Terms: Lessee, Lessor, Minimum Rent – Short Workings –Recoupment of Short Working– Accounting Treatment in the books of Lessee and lessor – Journal Entries and Ledger Accounts including minimum rent account.	12
5	<b>Emerging Trends in Accounting:</b> Digital Transformation of Accounting-Big Data Analytics in Accounting-Cloud Computing in accounting- Accounting with drones-	10

	Forensic Accounting- Accounting for Planet - Creative Accounting-Outsourced Accounting- Predictive Accounting (Theory Only).	
--	--	--

**References:**

1. J Magegowda and Inchara P M Gowda, Sapna Book House, Bengaluru
2. ICAI Study Materials on Principles & Practice of Accounting, Accounting and Advanced Accounting.
3. SP Iyengar (2005), Advanced Accounting, Sultan Chand & Sons, Vol. 1.
4. Robert N Anthony, David Hawkins, Kenneth A. Merchant, (2017) Accounting: Text and Cases, McGraw-Hill Education, 13<sup>th</sup> Edition.
5. Charles T. Horngren and Donna Philbrick, (2013) Introduction to Financial Accounting, Pearson Education, 11<sup>th</sup> Edition.
6. J.R. Monga, Financial Accounting: Concepts and Applications. Mayur Paper Backs, New Delhi, 32<sup>nd</sup> Edition.
7. S.N. Maheshwari, and. S. K. Maheshwari. Financial Accounting. Vikas Publishing House, New Delhi, 6<sup>th</sup> Edition.
8. B.S. Raman (2008), Financial Accounting Vol. I & II, United Publishers & Distributors
9. Compendium of Statements and Standards of Accounting. The Institute of Chartered Accountants of India, New Delhi.

**Note: Latest edition of text books may be used.**



**Bachelor of Commerce (B.Com.)**  
**Semester – I**

Course Title: <b>Business Laws</b>	Course code: <b>24COMBC102</b>
Total Contact Hours: 56	Course Credits: 4
Internal Assessment Marks: 20	Duration of SEE: 3 hours
Semester End Examination Marks: 80	

**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**

- Recognize the laws relating to Contracts and its application in business activities.
- Acquire knowledge on bailment and indemnification of goods in a contractual relationship and role of agents.
- Comprehend the rules for Sale of Goods and rights and duties of a buyer and a seller.
- Distinguish the partnership laws, its applicability and relevance.
- Rephrase the cyber law in the present context.

Unit	Description	Hours
1	<b>Indian Contract Act, 1872:</b> Introduction – Definition of Contract, Essentials of Valid Contract, Offer and acceptance, consideration, contractual capacity, free consent. Classification of Contract, Discharge of a contract, Breach of Contract and Remedies to Breach of Contract	12
2	<b>The Sale of Goods Act, 1930:</b> Introduction - Definition of Contract of Sale, Essentials of Contract of Sale, Conditions and Warranties, Transfer of ownership in goods including sale by a non- owner and exceptions- Performance of contract of sale - Unpaid seller, rights of an unpaid seller against the goods and against the buyer	12
3	<b>Competition and Consumer Laws: The Competition Act 2002</b> – Objectives of Competition Act, Features of Competition Act, CAT, Offences and Penalties under the Act, Competition Commission of India. <b>Consumer Protection Act 1986</b> – Definitions of the terms – Consumer, Consumer Dispute, Defect, Deficiency, Unfair Trade Practices, and Services, Rights of Consumer under the Act, Consumer Redressal Agencies – District Forum, State Commission and National Commission.	12
4	<b>Economic Laws: WTO patent rules</b> – Indian Patent Act, 1970 – Meaning and Scope of Intellectual Property Rights (IPR), Procedure to get Patent for Inventions and Non-Inventions. <b>FEMA 1999</b> – Objectives of FEMA, Salient Features of FEMA, Definition of Important Terms – Authorized Dealer, Currency - Foreign Currency, Foreign Exchange, Foreign Security.	10
5	<b>Environment and Cyber Laws: Environment Protection Act 1986</b> – Objectives of the Act, Definitions of Important Terms – Environment, Environment Pollutant, Environment Pollution, Hazardous Substance and Occupier, Types of Pollution,	10

Powers of Central Government to protect Environment in India. <b>Cyber Law:</b> Definition, Introduction to Indian Cyber Law, Cyber space and Cyber security.	
--	--

**References**

1. M.C. Kuchhal, and Vivek Kuchhal, Business Law, Vikas Publishing House, NewDelhi.
2. Avtar Singh, Business Law, Eastern Book Company, Lucknow.
3. Ravinder Kumar, Legal Aspects of Business, Cengage Learning
4. S N Maheshwari and SK Maheshwari, Business Law, National Publishing House, New Delhi.
5. K. Rama Rao and Ravi S.P., Business Regulatory Framework., HPH
6. N.D. Kapoor, Business Laws, Sultan Chand Publications.
7. Sushma Arora, Business Laws, Taxmann Publications.
8. Akhileshwar Pathak, Legal Aspects of Business, McGraw Hill Education
9. P C Tulsian and Bharat Tulsian, Business Law, McGraw Hill Education
10. Sharma, J.P. and Sunaina Kanojia, Business Laws, Ane Books Pvt. Ltd., New Delhi

**Note: Latest edition of text books may be used.**

**Bachelor of Commerce (B.Com.)  
Semester – I**

Course Title: <b>Business Statistics</b>	Course code: <b>24COMBC103</b>
Total Contact Hours: 56	Course Credits: 4
Internal Assessment Marks: 20	Duration of SEE: 3 hours
Semester End Examination Marks: 80	

**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**

- Familiarize statistical data and descriptive statistics for business decision- making.
- Comprehend the measures of variation and measures of skewness.
- Demonstrate the use of probability and probability distributions in business.
- Validate the application of correlation and regression in business decisions.
- Show the use of index numbers in business.

Unit	Description	Hours
1	<b>Statistical Data and Descriptive statistics:</b> Nature and Classification of data: Univariate, bivariate and multivariate data; Measures of Central Tendency: Mathematical averages including arithmetic mean, properties and applications. Positional Averages - Mode and Median (including graphic determination).	12
2	<b>Measures of Variation: and Skewness:</b> Measures of Variation: absolute and relative. Range, quartile deviation, mean deviation, standard deviation, and their coefficients, Properties of standard deviation/variance. Skewness: Meaning, Measurement using Karl Pearson and Bowley's measures; concept of Kurtosis.	12
3	<b>Probability Distributions:</b> Theory of Probability. Approaches to the calculation of probability; Calculation of event Probabilities. Addition and multiplication laws of probability (Proof not required); Conditional probability and Bayes' Theorem (Proof not required)- Expectation and variance of a random variable - Probability distributions - Binomial distribution: Probability distribution function, Constants, Shape, Fitting of binomial distribution - Poisson distribution: Probability function, (including Poisson approximation to binomial distribution), Constants, Fitting of Poisson distribution - Normal distribution: Probability distribution function, Properties of normal curve, Simple problems.	12
4	<b>Correlation and Regression Analysis: Correlation Analysis:</b> Meaning of Correlation: - types of correlation- Positive and negative correlation-simple, partial, and multiple correlation. linear and Non-linear correlation and Scatter diagram, Pearson's co-efficient of Correlation; Correlation and Probable error; Spearman's Rank Correlation co-efficient. -problems. <b>Regression Analysis:</b> meaning and definition- regression lines, Regression equations and estimation; Properties of regression coefficients; Relationship	10

	between Correlation and Regression coefficients- problems.	
5	<b>Index Numbers:</b> Meaning and uses of index numbers; Construction of index numbers: Fisher's ideal index number with Time Reversal and Factor Reversal Tests. Construction of consumer price indices Using Aggregative Expenditure method and Family Budget method.	10
<p><b>References</b></p> <ol style="list-style-type: none"> <li>1. Gupta, S.P., and Archana Agarwal. Business Statistics, Sultan Chand and Sons, New Delhi.</li> <li>2. Vohra N. D., Business Statistics, McGraw Hill Education.</li> <li>3. Gupta, S.C. Fundamentals of Statistics. Himalaya Publishing House.</li> <li>4. Anderson, Sweeney, and Williams, Statistics for Students of Economics and Business, Cengage Learning.</li> <li>5. Sen Chetty and Kapoor, Mathematical Statistics</li> </ol> <p><b>Note: Latest edition of text books may be used.</b></p>		

**Bachelor of Commerce (B.com)**  
**[Banking, Financial Services and Insurance (BFSI)]**  
**Semester-1**

Course Title: Accounts Assistant	Course Code: 24COMBS101
Total Contact Hours: 90 Hours (75 Theory + 30 Practicals)	Course Credits: 6
Internal Assessment Marks: 20	Duration of SEE: 3 Hours
Semester End Examination Marks: 100	

**Pedagogy:** Classroom Lectures, Tutorials, Group Discussion, Seminar, Case Studies Fieldwork etc

**Course Outcomes:** on successful completion of the course, the studies will be able to-

- Understand the theoretical framework of accounting as well accounting standards
- Exercise the accounting treatments for consignment transactions and events in the books of consignor and consignee
- Verify the receipt / payments related documents and record the receipt / payment transactions in the post of accounts prepare reconciliation statements and executive cash and inventory management.
- Obtain and verified documents related to purchase / sales and pass accounting entries in journals
- Make provisions under various heads, prepare statement of depreciation and prepare reports on profit and loss account and balance sheet and other financial statements
- Outline the emerging trends in the field of accounting
- Certain different types of tax liabilities, evaluate tax compliance documents and prepare tax challans and make tax payments.

Unit	Description	Hours
1	<b>Introduction to Accounts Assistant:</b> About Accounts Assistant -Objective of Accounts Assistant -Duties and Responsibilities of Accounts Assistant - Recruitment of Accounts Assistant.	06
2	<b>Financial Accounting and Reporting (Theory):</b> Discuss Basic Account Concepts and Accounting Terminologies- Explain Book keeping- Discuss the Elements of Financial Statements- Explain Bank Reconciliation Statement - Narrate Trial Balance -Describe Trading and Profit and Loss Account -Cash Flow and Fund Flow Statement -Ratio Analysis -Discuss Balance Sheet. <b>Financial Accounting and Reporting (Practical):</b> Preparation of receipts and payment accounts, income and expenditure statements, income statement, balance sheet, cash flow statement and equity statement with the help of online practical tools.	18 08
3	<b>Labour Laws and Payroll Accounting (Theory):</b> Explain Contract Act -Law of Payment of Wages Act and Minimum Wages Act -Law of Employees State Insurance Act -Discuss Applicability of ESIC -Explain Provident Fund Act - Identify Applicability of EPFO- Discuss Payment of Bonus Act -Describe Payment Gratuity Act -Explain Payroll Accounting. <b>Labour Laws and Payroll Accounting (Practical):</b> Preparation of Employees Register -Computation of Salary- Computation of Deduction from Salary - Registration of ESIC- Registration of EPFO	10 05
4	<b>Heads of Income Under Income Tax Act 1961(Theory):</b> Discuss Overview of Income Tax-Identify the Steps for Computing Total Income- Discuss the Tax Rate- Narrate the Residential Status -Discuss the Heads of Income- Explain the	18

	<p>Clubbing of Income -Describe set of losses and carry forward losses- Narrate TDS, TCS and Advance Tax.</p> <p><b>Heads of Income Under Income Tax Act 1961(Practical):</b> Computation of Total Income -Calculation of Tax Liability.</p>	06
5	<p><b>Deductions under Chapter VI A (Theory):</b> Overview of Chapter VI A- Discuss the Deductions U/S 80C to 80U</p> <p><b>Deductions under Chapter VI A (Practical):</b> Calculations and Computation of Deductions</p>	12 05
6	<p><b>Filing of Income Tax Return (Theory):</b> Describe PAN- Explain Steps of Income Tax Return -Discuss Assessment Procedure -Narrate Interest and Penalty- Identify the Steps for Income Tax Refund -Explain Presumptive Tax.</p> <p><b>Filing of Income Tax Return (Practical):</b> Online PAN application- Online PAN registration for IPR filing -Filing of ITR 1, ITR 2, ITR 3, ITR 4, ITR 5, ITR 6, ITR 7.</p>	11 06

**Bachelor of Commerce (B.Com.) Curriculum Structure****Semester – II**

Sl. No.	Course Category	Course Code	Title of the Course	Credits	Teaching Hours per Week			Marks		Duration of Examination
					L	T	P	IA	SEE	
1	LC		Kannada/Indian Language	3	3	--	--	20	80	3
2	LC		English	3	3	--	--	20	80	3
3	DCC	24COMBC204	Advanced Financial Accounting	4	4	--	--	20	80	3
4	DCC	24COMBC205	Financial Management	4	4	--	--	20	80	3
5	DCC	24COMBC206	Investments – Return and Return Evaluation	4	4	--	--	20	80	3
6	SEC	24COMBS202	Insurance Advisor/Agent	6	4	1	2	20	80	3
7	MC		Environmental Studies	2	2	--	--	10	40	1.5
<b>Total Credits and Marks for the Second Semester</b>				<b>26</b>				<b>110</b>	<b>540</b>	

**Bachelor of Commerce (B.Com.)**  
**Semester – II**

Course Title: <b>Advanced Financial Accounting</b>	Course Code: <b>24COMBC204</b>
Total Contact Hours: 56	Course Credits: 4
Internal Assessment Marks: 20	Duration of SEE: 3 hours
Semester End Examination Marks: 80	

**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 -**

- Compute the amount of claims for loss of stock and loss of profit.
- Narrate various methods of accounting for hire purchase transactions.
- Deal with the inter-departmental transfers and their accounting treatment.
- Demonstrate various accounting treatments for dependent & independent branches.
- Prepare financial statements from incomplete records.

Unit	Description	Hours
1	<b>Insurance Claims for Loss of Stock and Loss of Profit:</b> Introduction-Meaning of fire-computation of Claim for loss of stock- Computations of Claim for loss of Profit-Average Clause (Numerical Problems)	10
2	<b>Hire Purchase Accounting:</b> Introduction-Meaning, nature and features of hire purchase-difference between hire purchase and instalment- basic terminologies used in Hire Purchase Accounting, Ascertainment of Interest-Accounting for hire purchase transactions-Repossession (Numerical Problems)	10
3	<b>Departmental Accounts:</b> Introduction-meaning-advantages and disadvantages-Methods of departmental accounting - basis of allocation of common expenditure among different departments – types of departments-inter department transfer and its treatment (Numerical Problems)	12
4	<b>Accounting for Branches:</b> Introduction-difference between branch accounts and departmental accounts-types of branches-Accounting for dependent & independent branches (Numerical Problems) Foreign branches: Accounts for foreign branches-Techniques for foreign currency translation. (Theory only)	12
5	<b>Conversion of Single Entry into Double Entry:</b> Introduction - Meaning-Limitations of Single Entry System-Difference between Single entry and Double entry system - Problems on Conversion of Single Entry into Double Entry.(Numerical Problems)	12

**References:**

1. J Madegowda and Inchara P M Gowda, Advanced Financial Accounting, Sapna Book House, Bengaluru
2. B.S. Raman (2008), Financial Accounting Vol. I & II, United Publishers & Distributors
3. S P Iyengar (2005), Advanced Accounting, Sultan Chand & Sons, Vol. 1.
4. S.N. Maheshwari, and. S. K. Maheshwari. Financial Accounting, Vikas Publishing House, New Delhi.
5. ICAI Study Materials on Principles & Practice of Accounting, Accounting and Advanced



Accounting.

6. Robert N Anthony, David Hawkins, Kenneth A. Merchant, (2017) Accounting: Text and Cases, McGraw-Hill Education.
7. Charles T. Horngren and Donna Philbrick, (2013) Introduction to Financial Accounting, Pearson Education.
8. J.R. Monga, Financial Accounting: Concepts and Applications. Mayur Paper Backs, New Delhi.
9. Compendium of Statements and Standards of Accounting. The Institute of Chartered Accountants of India, New Delhi.

**Note: Latest edition of text books may be used.**

**Bachelor of Commerce (B.Com.)  
Semester – II**

Course Title: <b>Financial Management</b>	Course code: <b>24COMBC205</b>
Total Contact Hours: 56	Course Credits: 4
Internal Assessment Marks: 20	Duration of SEE: 3 hours
Semester End Examination Marks: 80	

**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 -**

- Identify the role of financial managers effectively in an organization.
- Apply the compounding and discounting techniques for time value of money.
- Take investment decision with appropriate capital budgeting techniques for investment proposals.
- Recognize the factors influencing the capital structure of an organization.
- Estimate the working capital requirement for the smooth functioning of the business

Unit	Description	Hours
1	<b>Introduction to Financial Management:</b> Introduction – Meaning of Finance, Finance Function, Objectives of Finance function, Organization of Finance function - Meaning and definition of Financial Management; Goals of Financial Management, Scope of Financial Management, Functions of Financial Management, Role of Finance Manager in India. Financial planning-- Meaning –Need – Importance -Steps in financial Planning – Principles of a sound financial plan and Factors affecting financial plan.	12
2	<b>Time Value of Money:</b> Introduction – Meaning of time value of money - time preference of money- Techniques of time value of money: Compounding Technique - Future value of Single flow, Multiple flow and Annuity - Discounting Technique - Present value of Single flow, Multiple flow – and Annuity. Problems.	10
3	<b>Financing Decision:</b> Introduction - Meaning and Definition of Capital Structure, Factors determining the Capital Structure, Concept of Optimum Capital Structure, EBIT - EPS Analysis- Problems. Leverages: Meaning and Definition, Types of Leverages - Operating Leverage, Financial Leverage and Combined Leverages. Problems.	12
4	<b>Investment Decision:</b> 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- Problems.	12
5	<b>Working Capital Management:</b> Introduction- Meaning and Definition, types of working capital, Operating cycle, Determinants of working capital needs – Estimation of working capital requirements. dangers of excess and inadequate working capital, Merits of adequate working capital, Sources of working capital. Cash Management, Receivable Management, and Inventory Management (Concepts only).	10

**References**

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

**Note: Latest edition of text books may be used.**

**Bachelor of Commerce (B.Com.)**  
**Semester – II**

Course Title: <b>Investments – Return and Risk Analysis</b>	Course Code: <b>24COMBC206</b>
Total Contact Hours: 56	Course Credits: 4
Internal Assessment Marks: 20	Duration of SEE: 3 hours
Semester End Examination Marks: 80	

**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 -**

- Explain the concept of investments, its features and various instruments.
- Describe the functioning of secondary market in India.
- Analyse risk and return and their relevance in purchasing and selling of securities.
- Illustrate the valuation of securities and finding out the values for purchase and sale of securities.
- Demonstrate the fundamental analysis to analyse the company for purchase and sale of securities and technical analysis for trading in the share market.

Unit	Description	Hours
1	<b>Concept of Investment:</b> Introduction - Investment: Attributes, Economic vs. Financial Investment, Investment and speculation, Features of a good investment, Investment Process. Financial Instruments: Money Market Instruments, Capital Market Instruments.	7
2	<b>Fundamental Analysis:</b> Fundamental analysis - EIC Frame Work, Global Economy, Domestic Economy, Business Cycles, Industry Analysis and Company Analysis. <b>Valuation of Securities:</b> Valuation of equity shares- no growth rate, normal growth rate and super normal growth rate. (Problems).	12
3	<b>Risk and Return:</b> Risk and Return Concepts: Concept of Risk, Types of Risk - Systematic risk, Unsystematic risk, Calculation of Risk and returns. Portfolio Risk and Return: Expected returns of a portfolio, Calculation of Portfolio Risk and Return. Problems.	10
4	<b>Technical Analysis:</b> Technical Analysis – Concept, Theories - Dow Theory, Eliot wave theory. Charts - Types, Trend and Trend Reversal Patterns. Mathematical Indicators – Moving averages, ROC, RSI. (Problems)	8
5	<b>Portfolio Management:</b> Portfolio Management: Meaning, Need, Objectives, process of Portfolio management, Selection of securities and Portfolio analysis. Construction of optimal portfolio using Sharpe’s Single Index Model. Portfolio Performance evaluation – Sharpe ratio and Treynor Ratio. (Problems)	8

**References**

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

**Note: Latest edition of text books may be used.**

**Bachelor of Commerce (B.com)**  
**[Banking, Financial Services and Insurance (BFSI)]**  
**Semester-II**

Course Title: <b>Insurance Agent/Adviser</b>	Course Code: 24COMBS202
Total Contact Hours: 90 Hours (75 Theory+30 Practicals)	Course Credits: 6
Internal Assessment Marks: 20	Duration of SEE: 3 Hours
Semester End Examination Marks: 80	

<b>Pedagogy:</b> Classroom Lectures, Tutorials, Groups Discussion, Seminar, Case Studies Fieldwork etc
<b>Course Outcomes:</b> on successful completion of the course, the studies will be able to- <ul style="list-style-type: none"> <li>• Apply proper techniques to source insurance customers</li> <li>• Draft sample daily report on lead conversion for the sales of insurance policies</li> <li>• Role as to assist customers in filling application form and providing pre-issuance services</li> <li>• Employ appropriate practice to assist customers with post-sale services</li> <li>• Dramatize as to communicate effectively with guests, colleagues, and superiors to achieve a smooth workflow</li> <li>• Apply health, hygiene, and safety practices at the workplace</li> <li>• Use resources at the workplace optimally</li> </ul>

Unit	Description	Hours
1	<b>Introduction to the Banking Sector and the Job Role of Insurance Agent (Theory):</b> Discuss the objectives and benefits of the Skill India Mission. Describe the scope of Banking Industry and its sub-sectors. Discuss job role and opportunities for a Insurance Agent. List the basic terminologies used in the banking services.	06
2	<b>Source Insurance Customers (Theory):</b> Describe the procedure of conducting market survey using digital and non- digital tools to identify potential customers, based on the types of insurance policies targeted to be sold. Discuss effective approaches and techniques to analyze customer's profile and perform customer segmentation based on financial and non- financial parameters. Explain the methods of identifying and understanding the customer's needs to cover themselves adequately against financial losses and their requirement of insurance policies. List various types of insurance covers. Describe detailed features of products and services offered by the insurance companies. Discuss various risk and return of non- insurance products. Explain the effective techniques of handling customer objections. Describe the standard procedure of the insurance companies. Explain various formats used in preparing sales reports. <b>Source Insurance Customers (Practical):</b> Promotion and market the insurance products to the potential customers through digital and non- digital channels. Role play as to suggest and apprise appropriate insurance products with financial projections to the potential customers based on their requirements, such as life, health, motor, fire, building, etc. as well as the extent of insurance cover based on their income, expenditures, dependents, liabilities, and financial goals and as to how to set sales targets for self in coordination with the insurance relationship manager. Prepare a sample strategic plan for the customer to invest in different insurance policies. Draft a sample daily report on conversion of lead into sales of insurance policies.	18  06
3	<b>Provide Pre-Issuance Services to the Customers (Theory):</b> Discuss the regulations or guidelines of IRDAI. Outline the terms and conditions and related materials facts for an insurance policy State the significance of obtaining all supporting documents and payment of first	12

	<p>premium from the customer as per applicable standards. Explain the standard procedure to submit application to the underwriting team with supporting documents for processing. Describe the standard procedure to coordinate with underwriting team and the vendor partners. State the significance of regular follow-up on medical reports and ensuring the same is received by the underwriting team.</p> <p><b>Provide Pre-Issuance Services to the Customers (Practical):</b> Role play as to quote premium for the chosen insurance product by the customer based on the detailed information provided; assist the customer with completing applications forms and handle their queries and assist the customers in scheduling appointments for medical check-up and coordinating with underwriting team for re- assessment of premium after medical report. Dramatize as to disclose and explain all the policy terms and conditions and related material facts to the customer; assist the customer in submitting the filled application along with the supporting documents for further processing and inform customers about any changes in premium value/sum insured. Perform the steps to obtain the input from underwriting team regarding possible medical check-up/planned visit/valuation of building, plant, and machinery, etc.</p>	06
4	<p><b>Assist Customers with Post-Sale Service (Theory):</b> Explain the standard operating procedure to notify beneficiaries/nominees for insurance policies and process the claim of life and non-life insurance policies. Describe the methods of analyzing any change in customer's financial goals through regular meetings/follow-up with them. State the significance of building and maintaining long-term relationships with the customers. Describe the methods of handling customer queries/complaints and helping them to get the resolution from the insurance organization. Explain the methods of collating necessary documents as per the checklist. Describe the procedure to handle requests regarding partial/complete withdrawal or surrender of the policy, obtaining loan against the policy, etc. while assisting customers.</p> <p><b>Assist Customers with Post-Sale Service (Practical):</b> Apply proper practices to ensure the issuance and delivery of policy documents to the customer. Role play as to advise customers to make investment decisions according to their new requirements and initiate the process requests for payment of money-back; assist the beneficiary/nominee to fill the claim form in the event of any damage/accident/hospitalization/death; notify the customer in case of maturity of the policy and obtain necessary documents and submit them for release of maturity amount and request for renewal and inform the customer for renewal of policy before the due date. Dramatize as to assist customers with the process of change of address, nominee, frequency of premium payments, etc. and handle and resolve customer queries and complaints. Show how to update and maintain records of all post-sale services provided to customer for all the claims Settled.</p>	15 06
5	<p><b>Maintain Data Integrity (Theory):</b> Discuss the usage of digital technology to capture data. Describe various ways to check data for accuracy and validity. Explain the procedure to generate reports for data analysis. Discuss the standard processes and protocols to be maintained for data integrity. Describe the methods to secure digital and paper documents. Elaborate the standard procedures for disposing of the digital and paper records.</p> <p><b>Maintain Data Integrity (Practical):</b> Demonstrate as to use digital technology for data capturing, data processing, and data retrieval as per standards; dispose of digital data and paper records security and secure digital and paper documents. Apply appropriate practices to manage data access, data acquisition, and data utilization.</p>	12 06
6	<p><b>Maintain Effective Communication and Service Standard (Theory):</b> Discuss the importance of professionalism, etiquette, and code of ethics to be maintained at the</p>	12

workplace. List some active listening techniques. Describe the methods and importance of effective communication.

Recall various ways to handle complaints and conflicts. Discuss the significance of passing on per standards. Outline the procedure of receiving feedback constructively. Explain the standard policies on gender and age sensitivity. Discuss the standard policy with regards to People with Disabilities (PWD)

**Maintain Effective Communication and Service Standard (Practical):** Dramatize appropriate communication skills and etiquette while interacting with customers and colleagues and address customer queries as per standards. Employ appropriate practices to seek and incorporate regular feedback as per standards. Role play as to actively listen to the issues or requirements and respond timely and appropriately and appropriate behavioural etiquette towards all ages, genders, and differently-abled people as per specification. Apply appropriate procedures to escalate any negative feedback to the reporting authority essential information to the colleagues timely.

**Question Paper Pattern for all Discipline Specific Core Courses  
(DSCs) & Skill Enhancement Courses (SEC)**

---

**SECTION – A**

This Section consists of One Question (Question No. 1) comprising of twelve sub-questions (a to l). The student has to answer ten sub-questions. Each sub-question carries two marks (i.e.,  $10 \times 2 = 20$  marks).

**SECTION – B**

This Section consists of Five Questions (Question No. 2 to 6). There shall be three numerical questions in case of quantitative papers. The student has to answer three questions. Each question carries five marks (i.e.,  $3 \times 5 = 15$  marks).

**SECTION – C**

This Section consists of Five Questions (Question No. 7 to 11). There shall be three numerical questions in case of quantitative papers. The student has to answer three questions. Each question carries fifteen marks (i.e.,  $3 \times 15 = 45$  marks)