Bachelor of Commerce (B.Com) in Banking Financial Services & Insurance

	Course Title	No of Papers	No of Hours	No of Credits	Course Credit
	Semester I	**6**	**300**	**20**	**20**
Skill Courses	Accounts Assistant	1	90	6	6
Core Courses	Basic Business & Applied Law	1	45	3	9
	Business Mathematics & Statistics	1	45	3	
	Business Economics	1	45	3	
General Courses	Language I	1	45	3	5
	Language II	1	30	2	
	Semester II	**6**	**300**	**20**	**20**
Skill Courses	GST Assistant	1	90	6	6
Core Courses	Financial Analysis	1	45	3	9
	Investments - Risk and Returns	1	45	3	
	Financial Management	1	45	3	
General Courses	Language I	1	45	3	5
	Language II	1	30	2	
Semester III		**6**	**300**	**20**	**20**
Skill Courses	Insurance Advisor/Agent	1	90	6	6
Core Courses	Personal Financial Planning	1	45	3	9
	Introduction to Indian Capital Markets	1	45	3	
	Sales & Distribution Management	1	45	3	
General Courses	Language I	1	45	3	5
	Language II	1	30	2	
Semester IV		**6**	**300**	**20**	**20**
Skill Courses	Mutual Fund Distributor	1	90	6	6
Core Courses	Retail Banking Assets Sales and Underwriting	1	45	3	9
	Retail Banking Liabilities Sales	1	45	3	
	Taxation	1	45	3	
General Courses	Language I	1	45	3	5
	Language II	1	30	2	
Semester V & VI			**1800**	**40**	
	Apprenticeship		1800	40	

	Grand Total		4,800	160	160

Semester I – Core Subject 1

Basic Business and Applied Law:

Introduction to Indian Business Law

- Overview of the Indian legal system
- Sources of Indian business law (constitution, statutes, case law)
- Importance of legal compliance in Indian business operations

Key Legal Concepts in Indian Law

- Principles of Indian contract law
- Essentials of valid contracts under the Indian Contract Act, 1872
- Overview of tort law and its application in business disputes

Regulatory Framework for Business in India

- Role of regulatory agencies (SEBI, RBI, IRDAI, CCI)
- Overview of company law (Companies Act, 2013)
- Overview of taxation laws (Income Tax Act, GST Act)

Contract Law and Commercial Transactions:

Indian Contract Act, 1872

- Formation and essentials of a valid contract
- Types of contracts under Indian law (sale, lease, agency)
- Performance, breach, and discharge of contracts

Special Contracts

- Bailment and pledge
- Indemnity and guarantee
- Contract of agency

Commercial Transactions

- Sale of Goods Act, 1930
- Negotiable Instruments Act, 1881
- Overview of e-commerce laws and electronic contracts

Corporate Law and Business Organizations:

Companies Act, 2013

- Incorporation and registration of companies
- Corporate governance requirements for Indian companies
- Directors' duties and liabilities

Limited Liability Partnerships (LLPs)

- Formation and registration of LLPs
- Rights and duties of partners in an LLP
- Conversion and winding up of LLPs

Partnership Act, 1932

- Formation and types of partnerships
- Rights and duties of partners
- Dissolution of partnerships

Intellectual Property Rights (IPR) in India:

Intellectual Property Laws in India

- Indian Patents Act, 1970
- Trademarks Act, 1999
- Copyright Act, 1957

Protection of Trade Secrets and Designs

- Indian laws on trade secrets
- Design protection under the Designs Act, 2000
- Geographical Indications (GI) protection

Regulatory Compliance and Business Ethics:

Regulatory Compliance for Businesses

- Securities laws and regulations (SEBI Act)
- Competition law (Competition Act, 2002)
- Consumer protection laws (Consumer Protection Act, 2019)

Business Ethics and Corporate Social Responsibility (CSR)

- Legal and ethical responsibilities of businesses
- CSR provisions under the Companies Act, 2013
- Compliance and reporting requirements for CSR activities

Dispute Resolution Mechanisms:

Indian Judiciary and Legal Proceedings

- Structure of Indian courts (civil and criminal)
- Jurisdiction and hierarchy of courts
- Overview of alternative dispute resolution (ADR) methods

Arbitration and Conciliation Act, 1996

- Arbitration agreements and proceedings
- Appointment and powers of arbitrators
- Enforcement and challenge of arbitral awards

Emerging Areas in Indian Business Law:

Data Protection and Privacy Laws

- Overview of the Personal Data Protection Bill, 2019
- Compliance requirements for data protection
- Impact of data protection laws on businesses

Start-up and Entrepreneurship Laws

- Legal framework for start-ups in India
- Incentives and support mechanisms for start-ups
- Intellectual property strategies for start-ups

Case Studies and Practical Applications:

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

Additional Resources and Tools:

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

Evaluation and Assessment:

Assignments, quizzes, and exams assessing understanding of Indian business law concepts and principles

Case analysis and legal memo writing

Oral presentations and moot court simulations on legal issues

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

Semester 1 - Core Subject – 2

Business Mathematics and Statistics:

Basic Arithmetic Operations

Addition, subtraction, multiplication, and division

Order of operations (PEMDAS)

Fractions, decimals, and percentages

Algebraic Concepts

Variables, constants, and expressions

- Solving linear equations and inequalities
- Formulas and their applications in business

Functions and Graphs

- Linear functions and their graphs
- Quadratic functions and parabolas
- Exponential and logarithmic functions

Financial Mathematics:

Time Value of Money

- Future value and present value calculations
- Compound interest and simple interest
- Annuities and perpetuities

Discounted Cash Flow Analysis

- Net present value (NPV) and internal rate of return (IRR)
- Capital budgeting decisions
- Sensitivity analysis and scenario modeling

Financial Ratios and Analysis

- Liquidity ratios (current ratio, quick ratio)
- Solvency ratios (debt-to-equity ratio, interest coverage ratio)
- Profitability ratios (return on investment, profit margin)

Descriptive Statistics:

Data Presentation and Summary

- Frequency distributions and histograms
- Measures of central tendency (mean, median, mode)
- Measures of dispersion (variance, standard deviation)

Probability Distributions

- Discrete probability distributions (binomial, Poisson)
- Continuous probability distributions (normal distribution)

Sampling and Estimation

- Sampling techniques (random sampling, stratified sampling)

Point estimation and interval estimation

Inferential Statistics:

Hypothesis Testing

- Null and alternative hypotheses
- Type I and Type II errors
- One-sample and two-sample hypothesis tests

Regression Analysis

- Simple linear regression
- Multiple regression analysis
- Interpretation of regression coefficients

ANOVA and Nonparametric Tests

- Analysis of variance (ANOVA)
- Nonparametric tests (Mann-Whitney U test, Kruskal-Wallis test)

Time Series Analysis:

Trend Analysis

- Moving averages and trend lines
- Seasonal variations and seasonal decomposition

Forecasting Techniques

- Exponential smoothing methods
- Time series models (ARIMA)

Decision Analysis and Optimization:

Decision Trees

- Decision nodes, chance nodes, and terminal nodes
- Expected value and decision tree analysis

Linear Programming

- Formulating linear programming problems
- Graphical and simplex methods for solution

Business Applications and Case Studies:

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

Additional Resources and Tools:

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

Evaluation and Assessment:

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

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

Utility theory and consumer preferences
Indifference curve analysis and budget constraints
Elasticity of demand and its applications

Producer Behavior

Production and cost analysis
Profit maximization under different market structures
Theory of the firm: short-run vs. long-run decisions

Market Equilibrium and Pricing

Equilibrium in competitive markets
Pricing strategies and price discrimination
Non-price competition and product differentiation

Macroeconomic Analysis:

National Income Accounting

Concepts of GDP, GNP, and national income
Measures of economic performance (unemployment rate, inflation rate)

Aggregate Demand and Supply

Determinants of aggregate demand and supply
Keynesian and classical approaches to macroeconomic equilibrium
Fiscal and monetary policy tools

Economic Growth and Development

Theories of economic growth (Solow model, endogenous growth theory)
Factors influencing economic development (human capital, technology, institutions)

Business Cycles and Economic Fluctuations:

Understanding Business Cycles

Phases of the business cycle (expansion, peak, contraction, trough)
Causes and consequences of economic fluctuations

Role of Government in Stabilization

Fiscal policy tools for stabilization (taxation, government spending)

Monetary policy tools (interest rates, open market operations)

Applied Business Economics:

Cost-Benefit Analysis

Principles of cost-benefit analysis
Application in project evaluation and decision-making

Risk Analysis and Uncertainty

Decision-making under uncertainty
Techniques for risk assessment and management

Market Research and Forecasting

Methods of market research (surveys, interviews, focus groups)
Forecasting techniques (time-series analysis, regression analysis)

International Economics and Global Business Environment:

International Trade Theory

Comparative advantage and gains from trade
Tariffs, quotas, and trade policies

Foreign Exchange Markets and Exchange Rate Determination

Exchange rate regimes (fixed vs. floating)
Factors influencing exchange rates

Business Economics and Strategy:

Strategic Decision Making

Game theory and strategic interactions
Competitive dynamics and strategic positioning

Economic Analysis of Pricing and Product Strategies

Price discrimination strategies
Product differentiation and market segmentation

Case Studies and Practical Applications:

Analyzing real-world business scenarios and case studies
Applying economic concepts to business decision-making processes
Simulation exercises on market behavior, strategic interactions, and policy analysis

Additional Resources and Tools:

Economic textbooks, journals, and academic literature
Economic databases and statistical resources
Industry reports and market analysis tools

Evaluation and Assessment:

Assignments, quizzes, and exams assessing understanding of economic principles and theories
Case study analyses and presentations evaluating application of economic concepts in business contexts
Project work and group activities measuring ability to conduct economic analysis and make informed business decisions

This curriculum provides a comprehensive understanding of business economics, covering both microeconomic and macroeconomic principles, applied analysis techniques, and their relevance to business strategy and decision-making.

Semester 2 – Core Subject – 1

Basic Finance Concepts:

Introduction to Finance

Overview of financial markets
Key participants (individuals, institutions)
Objectives of financial analysis

Time Value of Money (TVM)

Future value, present value, and compounding
Understanding interest rates and discounting

Risk and Return

Types of risk (systematic, unsystematic)
Calculating risk measures (standard deviation, beta)
Relationship between risk and return

Financial Statement Analysis:

Understanding Financial Statements

Balance Sheet, Income Statement, Cash Flow Statement
Reading and interpreting financial statements

Financial Ratios

Liquidity ratios
Solvency ratios
Profitability ratios
Efficiency ratios

DuPont Analysis

Decomposition of return on equity (ROE)

Identifying drivers of performance

Valuation Techniques:

Discounted Cash Flow (DCF) Analysis

Forecasting cash flows
Estimating terminal value
Calculating present value

Comparable Company Analysis (CCA)

Identifying comparable companies
Analyzing multiples (P/E, EV/EBITDA, etc.)
Valuation using market comparables

Asset-Based Valuation

Valuing assets and liabilities
Adjusted book value method
Liquidation value method

Financial Modeling:

Excel Skills for Financial Modeling

Building income statement, balance sheet, cash flow statement
Creating dynamic financial models

Building Integrated Financial Models

Forecasting revenue, expenses, and cash flows
Sensitivity analysis and scenario modeling

Company Valuation Modeling

Integrating DCF, CCA, and other valuation methods
Developing valuation models for different industries

Advanced Topics:

Financial Risk Management

Hedging techniques

Derivatives and their use in risk management

Corporate Finance

Capital structure decisions

Cost of capital estimation

Mergers and Acquisitions (M&A) Analysis

M&A process overview

Valuation techniques in M&A

Case Studies and Practical Applications:

Analyzing real-world financial statements

Valuing companies based on case studies

Hands-on financial modeling exercises

Additional Resources and Tools:

Financial analysis software (e.g., Bloomberg Terminal, FactSet)

Online resources, books, and academic journals

Guest lectures from industry professionals

Evaluation and Assessment:

Assignments on financial statement analysis

Valuation projects and presentations

Quizzes and exams to test understanding

This curriculum covers a comprehensive range of topics in financial analysis, starting from basic concepts to advanced techniques, and integrates practical applications to provide a well-rounded learning experience.

Semester 2 – Core Subject – 2

Foundations of Investments:

Introduction to Investments

Definition and objectives of investment
Importance of risk-return trade-off in investment decisions
Overview of investment vehicles (stocks, bonds, mutual funds, ETFs)

Financial Markets and Instruments

Overview of financial markets (stock market, bond market, money market)
Types of financial instruments (stocks, bonds, derivatives)
Understanding market efficiency and pricing mechanisms

Risk and Return Concepts:

Risk and Return Fundamentals

Definition of risk and return
Relationship between risk and return (risk-return trade-off)
Measures of risk (standard deviation, beta) and return (expected return, yield)

Capital Asset Pricing Model (CAPM)

Theory of CAPM and its assumptions
Calculation of expected return using CAPM
Role of beta in measuring systematic risk

Modern Portfolio Theory (MPT)

Portfolio diversification and risk reduction
Efficient frontier and optimal asset allocation
Capital Market Line (CML) and Risk-Free Rate

Risk Assessment and Management:

Types of Risk in Investments

Systematic vs. unsystematic risk
Market risk, credit risk, liquidity risk, and operational risk
Political and regulatory risk

Risk Measurement Techniques

Value at Risk (VaR)

Conditional Value at Risk (CVaR)
Stress testing and scenario analysis
Risk Management Strategies

Asset allocation strategies (strategic vs. tactical asset allocation)
Hedging techniques (options, futures, swaps)
Portfolio insurance strategies

Investment Analysis and Valuation:

Fundamental Analysis

Analysis of financial statements (income statement, balance sheet, cash flow statement)
Valuation methods (discounted cash flow, relative valuation)
Qualitative analysis (industry analysis, competitive advantage assessment)
Technical Analysis

Price and volume analysis
Chart patterns and trends
Technical indicators (moving averages, MACD, RSI)

Portfolio Management:

Portfolio Construction

Asset allocation strategies based on risk tolerance and investment objectives
Portfolio optimization techniques
Rebalancing and monitoring portfolio performance
Diversification Strategies

Benefits of diversification
Correlation analysis and portfolio diversification
Risk-parity and risk-budgeting approaches
Performance Evaluation

Measures of portfolio performance (Sharpe ratio, Treynor ratio, Jensen's alpha)
Benchmarking and performance attribution analysis
Evaluation of active vs. passive investment strategies

Behavioral Finance:

Behavioral Biases and Heuristics

- Overconfidence, loss aversion, herd behavior, and other biases
- Impact of behavioral biases on investment decisions
- Strategies to mitigate behavioral biases

Market Anomalies and Investor Irrationality

- Market bubbles and crashes
- Momentum effect, value effect, and other market anomalies
- Contrarian investment strategies

Case Studies and Practical Applications:

- Analyzing real-world investment scenarios and case studies
- Conducting risk assessments and constructing investment portfolios
- Simulated trading exercises and portfolio management simulations

Additional Resources and Tools:

- Investment textbooks, journals, and academic literature
- Financial modeling software (e.g., Excel, Bloomberg)
- Investment analysis platforms and databases

Evaluation and Assessment:

- Assignments, quizzes, and exams assessing understanding of investment concepts and principles
- Case study analyses and presentations evaluating application of investment theories in real-world scenarios
- Portfolio construction projects and performance evaluations

This curriculum provides a comprehensive understanding of investments focusing on risk and returns, covering theoretical concepts, practical applications, and behavioral aspects to prepare students for careers in investment management, financial analysis, and portfolio management.

Semester 2 – Core Subject - 3

Foundations of Financial Management:

Introduction to Financial Management

- Definition and objectives of financial management
- Role and responsibilities of financial managers
- Overview of financial markets and institutions

Financial Statements Analysis

- Understanding financial statements (income statement, balance sheet, cash flow statement)
- Financial ratio analysis and interpretation
- DuPont analysis for assessing profitability

Time Value of Money

Principles of time value of money (present value, future value, discounting)
Applications of time value of money in investment decision-making
Calculating present and future values of cash flows

Capital Budgeting and Investment Decisions:

Capital Budgeting Techniques

Net present value (NPV) analysis
Internal rate of return (IRR) method
Payback period and discounted payback period

Risk and Return Analysis

Understanding risk and return relationship
Capital asset pricing model (CAPM) for calculating cost of equity
Risk-adjusted discount rate and sensitivity analysis

Project Evaluation and Selection

Evaluating strategic alignment and project viability
Capital rationing and project prioritization
Real options analysis for investment flexibility

Financing Decisions and Capital Structure:

Capital Structure Theory

Modigliani-Miller theorem and capital structure irrelevance
Trade-off theory and pecking order theory
Factors influencing optimal capital structure

Debt and Equity Financing

Sources of long-term financing (debt, equity, hybrid securities)
Cost of debt and cost of equity calculation
Dividend policy and distribution decisions

Financial Leverage and Risk Management

Impact of financial leverage on returns and risk
Managing financial risk through hedging and derivatives
Working capital management and liquidity risk

Financial Planning and Forecasting:

Budgeting and Forecasting

Types of budgets (operating budget, capital budget, cash budget)
Zero-based budgeting and flexible budgeting techniques
Rolling forecasts and variance analysis

Financial Modeling

Building financial models for forecasting and scenario analysis
Sensitivity analysis and scenario planning
Forecasting financial statements and cash flows

Working Capital Management

Managing cash, receivables, and inventory
Cash conversion cycle optimization
Short-term financing and liquidity management

Financial Performance Measurement and Analysis:

Financial Performance Metrics

Key performance indicators (KPIs) for financial analysis
Economic value added (EVA) and shareholder value analysis
Balanced scorecard approach to performance measurement

Financial Reporting and Disclosure

International Financial Reporting Standards (IFRS) and Generally Accepted Accounting Principles (GAAP)
Corporate governance and financial transparency
Regulatory compliance and financial reporting requirements

Financial Risk Management

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

Corporate Finance and Strategic Financial Management:

Mergers and Acquisitions

M&A process and valuation methods
Financial and strategic considerations in mergers and acquisitions
Post-merger integration and performance evaluation

Corporate Restructuring

Types of corporate restructuring (divestitures, spin-offs, joint ventures)
Financial implications of restructuring activities
Shareholder value creation through restructuring

International Financial Management

Foreign exchange risk management
Multinational capital budgeting and financing decisions
Global financial markets and international investment opportunities

Case Studies and Practical Applications:

Analyzing real-world financial management scenarios and case studies
Financial modeling and decision-making projects
Simulations and business games for strategic financial management

Additional Resources and Tools:

Financial management textbooks, journals, and research papers
Financial analysis software and tools (e.g., Excel, financial modeling software)
Workshops and seminars on financial management topics

Evaluation and Assessment:

Assignments, quizzes, and exams assessing understanding of financial management concepts and theories
Case analysis and presentation evaluations
Financial modeling and forecasting projects assessment

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

Semester 3 – Core Subject -1

Foundations of Personal Financial Planning:

Introduction to Personal Finance

- Importance of personal financial planning
- Key financial goals (short-term, medium-term, long-term)
- Overview of the financial planning process

Financial Statements and Budgeting

- Understanding income statements and balance sheets
- Budgeting techniques (zero-based budgeting, envelope system)
- Developing a personal budget and tracking expenses

Financial Goal Setting and Prioritization

- Identifying financial goals and objectives
- Setting SMART financial goals
- Prioritizing goals based on importance and urgency

Managing Cash Flow and Debt:

Cash Flow Management

Managing income and expenses effectively
Strategies for increasing income (career advancement, side hustles)
Emergency fund planning and savings strategies

Debt Management

Understanding different types of debt (credit card debt, student loans, mortgages)
Debt repayment strategies (snowball method, avalanche method)
Consolidation and refinancing options

Savings and Investment Strategies:

Building a Savings Plan

Importance of saving for emergencies and future goals
Strategies for increasing savings rate (automatic transfers, pay yourself first)
Savings vehicles (savings accounts, money market accounts, certificates of deposit)

Introduction to Investments

Overview of investment options (stocks, bonds, mutual funds, ETFs)
Risk-return trade-off and investment objectives
Basics of asset allocation and diversification

Retirement Planning

Understanding retirement needs and expenses
Retirement savings vehicles (401(k), IRA, pension plans)
Retirement income sources (Social Security, annuities)

Risk Management and Insurance:

Understanding Insurance

Types of insurance (life insurance, health insurance, property insurance)
Evaluating insurance needs and coverage options
Importance of risk management in financial planning

Estate Planning

Basics of estate planning (wills, trusts, power of attorney)
Estate planning considerations for different life stages

Minimizing estate taxes and probate costs

Tax Planning and Optimization:

Tax Basics

Understanding the tax system (income tax, capital gains tax, estate tax)
Tax deductions and credits
Strategies for tax-efficient investing

Tax Planning Strategies

Retirement account contributions and withdrawals
Tax-loss harvesting
Charitable giving and tax deductions

Behavioral Finance and Psychology of Money:

Understanding Behavioral Biases

Common behavioral biases in personal finance (loss aversion, overconfidence, anchoring)
Impact of emotions on financial decision-making
Strategies for overcoming behavioral biases

Financial Psychology and Money Mindset

Building a healthy relationship with money
Goal visualization and motivation techniques
Financial mindfulness and stress management

Case Studies and Practical Applications:

Analyzing real-life financial scenarios and case studies
Developing personalized financial plans and strategies
Simulated investment portfolio management exercises

Additional Resources and Tools:

Personal finance books, blogs, and podcasts
Financial planning software and tools (e.g., Mint, Personal Capital)
Workshops and seminars on personal finance topics

Evaluation and Assessment:

Assignments, quizzes, and exams assessing understanding of personal financial planning concepts and principles
Case study analyses and presentations evaluating application of financial planning strategies
Development of personal financial plans and portfolios

This curriculum provides a comprehensive understanding of personal financial planning, covering theoretical concepts, practical applications, and behavioral aspects to empower individuals to make informed financial decisions and achieve their financial goals.

Semester 3 – Core Subject -2

Foundations of Indian Capital Market:

Introduction to Indian Financial Markets

Overview of Indian capital markets (equity, debt, derivatives)
Role and importance of capital markets in the Indian economy
Regulatory framework (SEBI, RBI, stock exchanges)

Market Participants

Role of investors, issuers, intermediaries, and regulators
Overview of market infrastructure (stock exchanges, depositories, clearing corporations)
Types of market participants (retail investors, institutional investors, market makers)

Equity Market Products:

Introduction to Equities

Basics of stocks and shares
Types of equities (common stock, preferred stock)
Stock exchanges in India (NSE, BSE)

Equity Market Operations

Trading mechanisms (cash market, derivatives market)
Order types and execution
Market indices (Nifty, Sensex) and their significance

Initial Public Offerings (IPOs)

Process of IPO issuance
IPO valuation methods
Investing in IPOs: Opportunities and risks

Debt Market Products:

Introduction to Debt Instruments

Types of debt securities (bonds, debentures, government securities)
Characteristics of debt instruments (coupon rate, maturity, credit rating)
Role of debt markets in financing

Bond Market Operations

Bond pricing and yield calculation
Primary bond market vs. secondary bond market
Government securities market (G-Sec market)

Corporate Bonds and Debentures

Issuance process and documentation
Credit rating agencies and credit risk assessment
Investing in corporate bonds: Strategies and considerations

Derivatives Market Products:

Introduction to Derivatives

Basics of derivatives (futures, options, swaps)
Purpose and functions of derivatives markets
Regulatory framework for derivatives trading

Futures and Options

Mechanics of futures contracts (trading, margin, settlement)
Options contracts (call options, put options)
Trading strategies using futures and options

Currency and Interest Rate Derivatives

Currency futures and options
Interest rate futures
Hedging and speculation using currency and interest rate derivatives

Mutual Funds and Exchange-Traded Funds (ETFs):

Introduction to Mutual Funds

Basics of mutual funds (structure, types)
Mutual fund units and NAV calculation
Role of mutual funds in investment management

Types of Mutual Funds

Equity funds, debt funds, hybrid funds
Index funds vs. actively managed funds
Sectoral funds and thematic funds

Exchange-Traded Funds (ETFs)

Structure and features of ETFs
Advantages of investing in ETFs
ETFs vs. mutual funds: A comparative analysis

Alternative Investment Products:

Real Estate Investment Trusts (REITs)

Introduction to REITs
Structure and operation of REITs
Investing in REITs: Pros and cons

Infrastructure Investment Trusts (InvITs)

Basics of InvITs
InvIT structure and regulation
Investing in InvITs: Risks and rewards

Case Studies and Practical Applications:

Analyzing real-world investment scenarios and case studies
Simulated trading exercises using virtual trading platforms
Portfolio construction projects incorporating various capital market products

Additional Resources and Tools:

Financial market textbooks, research papers, and regulatory publications
Financial news portals and market analysis websites (e.g., Moneycontrol, Economic Times)
Interactive trading platforms and virtual investment simulations

Evaluation and Assessment:

Assignments, quizzes, and exams assessing understanding of Indian capital market products and concepts

Case study analyses and presentations evaluating application of investment strategies

Portfolio performance assessments and investment simulations

This curriculum provides a comprehensive understanding of Indian capital market products, covering theoretical concepts, practical applications, and regulatory aspects to equip participants with the knowledge and skills needed to navigate and invest in the Indian financial markets.

Semester 3 – Core Subject – 3

Foundations of Sales and Distribution Management:

Introduction to Sales Management

Definition and scope of sales management

Importance of sales function in business
Evolution of sales management concepts
Sales Process

Steps in the sales process (prospecting, pre-approach, approach, presentation, closing, follow-up)
Sales cycle and pipeline management
Customer relationship management (CRM) systems
Distribution Channels

Types of distribution channels (direct, indirect, omnichannel)
Channel design and management
Selection of distribution partners and intermediaries

Sales Strategies and Planning:

Sales Planning and Forecasting

Setting sales objectives and targets
Sales forecasting methods (qualitative and quantitative)
Sales budgeting and resource allocation
Sales Strategies

Market segmentation and targeting
Positioning and differentiation strategies
Pricing strategies and tactics
Sales Promotion and Personal Selling

Sales promotion techniques (discounts, coupons, sales contests)
Personal selling skills and techniques
Sales presentation and negotiation skills

Sales Force Management:

Recruitment and Selection

Sales force recruitment methods
Selection criteria for sales personnel
Assessing sales aptitude and skills
Training and Development

Sales training programs and methods
Product knowledge training
Sales techniques and communication skills training

Motivation and Compensation

Sales incentive schemes (commission, bonuses, contests)
Motivational theories and techniques
Performance appraisal and feedback mechanisms

Sales Analytics and Performance Measurement:

Sales Performance Metrics

Key performance indicators (KPIs) for sales
Sales activity tracking (calls, meetings, conversions)
Sales productivity and efficiency metrics

Sales Analytics

Data-driven decision making in sales
Sales forecasting models
Customer lifetime value analysis

Sales Force Automation

CRM systems and sales automation tools
Lead management and tracking
Integration with other business systems (ERP, marketing automation)

Channel Management and Logistics:

Channel Relationship Management

Partner selection and evaluation
Channel conflict resolution
Channel incentives and support programs

Logistics and Supply Chain Management

Inventory management and replenishment strategies
Order processing and fulfillment
Warehousing and distribution network design

Retail Management:

Retailing Concepts

- Types of retail formats (brick-and-mortar, e-commerce, mobile commerce)
- Retail store layout and design
- Merchandising and visual merchandising techniques

Customer Service and Experience

- Importance of customer service in retail
- Managing customer complaints and feedback
- Creating memorable customer experiences

Emerging Trends and Technologies in Sales and Distribution:

E-commerce and Digital Sales

- Trends in online retailing and e-commerce
- Digital marketing strategies for sales
- Omnichannel retailing and integrated sales approaches

Artificial Intelligence (AI) in Sales

- AI-powered sales automation and predictive analytics
- Chatbots and virtual assistants in sales
- Personalization and recommendation engines

Case Studies and Practical Applications:

- Analyzing real-world sales and distribution management scenarios and case studies
- Developing sales plans and strategies for hypothetical businesses
- Simulated sales presentations and negotiations

Additional Resources and Tools:

- Sales management textbooks, journals, and academic literature
- Sales training programs and workshops
- Sales automation software and CRM platforms

Evaluation and Assessment:

Assignments, quizzes, and exams assessing understanding of sales and distribution management concepts and principles
Case study analyses and presentations evaluating application of sales strategies and techniques
Sales role-playing exercises and performance evaluations

This curriculum provides a comprehensive understanding of sales and distribution management, covering theoretical concepts, practical applications, and emerging trends to prepare students for careers in sales management, channel management, retail management, and related fields.

Semester 4 – Core Subject – 1

Foundations of Retail Banking Asset Sales:

Introduction to Retail Banking

Overview of retail banking products and services
Importance of retail banking asset sales in revenue generation
Role of retail banking sales professionals

Understanding Retail Banking Products

Types of retail banking assets (loans, mortgages, credit cards)
Features, benefits, and risks associated with each product
Regulatory requirements and compliance considerations

Sales Process in Retail Banking

Sales funnel stages (prospecting, qualification, presentation, closing)
Relationship-building techniques with retail banking customers
Cross-selling and upselling strategies

Retail Banking Sales Techniques:

Customer Needs Analysis

- Understanding customer financial goals and needs
- Conducting financial health checks and risk assessments
- Identifying opportunities for personalized product recommendations

Effective Sales Communication

- Active listening and questioning techniques
- Value-based selling approach
- Overcoming objections and handling customer concerns

Product Knowledge and Demonstration

- In-depth understanding of retail banking products and features
- Demonstrating product benefits and suitability to customers
- Using product comparison and visualization tools

Relationship Management and Customer Service:

Building Customer Relationships

- Building rapport and trust with retail banking customers
- Managing customer expectations and preferences
- Strategies for retaining and nurturing customer relationships

Customer Service Excellence

- Providing personalized service and support
- Handling customer inquiries, complaints, and feedback
- Resolving customer issues promptly and effectively

Client Onboarding and Retention

- Onboarding new retail banking customers smoothly
- Developing customer retention strategies
- Conducting customer satisfaction surveys and feedback sessions

Regulatory Compliance and Risk Management:

Compliance Requirements in Retail Banking Sales

Understanding regulatory frameworks (e.g., Consumer Financial Protection Bureau, Anti-Money Laundering laws)
Compliance with Fair Lending laws and regulations
Responsible lending practices and customer privacy protection
Risk Assessment and Mitigation

Identifying and assessing credit risk in retail banking assets
Implementing risk management controls and procedures
Monitoring and managing portfolio risk exposure
Ethical Sales Practices

Adhering to ethical standards and professional conduct
Avoiding predatory lending practices and deceptive sales tactics
Promoting financial literacy and consumer education

Sales Performance Measurement and Improvement:

Key Performance Indicators (KPIs)

Tracking sales metrics (conversion rates, average deal size, customer lifetime value)
Setting SMART sales goals and targets
Performance evaluation and feedback mechanisms
Continuous Learning and Development

Staying updated on industry trends and market developments
Participating in training programs and skill enhancement workshops
Learning from successful sales strategies and best practices

Case Studies and Practical Applications:

Analyzing real-world retail banking sales scenarios and case studies
Role-playing exercises and simulations
Field visits to observe retail banking sales processes in action

Additional Resources and Tools:

Retail banking sales manuals, scripts, and training materials
Sales automation tools and customer relationship management (CRM) software
Online resources and industry publications on retail banking sales strategies

Evaluation and Assessment:

- Sales performance evaluations and assessments
- Role-play observations and feedback sessions
- Case study analyses and presentations

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

Foundations of Retail Banking Assets Underwriting:

- Introduction to Retail Banking Underwriting
  - Overview of retail banking assets (loans, mortgages, credit cards)
  - Importance of underwriting in retail banking risk management
  - Role of underwriters in the loan approval process
- Credit Risk Management
  - Understanding credit risk and its components
  - Credit risk assessment methodologies
  - Factors affecting creditworthiness of borrowers
- Regulatory Environment
  - Overview of retail lending regulations (e.g., Consumer Financial Protection Bureau, Fair Lending laws)
  - Compliance requirements and regulatory guidelines
  - Ethical considerations in retail banking underwriting

Loan Underwriting Processes:

- Pre-Application Assessment
  - Customer eligibility criteria and pre-qualification requirements
  - Initial customer screening and risk profiling
  - Gathering relevant customer information and documentation
- Credit Analysis

Assessing borrower's creditworthiness (credit history, income, debt-to-income ratio)
Financial statement analysis and cash flow assessment
Evaluating collateral and loan security

Decision Making and Approval

Loan structuring and terms negotiation
Risk-based pricing and interest rate determination
Credit scoring models and automated underwriting systems

Retail Banking Products Underwriting:

Consumer Loans Underwriting

Types of consumer loans (personal loans, auto loans, student loans)
Underwriting criteria and risk assessment factors
Loan documentation requirements and processing procedures

Mortgage Underwriting

Mortgage loan types (fixed-rate, adjustable-rate, FHA, VA)
Mortgage underwriting standards and guidelines
Appraisal and valuation of real estate properties

Credit Card Underwriting

Credit card application screening and evaluation
Credit limit determination and risk management
Assessing credit card affordability and usage patterns

Risk Management and Mitigation:

Credit Risk Mitigation Strategies

Loan diversification and portfolio management
Collateralization and asset-backed securities
Credit enhancements and guarantees

Fraud Prevention and Detection

Identifying red flags and warning signs of fraud
Anti-money laundering (AML) and know-your-customer (KYC) procedures
Fraud detection tools and techniques

Loan Loss Provisioning and Reserving

Estimating and provisioning for loan losses
Reserve management and impairment testing
Regulatory requirements for loan loss reserves

Underwriting Quality and Performance Monitoring:

Quality Control and Assurance

Underwriting quality standards and best practices
Quality control measures and audits
Continuous improvement and process optimization

Monitoring and Reporting

Tracking loan performance and delinquency rates
Early warning indicators and risk triggers
Reporting to senior management and regulatory authorities

Case Studies and Practical Applications:

Analyzing real-world underwriting scenarios and case studies
Role-playing exercises and simulations
Underwriting decision-making projects and presentations

Additional Resources and Tools:

Underwriting manuals, guidelines, and training materials
Underwriting software and decision support systems
Industry publications and research reports on retail banking underwriting practices

Evaluation and Assessment:

Underwriting case analysis and presentations
Quality assurance evaluations and audits
Performance metrics tracking and analysis

This curriculum provides a comprehensive understanding of retail banking assets underwriting, covering theoretical concepts, practical applications, and regulatory compliance considerations to equip underwriting professionals with the skills and knowledge needed to effectively assess and manage credit risk in retail banking portfolios.

Semester 4 – Core Subject – 2

Foundations of Retail Banking Liabilities Sales:

Introduction to Retail Banking Liabilities

Overview of retail deposit products (savings accounts, checking accounts, certificates of deposit)
Importance of liabilities sales in retail banking revenue generation
Role of liabilities sales professionals in banking institutions

Understanding Customer Needs and Preferences

Identifying customer financial goals and objectives
Conducting needs assessments and financial health checks
Segmentation and targeting of retail banking customers

Regulatory Environment and Compliance

Regulatory framework governing retail banking liabilities sales (e.g., Consumer Financial Protection Bureau, Know Your Customer regulations)
Compliance requirements and ethical considerations in retail banking sales practices
Anti-money laundering (AML) and customer due diligence (CDD) procedures

Retail Deposit Products and Features:

Savings Accounts

Types of savings accounts (regular savings, high-yield savings, money market accounts)
Features, benefits, and interest rate structures
Target customer segments and marketing strategies

Checking Accounts

Types of checking accounts (basic checking, interest-bearing checking, premium checking)
Account features, fees, and overdraft protection options
Cross-selling opportunities and relationship-building strategies

Certificates of Deposit (CDs)

Characteristics of CDs (term length, interest rates, early withdrawal penalties)
Advantages and limitations of CDs for customers
Positioning CDs as part of a diversified savings portfolio

Sales Techniques and Strategies:

Consultative Selling Approach

Building rapport and trust with retail banking customers
Asking probing questions to uncover customer needs and financial goals
Tailoring product recommendations based on customer profiles

Value Proposition and Benefits Communication

Articulating the value proposition of retail deposit products
Highlighting key features and benefits to customers
Overcoming objections and addressing customer concerns

Cross-Selling and Up-Selling

Identifying cross-selling opportunities based on customer relationships and transaction history
Promoting bundled product offerings and package deals
Maximizing customer lifetime value through up-selling strategies

Relationship Management and Customer Service:

Building Customer Relationships

Developing long-term relationships with retail banking customers
Providing personalized service and proactive account management
Leveraging customer feedback for product improvement and innovation

Customer Onboarding and Engagement

Streamlining the account opening process for new customers
Onboarding best practices and welcome communication strategies
Engaging customers through targeted marketing campaigns and loyalty programs

Customer Retention and Loyalty

Strategies for retaining retail banking customers and reducing churn

Recognizing and rewarding customer loyalty
Handling customer complaints and resolving issues promptly

Sales Performance Measurement and Improvement:

Key Performance Indicators (KPIs)

Tracking sales metrics (account openings, deposit balances, cross-sell ratio)
Setting sales targets and performance goals
Performance evaluation and feedback mechanisms

Continuous Learning and Development

Staying updated on retail banking products and industry trends
Participating in sales training programs and skill enhancement workshops
Learning from successful sales strategies and best practices

Sales Automation and Technology

Leveraging sales automation tools and customer relationship management (CRM) software
Analyzing customer data and behavior to inform sales strategies
Using technology to streamline sales processes and improve efficiency

Case Studies and Practical Applications:

Analyzing real-world retail banking sales scenarios and case studies
Role-playing exercises and simulations
Sales campaign development and execution projects

Additional Resources and Tools:

Retail banking sales manuals, scripts, and training materials
Sales automation software and CRM platforms
Industry publications and research reports on retail banking sales strategies

Evaluation and Assessment:

Sales performance evaluations and assessments
Role-play observations and feedback sessions
Case study analyses and presentations

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

Semester 4 – Core Subject – 3

Foundations of Direct Taxes:

Introduction to Direct Taxes

Definition and types of direct taxes
Historical perspective and evolution of direct taxation

Constitutional Framework

Constitutional provisions related to taxation in India
Distribution of taxing powers between the central and state governments

Basic Principles of Taxation

Concepts of income, exemptions, deductions, and tax credits
Principles of equity, certainty, convenience, and economy in taxation

Income Tax Laws and Regulations:

Income Tax Act, 1961

Overview of the Income Tax Act and its amendments
Structure and organization of the Income Tax Act

Residential Status and Tax Incidence

Determination of residential status for individuals and companies
Scope of total income and tax incidence on residents and non-residents

Heads of Income

Income from salary, house property, business or profession, capital gains, and other sources
Taxability of various types of income and exemptions

Corporate Taxation:

Taxation of Companies

Classification of companies for tax purposes
Computation of taxable income for companies

Tax Planning for Corporates

Strategies for minimizing corporate tax liability
Provisions related to deductions, incentives, and exemptions for corporates

Tax Deductions, Exemptions, and Rebates:

Deductions and Exemptions

Deductions under Section 80C, 80D, 80G, etc.
Exemptions for agricultural income, dividends, etc.

Tax Rebates and Relief

Rebates under Section 87A
Relief under Double Taxation Avoidance Agreements (DTAA)

Assessment and Appeals:

Assessment Procedures

Types of assessments (scrutiny assessment, best judgment assessment, etc.)
Time limits for filing returns and assessment proceedings

Appeals and Dispute Resolution

Appellate authorities under the Income Tax Act
Procedures for filing appeals and resolution of tax disputes

Tax Administration and Compliance:

Tax Administration Structure

Role of Central Board of Direct Taxes (CBDT)
Tax collection mechanisms and procedures

Tax Compliance Requirements

Tax deduction at source (TDS) provisions
Tax audit requirements and penalties for non-compliance

Advanced Topics:

International Taxation

Taxation of foreign income and non-resident entities
Transfer pricing regulations

Taxation of Specific Entities

Taxation of partnerships, LLPs, trusts, etc.
Special provisions for startups and small businesses

Case Studies and Practical Applications:

Analyzing case studies related to tax planning, computation, and compliance
Preparation of tax returns for individuals and corporates
Simulation exercises on handling tax assessments and appeals

Additional Resources and Tools:

Tax software and online tools for computation and filing of tax returns
Taxation journals, books, and online resources
Workshops, seminars, and webinars conducted by tax experts

Evaluation and Assessment:

Practical assignments on tax computation, planning, and compliance
Quizzes and tests assessing understanding of tax laws and principles
Project work involving application of tax knowledge in real-world scenarios

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

Foundations of Indirect Taxes:

Introduction to Indirect Taxes

Definition and types of indirect taxes
Importance and role of indirect taxes in the economy

Evolution of Indirect Taxation in India

Historical overview of indirect taxation in India
Transition from cascading taxes to GST regime

Basic Concepts in Indirect Taxation

Concepts of supply, goods, services, and taxable events
Principles of levy, collection, and administration of indirect taxes

Goods and Services Tax (GST):

Overview of GST

Introduction to GST and its objectives
GST structure (CGST, SGST, IGST) and compliance mechanism

GST Law and Regulations

Provisions of the CGST Act, 2017 and related rules
Amendments and updates in GST law

GST Registration and Compliance

GST registration process and eligibility criteria
Filing GST returns (GSTR-1, GSTR-3B, etc.) and compliance requirements

Customs Duty:

Customs Law and Regulations

Customs Act, 1962 and related rules
Classification of goods, valuation, and assessment under customs

Import Duties and Procedures

Basic customs duty, countervailing duty (CVD), and special additional duty (SAD)
Customs clearance procedures, documentation, and compliance requirements

Excise Duty and Other Indirect Taxes:

Excise Duty

Overview of central excise duty and related laws
Excise duty on manufacturing, production, and clearance of goods

Service Tax

Introduction to service tax and its applicability
Service tax rates, exemptions, and compliance procedures

Indirect Tax Planning and Management:

Tax Planning Strategies

Strategies for minimizing indirect tax liability
Impact of indirect taxes on business decisions and operations

Tax Compliance Management

Record-keeping requirements for indirect tax compliance
Internal controls and audit procedures for indirect taxes

Advanced Topics:

GST in Specific Industries

GST implications for manufacturing, services, and e-commerce sectors
Sector-specific exemptions and compliance challenges

International Trade and Customs

Customs duties on imports and exports
Customs valuation, classification, and tariff concessions

Case Studies and Practical Applications:

Analyzing case studies related to GST registration, compliance, and indirect tax planning
Preparation of GST returns and customs documentation using case studies
Simulation exercises on handling GST-related queries and customs clearance procedures

Additional Resources and Tools:

GST portals, customs websites, and online resources provided by government authorities

Training materials and guides on GST compliance and customs procedures

Workshops, seminars, and webinars conducted by experts in indirect taxation

Evaluation and Assessment:

Practical assignments on GST registration, filing returns, and customs clearance procedures

Quizzes and tests assessing understanding of indirect tax laws and compliance requirements

Project work involving application of indirect tax knowledge in real-world scenarios

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

B.Com. (BFSI)
Semester – I

LANGUAGE – II (Hindi)

हिन्दी भाषा का परिचय एवं प्रयोग **(Introduction and Use of Hindi Language)**

(2 Credits)

Unit	Topic	No. of Lectures
I	व्याकरण **(Grammar)** • हिंदी भाषा की विशेषताएँ और विकास का संक्षिप्त परिचय • हिंदी का उपयोग–कार्यालय, व्यापार और शिक्षा क्षेत्र में • औपचारिक और अनौपचारिक भाषा में अंतर • सरल वाक्य रचना और सही शब्द प्रयोग • संज्ञा, सर्वनाम, क्रिया, विशेषण और काल का परिचय • पर्यायवाची शब्द, विलोम शब्द, लोकोक्तियाँ एवं मुहावरे	10
II	मौखिक एवं लेखन अभ्यास **(Speaking & Writing Practice)** • परिचय देना और दूसरों से संवाद करना • दैनिक जीवन की घटनाओं का वर्णन करना • औपचारिक पत्र / ईमेल लेखन और उच्चारण अभ्यास • संज्ञा, क्रिया, विशेषण पर आधारित अभ्यास प्रश्न • अलंकार एवं समास पर आधारित अभ्यास प्रश्न	20

B.Com. (BFSI) Semester – II

LANGUAGE – II (Hindi)

हिन्दी व्यवहारिक लेखन (Functional Hindi Writing)

(2 Credits)

Unit	Topic	No. of Lectures
I	लेखन **(Writing)** • सूचना लेखन, विज्ञापन लेखन • संवाद लेखन–दो व्यक्तियों के बीच संवाद (उदाहरण: ग्राहक और दुकानदार) • रिपोर्ट लेखन (समाचार या घटना पर रिपोर्ट), • निर्देशात्मक लेखन (जैसे निर्देश पत्र) • वाक्य संरचना और विराम चिन्हों का सही प्रयोग	10
II	पाठ सुनना और प्रस्तुत करना **(Listening & Presentation Practice)** • समाचार और ऑडियों क्लिप सुनना और मुख्य बिन्दु लिखना • संवाद पर आधारित नाट्य रूपांतरण • सूचना या विज्ञापन का मौखिक प्रस्तुतिकरण • रिपोर्ट तैयार करना और बोलकर प्रस्तुत करना • संवाद लेखन अभ्यास (रोल प्ले)	20

B.Com. (BFSI) Semester – III

LANGUAGE – II (Hindi)

कार्यालयीन और व्यापारिक हिंदी (Hindi for Business and Office Use)

(2 Credit)

Unit	Topic	No. of Lectures
I	**कार्यालयीन हिन्दी (Hindi for Office use)** • कार्यालय में प्रयुक्त सामान्य शब्दावली • व्यावसायिक पत्र, ज्ञापन और आवेदन लिखना • बायोडाटा / प्रस्तावना पत्र (Resume/Cover Letter) • सरकारी और अर्धसरकारी दस्तावेजों की भाषा • क्रियाओं का प्रयोग और वाक्य रूपांतरण	10
II	दस्तावेज लेखन और प्रस्तुतिकरण **(Document Writing & Presentation)** • बायोडाटा • आवेदन पत्र तैयार करना • व्यावसायिक ईमेल और ज्ञापन लेखन • टीम में संवाद का अभ्यास • प्रस्तुति (पीपीटी या मौखिक) – व्यावसायिक विषय पर	20

B.Com. (BFSI) Semester – IV

LANGUAGE – II (Hindi)

मीडिया, अनुवाद एवं आलोचनात्मक लेखन (Media, Translation and Critical Writing)

(2 Credit)

Unit	Topic	No. of Lectures
I	**मीडिया भाषा एवं लेखन (Media Language and Writing)** • मीडिया भाषा की विशेषताएँ (समाचार विज्ञापन, रेडियो/टीवी) • अंग्रेजी से हिंदी और हिंदी से अंग्रेजी का अनुवाद–सरल वाक्य • आलोचनात्मक लेखन–विषय आधारित लेख (जैस पर्यावरण, तकनीक, शिक्षा) • निबंध, कहावतें और उनका सही प्रयोग	15
II	अनुवाद और मीडिया अभ्यास **(Translation & Media Practice)** • छोटे अनुच्छेदों का अनुवाद • समाचार लेख तैयार करना • पोस्टर, बैनर और स्लोगन बनाना • आलोचनात्मक लेख पर समूह चर्चा • निबंध लेखन प्रतियोगिता/वाद–विवाद	15

B.Com. (BFSI) Semester – I
LANGUAGE – I (English)
Listening Skills (3 credit)

Objectives:

- Develop listening comprehension in everyday and academic contexts
- Recognize grammatical patterns in spoken English
- Practice listening through real-life situations

Unit	Topic	No. of Lectures
I	**Grammar Focus:** • Parts of Speech (nouns, verbs, adjectives, adverbs) • Tenses: Present, Past and Future • Subject-Verb Agreement • Basic question forms and WH-questions • Prepositions, Punctuation and Articles • Sentence Types (affirmative, negative, interrogative)	10
II	**Listening Modules:** **Types of Listening:** o Listening for gist, detail, and inference o Passive vs. active listening **Listening Contexts:** o Short conversations, classroom instructions, announcements o Dialogues in audio and video formats **Listening Strategies:** o Predicting, note-taking, identifying key points	15
III	**Practical Work:** • Listen and answer activities (audio clips, podcasts) • Dictation exercises • Listening journals (write what you heard + personal reflection) • Group listening and discussion	20

Assessment:

- Listening tests
- Audio-based response assignments
- Grammar quizzes

B.Com. (BFSI) Semester – II
LANGUAGE – I (English)
Speaking Skills (3 credit)

Objectives:

- Build fluency and confidence in spoken English
- Practice conversation skills for personal and professional use
- Apply correct grammar in speaking

Unit	Topic	No. of Lectures
I	**Grammar Focus:** • Modal Verbs (can, could, should, must) • Difficult and Confusing Words • Consistency in tense and pronoun use • Passive Voice (basic use) • Direct and Indirect speech • Synonyms and Antonyms, • Prefix and Suffix • Idioms and Phrases	15
II	**Speaking Modules:** **Spoken Interaction:** o Everyday conversation, asking for/giving information o Role plays (inquiries, greetings, expressions of opinion) **Professional Speaking:** o Short presentations o Introducing yourself formally **Pronunciation & Fluency:** o Basic sounds, stress, and intonation patterns o Phonetics	15
III	**Practical Work:** • Speaking clubs and group tasks • Mock interviews and dialogues • Oral storytelling and picture description • Pronunciation practice with audio tools	15

Assessment:

- Individual and group oral exams
- Presentation evaluation
- Speaking + grammar usage test

B.Com. (BFSI) Semester – III
LANGUAGE – I (English)
Reading Skills (3 credit)

Objectives:

- Improve comprehension and analytical reading skills
- Learn to identify structure and grammar in texts
- Enhance vocabulary through reading

Unit	Topic	No. of Lectures
I	**Language and Reading Comprehension** • Meaning of Reading • Types of Reading • Steps of Reading Process • Strategies of Effective Reading • Mechanism of Reading	10
II	**Reading Modules:** **Reading Techniques:** ○ Skimming, scanning, and close reading ○ Understanding context clues and vocabulary **Text Types:** ○ Short stories, articles, instructions, and messages **Critical Reading:** ○ Identifying main ideas, tone, and supporting details	15
III	**Practical Work:** • Reading logs and reflections • Vocabulary building worksheets • Text annotation and grammar spotting • Group reading + discussion	20

Assessment:

- Comprehension tests
- Vocabulary quizzes
- Grammar-in-context activities

B.Com. (BFSI)
Semester – IV
LANGUAGE – I (English)
Writing Skills (3 credit)

Objectives:
- Learn to write clearly and correctly in various formats
- Apply grammar knowledge to create structured texts
- Develop editing and proofreading skills

Unit	Topic	No. of Lectures
I	**Development of writing Skills** • Need and Importance of writing skills • Writing Process • Types of Writing: Curriculum Vitae, Letter Writing, Precis-writing, Report Writing particularly Business Reports , Paragraph Writing, Notes Making • Mechanism of Writing • Writing analysis • Reading-Writing Connection • Instructional strategies of Writing Skills	10
II	**Writing Modules:** **Types of Writing:** o Paragraphs, letters, short essays o Formal and informal emails **Writing Process:** o Planning, drafting, revising, and editing **Style and Coherence:** o Topic sentences, transitions, and unity	15
III	**Practical Work:** • Daily writing journals • Paragraph and essay workshops • Peer reviews and group editing tasks • Creative writing: descriptions, short stories • Power Point Presentation	20

Assessment:
- Final writing portfolio
- Timed in-class essay
- Grammar and editing tests