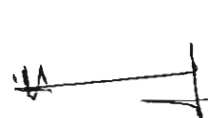


Bachelor of Commerce (B.Com) in Banking Financial Services & Insurance

	Course Title	No of Papers	No of Hours	No of Credits	Course Credits
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	

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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

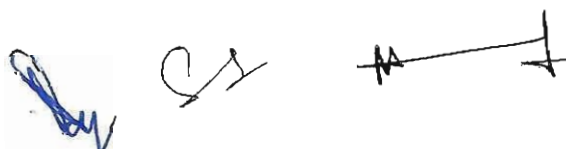
- Sale of Goods Act, 1930

- 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)

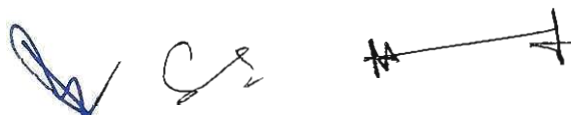
Descriptive Statistics:

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

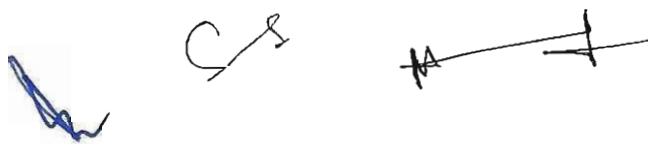
Additional Resources and Tools:

- 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

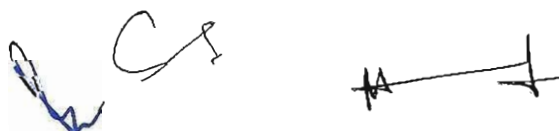
Theories of economic growth (Solow model, endogenous growth theory)
Factors influencing economic development (human capital, technology, institutions)

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

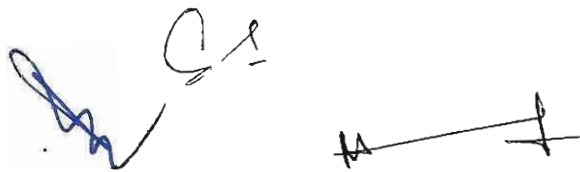
Additional Resources and Tools:

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.



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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

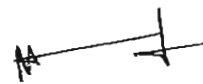
- Solvency ratios

- 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



2

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

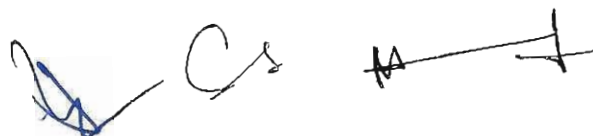
Systematic vs. unsystematic risk

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

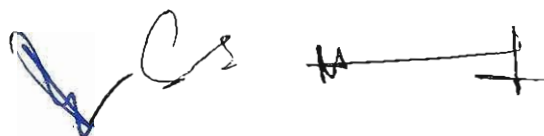
Risk-parity and risk-budgeting approaches

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

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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

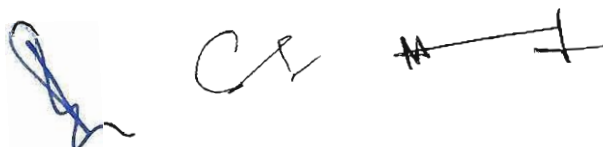
- Sources of long-term financing (debt, equity, hybrid securities)
- Cost of debt and cost of equity calculation
- Dividend policy and distribution decisions

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

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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.

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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

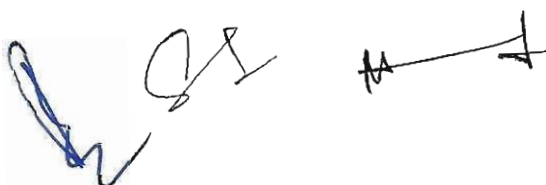
- Identifying financial goals and objectives

- Setting SMART financial goals

- Prioritizing goals based on importance and urgency

Managing Cash Flow and Debt:

Cash Flow Management

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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

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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

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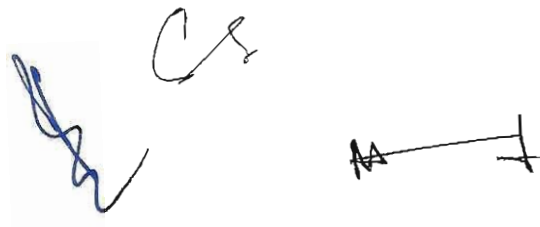
Evaluation and Assessment:

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.

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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)

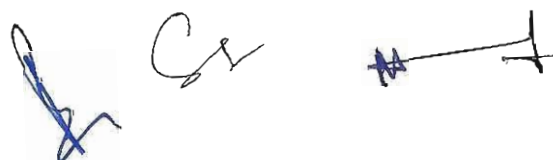
Equity Market Operations

- 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

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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

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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

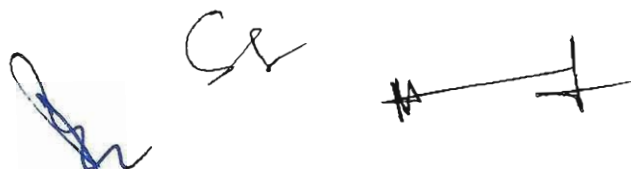
Case Studies and Practical Applications:

- 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

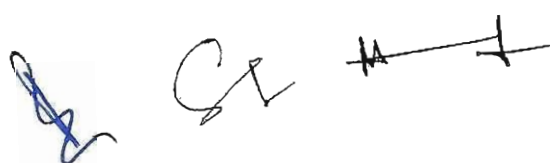
This curriculum provides a comprehensive understanding of Indian capital market products, covering theoretical concepts, practical applications, and regulatory aspects to equip participants with the knowledge and skills needed to navigate and invest in the Indian financial markets.

Semester 3 – Core Subject – 3

Foundations of Sales and Distribution Management:

Introduction to Sales Management

Definition and scope of sales management

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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

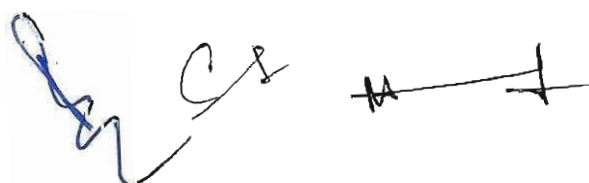
Market segmentation and targeting
Positioning and differentiation strategies
Pricing strategies and tactics
Sales Promotion and Personal Selling

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

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- 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

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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

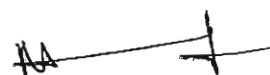
Case Studies and Practical Applications:

- 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

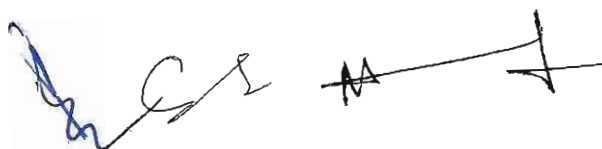
Regulatory requirements and compliance considerations

Sales Process in Retail Banking

Sales funnel stages (prospecting, qualification, presentation, closing)

Relationship-building techniques with retail banking customers

Cross-selling and upselling strategies

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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

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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

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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

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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

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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

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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

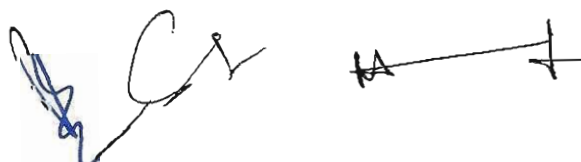
Procedures for filing appeals and resolution of tax disputes

Tax Administration and Compliance:

Tax Administration Structure

Role of Central Board of Direct Taxes (CBDT)

Tax collection mechanisms and procedures

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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:

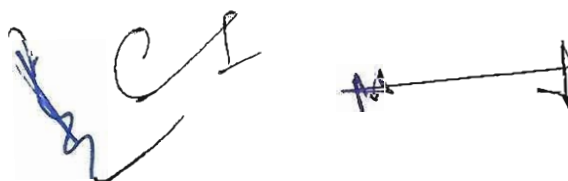
Practical assignments on tax computation, planning, and compliance

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

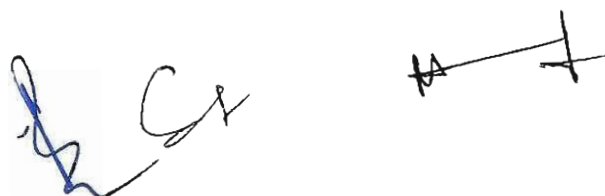
Customs Duty:

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

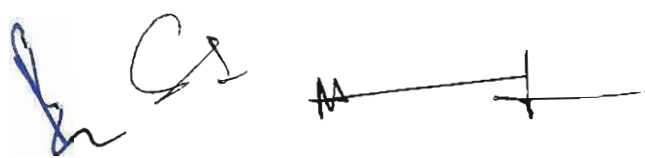
- Customs valuation, classification, and tariff concessions

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

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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.

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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





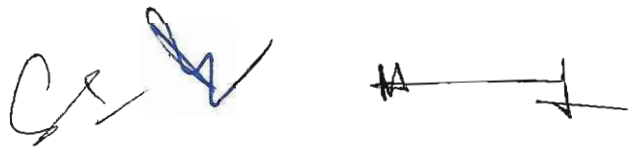
B.Com. (BFSI) Semester – II

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 ऑडियो 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



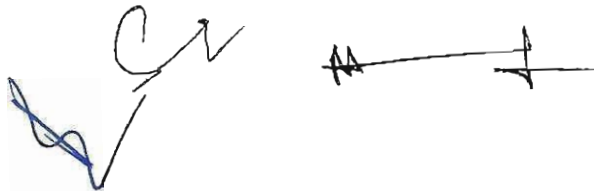
B.Com. (BFSI) Semester – III

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



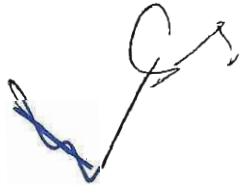
B.Com. (BFSI) Semester – IV

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 (जैसे 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)

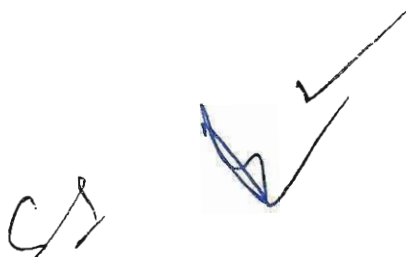
Objectives:

- 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: ◦ Listening for gist, detail, and inference ◦ Passive vs. active listening Listening Contexts: ◦ Short conversations, classroom instructions, announcements ◦ Dialogues in audio and video formats Listening Strategies: ◦ 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: ◦ Everyday conversation, asking for/giving information ◦ Role plays (inquiries, greetings, expressions of opinion) Professional Speaking: ◦ Short presentations ◦ Introducing yourself formally Pronunciation & Fluency: ◦ Basic sounds, stress, and intonation patterns ◦ 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

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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: ◦ Paragraphs, letters, short essays ◦ Formal and informal emails Writing Process: ◦ Planning, drafting, revising, and editing Style and Coherence: ◦ 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

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