



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)

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
Total Credits and Marks for the First Semester				26				110	540	

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 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
Total Credits and Marks for the Second Semester				26				110	540	

Bachelor of Commerce (B.Com.) Curriculum 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/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	Fundamentals of FinTech	4	4	--	--	20	80	3
6	SEC	24COMBS303	Mutual Fund Distributor	6	4	1	2	20	80	3
Total Credits and Marks for Third Semester				24				130	520	

Bachelor of Commerce (B.Com.) Curriculum 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/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	Indian Capital Market	4	4	--	--	20	80	3
6	DCC	24COMBC412	Actuarial Valuation Practices	4	4	--	--	20	80	3
7	SEC	24COMBS404	Credit Processing Officer	6	4	1	2	20	80	3
Total Credits and Marks for the Fourth Semester				24				130	520	

Bachelor of Commerce (B.Com.) Curriculum Structure**Semesters – V and 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.	Apprenticeship	24COMBA561	Apprenticeship	40	--	--	80	--	100	Decided by the BFSI Sector Skills Council
				40				--	100	

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 – 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/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	Fundamentals of FinTech	4	4	--	--	20	80	3
6	SEC	24COMBS303	Mutual Fund Distributor	6	4	1	2	20	80	3
Total Credits and Marks for Third Semester				24				130	520	

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

Course Title: Corporate Accounting	Course code: 24COMBC307
Total Contact Hours: 56	Course Credits: 4
Internal Assessment Marks: 20	Duration of SEE: 3 hours
Semester End Examination Marks: 80	

Pedagogy: Combination of lectures, seminars, assignments, exposing the students to annual accounts of companies to get practical insights, etc.

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

- To workout accounting issues
- Explain the valuation methods of intangible assets.
- Ascertain pre and post incorporation profit.
- Compute the value of shares.
- Prepare the financial statements of companies as per Companies Act, 2013.

Unit	Description	Hours
1	Financial statements of Companies - Phases of Share Capital, Statutory Provisions regarding preparation of financial statements of companies as per schedule III of Companies Act, 2013 and IND AS-1 – Treatment of Special Items – Tax deducted at source – Advance payment of Tax – Provision for Tax– Depreciation – Interest on debentures – Dividends – Rules regarding payment of dividends – Transfer to Reserves – Preparation of Statement of profit and loss and Balance Sheet (Numerical Problems).	12
2	Profit prior to incorporation – Introduction - Meaning – Calculation of sales ratio– time ratio – weighted ratio – treatment of capital and revenue expenditure –capital profit and revenue profit (theory) Ascertainment of pre-incorporation and post-incorporation profits by preparing statement of Profit and Loss and Balance Sheet as per schedule III of companies Act, 2013. (Numerical Problems)	12
3	Accounting for amalgamation- Meaning-Objectives-Types-Methods-Purchase consideration. (Numerical Problems) Absorption- Meaning-Differences between amalgamation and absorption-Methods. .(Numerical Problems)	10
4	Valuation of Intangible Assets: Introduction – types and objectives of intangible assets, Valuation of Goodwill –factors influencing goodwill, circumstances of valuation of goodwill- Methods of Valuation of Goodwill: Average Profit Method, Capitalization of average Profit Method, Super Profit Method, Capitalization of Super Profit Method, and Annuity Method (Numerical Problems). Brand valuation and Intellectual Property Rights (IPR). (Theory)	12
5	Valuation Of Shares - Introduction - Meaning –Types of Shares - Need for Valuation – Factors Affecting Valuation – Methods of Valuation: Intrinsic	10

	Value Method, Yield Method, Earning Capacity Method, Fair Value of shares (Numerical Problems). Rights Issue and Valuation of Rights Issue, Valuation of Warrants (Theory).	
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References:

1. Corporate Accounting- B.S.Raman
2. Financial Accounting - S.N.Maheshwari.
3. Financial Accounting – Shukla & Grewal.
4. Advanced Accounting –R.L Gupta &Radhaswamy.
5. Introduction to Accountancy – T.S.Grewal
6. Advanced Accountancy – M.B.Kadkol

Note: Latest edition of text books may be used.

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

Course Title: Sales and Distribution Management	Course code: 24COMBC308
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

- This curriculum provides a comprehensive understanding of sales and distribution management, covering theoretical concepts & practical applications
- It will help the learners understand the emerging trends to prepare them for careers in sales management, channel management, retail management and related fields.

Unit	Description	Hours
1	Introduction to Sales and Distribution Management: Fundamentals of Sales Management: Definition and scope of sales management, Role of sales in business growth, Difference between sales and marketing; Types of Sales and Selling Techniques: B2B, B2C, direct selling, digital sales, Consultative selling, relationship selling, value-based selling;. Sales Planning and Forecasting: Sales objectives and target setting, Demand forecasting techniques, Territory and quota management; Sales Team Organization and Leadership: Sales force structure and roles, recruiting, training, and motivating sales teams; Introduction to Distribution Management: Importance of distribution in sales strategy, Role of intermediaries (wholesalers, retailers, agents)	10
2	Sales Process and Customer Relationship Management: Understanding Customer Behaviour: Consumer decision-making process, Psychological factors affecting sales; Steps in the Sales Process: Prospecting, approaching, presenting, handling objections, closing; Effective Communication and Negotiation Skills: Selling psychology and persuasion techniques, Handling objections and customer concerns; Customer Relationship Management (CRM): Importance of customer retention and loyalty, CRM tools and techniques;	10
3	Distribution Channels and Logistics Management: Types of Distribution Channels: Direct, indirect, intensive, selective, and exclusive distribution; Channel Management and Conflict Resolution: Managing relationships with distributors and retailers, Conflict resolution and negotiation in distribution; Supply Chain and Logistics in Distribution: Role of logistics in distribution management, Inventory management and order fulfilment; Retail and Wholesale Management: Retail formats and distribution strategies, Franchise and dealership models, Distribution in the Digital Age: E-commerce distribution models, Impact of technology on supply chain management	12
4	Sales Performance Evaluation and Compensation: Sales Performance	12

	<p>Metrics: KPIs for measuring sales performance, Productivity and efficiency tracking; 2. Incentives and Compensation Management; Designing sales compensation structures, Motivation through incentives; Sales Budgeting and Cost Management: Cost-benefit analysis in sales strategies, Managing promotional expenses, Customer Feedback and Service Excellence: Importance of post-sales service, Handling customer complaints and feedback; Sales Forecasting and Strategy Development: Predictive analytics in sales, Data-driven decision-making</p>	
5	<p>Channel Strategy and Market Expansion: Market Segmentation and Targeting: Identifying profitable customer segments, Tailoring sales strategies for different segments; Developing Channel Partnerships: Working with distributors and resellers, Strategic alliances and partnership; Territory and Sales Force Management: Optimizing territory coverage, Sales force automation and tracking; Expanding into New Markets: Strategies for geographic and product expansion, Entering international markets; Competitive Strategy in Sales and Distribution: Analyzing competitor strategies, Differentiation through sales tactics</p>	12
<p>Reference Books:</p> <ol style="list-style-type: none"> 1. Richard R Still, Sales and Distribution Management, Pearson Publication. 2. Tapan K Panda, Sunil Sahadev, Sales and Distribution Management, Oxford Higher Education. 3. Krishna K Hvaldar, Vasant M Cavale, , Sales And Distribution Management, Mc Graw Hill. 4. Ramendra Singh, Sales and Distribution Management, Vikas Publication. 5. Pingali Venugopal, Sales and Distribution Management: Indian Perspective Sage Publication. 6. M V Kulakarni, Sales and Distribution Management, Everest Publishing House, 7. Krishna K. Havaladar and Vasant M. Cavale: Sales and Distribution Management: An Integrative <p>Note: Latest edition of textbooks may be used.</p>		

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

Course Title: Fundamentals of FinTech	Course code: 24COMBC309
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 <ul style="list-style-type: none"> • 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 Behaviour, 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, Crowd funding, 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 – III

Course Title: Mutual Fund Distributor	Course code: 24COMBS303
Total Contact Hours: 90 (75 theory+30 practicals)	Course Credits: 6
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.	
<p>Course Outcomes: On successful completion of the course, the students will be able to</p> <ul style="list-style-type: none"> • Apply proper techniques to conduct market research on mutual funds and sell the products • Employ proper procedure to perform after-sales activities • Employ suitable practices to maintain data integrity and data privacy • Dramatize how to communicate effectively with guests, colleagues, and superiors to achieve a smooth workflow • Apply health, hygiene, and safety practices at the workplace • Use resources at the workplace optimally 	

Unit	Description	Hours
1	<p>Introduction of Banking Sector and the Job Role of a Mutual Fund Distributor: Objectives and benefits of the Skill India Mission, Scope of Banking Industry and its sub-sectors, Job role and opportunities for a Mutual Fund Distributor & List the basic terminologies used in banking services.</p>	06 02
2	<p>Conduct Market Research and Sell the Products: Legal and related regulations and functions of the national financial and regulatory authorities with regards to mutual funds like SEBI, etc., Methods of analysing mutual fund market to identify the top- performing funds, customer interests, trends, etc. and studying the features of identified top mutual funds and factors influencing them, Types of mutual fund schemes, their characteristics and structure, Standard methods of calculating risk adjusted returns, annual growth rate, Net Asset Value (NAV), and other accounting formulae that help in determining returns of mutual fund schemes, Significance of gathering and analyzing the latest insights for regular stock market updates, Process of creating customer profile, Standard procedure of conducting risk profiling and identifying the financial requirements and goals of the customer. List various documents required for sale and purchase of mutual funds and Methods to handle customers and their queries.</p>	20 10

Bachelor of Commerce (B.Com.) Curriculum 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/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	Indian Capital Market	4	4	--	--	20	80	3
6	DCC	24COMBC412	Actuarial Valuation Practices	4	4	--	--	20	80	3
7	SEC	24COMBS404	Credit Processing Officer	6	4	1	2	20	80	3
Total Credits and Marks for the Fourth Semester				24				130	520	

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

Course Title: Advanced Corporate Accounting	Course code: 24COMBC410
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.ss

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

- To acquaint the students with accounting issues on bank accounts,
- To acquaint the students with accounting issues on company accounts,
- To acquaint the students with accounting issues on liquidation accounts,
- Understand about the self balancing ledger

Unit	Description	Hours
1	Accounts of Banking Companies- Preparation of Profit and Loss Account and Balance Sheet in accordance with the latest amendments to Banking Regulation Act. Special provisions of the Banking Regulation Act regarding disposal of non-banking assets- Share capital and preference shares- Restriction regarding payment of dividend and reserve fund- System of keeping books.	12
2	Redemption Of Preference Shares- Meaning-Legal requirements of redemption of preference shares-Accounting entries connected with the redemption of preference shares,	10
3	Accounts of Holding Company – Meaning of Holding Company and Subsidiary – meaning of important terms – Requirement of Holding Companies under Companies Act – preparation of consolidated Balance Sheet with special adjustment regarding unrealized profit on Trading Stock, unrealized profit on fixed assets – inter-company elimination and adjustment – chart showing, minority interest in subsidiary company and calculation of capital reserve or goodwill.	14
4	Accounts of Liquidation Of Companies- Meaning- Differences between winding up and liquidation – Modes of liquidation- Preparation of Liquidators final statements of accounts-(Numerical Problems)	10
5	Self-balancing Ledgers - Meaning and advantages- steps to introduce self-balancing system-preparation of different types of ledger accounts – transfer from one ledger to another.(Numerical Problems)	10

References:

1. Financial Accounting - S.N.Maheshwari.
2. Financial Accounting – Shukla & Grewal.
3. Financial Accounting – B.S Raman.

4. Advanced Accounting – R.L Gupta & Radha Swamy (Vol.1 and 2)

5. Introduction to Accountancy – T.S.Grewal

Note: Latest edition of text books may be used.

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

Course Title: Indian Capital Market	Course code: 24COMBC411
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 -

1. understand the structure and functioning of the Indian capital market, identify key market participants, analyze different financial instruments traded, evaluate investment opportunities based on market trends, comprehend the regulatory framework of SEBI, and apply this knowledge to make informed investment decisions within the Indian context; including details about primary and secondary markets, listing procedures, stock exchanges, and various capital market instruments like equities, bonds, and derivatives.

Unit	Description	Hours
1	Introduction to the Indian Capital Market: Overview of Capital Markets: Definition and importance of capital markets, Difference between capital markets and money markets, Role of capital markets in economic development; Structure of the Indian Capital Market: Primary Market and Secondary Market, Market participants: Investors, brokers, regulators, depositories, Key financial institutions in capital markets; Stock Exchanges in India: Role and functions of stock exchanges, Bombay Stock Exchange (BSE) and National Stock Exchange (NSE), SME exchanges and regional stock exchanges; Regulatory Framework of Capital Markets: Role of SEBI in market regulation, Securities Contracts (Regulation) Act, 1956, Investor protection measures and fair trade practices; Trading Mechanisms and Settlement Process: Online trading platforms and trading cycles, Clearing and settlement through NSDL and CDSL, Role of Clearing Corporations.	10
2	Primary Market and IPO Process: Introduction to the Primary Market: Role of the primary market in capital raising, Differences between primary and secondary markets; Initial Public Offerings (IPO) and Follow-on Public Offerings (FPO) IPO process and key steps involved, Book-building process vs. fixed-price method; Types of Capital Raising Instruments: Equity shares, preference shares, and bonds, Rights issue, bonus shares, and private placements; Role of Investment Bankers and Underwriters: Functions of investment bankers in IPOs, Role of underwriters and pricing of securities;	12
3	Secondary Market and Trading Strategies: Introduction to the Secondary Market: Role of the secondary market in price discovery, Participants and trading process in stock exchanges; Equity and Derivatives Market: Spot market vs. derivatives market, Futures, options, and index derivatives; Trading Strategies in the Stock Market: Fundamental analysis vs. technical analysis, Market trends and	12

	investment decision-making; Market Indices and Their Significance: Sensex, Nifty, and sectoral indices, How indices reflect economic performance;	
4	Bond Market, Mutual Funds, and Alternative Investments: Indian Debt and Bond Market: Government securities and corporate bonds, Yield curve and bond valuation techniques; Alternative Investment Avenues: REITs (Real Estate Investment Trusts), Infrastructure Investment Trusts (InvITs); Foreign Institutional Investments (FIIs) and Domestic Institutional Investments (DIIs): Role of FIIs and DIIs in capital market movements, Regulations for foreign investments in India.	12
5	Market Risks, Behavioral Finance, and Future Trends: Risks in Capital Markets: Market risk, credit risk, liquidity risk, Risk mitigation strategies; Behavioral Finance and Investor Psychology: Common investment biases and decision-making errors, Herd behavior and speculative bubbles; Algorithmic Trading and High-Frequency Trading: Role of algo-trading in market efficiency, Regulatory concerns on high-frequency trading;	10
References:		
<ol style="list-style-type: none"> 1. Capital Markets in India By Amal Krishna Dey & Pankaj Kumar Roy 2. Indian Capital Market By Jyee, R (Author) By Raj (Publication) 3. Indian Capital Market Dr. B.N. Gupta "Ravi" 		
Note: Latest edition of textbooks may be used.		

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

Course Title: Actuarial Valuation Practices	Course code: 24COMBC412
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 -

- Gain a comprehensive understanding of the fundamental principles and methodologies used in actuarial valuation, including the assessment of liabilities, reserves, and financial obligations in insurance and pension plans.
- Understand and adhere to the professional and ethical standards governing actuarial valuation practices.

Unit	Description	Hours
1	Fundamentals of Actuarial Science and Valuation: Introduction to Actuarial Science: Role of actuaries in financial decision-making, Basics of actuarial valuation in insurance, pensions, and risk management, Overview of actuarial models and assumptions; Time Value of Money and Financial Mathematics: Compound interest and discounting principles, Present value and future value calculations, Annuities, perpetuities, and actuarial notation;	10
2	Mortality and Survival Models: Life tables and survival probabilities, Force of mortality and hazard rates, Application of mortality models in valuation; Interest Rate Models and Discounting Techniques: Deterministic vs. stochastic interest rate models, Net present value (NPV) and internal rate of return (IRR) in actuarial valuation, Discounted cash flow techniques in long-term liabilities; Basic Risk Assessment in Actuarial Valuation: Identifying and measuring risk in actuarial models, Expected value, variance, and standard deviation in risk analysis, Tail risk and stress testing methodologies.	12
3	Actuarial Valuation in Insurance: Life Insurance Valuation: Types of life insurance products and their valuation techniques, Premium calculations and policyholder benefits, Assumptions and risk factors in life insurance actuarial valuation; Non-Life Insurance Valuation: Valuation of general insurance reserves (claims reserves, unearned premiums), Loss reserving methods (Chain Ladder, Bornhuetter-Ferguson, Mack Model), Estimating future claims liabilities; Actuarial Techniques in Health Insurance: Pricing and reserving methods for health insurance products, Risk pooling and medical inflation adjustments, Trends in healthcare valuation and risk assessment.	12
4	Actuarial Valuation in Pension: Introduction to Pension Schemes and Liabilities: Types of pension schemes (Defined Benefit vs. Defined Contribution), Actuarial assumptions in pension valuation; Valuation of Pension Liabilities: Projected Unit Credit (PUC) method, Accrued Benefit Obligation (ABO) and Present Value of Benefits (PVB), Impact of salary growth and inflation on pension valuation; Funding	12

	and Asset-Liability Management: Pension fund investment strategies, Liability-driven investment (LDI) approaches, Asset modeling in pension valuation; Pension Fund Risk Management: Mortality and longevity risk in pensions, Discount rate selection and sensitivity analysis, Stress testing for pension liabilities.	
5	Advanced Actuarial Valuation and Industry Applications: Emerging Trends in Actuarial Valuation: Insurtech, AI, and machine learning in actuarial science, Block chain and smart contracts in insurance;	10
<p>References:</p> <ol style="list-style-type: none"> 1. Elements Of Actuarial Science, National Insurance Academy, ISBN - 10 :813150753X, 218 pages, Cengage Learning India Pvt Ltd. 2. Market-Consistent Actuarial Valuation by Mario V. Wüthrich 3. https://www.actuariesindia.org/ <p>Note: Latest edition of textbooks may be used.</p>		

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

Course Title: Credit Processing Officer	Course code: 24COMBS404
Total Contact Hours: 90 (75 theory+30 practicals)	Course Credits: 6
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.
<p>Course Outcomes: On successful completion of the course, the students will be able to -</p> <ul style="list-style-type: none"> • Employ appropriate methods to verify and check eligibility of the loan application • Apply proper procedure to prepare the credit appraisal memorandum • Prepare a sample credit appraisal memorandum based on inputs/data from the application form and supporting documents • Apply proper procedure for providing services to customers • Prepare a sample periodic report on status of the sourced customers • Employ suitable practices to maintain data integrity and data privacy • Dramatize how to communicate effectively with guests, colleagues, and superiors to achieve a smooth workflow • Apply health, hygiene, and safety practices at the workplace • Use resources at the workplace optimally • Employ proper process for corporate loan applications • Apply appropriate process for lease finance application

Unit	Description	Hours
1	Introduction to the Banking Sector and the Job Role of a Credit Processing Officer: Objectives and benefits of the Skill India Mission, Scope of Banking Industry and its sub-sectors, Job role and opportunities for a Credit Processing Officer and List the basic terminologies used in the banking services	10
		2
2	Check and Verify Eligibility of the Loan Application: Standard policies and procedures on providing loan, Standard procedure to check and verify loan applicant's account history and the loan application form, Eligibility criteria for various types of loan applicants and loan products, List various supporting documents required for loan along with application form as per the standard checklist, Standard procedure of conducting all due-diligence for loan application and to check validity of the documents, Process to extract the latest CIBIL score or credit rating as applicable for the loan applicant and Standard procedure to maintain the record of loan applications.	20
		7
3	Prepare the Credit Appraisal Memorandum: Standard policies and procedures on providing loan, List various documents required for loan as per the checklist, Standard procedure to scrutinize the loan application and related documents, Significance of quantitative and qualitative data provided by the loan applicant, Types of loans and borrowers and the respective terms and conditions and credit policy for different loan products, Methods of computing projected cash flows and incorporating findings of the reports of the third- party vendors, Methods of reviewing and noting comments on the	20
		7

Bachelor of Commerce (B.Com.) Curriculum Structure**Semesters – V and 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.	Apprenticeship	24COMBA561	Apprenticeship	40	--	--	80	--	100	Decided by the BFSI Sector Skills Council
				40				--	100	

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)