Vijayanagara Sri Krishnadevaraya University

Jnana Sagara, Ballari (Karnataka)

Department of Studies in Commerce

Syllabus

Bachelor of Commerce (B.Com.) Programme

B.Com. in Financial Technology

(FinTech)

[Under Choice Based Credit System (CBCS)]

With Effect from the Academic Year 2025-26

Vijayanagara Sri Krishnadevaraya University
Jnana Sagara, Ballari (Karnataka)

Bachelor of Commerce (B.Com.) Programme
B.Com. in Financial Technology
(FinTech)

B. Com in FinTech Programme Objectives (POs):

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

- To provide students with a strong foundation in financial and technological concepts essential for the evolving FinTech industry.
- To equip students with practical skills for applying FinTech solutions in real-world financial and business environments.
- To develop students' ability to analyze financial data and apply emerging technologies like blockchain, cryptocurrency, and DLT in business operations.
- To foster an entrepreneurial mindset and encourage innovation in the FinTech startup ecosystem.
- To build students' understanding of the legal, regulatory, and compliance frameworks governing the financial technology sector.
- To teach students how to integrate modern financial technologies, such as accounting software and data analysis tools, into business operations.
- To enhance students' research capabilities and problem-solving skills through hands-on projects and methodologies in the FinTech domain.
- To provide students with a global understanding of the impact of FinTech innovations and prepare them to navigate the international FinTech landscape.
- To instill ethical values and social responsibility in students to ensure responsible decision-making within the FinTech industry.
- To prepare students for successful careers in the FinTech sector by aligning the curriculum with industry standards and providing relevant skills and certifications.

Vijayanagara Sri Krishnadevaraya University
Jnana Sagara, Ballari (Karnataka)

Bachelor of Commerce (B.Com.) Programme

B.Com. in Financial Technology

(FinTech)

Curriculum and Credit Structure of the Programme

(Effective from the Academic Year 2025-26)

Bachelor of Commerce (B.Com.) in FinTech Curriculum and Credit 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	4	--	--	20	80	3
2	LC		English	3	4	--	--	20	80	3
3	DCC	25COMFC101	Financial Accounting	4	4	--	--	20	80	3
4	DCC	25COMFC102	Quantitative Techniques	4	4	--	--	20	80	3
5	DCC	25COMFC103	Fundamentals of FinTech	4	4	--	--	20	80	3
6	DCC	25COMFC104	Digital Payments and Cryptocurrencies	4	4	--	--	20	80	3
7	MC		Environmental Studies	2	3	--	--	10	40	1.5
Total Credits and Marks for the First Semester				**24**				**130**	**520**	

Bachelor of Commerce (B.Com.) in FinTech Curriculum and Credit 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	4	--	--	20	80	3
2	LC		English	3	4	--	--	20	80	3
3	DCC	25COMFC205	Law and Practice of Banking	4	4	--	--	20	80	3
4	DCC	25COMFC206	Advanced Financial Accounting	4	4	--	--	20	80	3
5	DCC	25COMFC207	Financial Markets and Innovations	4	4	--	--	20	80	3
6	DCC	25COMFC208	Lending and Credit Technologies	4	4	--	--	20	80	3
7	MC		Indian Constitution	2	3	--	--	10	40	1.5
Total Credits and Marks for the Second Semester				**24**				**130**	**520**	

Bachelor of Commerce (B.Com.) in FinTech Curriculum and Credit Structure										
Semester–III										
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/IndianLanguage	3	4	--	--	20	80	3
2	LC		English	3	4	--	--	20	80	3
3	DCC	25COMFC309	Marketing Management	4	4	--	--	20	80	3
4	DCC	25COMFC310	Corporate Accounting	4	4	--	--	20	80	3
5	DCC	25COMFC311	FinTech Startup Ecosystem	4	4	--	--	20	80	3
6	DCC	25COMFC312	Regulation and Compliance in FinTech	4	4	--	--	20	80	3
7	SEC	25COMFS301	Accounting Software–Tally	2	3	--	2	10	40	1.5
Total Credits and Marks for Third Semester				**24**				**130**	**520**	

Bachelor of Commerce (B.Com.) in FinTech Curriculum and Credit Structure										
Semester–IV										
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/IndianLanguage	3	4	--	--	20	80	3
2	LC		English	3	4	--	--	20	80	3
3	DCC	25COMFC413	Financial Management	4	4	--	--	20	80	3
4	DCC	25COMFC414	Human Resource Management	4	4	--	--	20	80	3
5	DCC	25COMFC415	Blockchain	4	4	--	--	20	80	3
6	DCC	25COMFC416	Distributed Ledger Technology (DLT)	4	4	--	--	20	80	3
7	SEC	25COMFS402	Spread Sheets for Business Data Analysis–MS Excel	2	3	--	2	10	40	1.5
Total Credits and Marks for the Fourth Semester				**24**				**130**	**520**	

Bachelor of Commerce (B.Com.) in FinTech Curriculum and Credit Structure										
Semester–V										
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	DCC	25COMFC517	Principles and Practices of Insurance	4	4	--	--	20	80	3
2	DCC	25COMFC518	Principles and Practices of Auditing	4	4	--	--	20	80	3
3	DCC	25COMFC519	Income Tax	4	4	--	--	20	80	3
4	DCC	25COMFC520	Investment Management Technologies	4	4	--	--	20	80	3
5	DCC	25COMFC521	Wealth Management Technologies	4	4	--	--	20	80	3
6	SEC	25COMFS503	Business Research Methods	4	2	1	2	20	80	3
Total Credits and Marks for the Fifth Semester				**24**				**120**	**480**	

Bachelor of Commerce (B.Com.) in FinTech Curriculum and Credit Structure										
Semester–VI										
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	DCC	25COMFC622	Entrepreneurship Development	4	4	--	--	20	80	3
2	DCC	25COMFC623	Principles of Management	4	4	--	--	20	80	3
3	DCC	25COMFC624	Management Accounting	4	4	--	--	20	80	3
4	DCC	25COMFC625	Goods and Service Tax (GST)	4	4	--	--	20	80	3
5	DCC	25COMFC626	Insurance Technology (InsurTech)	4	4	--	--	20	80	3
6	SEC	25COMFS604	Project/KJK Courses as per Govt. Guidelines	4	1	1	4	20	80	--
Total Credits and Marks for the Sixth Semester				**24**				**120**	**480**	
Total Credits and Marks for B.Com.in FinTech Programme				144				760	3040	
Total Credits and Marks for B.Com.in FinTech Programme				**144**				**3800**		

Internal Assessment for Project Work			
Activities	**C1**	**C2**	**Total Marks**
Review of Literature and Formulation of Research Problem	05	-	05
Research Design and Approach	05	-	05
Analysis and Findings	-	05	05
Pre-submission Presentation	-	05	05
Total	**10**	**10**	**20**

Semester-End Assessment for Project Work	
Activities	**Total Marks**
Project Viva–Voce at the College level with an external examiner appointed by the Chairman of BoE with the approval of Registrar (Evaluation) of the University.	20
Project Report Evaluation at the time of Central Valuation at the Valuation Centre.	60
Total	**80**

Notes:

1. **All the courses, except Language and Mandatory Courses, are to be taught by the Commerce Teachers only.**
2. **Abbreviations used for course category are as follows:**
    a. DCC–Discipline-specific Core Course
    b. DEC–Discipline-specific Elective Course
    c. LC–Language Course
    d. MC–Mandatory Course
    e. SEC–Skill Enhancement Course
3. **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 Two letter –The Category of Programme like FT-FinTech
    d. The next digit–Serial number of the Semester.
    e. The last two digits–Serial Number of the Course in that category
4. **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.
5. **Marks**
    a. IA–Internal Assessment
    b. SEE–Semester-End Examination.

Bachelor of Commerce (B.Com.)in FinTech Curriculum and Credit 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	4	--	--	20	80	3
2	LC		English	3	4	--	--	20	80	3
3	DCC	25COMFC101	Financial Accounting	4	4	--	--	20	80	3
4	DCC	25COMFC102	Quantitative Techniques	4	4	--	--	20	80	3
5	DCC	25COMFC103	Fundamentals of FinTech	4	4	--	--	20	80	3
6	DCC	25COMFC104	Digital Payments and Cryptocurrencies	4	4	--	--	20	80	3
7	MC		Environmental Studies	2	3	--	--	10	40	1.5
Total Credits and Marks for the First Semester				**24**				**130**	**520**	

Bachelor of Commerce (B.Com.)

Semester – I

Course Title: **Financial Accounting**	Course code: **25COMFC101**
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 Royaltyagreements.
- Outline the emerging trends in the field of accounting.

Unit	Description	Hours
1	**Theoretical Framework of Accounting:** 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	**Financial Statements of Sole Proprietors:** 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	**ConsignmentAccounts:** 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	**Royalty Accounts:** 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	**Emerging Trends in Accounting:** Digital Transformation of Accounting-Big Data Analytics in Accounting-Cloud Computing in accounting- Accounting with drones-Forensic Accounting- Accounting for Planet - Creative Accounting-Outsourced Accounting- Predictive Accounting (Theory Only).	10
References:		

1. J Madegowda 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, 13th Edition.
5. Charles T. Horngren and Donna Philbrick, (2013) Introduction to Financial Accounting, Pearson Education, 11th Edition.
6. J.R. Monga, Financial Accounting: Concepts and Applications. Mayur Paper Backs, New Delhi, 32nd Edition.
7. S.N. Maheshwari, and. S. K. Maheshwari. Financial Accounting. Vikas Publishing House, New Delhi, 6th 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: **Quantitative Techniques**	Course code: **25COMFC102**
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 -

- Familiarizes 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	**Introduction:** Meaning, definition, objective of statistics, functions of statistics, application of statistics in various fields and limitations of statistics, primary data and secondary data.	10
2	**Classifications and Tabulation**: Meaning of classification, objectives of classification, rules of classification, Types of classification, types of series, preparation of frequency distribution and bi-variate distribution, tabulation of data, meaning, objects, rules for tabulation, and types of tables. Diagram and graphical representation of statistical data – one and two dimensional diagrams.	10
3	**Measures of Central Tendency**: Meaning, definition, types of averages, arithmetic mean, weighted arithmetic mean, Geometric Mean, Harmonic Mean, Median, Quartiles and Mode, Merits and Demerits (Theory and Problems).	12
4	**Measures of Dispersion**: Definition, concepts of variation, purpose of measuring variation, methods of measuring variation, Range, Inter-quartile deviation, mean deviation, Coefficient of Mean deviation, computation of mean deviation, Standard Deviation, Computation of standard deviation (Theory and problems).	12
5	**Commercial Mathematics:** Introduction - Meaning of Simple and Compound interest and problems there on,-Annuities, types & problems on present and future value of annuity; Ratios and Proportions-meaning and problems there on-problems on speed, time and work.	12

References:

1. Gupta, S.P., and Archana Agarwal. Business Statistics, Sultan Chand and Sons
2. Vohra N. D., Business Statistics, McGrawHill Education.
3. Gupta, S.C. Fundamentals of Statistics. HimalayaPublishing House.
4. Anderson, Sweeney, and Williams, Statistics for Students of Economics and Business
5. Sen Chetty and Kapoor Mathematical Statistics
6. Padmalochana Hazarika, Business Mathematics.
7. B.H.Suresh, Quantitative Techniques, Chetana Book House.

Note: Latest edition of text books may be used.

Bachelor of Commerce (B.Com.)
Semester – 1

Course Title: **Fundamentals of FinTech**	Course code: **25COMFC103**
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 fundamentals of FinTech technologies and applications. • Analyze the impact of FinTech on traditional financial systems. • Gain practical experience in developing FinTech solutions. • Explore regulatory challenges and opportunities in the FinTech ecosystem. • Assess the role of FinTech in driving financial inclusion and innovation.	

Unit	Description	Hours
1	**Introduction to FinTech:** Overview of the financial services industry, Definition of FinTech, Evolution of financial technologies, Traditional Financial Systems V/S FinTech, Key FinTech sectors: payments, lending, insurance, wealth management, Technological Advancements, Consumer Behavior, and Regulatory Changes	12
2	**FinTech Ecosystem Players:** Banks, FinTech Startups, Big Tech, and Regulators, Global FinTech Landscape: Key Trends and Innovations.	12
3	**Technologies Underpinning FinTech:** Blockchain and Distributed Ledger Technology (DLT), Artificial Intelligence (AI) and Machine Learning (ML), Big Data Analytics, Cloud Computing, Internet of Things (IoT):	12
4	**Financial Services and FinTech Innovations:** Banking: Digital-Only Banks (Neobanks) and Open Banking; Lending: Peer-to-Peer (P2P) Lending, Crowdfunding, and Alternative Credit Scoring; Investments: Robo-Advisors, Algorithmic Trading, and Tokenized Assets, Insurance: InsurTech: Telematics, Usage-Based Insurance, and Fraud Detection.	10
5	**FinTech and Financial Inclusion:** Role of FinTech in Bridging Financial Gaps: Access to Banking, Lending, and Insurance; Microfinance and Mobile Money, Challenges in Financial Inclusion: Regulatory Barriers and Technology Adoption.	10
Reference Books:		

1. **Chaudhary, P., & Yadav, R. (2020).** Fintech: The future of finance in India. Wiley India Pvt. Ltd.
2. **Ghosh, S. (2021).** Introduction to FinTech: Financial technologies and their applications. McGraw Hill Education India.
3. **Bansal, P., & Sharma, M. (2020).** Financial technology in India: Challenges, opportunities, and trends. Routledge India.
4. **Schindler, J. W. (2017).** FinTech: Financial technology and innovation in the global financial landscape. Pearson Education.
5. **Puschmann, T. (2017).** FinTech: The digital transformation of financial services. Springer.
6. **Lambert, J., & Shup, M. (2020).** FinTech innovation: From start-ups to large-scale financial services transformation. Wiley.
7. **Gomber, P., Kauffman, R. J., Parker, C., & Weber, B. W. (2018).** The FinTech revolution: Innovations in the financial services industry. Springer.
8. **Frost, J. (2019).** The fundamentals of FinTech: Technology and innovation in financial services. Routledge.

Note: Latest edition of textbooks may be used.

Bachelor of Commerce (B.Com.)

Semester – I

Course Title: **Digital Payments and Cryptocurrencies**	Course code: **25COMFC104**
Total Contact Hours: 56	Course Credits: 4
Internal Assessment Marks: 20	Duration of SEE: 2 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 fundamentals of digital payments and cryptocurrencies. • Differentiate between various payment systems and cryptocurrency models. • Gain practical knowledge of blockchain, smart contracts, and digital payment tools. • Analyse trends and innovations shaping the future of payments. • Analyze the evolution and impact of successful digital payment systems.	

Unit	Description	Hours
1	**Introduction to Digital Payments and Cryptocurrencies:** Definition and Evolution of Digital Payments; Overview of Cryptocurrencies and Blockchain Technology; Differences Between Digital Payments and Traditional Payment Methods, Key Milestones in the Development of Cryptocurrencies (e.g., Bitcoin)' Emerging Trends in Digital Payments	12
2	**Digital Payment Systems:** Types of Digital Payment Systems: Credit/Debit Cards; E-Wallets (e.g., PayPal, Google Pay, Apple Pay); UPI (Unified Payment Interface) and Mobile Banking: QR Code-Based Payments, Contactless Payments (NFC, RFID); Payment Gateways; Security in Digital Payments; Digital Payment Standards.	12
3	**Cryptocurrencies:** Characteristics of Cryptocurrencies, How Cryptocurrencies Work, Major Cryptocurrencies: Bitcoin, Ethereum and Other Cryptocurrencies: Ripple (XRP), Binance Coin (BNB), Cardano (ADA), Solana (SOL); Cryptocurrency Wallets, Cryptocurrency Exchanges.	12
4	**Blockchain Technology:** Foundations of Blockchain: Structure: Public vs. Private Blockchains; Consensus Mechanisms: Use Cases of Blockchain in Payments: Cross-Border Transactions, Decentralized Finance (DeFi); AI and Machine Learning in Digital Payments: Fraud Detection, Customer Behaviour Analytics	10
5	**Applications and Case Studies:** Successful Digital Payment Systems: Case Studies of PayPal, Square, and UPI; Cryptocurrency Adoption: Companies Accepting Cryptocurrencies, Countries Legalizing Bitcoin (e.g., El Salvador) Central Bank Digital Currencies (CBDCs):Concepts, Benefits, and Challenges, Examples: Digital Yuan, e-Krona, Digital Rupee,	10

Reference Books:

1. Gupta, S., & Bansal, P. (2021). Digital payments in India: Evolution, trends, and challenges. Wiley India.
2. Kumar, S., & Sharma, A. (2020). Cryptocurrency and blockchain technology: Concepts and applications. McGraw Hill Education India.
3. Patel, V., & Patel, M. (2022). Understanding digital currencies and blockchain. Sage Publications India.
4. Chaudhary, P., & Yadav, R. (2020). FinTech and digital payments: Technologies and applications. Pearson India.
5. Ravi, K., & Dhingra, S. (2021). Blockchain and cryptocurrencies: Transforming the financial world. Routledge India.
6. Narayanan, A., Bonneau, J., Felten, E., Miller, A., & Shapiro, J. (2016). Bitcoin and cryptocurrency technologies. Princeton University Press.
7. Catalini, C., & Gans, J. S. (2019). Blockchain and the law: The rule of code. Harvard University Press.
8. Tucker, P. (2020). Digital currencies and central bank digital currencies: Concepts, benefits, and challenges. MIT Press.
9. Pustokhina, I. (2020). Cryptocurrency: A new financial system. Springer.
10. O'Dwyer, R. (2019). Blockchain for business: A practical guide for understanding the technology. Wiley.
11. Mougayar, W. (2016). The Business Blockchain: Promise, practice, and the 21st century's Internet. Wiley.

Note: Latest edition of textbooks may be used.

Bachelor of Commerce (B.Com.) in FinTech Curriculum and Credit 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	4	--	--	20	80	3
2	LC		English	3	4	--	--	20	80	3
3	DCC	25COMFC205	Law and Practice of Banking	4	4	--	--	20	80	3
4	DCC	25COMFC206	Advanced Financial Accounting	4	4	--	--	20	80	3
5	DCC	25COMFC207	Financial Markets and Innovations	4	4	--	--	20	80	3
6	DCC	25COMFC208	Lending and Credit Technologies	4	4	--	--	20	80	3
7	MC		Indian Constitution	2	3	--	--	10	40	1.5
Total Credits and Marks for the Second Semester				24				130	520	

Bachelor of Commerce (B.Com.)

Semester – II

Course Title: **Law and Practice of Banking**	Course code: **25COMFC205**
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 -

- Summarize the relationship between Banker and customer and different types of functions of banker.
- Analyse the role, functions and duties of paying and collecting banker.
- Describe the procedure involved in opening and operating different accounts.
- Examine the different types of negotiable instrument and their relevance in the present context.
- Predict possible developments in the banking sector in the upcoming days.

Unit	Description	Hours
1	**Introduction to Banking**: Introduction- Meaning – Need – Importance – Primary, Secondary & Modern functions of banks - Origin of banking- Banker and Customer Relationship (General and special relationship) - Origin and growth of commercial banks in India – Types of Banks in India– Banks' Lending - changing role of commercial banks. RBI: History-Role & Functions.	12
2	**Paying and Collecting Banker: Paying banker:** Introduction - Meaning – Role – Functions - Duties - Precautions and Statutory Protection and rights - Dishonor of Cheques – Grounds of Dishonor – Consequences of wrongful dishonor of Cheques; **Collecting Banker**: Introduction - Meaning–Legal status of collecting banker-Holder for value-Holder in due course– Duties & Responsibilities - Precautions and Statutory Protection to Collecting Banker.	10
3	**Customers and Account Holders:** Introduction - Types of Customers and Account Holders - Procedure and Practice in opening and operating accounts of different customers: Minors - Joint Account Holders- Partnership Firms - Joint Stock companies - Executors and Trustees - Clubs and Associations and Joint Hindu Undivided Family.	12
4	**Negotiable Instruments**: Introduction – Meaning & Definition – Features – Kinds of Negotiable Instruments: Promissory Notes - Bills of Exchange - Cheques - Crossing of Cheques – Types of Crossing; Endorsements: Introduction - Meaning - Essentials & Kinds of Endorsement – Rules of endorsement.	12
5	**Recent Developments in Banking:** Introduction - New technology in Banking – E-services – Debit and Credit cards - Internet Banking-Electronic Fund Transfer- MICR – RTGS - NEFT –ECS- Small banks-Payment banks- Digital Wallet-Crypto currency- KYC norms – Basel Norms - Mobile banking-E- payments - E-money –	10

	Neo Banks. Any other recent development in the banking sector.	

References:

1. Gordon and Natarajan, Banking Theory Law and Practice, HPH
2. S. P Srivastava, Banking Theory and Practice, AnmolPublications
3. Maheshwari. S.N., Banking Law and Practice, Kalyani Publishers
4. Shekar. K.C, Banking Theory Law and Practice, Vikas Publication
5. Dr. Alice Mani, Banking Law and Operation,SBH.

Note: Latest edition of text books may be used.

Bachelor of Commerce (B.Com.)

Semester – II

Course Title: **Advanced Financial Accounting**	Course code: **25COMFC206**
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	**Insurance Claims for Loss of Stock and Loss of Profit**: Introduction-Meaning of fire-computation of Claim for loss of stock- Computations of Claim for loss of Profit-Average Clause (Numerical Problems)	10
2	**Hire Purchase Accounting:** 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	**Departmental Accounts**: 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	**Accounting for Branches**: 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	**Conversion of Single Entry into Double Entry:** 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, NewDelhi.

Note: Latest edition of text books may be used.

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

Course Title: **Financial Markets and Innovations**	Course code: **25COMFC207**
Total Contact Hours: 56	Course Credits: 4
Internal Assessment Marks: 20	Duration of SEE: 2 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 -

- Define the structure of financial markets and identify key types and participants, including their role in the economy.
- Explore the infrastructure of financial markets, including exchanges, clearing systems, CCPs, and various trading mechanisms.
- Understand the importance of financial market regulation, key regulatory bodies, and global regulatory frameworks.
- Evaluate the impact of digital transformation and technological innovations like blockchain, AI, and CBDCs on financial markets.
- Examine technology-driven innovations in risk assessment, financial modeling, cross-border payments, and the integration of global markets.

Unit	Description	Hours
1	**Introduction to Financial Markets:** Definition and Structure of Financial Markets; Types of Financial Markets: Money Market and Capital Market, Equity Market, Debt Market, and Derivatives Market, Foreign Exchange Market, Role of Financial Markets in the Economy; Key Participants in Financial Markets: Investors, Traders, Brokers, Market Makers, and Regulators	12
2	**Financial Market Infrastructure:** Exchanges and Trading Platforms: Stock Exchanges (e.g., NYSE, NASDAQ, NSE and BSE), Commodity Exchanges, Clearing and Settlement Systems, Role of Central Counterparties (CCPs), Trading Mechanisms: Auction vs. Dealer Markets. Over the Counter (OTC) Markets	12
3	**Financial Market Regulation:** Importance of Regulation in Financial Markets, Role of Regulatory Bodies: SEBI (India), SEC (USA), FCA (UK), Key Regulations: Securities Laws and Insider Trading: Anti-Money Laundering (AML) and KYC Norms, Global Regulatory Frameworks: Basel III, MiFID (Markets in Financial Instruments Directive), Ethical Issues in Financial Markets	12
4	**Innovation in Financial Markets: Digital Transformation**: FinTech Disruption, Role of Big Data and Analytics in Market Decision-Making; **Blockchain and Distributed Ledger Technology (DLT)**: Applications in Financial Markets, Tokenized Securities and Asset Digitization, **Algorithmic and High-Frequency Trading (HFT)**, **Robo-Advisors and Automated**	10

	Investment Platforms, Central Bank Digital Currencies (CBDCs): Impact on Financial Markets and Innovation	
5	**Technology-Driven Market Innovations:** Artificial Intelligence (AI) and Machine Learning (ML): Applications in Risk Assessment and Forecasting, Internet of Things (IoT) and Financial Data Collection, Quantum Computing and Financial Modelling, **Global Financial Markets and Innovation:** Globalization and Integration of Financial Markets, Impact of Trade Wars, Geopolitical Risks, and Economic Sanctions, Innovations in Cross-Border Payments: SWIFT, Ripple, and Blockchain-Based Solutions	10

Reference Books:

1. Chandra, P. (2017). Financial markets and institutions (4th ed.). Tata McGraw-Hill Education.
2. Vohra, N., & Bagri, B. (2020). Financial markets in India. Tata McGraw-Hill Education.
3. Basu, S. (2018). Investment analysis and portfolio management. McGraw-Hill Education India.
4. Ravi, K., & Dhingra, S. (2021). Financial markets and regulations: Concepts and applications. Routledge India.
5. Mishra, P. (2020). Financial markets and institutions: A global perspective. Pearson India.
6. Fabozzi, F. J., Modigliani, F., & Jones, F. J. (2019). Foundations of financial markets and institutions (5th ed.). Pearson.
7. Mishkin, F. S., & Eakins, S. G. (2018). Financial markets and institutions (8th ed.). Pearson.
8. Hull, J. C. (2017). Options, futures, and other derivatives (9th ed.). Pearson.
9. Kaufman, H. L. (2021). The regulation of financial markets (3rd ed.). Wiley.
10. Narayanan, A., Bonneau, J., Felten, E., Miller, A., & Shapiro, J. (2016). Bitcoin and cryptocurrency technologies. Princeton University Press.
11. Tucker, P. (2020). Digital currencies and central bank digital currencies: Concepts, benefits, and challenges. MIT Press.
12. Brealey, R. A., Myers, S. C., & Allen, F. (2020). Principles of corporate finance (13th ed.). McGraw-Hill Education.
13. Mougayar, W. (2016). The Business Blockchain: Promise, practice, and the 21st century's Internet. Wiley.
14. O'Dwyer, R. (2019). Blockchain for business: A practical guide for understanding the technology. Wiley.
15. Schindler, J. W. (2017). FinTech: Financial technology and innovation in the global financial landscape. Pearson Education.

Note: Latest edition of textbooks may be used.

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

Course Title: **Lending and Credit Technologies**	Course code: **25COMFC208**
Total Contact Hours: 56	Course Credits: 4
Internal Assessment Marks: 20	Duration of SEE: 2 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 evolution of lending and the role of technology in digital vs. traditional lending models. • Learn about credit risk, credit scoring, and the loan lifecycle across different types of lending. • Explore digital lending platforms and the role of mobile banking and regulatory challenges. • Examine credit scoring models and the impact of AI, ML, and alternative data on scoring. • Analyze technology in loan collections, including AI strategies and fraud prevention. • Understand SME lending challenges and the role of FinTech and alternative data in financing.	

Unit	Description	Hours
1	**Introduction to Lending and Credit Technologies:** Evolution of Lending in Financial Services, Role of Technology in Modern Lending Practices, Types of Lending Models: Traditional Lending vs. Digital Lending, Overview of Lending Technologies: Artificial Intelligence (AI), Machine Learning (ML), Blockchain, and Big Data; Key Stakeholders: Banks, FinTech Companies, and Borrowers	12
2	**Fundamentals of Lending and Credit:** Understanding Credit Risk: Types of Credit Risk (Default, Concentration, Liquidity), Principles of Credit Scoring and Assessment, Loan Lifecycle: Origination, Processing, Underwriting, Disbursement, and Collection; Lending Types: Secured vs. Unsecured Loans Consumer Lending, SME Lending, Mortgage Lending	12
3	**Digital Lending Ecosystem:** Types of Digital Lending Platforms: Peer-to-Peer (P2P) Lending, Marketplace Lending, Crowdfunding; Role of Mobile and Internet Banking in Lending; Embedded Lending: Integration of Credit Services into Non-Financial Platforms; Regulatory Challenges in Digital Lending	12
4	**Credit Scoring Models and Technologies:** Traditional Credit Scoring	10

	Models: FICO, Experian, and CIBIL; Advanced Credit Scoring Technologies: AI and ML-Based Credit Scoring; Alternative Data for Credit Scoring: social media, Mobile Data, and Utility Payments; Advantages and Limitations of AI-Based Scoring; Ethical Concerns: Bias, Transparency, and Data Privacy	
5	**Loan Collection Technologies:** Use of Technology in Loan Collections: AI-Based Collection Strategies, Chatbots for Payment Reminders; Ethical Practices in Loan Recovery; Fraud Detection and Prevention in Collections	10

Reference Books:

1. Basu, S. (2021). Financial technology: A comprehensive approach (1st ed.). McGraw-Hill Education India.
2. Srinivasan, S., & Mehta, N. (2020). Credit risk management in financial services. Wiley India.
3. Ravi, K., & Dhingra, S. (2022). Digital lending and innovations in credit services. Pearson India.
4. Sharma, A., & Singh, R. (2021). Financial markets and technology: Innovations and practices. Tata McGraw-Hill Education.
5. Gupta, M. (2020). Loan collections and financial technologies. Sage Publications India.
6. Choudhury, A., & Kumar, V. (2022). SME financing and credit risk management. Routledge India.
7. Sarma, M., & Soni, S. (2020). Digital lending: Revolutionizing credit with technology. Springer.
8. Mishkin, F. S., & Eakins, S. G. (2018). Financial markets and institutions (8th ed.). Pearson.
9. Frost, J., & Murphy, A. (2021). The digital credit revolution: Understanding peer-to-peer lending and fintech platforms. Wiley.
10. Jagtiani, J. A., & Lemieux, C. (2020). The future of credit scoring: AI and machine learning in lending. MIT Press.
11. Cole, R. A. (2019). Loan collection strategies: AI and automation in credit recovery. Palgrave Macmillan.
12. Zhang, Z., & Zhou, H. (2020). FinTech for SMEs: Credit risk, financing challenges, and alternative solutions. Routledge.

Note: Latest edition of textbooks may be used.

Question Paper Pattern for all Commerce Courses
(All DCCs and SEC - Business Research Methods)

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., 10×2=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., 3×5=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., 3×15=45 marks)

Question Paper Pattern for all Skill Enhancement Courses
(Except SEC - Business Research Methods)

There shall be 40 Multiple-Choice Questions consisting of four options.
Each question carries ONE mark. (40×1= 40 marks)