

KUVEMPU  **UNIVERSITY**

Syllabus, Scheme of Teaching and Evaluation

For

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

As Per

State Education Policy (SEP)

Academic Year: 2024-25



Department of Studies in Commerce
Jnanasahyadri, Shankaraghatta, Shimoga (Dist)

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

Bachelor of Commerce (BFSI) Curriculum Structure								
Semester – I								
SL. No.	Course Category	Title of the Course	Category of the Courses	Teaching Hours Per Week	SEE	IA	Total Marks	Credits
1	L 1.1	Kannada/Indian Language	LC	4	80	20	100	3
2	L 1.2	English	LC	4	80	20	100	3
3	COM (BFSI) 1.1	Financial Accounting	DCC	4	80	20	100	4
4	COM (BFSI) 1.2	Business Environment and Government Policy	DCC	4	80	20	100	4
5	COM (BFSI) 1.3	Law and Practice of Banking	DCC	4	80	20	100	4
6	COM (BFSI) 1.4	Accounts Assistant*	SEC	4 Theory 4 Practical	80	20	100	6
7	COM (BFSI) 1.5	Environmental Studies	CVC	2	40	10	50	2
Sub Total - A				28	520	130	650	26

* Course content, material and training to teachers will be provided by the BFSI Sector Skill Council.

* 2 hours Practical is equivalent to 1 hour of Lecture

Bachelor of Commerce (BFSI) Curriculum Structure								
Semester – II								
SL. No.	Course Category	Title of the Course	Category of the Courses	Teaching Hours Per Week	SEE	IA	Total Marks	Credits
1	L 2.1	Kannada/Indian Language	LC	4	80	20	100	3
2	L 2.2	English	LC	4	80	20	100	3
3	COM (BFSI) 2.1	Advanced Financial Accounting	DCC	4	80	20	100	4
4	COM (BFSI) 2.2	Financial Services	DCC	4	80	20	100	4
5	COM (BFSI) 2.3	Principles and Practice of Insurance	DCC	4	80	20	100	4
6	COM (BFSI) 2.4	Insurance Advisor/Agent*	SEC	4 Theory 4 Practical	80	20	100	6
7	COM (BFSI) 2.5	Indian Constitution	CVC	2	40	10	50	2
Sub Total - B				28	520	130	650	26

* Course content, material and training to teachers will be provided by the BFSI Sector Skill Council.

* 2 hours Practical is equivalent to 1 hour of Lecture

Bachelor of Commerce (BFSI) Curriculum Structure								
Semester – III								
SL. No.	Course Category	Title of the Course	Category of the Courses	Teaching Hours Per Week	SEE	IA	Total Marks	Credits
1	L 2.1	Kannada/Indian Language	LC	4	80	20	100	3
2	L 2.2	English	LC	4	80	20	100	3
3	COM (BFSI) 3.1	Corporate Accounting	DCC	4	80	20	100	4
4	COM (BFSI) 3.2	Business Law	DCC	4	80	20	100	4
5	COM (BFSI) 3.3	Mutual Funds	DCC	4	80	20	100	4
6	COM (BFSI) 3.4	Mutual Fund Distributors*	SEC	4 Theory 4 Practical*	80	20	100	6
Sub Total - C				26	480	120	600	24

* Course content, material and training to teachers will be provided by the BFSI Sector Skill Council.

* 2 hours Practical is equivalent to 1 hour of Lecture

Bachelor of Commerce (BFSI) Curriculum Structure								
Semester – IV								
SL. No.	Course Category	Title of the Course	Category of the Courses	Teaching Hours Per Week	SEE	IA	Total Marks	Credits
1	L 2.1	Kannada/Indian Language	LC	4	80	20	100	3
2	L 2.2	English	LC	4	80	20	100	3
3	COM (BFSI) 4.1	Financial Management	DCC	4	80	20	100	4
4	COM (BFSI) 4.2	Law and Practices of Income Tax	DCC	4	80	20	100	4
5	COM (BFSI) 4.3	Credit Rate Processing	DCC	4	80	20	100	4
6	COM (BFSI) 4.4	Credit Processing Officer*	SEC	4 Theory 4 Practical*	80	20	100	6
Sub Total - C				26	480	120	600	24

* Course content, material and training to teachers will be provided by the BFSI Sector Skill Council.

* 2 hours Practical is equivalent to 1 hour of Lecture

Bachelor of Commerce (BFSI) Curriculum Structure

Semester – V and VI

SL. No.	Course Category	Title of the Course	Category of the Courses	Teaching Hours Per Week (Practical)	SEE	IA	Total Marks	Credits
1	Apprenticeship	Apprenticeship	-	80	100	-	100	40
Sub Total - E & F				40	100	-	100	40
Grand Total				-				140

* 2 hours Practical is equivalent to 1 hour of Lecture

Notes

1. All the courses, except Language and Mandatory Courses, are to be taught by the Commerce Teachers only.
2. Training will be provided by the BFSI Sector Skills Council to teachers of the college offering this programme as to how Skill-enhancement Courses will be taught. And necessary inputs will also be provided by them.
3. There will be no internal assessment marks for SECs. Semester-end examination will be conducted for these courses online by BFSI Sector Skills Council.
4. BFSI Sector Skills Council facilitates the college for placement for Apprenticeship Programme for a year (V and VI Semesters). There are no internal assessment marks for this programme. The Semester-end Examination will be conducted by BFSI Sector Skills Council for 50 marks and the Employer where student is placed for apprenticeship will conduct examination for another 50 marks.

LC: Language Course

DCC: Discipline Core Credit

CVC: Constitutional Values Core

SEC: Skill Enhancement Core

IA – Internal Assessment

SEE – Semester-End Examination

A per BFSI, the IA and SEE to carry 20 and 80% weightage each, to enable the course to be evaluated for a total of 100/50 marks. The evaluation system of the course is compressive and continous during the entire period of the semester.

SL. NO.	Parameters of the Evaluation	Marks
01	Attendance*	05
02	Assignments/Seminars	05
03	Internal Assessment Tests (IAT)	10
	Total of IA	20
04	Semester End Examination (SEE)	80
	Total of IA and SEE	100

*Distribution of Marks for Attendance

SL. NO.	% of Attendance	Marks to be Awarded
01	75-80	1
02	80-85	2
03	85-90	3
04	90-95	4
05	95-100	5

QUESTION PAPER PATTERN for 2024-25

Semester Examinations

B.Com Program

Name of the Course.....

Time: 3 Hrs Max. Marks: 80

Section – A

I Answers any THREE questions. Each question carries Five Marks (3x5=15 Marks)

(Two Theory Questions and Three Problems-For Problem Papers)

- 1.
- 2.
- 3.
- 4.
- 5.

II Answers any TWO questions. Each question carries Ten Marks (2x10=20 Marks)

(One Theory Question and Three Problems-For Problem Papers)

- 6.
- 7.
- 8.
- 9.

III Answers any THREE questions. Each question carries Fifteen Marks (3x15=45 Marks)

(One Theory Question and Four Problems-For Problem Papers)

- 10.
- 11.
- 12.
- 13.
- 14.

Note: The question papers for theory subject shall be prepared in both Kannada and English version. Problem subject papers shall prepared in English version.

.....

Bachelor of Commerce (BFSI) Curriculum Structure

Semester – I

SL. No.	Course Category	Title of the Course	Category of the Courses	Teaching Hours Per Week	SEE	IA	Total Marks	Credits
1	L 1.1	Kannada/Indian Language	LC	4	80	20	100	3
2	L 1.2	English	LC	4	80	20	100	3
3	COM (BFSI) 1.1	Financial Accounting	DCC	4	80	20	100	4
4	COM (BFSI) 1.2	Business Environment and Government Policy	DCC	4	80	20	100	4
5	COM (BFSI) 1.3	Law and Practice of Banking	DCC	4	80	20	100	4
6	COM (BFSI) 1.4	Accounts Assistant*	SEC	4 Theory 4 Practical	80	20	100	6
7	COM (BFSI) 1.5	Environmental Studies	CVC	2	40	10	50	2
Sub Total - A				28	520	130	650	26

* Course content, material and training to teachers will be provided by the BFSI Sector Skill Council.

Name of the Program: Bachelor of Commerce (BFSI.) Course Code: COM (BFSI) 1.1 Name of the Course: Financial Accounting		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs	60 Hrs
Objective: The objective of the course is to expose the students to the various aspects of financial accounting to better maintenance of accounts and its principles in the business firms.		
Pedagogy: Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc.,		
Course Outcomes: On successful completion of the course, the Students will be able to <ol style="list-style-type: none"> a. Understand the theoretical framework of accounting and the application of accounting standards. b. Demonstrate the preparation of financial statements for both manufacturing and non-manufacturing sole proprietorships. c. Apply the accounting treatments for consignment transactions and events in the books of consignor and consignees. d. Understand the accounting treatment for royalty transactions and articulate royalty agreements. e. Learn and apply various methods of accounting for hire purchase transactions. 		
Syllabus:		Hours
Module No. 1: Theoretical Framework of Accounting		10
Introduction-Meaning and Scope of Accounting- Accounting Terminologies- Uses and Users of Accounting information-Accounting Process-Basis of Accounting: Cash and Accrual basis-Branches of Accounting-Accounting Principles-Concepts and Conventions-Accounting Standards-Indian Accounting Standards (IND AS).		
Module No. 2: Financial Statements of Sole Proprietors		15
Introduction-Meaning of Sole Proprietor-Financial Statements of Non-Manufacturing Entities: Trading Account-Income Statement/Profit & Loss Account-Balance Sheet; Financial Statements of Manufacturing Entities: Manufacturing Account-Trading Account-Profit & Loss account - Balance Sheet.		
Module No. 3: Consignment Accounts		12
Introduction-Meaning of Consignment-Consignment vs Sales-Pro-forma Invoice- Accounts Sales-Accounting for Consignment Transactions & Events in the books of Consignor and Consignee - Treatment of Normal & Abnormal Loss -Valuation of Closing Stock-Goods sent at Cost Price and Invoice Price.		

Module No. 4: Royalty Accounts	15
Introduction-Meaning-Types of Royalty-Technical Terms: Lessee, Lessor, Minimum Rent – Short Workings –Recoupment of Short Working–Accounting Treatment in the books of Lessee and lessor – Journal Entries and Ledger Accounts including minimumrent account.	
Module No. 5: Hire Purchase Accounting	08
Introduction-Meaning of hire purchase-difference between hire purchase and instalment-Nature-features-terms used-Ascertainment of Interest-Accounting for hire purchase transactions-Repossession.	
TOPICS FOR ASSIGNMENT/SKILL DEVELOPMENT ACTIVITIES	
<ol style="list-style-type: none"> 1. Collect Annual Reports of soleproprietors and identify accounting concepts andconventions followed in the preparation of the annual reports. 2. Collect Annual Reports of soleproprietors and identify the different components. 3. Preparation of Proform invoice and accounts sales with imaginary figures. 4. Collect Royalty Agreements and draft dummy royalty agreements with imaginary figures. 5. Collect hire purchase agreements and draft dummy hire purchase agreementswith imaginary figures. 6. Any other activities, which are relevant to the course. 	
Text Books:	
<ol style="list-style-type: none"> 1. ICAI Study Materials on Principles & Practice of Accounting, Accounting andAdvanced Accounting. 2. SPIyengar (2005), Advanced Accounting, Sultan Chand & Sons, Vol. 1. 3. Robert N Anthony, David Hawkins, Kenneth A. Merchant, (2017) Accounting:Text and Cases, McGraw-Hill Education, 13th Edition. 4. Charles T. Horngren and Donna Philbrick, (2013) Introduction to FinancialAccounting, Pearson Education, 11th Edition. 5. J.R. Monga, Financial Accounting: Concepts and Applications. Mayur PaperBacks, New Delhi, 32nd Edition. 6. S.N. Maheshwari, and. S. K. Maheshwari. Financial Accounting. Vikas PublishingHouse, New Delhi, 6th Edition. 7. B.S. Raman (2008), Financial Accounting Vol. I & II, United Publishers & Distributors 8. Compendium of Statements and Standards of Accounting. The Institute ofChartered Accountants of India, New Delhi. 	
Note: Latest edition of text books may be referred.	

Name of the Program: Bachelor of Commerce (BFSI)		
Course Code: COM (BFSI) 1.2		
Name of the Course: Business Environment and Government Policy		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs	60 Hrs
Objective: Objective of this paper is to acquaint the student with the government policies relating to business and different environment factors		
Pedagogy: Class-room Lecturers, Assignments and Presentations.		
Course Outcomes: On successful completion of the course, the Students will be able to;		
a. Understand the concept of Globalization and Privatization		
b. Understand the Indian Business Environment and Influencing Factors		
c. Understand the role of MNCs		
d. Understand the Regulatory Framework governing the Business		
e. Understand the role of Government on the Indian Business		
Syllabus:		Hours
Module No. 1: Business Environment		12
Meaning of Business Environment- Features, Importance, Environment Factors: Internal Environmental Factors and External Environmental Factors - Micro Environment: Customers, Competitors, Suppliers, Channel Intermediaries and Public, Macro Environment ; Economic, Political, Socio-cultural, Natural, Demographic, Technological and International Environment of Business		
Module No. 2: Legal Environment		13
Introductory Framework of some Business Law- Competition Act, 2002 , Introduction, Consumer Enterprise, Prohibition of Certain Agreements, Competition Commission in India; Duties, powers and Functions of Commission. Consumer Protection Act ; Introduction, Objectives, Applicability, Rights of Consumers. Foreign Exchange Management Act : Introduction, Applicability.		
Module No. 3: Globalisation		12
Meaning of Globalization, History of Globalization, Causes of Globalization, Advantages and Disadvantages of Globalisation, Impact of Globalization on Economy, Multinational Corporations (MNCs)- Meaning, Benefits and Drawbacks, Foreign Collaborations, Joint Ventures, Franchising and Strategic Alliance.		
Module No. 4: Privatization and Disinvestment in Indian Economy		12
Introduction, Objectives, Measures of Privatization-;Ownership, Organizational and Operational Measures- Advantages of Privatization, Arguments in favour of Privatization-Disinvestment PolicyArguments against Privatization		
Module No. 5: Business and Government		08
Introduction, Government Intervention, Nature of Government Intervention in India, State Policies affecting Business, Role of Government - Regulatory Role, Economic Role, Promotional Role, Entrepreneurial Role and Planning Role, Recent Trends.		

TOPICS FOR ASSIGNMENT/SKILL DEVELOPMENT ACTIVITIES

1. Globalization and IT sector.
2. Visit any company & discuss with the manager about the effect of Privatization.
3. Make a list of 10 Indian firms and their opinion about impact of LPG on the farming community.
4. Write the activities of any Consumer Forum..
5. Identify the healthy competition components with illustrative undertakings.
6. Any other activities, which are relevant to the course.

Books for Reference:

1. Rosy Joshi and Sangam Kapoor , Business Environment , Kalyani publishers.
2. S. Sankaran , Business Environment , Margham Publications Chennai.
3. J Madegowda (ed) Business Environment and Policy (Deep and Deep)
4. K Ashwathappa, Essentials of Business Environment, HPH.
5. Ghosh and Kapoor, Business Policy and Environment, HPH.
6. Francis Cherunilum, Business and Government, HPH.
7. Bertozzi-Burgunder, Business, Government and Public Policy: Concepts and Practices, Prentice Hall.

Note: Latest edition of text books may be referred.

Name of the Program: Bachelor of Commerce (BFSI.)		
Course Code: COM (BFSI) 1.3		
Name of the Course: Law and Practice of Banking		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs	60 Hrs
Objective: The objective of the course is to familiarize the students with the law and practices of banking.		
Pedagogy: Classrooms Lecture, Case Studies, Tutorial classes, Group Discussion & Seminar		
Course Outcomes: On successful completion of the course, the Students will be able to		
a) Summarize the relationship between Banker & customer and different types of functions of banker.		
b) Analyse the role, functions and duties of paying and collecting banker.		
c) Make use of the procedure involved in opening and operating different accounts.		
d) Examine the different types of negotiable instrument & their relevance in the present context.		
e) Estimate possible developments in the banking sector in the upcoming days.		
Syllabus		Hours
Module No. 1: Introduction to Banking		12
Introduction- Meaning – Need – Importance – Primary, Secondary & Modern functions of banks - Origin of banking- Banker and Customer Relationship (General and special relationship) - Origin and growth of commercial banks in India – Types of Banks in India– Banks’ Lending - changing role of commercial banks. RBI: History-Role & Functions.		
Module No. 2: Paying and Collecting Banker		14
Paying banker: Introduction - Meaning – Role – Functions - Duties - Precautions and Statutory Protection and rights - Dishonor of Cheques – Grounds of Dishonor – Consequences of wrongful dishonor of Cheques; Collecting Banker: Introduction - Meaning – Legal status of collecting banker -Holder for value -Holder in due course –Duties & Responsibilities - Precautions and Statutory Protection to Collecting Banker.		
Module No. 3: Customers and Account Holders		12
Introduction - Types of Customers and Account Holders - Procedure and Practice in opening and operating accounts of different customers: Minors - Joint Account Holders- Partnership Firms - Joint Stock companies - Executors and Trustees - Clubs and Associations and Joint Hindu Undivided Family.		
Module No. 4: Negotiable Instruments		12
Introduction – Meaning & Definition – Features – Kinds of Negotiable Instruments: Promissory Notes - Bills of Exchange - Cheques - Crossing of Cheques – Types of Crossing; Endorsements: Introduction - Meaning - Essentials & Kinds of Endorsement – Rules of Endorsement.		

Module No. 5: Recent Developments in Banking	10
<p>Introduction - New technology in Banking – E-services – Debit and Credit cards - Internet Banking-Electronic Fund Transfer- MICR – RTGS - NEFT –ECS- Small banks-Payment banks-Digital Wallet-Crypto currency- KYC norms – Basel Norms - Mobile banking-E-payments - E-money.</p>	
<p>TOPICS FOR ASSIGNMENT/SKILL DEVELOPMENT ACTIVITIES</p> <ol style="list-style-type: none"> 1. Types of banks operating in India. 2. Visit any Public sector bank & discuss with the branch manager about the role and functions as a paying and collecting banker. 3. Collect and fill account opening forms for different types of customer. 4. Draft specimen of Negotiable instruments: bill of exchange, Promissory Notes and Cheque. 5. Identify and prepare report on pros and cons of recent development in the field of banking sector. 6. Any other activities, which are relevant to the course. 	
<p>Books for Reference:</p> <ol style="list-style-type: none"> 1. Gordon & Natarajan, Banking Theory Law and Practice, HPH, 24th Edition 2. S. P Srivastava (2016), Banking Theory & Practice, Anmol Publications 3. Maheshwari. S.N. (2014), Banking Law and Practice, Kalyani Publishers, 11 edition 4. Shekar. K.C (2013), Banking Theory Law and Practice, Vikas Publication, 21st Edition. 5. Dr. Alice Mani (2015), Banking Law and Operation, SBH. <p>Note: Latest edition of text books may be referred.</p>	

Bachelor of Commerce (BFSI) Curriculum Structure

Semester – II

SL. No.	Course Category	Title of the Course	Category of the Courses	Teaching Hours Per Week	SEE	IA	Total Marks	Credits
1	L 2.1	Kannada/Indian Language	LC	4	80	20	100	3
2	L 2.2	English	LC	4	80	20	100	3
3	COM (BFSI) 2.1	Advanced Financial Accounting	DCC	4	80	20	100	4
4	COM (BFSI) 2.2	Financial Services	DCC	4	80	20	100	4
5	COM (BFSI) 2.3	Principles and Practice of Insurance	DCC	4	80	20	100	4
6	COM (BFSI) 2.4	Insurance Advisor/Agent*	SEC	4 Theory 4 Practical	80	20	100	6
7	COM (BFSI) 2.5	Indian Constitution	CVC	2	40	10	50	2
Sub Total - B				28	520	130	650	26

* Course content, material and training to teachers will be provided by the BFSI Sector Skill Council.

Name of the Program: Bachelor of Commerce (BFSI) Course Code: COM (BFSI) 2.1 Name of the Course: Advanced Financial Accounting		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs	60 Hrs
Objective: The objective of the course is to expose the students to the various aspects of financial accounting to better maintenance of accounts and its principles in the business firms. Pedagogy: Classrooms lecture, Case studies, Tutorial classes, Group discussion, Seminar & field work etc.,		
Course Outcomes: On successful completion of the course, the Students will be able to <ol style="list-style-type: none"> a. Prepare comprehensive financial statements from incomplete records using systematic methods. b. Analyze and apply accounting treatments for inter-departmental transfers. c. Apply and demonstrate various accounting treatments for dependent and independent branches. d. Understand and compute the claims for loss of stock and loss of profit in insurance contexts. e. Identify and explain emerging trends in the field of accounting. 		
Syllabus:		Hours
Module No. 1: System of Book - Keeping		12
Introduction - Meaning-Limitations of Single Entry System-Difference between Single entry and Double entry system - Problems on Conversion of Single Entry into Double Entry.		
Module No. 2: Departmental Accounts		12
Introduction-meaning-advantages and disadvantages-methods of departmental accounting-basis of allocation of common expenditure among different departments- types of departments-inter department transfer and its treatment		
Module No. 3: Accounting for Branches		15
Introduction-difference between branch accounts and departmental accounts-types of branches-Accounting for dependent & independent branches: Problems on Debtors Method; Stock & Debtors Method and Final accounts Method.		
Module No. 4: Insurance Claims		10
Introduction-Meaning of Insurance – Types of Insurance; Fire Insurance: Computation of Claim for loss of stock.		
Module No. 5: Emerging Trends in Accounting		11
Introduction - Digital Transformation of Accounting-Big Data Analytics in Accounting- Cloud Computing in accounting- Accounting with drones- Forensic Accounting- Accounting for Planet--Creative Accounting- Outsourced Accounting- Predictive Accounting (Theory Only).		
TOPICS FOR ASSIGNMENT/SKILL DEVELOPMENT ACTIVITIES		
<ol style="list-style-type: none"> 1. Visit a sole proprietorship and identify the steps involved in converting single-entry bookkeeping into a double-entry system. 2. Analyze and allocate common expenditures among various departments in an organization. 3. Document the procedures involved in establishing and managing various branches. 4. Identify and document the procedures involved in processing insurance claims. 5. Research and report on the latest innovations and developments in accounting practices. 6. Any other activities, which are relevant to the course. 		

Reference Materials:

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

Note: Latest edition of text books may be referred.

Name of the Program: Bachelor of Commerce (BFSI) Course Code: COM (BFSI) 2.2 Name of the Course: Financial Services		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs	60 Hrs
Objective: To enable the Students to understand the world of financial services and facilitate the understanding of the various financial services. Pedagogy: Classrooms lecture, Case studies, Group discussion, Seminar & field worketc.,		
Course Outcomes: On successful completion of the course, the Students will be able to <ol style="list-style-type: none"> a. To understand the role and function of the financial system. b. Enrich their knowledge on key areas relating to management of financial Products and services. c. To familiarize students about venture capital d. To understand the types of leasing & its Pros and cons e. To prepare the project reports and preparing an application for financial assistance. 		
Syllabus:		Hours
Module No. 1: Structure of Financial System		12
Introduction-role of Financial System in Economic Development-Financial markets and Financial Instruments-capital markets - money market - Primary market operations - Role & SEBI - Secondary market operations - Regulations-Function of Stock Exchanges Listing Formalities - Financial Services Sector Problems and reforms.		
Module No. 2: Financial Services		12
Introduction, concept, Nature and Scope of financial Services - Regulatory Frame Work of financial Services - Growth of Financial Services in India - Merchant Banking-Meaning, Types - Responsibilities of Merchant Bankers Role of Merchant Bankers in Issue management. Merchant Banking Regulations.		
Module No. 3: Leasing and Factoring		12
Leasing-Introduction, Meaning-Types-Participants-Myths about Learning-Hire Purchase-Lease Financing v/s Hire Purchase Financing-Factoring-Function-Types-Operational Profile of Indian Factoring-Operational Problems in Indian Factoring-Factoring v/s Bills Discounting.		
Module No. 4: Venture Capital		14
Introduction-Meaning-Growth of Venture Capital in India-Financing Pattern Under Venture Capital- Legal Aspects and Guidelines for Venture Capital.		
Module No. 5: Project Appraisal		10
Introduction and Meaning, Appraisal of a New Project, Feasibility Study, Project Appraisal by Banks/FIs, Financial Estimates and Projections, Preparation of a Project Report.		

TOPICS FOR ASSIGNMENT/SKILL DEVELOPMENT ACTIVITIES

1. Students to prepare a diagram showing working of stock exchange.
2. List out the different types of credit cards issued by financial service sector.
3. Give an examples for venture capital.
4. Prepare a list of different mutual fund schemes.
5. Visit a stock banking office and collect new issue application form and fill it.
6. Preparation of project report of a business entity (with imaginary figures)
7. Preparing an application for financial assistance.

Books for Reference:

1. Financial Services, Shashi K Gupta, New Age International Publishers, Ludhiana
2. Financial Services and System, Guruswamy.
3. Financial Services and Market Operations, Gordan & Natarajan.
4. Financial Services, Institution and Market, LM Bhole.
5. Management of Financial Services, V K Bhalla, Anmol Publications Pvt. ltd, New Delhi

Note: Latest edition of text books may be referred.

Name of the Program: Bachelor of Commerce (BFSI) Course Code: COM (BFSI) 2.3 Name of the Course: Principles and Practices of Insurance		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs	60 Hrs
Objective: To enable the students to understand the principles and procedures pertaining to different kinds of insurance business. Pedagogy: Classrooms lecture, Case studies, Group discussion, Seminar & field worketc.,		
Course Outcomes: On successful completion of the course, the Students will be able to <ol style="list-style-type: none"> 1. To understand the role and function of the IRDA 2. Enrich their knowledge on key areas relating to Insurance 3. To familiarize students about various types of insurance 4. To understand the concept of risk 		
Syllabus:		Hours
Module No. 1: Introduction to Insurance		12
Origin, evolution and meaning and definition of insurance. History of Insurance, Rights and responsibilities of insurer and insured, classification of insurance - principles of Insurance, essentials of valid insurance.		
Module No. 2: Life Insurance Contract		13
Meaning, definition types of Life Insurance polices and products of life insurance.		
Module No. 3: General Insurance		12
Meaning - principles - differences between life insurance and general insurance. Fire Insurance - types of fire insurance policies - Marine insurance - Types of marine insurance policies.		
Module No. 4: Insurance Regulatory and Development Authority		15
Origin and Development Functions - governing principles of IRDA - Recommendations of different committees.		
Module No. 5: Concept of Risk and Miscellaneous Insurance		08
Definition, Nature of risk management Risk, Features - Objectives - Identification, methods of handling Risk, Prevention of risk-Risk management information system Motor vehicle insurance Medical insurance, Burglary insurance, Live stock insurance, Personal accident insurance, Crop insurance, Credit Guarantee corporation.		

TOPICS FOR ASSIGNMENT/SKILL DEVELOPMENT ACTIVITIES

1. Collect the specimen of following forms and learn the process of filling up those forms)
Proposal form-life insurance, vehicle insurance, Property insurance.
2. Visit a general insurance office and collect the details of organization structure. 3) Collect the insurance policy documents and identify the important content.
3. Meet the development officer and collect information about different insurance policies.
4. Collect information about documentation of the procedure for claims and their settlement.

Books for Reference:

1. Principles of Insurance Management - Neelan C. Gulati
2. Insurance Principles and Practice - M.N Mishra.
3. Elements of Insurance - Malhotra R.P
4. Principles and Practice of Insurance - G.S Panda.
5. Principles and Practice of Insurance - Dr. P Preiaswamy

Bachelor of Commerce (BFSI) Curriculum Structure

Semester – III

SL. No.	Course Category	Title of the Course	Category of the Courses	Teaching Hours Per Week	SEE	IA	Total Marks	Credits
1	L 2.1	Kannada/Indian Language	LC	4	80	20	100	3
2	L 2.2	English	LC	4	80	20	100	3
3	COM (BFSI) 3.1	Corporate Accounting	DCC	4	80	20	100	4
4	COM (BFSI) 3.2	Business Law	DCC	4	80	20	100	4
5	COM (BFSI) 3.3	Mutual Funds	DCC	4	80	20	100	4
6	COM (BFSI) 3.4	Mutual Fund Distributors*	SEC	4 Theory 4 Practical*	80	20	100	6
Sub Total - C				26	480	120	600	24

* Course content, material and training to teachers will be provided by the BFSI Sector Skill Council.

* 2 hours Practical is equivalent to 1 hour of Lecture

<p>Name of the Program: Bachelor of Commerce (BFSI.) Course Code: BCOM (BFSI) 3.1 Name of the Course: Corporate Accounting</p>		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4Credits	4Hrs	60Hrs
<p>Course Objective:</p> <ul style="list-style-type: none"> To develop knowledge of accounting concepts related to companies. To equip students with the skills for preparing, analyzing, and interpreting corporate financial statements relevant to BFSI sector needs. <p>Pedagogy: Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc.,</p>		
Module No 1: Introduction to Corporate Accounting		(12 Hours)
Concept of Corporate Accounting, Importance of Corporate Accounting in Corporate Reporting, Distinction between Corporate Accounting and Financial Accounting, Basics of Corporate Social Responsibility (CSR), Introduction to National Financial Reporting Authority (NFRA)		
Module No 2: Accounting for Issue of Shares and Debentures		(12 Hours)
Types of Companies: Brief Introduction, Issue of Shares – at Par, Premium, and Discount, Forfeiture and Re-issue of Shares, Issue of Debentures – Meaning, Types, and Journal Entries. Practical Problems on Issue and Forfeiture		
Module No 3: Bank Accounts		(12 Hours)
Bank Accounts: Preparation of Profit & Loss Account and Balance Sheet of Banking Companies (as per RBI norms),		
Module No 4: Insurance Company Accounts		(14 Hours)
Insurance Company Accounts: Life and General Insurance – Revenue Account and Balance Sheet (Simple Format and Problems) Importance of these Accounts in BFSI		
Module No 5: Valuation of Shares		(10 Hours)
Methods of Valuation of Shares: Net Asset Method, Yield Method, Fair Market Value Method, Problems on Valuation of Shares		

Topics for Assignments / Skill Development Activities:

- 1. Prepare a Model Prospectus for Issue of Shares of a Company** (*With sample terms and conditions*)
- 2. Draft a Specimen of Final Accounts (P&L Account and Balance Sheet) of a Listed Company** (*Using data from annual reports*)
- 3. Collect and Analyze the Balance Sheet of Any Banking or Insurance Company in India** (*Highlight key ratios and items*)
- 4. Case Study on Forfeiture and Re-issue of Shares in Indian Companies** (*With real-life or hypothetical example*)
- 5. Prepare a Practical Problem on Valuation of Shares for a Hypothetical Company and Solve It** (*Demonstrate different methods*)
- 6. Write a Short Report on the Role of Corporate Accounting in Banking and Financial Services Industry** (*Focus on decision making, loan processing, credit*)

analysis)

7. **Collect the Recent Annual Report of a BFSI Company (Bank or Insurance) and Make a Presentation on its Key Financial Highlights** (*Focus on profitability, capital adequacy, and liquidity*)

Reference Books:

1. **Corporate Accounting** – S.P. Jain & K.L. Narang
2. **Advanced Accountancy** – R.L. Gupta & M. Radhaswamy
3. **Corporate Accounting** – T.S. Grewal
4. **Advanced Corporate Accounting** – M.C. Shukla & T.S. Grewal
5. **Advanced Corporate Accounting** – S.N. Maheshwari & S.K. Maheshwari
6. **Corporate Accounting** – Dr. S. N. Maheshwari
7. **Financial Accounting** – P.C. Tulsian
8. **Advanced Accountancy** – Chakraborty & Dasgupta

Name of the Program: Bachelor of Commerce (BFSI.)		
Course Code: BCOM(BFSI) 3.2		
Name of the Course: Business Law		
Course Credits	No .of Hours per Week	Total No .of Teaching Hours
4 Credits	4 Hrs	60 Hrs
Course Objective:		
<ul style="list-style-type: none"> • To provide students with an understanding of the legal environment of business. • To make students familiar with important business laws relevant to banking, financial services, and insurance. 		
Pedagogy: Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc.,		
Module 1: Introduction to Business Law and Contract Act		(12 Hours)
Meaning, Nature, and Importance of Business Law, Sources of Business Law in India, Indian Contract Act, 1872: Meaning and Definition of Contract, Essential Elements of a Valid Contract, Types of Contracts, Offer and Acceptance, Consideration, Capacity to Contract, Free Consent, Legality of Object		
Module 2: Performance and Breach of Contract		(12 Hours)
Performance of Contract – Actual and Attempted Performance, Discharge of Contract – By Performance, Agreement, Impossibility, Breach, Remedies for Breach of Contract, Quasi Contracts.		
Module 3 :The Sale of Goods Act,		(12 Hours)
Meaning and Definition of Contract of Sale, Difference between Sale and Agreement to Sell, Conditions and Warranties, Transfer of Ownership and Delivery of Goods, Rights of Unpaid Seller.		
Module 4: Consumer Protection Act and Cyber Laws		(16 Hours)
Consumer Protection Act, 2019 – Introduction, Definition of Consumer, Consumer Rights, Consumer Grievance Redressal Forums (District, State, National), Introduction to Cyber Law – Meaning and Scope, Types of Cyber Crimes, Basics of Information Technology Act, 2000. Basics of Indian Patents Act 1970		
Module 5: Environment Protection Act 1986		(8 Hours)
Environment Protection Act 1986 – Objectives of the Act, Definitions of Important Terms – Environment, Environment Pollutant, Environment Pollution, Hazardous Substance and Occupier, Types of Pollution, Powers of Central Government to protect Environment in India.		

Topics for Assignments / Skill Development Activities:

1. **Draft a Model Contract for Sale of Goods between a Buyer and Seller** (*Include essential clauses like price, delivery, payment terms, etc.*)
2. **Prepare a Case Study on a Famous Consumer Complaint Decided by Consumer Forums** (*Example: Medical negligence, defective product, etc.*)
3. **Make a Presentation on Types of Cyber Crimes with Real-life Examples** (*Focus on financial frauds, phishing, identity theft, etc.*)
4. **Prepare a Chart Showing the Hierarchy of Consumer Grievance Redressal Mechanisms in India** (*District → State → National Forum*)
5. **Draft a Simple Contract of Indemnity or Guarantee** (*With sample parties, clauses, and signatures*)
6. **Collect and Present Real-world Cases of Breach of Contract and Court Judgments in India** (*Short summary format*)
7. **Role-play Activity: Formation of Contract – Offer, Acceptance, and Negotiation between Two Parties** (*Practical demonstration in class*)

Reference Books:

1. **Business Law** – N.D. Kapoor
2. **Business Law** – P.C. Tulsian
3. **Business Law for Management** – K.R. Bulchandani
4. **Mercantile Law** – M.C. Kuchhal
5. **Elements of Mercantile Law** – N.D. Kapoor
6. **Legal Aspects of Business** – Akhileshwar Pathak
7. **Business and Corporate Laws** – S.S. Gulshan
8. **Cyber Law Simplified** – Vivek Sood

Name of the Program: Bachelor of Commerce (BFSI.) Course Code: BCOM(BFSI) 3.3 Name of the Course: Mutual funds		
Course Credits	No. of Hours per Week	Total No .of Teaching Hours
4 Credits	4Hrs	60Hrs
Course Objective: <ul style="list-style-type: none"> To provide students with a basic understanding of mutual funds, their structure, functioning, types, and benefits. To equip students with knowledge for informed investment decisions in mutual funds. Pedagogy: Classrooms lecture, tutorials, Group discussion, Seminar, Case studies &field work etc.,		
Module 1: Introduction to Mutual Funds		(12 Hours)
Meaning and Definition of Mutual Funds, Evolution and Growth of Mutual Funds in India, Structure of Mutual Fund (Sponsors, AMC, Trustees, Custodian, etc.), Advantages and Limitations of Mutual Funds, Regulatory Framework – SEBI’s Role		
Module 2: Types of Mutual Funds		(12 Hours)
Classification by Structure: Open-ended, Close-ended, Interval Funds, Classification by Investment Objective: Equity Funds, Debt Funds, Hybrid Funds, Liquid Funds, etc. Sectoral and Thematic Funds, Index Funds, Fund of Funds, SIPs (Systematic Investment Plans) and STPs (Systematic Transfer Plans).		
Module 3 : Mutual Fund Operations and NAV		(12 Hours)
How Mutual Funds Work: Process of Collection, Pooling, and Investing, Net Asset Value (NAV) – Meaning, Calculation, and Importance, Expense Ratio, Loads: Entry Load, Exit Load, Role of Fund Managers, Online Platforms and FinTech in Mutual Fund Distribution		
Module 4: Risk, Return and Performance Evaluation		(12 Hours)
Understanding Risk and Return in Mutual Fund Investments, Performance Evaluation Measures – Sharpe Ratio, Turnover Ratio, Alpha, Beta, Benchmarking and Comparison with Market Index, Investor Grievance Redressal Mechanism in Mutual Funds		
Module 5: Trends and Future of Mutual Funds in India		(12 Hours)
Current Trends in Indian Mutual Fund Industry, Mutual Funds in Financial Planning, Recent Developments: ESG Funds, International Funds, ETF Trends, Challenges and Future Outlook of Mutual Fund Industry in India		

Topics for Assignments / Skill Development Activities:

1. **Prepare a Report on Leading Mutual Fund Companies in India**
(Include their popular schemes, AUM (Assets Under Management), and recent performance)
2. **Design a Model Portfolio using Different Types of Mutual Funds**
(Based on a hypothetical investor's profile — age, risk appetite, and goals)
3. **Collect and Analyze the NAV Trends of Any One Mutual Fund Scheme for the Last 6 Months**
(Present with graphs/charts and discuss findings)
4. **Prepare a Comparison Table of Direct Plans vs Regular Plans of Mutual Funds**
(Highlight the impact of expense ratio and commissions on returns)
5. **Conduct a Survey on Awareness and Investment in Mutual Funds Among College Students/Households**
(Prepare questionnaire, collect responses, and present findings)
6. **Prepare a Case Study on the Role of SIP (Systematic Investment Plan) in Long-term Wealth Creation**
(Use real or hypothetical data to show the power of compounding)
7. **Create a Presentation on 'Recent Trends and Innovations in the Indian Mutual Fund Industry'**

Reference Books:

1. **Mutual Funds in India** – Dr. S. Krishnaswamy
2. **Mutual Funds: Principles and Practice** – Ramesh Babu
3. **Indian Financial System** – Bharati V Pathak
4. **Mutual Funds in India: Structure, Performance and Future** – Barua & Verma
5. **Investment Analysis and Portfolio Management** – Prasanna Chandra
6. **Financial Markets and Services** – E. Gordon & K. Natarajan
7. **Security Analysis and Portfolio Management** – Donald E. Fischer & Ronald J. Jordan
8. **SEBI Guidelines on Mutual Funds** – SEBI Publications

Bachelor of Commerce (BFSI) Curriculum Structure

Semester – IV

SL. No.	Course Category	Title of the Course	Category of the Courses	Teaching Hours Per Week	SEE	IA	Total Marks	Credits
1	L 2.1	Kannada/Indian Language	LC	4	80	20	100	3
2	L 2.2	English	LC	4	80	20	100	3
3	COM (BFSI) 4.1	Financial Management	DCC	4	80	20	100	4
4	COM (BFSI) 4.2	Law and Practices of Income Tax	DCC	4	80	20	100	4
5	COM (BFSI) 4.3	Credit Rate Processing	DCC	4	80	20	100	4
6	COM (BFSI) 4.4	Credit Processing Officer*	SEC	4 Theory 4 Practical*	80	20	100	6
Sub Total - C				26	480	120	600	24

* Course content, material and training to teachers will be provided by the BFSI Sector Skill Council.

* 2 hours Practical is equivalent to 1 hour of Lecture

Name of the Program: Bachelor of Commerce (BFSI.)		
Course Code: BCOM(BFSI) 4.1		
Name of the Course: Financial Management		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs	60 Hrs
Course Objective: <ul style="list-style-type: none"> • To provide students with an understanding of financial decision-making in business. • To develop analytical skills for managing finance in organizations, focusing on areas relevant to BFSI. Pedagogy: Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc.,		
Module 1:: Introduction to Financial Management		(10 Hours)
Meaning, Objectives, and Scope of Financial Management, Profit Maximization vs. Wealth Maximization, Role of Financial Manager in BFSI, Functions of Financial Management		
Module 2: Time Value of Money and Capital Budgeting		(14 Hours)
Concept of Time Value of Money, Present Value and Future Value (Simple Problems), Meaning and Importance of Capital Budgeting, Techniques of Capital Budgeting – Payback Period, NPV, IRR (Simple Problems)		
Module 3: Financing Decisions – Capital Structure and Leverage		(10 Hours)
Meaning and Factors Affecting Capital Structure, Meaning and Types of Leverage – Operating, Financial, and Combined Leverage, Simple Problems on Leverage		
Module 4: Cost of Capital		(12 Hours)
Meaning and Significance of Cost of Capital, Computation of Cost of Debt, Preference Share Capital, Equity share capital, and Retained earnings, Weighted Average Cost of Capital (WACC) – Simple Problems		
Module 5: Working Capital Management		(14 Hours)
Meaning, Concepts, and Importance of Working Capital, Factors Determining Working Capital Requirements, Management of Cash, Inventory, and Receivables (Brief Concepts), Computation of Working Capital Requirement (Simple Problems), Role of Working Capital in Banking and Financial Sector		

Topics for Assignments / Skill Development Activities:

1. **Prepare a Chart Showing Sources of Finance Suitable for Startups and Small Businesses** (*Highlight equity, debt, and retained earnings options*)
2. **Case Study on Capital Budgeting for a Small Project** (*Prepare using hypothetical data and apply NPV or Payback Period*)
3. **Prepare a Report on Working Capital Management Practices in Banks or Insurance Companies** (*Collect information from BFSI annual reports or websites*)
4. **Conduct a Survey among Small Business Owners about Their Financial Planning Practices** (*Prepare questionnaire, collect responses, analyze*)
5. **Practical Exercise on Computation of Cost of Capital for a Hypothetical Company** (*Show calculation of WACC with assumed figures*)
6. **Make a Presentation on ‘Importance of Time Value of Money in Banking and Insurance Sectors’** (*Use examples like loan repayments, premiums, annuities*)
7. **Collect and Compare Dividend Policies of Two Leading Indian Companies** (*Use data from recent annual reports and analyze their trends*)

Reference Books

1. **Financial Management** – I.M. Pandey
2. **Financial Management** – Prasanna Chandra
3. **Fundamentals of Financial Management** – James C. Van Horne
4. **Financial Management** – M.Y. Khan & P.K. Jain
5. **Financial Management** – S.N. Maheshwari
6. **Essentials of Financial Management** – R.P. Rustagi
7. **Financial Management** – Sharma & Gupta
8. **Basic Financial Management** – Dr. S.C. Kuchhal

Name of the Program: Bachelor of Commerce (BFSI) Course Code: BCOM (BFSI) 4.2 Name of the Course: Income Tax Law and Practice		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs	60 Hrs
Pedagogy: Classrooms lecture, Case studies, Tutorial classes, Group discussion, Seminar & field work etc.,		
Course Outcomes: On successful completion of the course, the students will be able to <ol style="list-style-type: none"> Comprehend the procedure for computation of Total Income and tax liability of an individual. Understand the provisions for determining the residential status of an Individual. Comprehend the meaning of Salary, Perquisites, Profit in lieu of salary, allowances and various retirement benefits. Compute the income house property for different categories of house property. Comprehend TDS & advances tax Ruling and identify the various deductions under section 80. 		
Syllabus:		Hours
Module No. 1: Basic Concepts of Income Tax		12
Introduction –Meaning of tax-, types of taxes, Cannons of taxation. Brief history of Indian Income Tax, legal framework of taxation, Important definitions, assessment, assessment year, previous year including exceptions, assesses, person, income, casual income, Gross total income, Total income, Agricultural income, scheme of taxation, – Exempted incomes of individuals under section 10 of the Income Tax Act, 1961.		
Module No. 2: Residential Status and Incidence of Tax		10
Introduction – Residential status of an individual. Determination of residential status of an individual. Incidence of tax or Scope of Total income. Problems on computation of Gross total Income of an individual.		
Module No. 3: Deduction u/s 80		18
. Deductions under Sections 80C, 80CCC, 80CCD, 80CCG, 80D, 80DD, 80DDB, 80E, 80G, 80GG, 80TTA and 80U as applicable to Individuals. Problems on 80C and 80G.		
Module No. 4: Income from Salary		10
Introduction - Meaning of Salary -Basis of charge Definitions–Salary, Perquisites and profits in lieu of salary - Provident Fund –Transferred balance. - Retirement Benefits – Gratuity, pension and Leave salary. Deductions and Problems on Computation of Taxable Salary.		
Module No. 5: Assessment Procedure and Income Tax Authorities:		10
Introduction - Due date of filing returns, Filing of returns by different assesses, E- filing of Returns, Types of Assessment, Permanent Account Number -Meaning, Procedure for obtaining PAN and transactions where quoting of PAN is compulsory. Income Tax Authorities - Powers and Duties.		
Skill Developments Activities: <ol style="list-style-type: none"> Prepare a slab rates chart for different Individual assesses. Visit any Chartered Accountants office, Collect and record the procedure involved in filing the Income tax returns of an Individual. List out any 10 Incomes exempt from tax under section 10 of an Individual. Prepare the chart of perquisites received by an employee in an organization. Identify and collect various enclosures pertaining to Income tax returns of an individual. Any other activities, which are relevant to the course. 		

Books for Reference:

1. Mehrotra H.C and T.S.Goyal, Direct taxes, Sahithya Bhavan Publication, Agra.
2. Vinod K. Singhanian, Direct Taxes, Taxman Publication Private Ltd, New Delhi.
3. Gaur and Narang, Law and practice of Income Tax, Kalyani Publications, Ludhiana.
4. Bhagawathi Prasad, Direct Taxes.
5. B.Mariyappa, Income tax Law and Practice-I, Himalaya Publishing House. New Delhi.s
6. Dr. Saha, Law and Practice of Income Tax, Himalaya Publishing House.

Note: Latest edition of text books may be used.

Name of the Program: Bachelor of Commerce (BFSI.)		
Course Code: BCOM(BFSI) 4.3		
Name of the Course: Credit Rate Processing		
Course Credits	No.of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs	60 Hrs
Course Objective: <ul style="list-style-type: none"> • To introduce students to credit analysis, credit rating methodologies, and processing of credit proposals. • To prepare students for handling credit-related activities in banking and financial institutions. Pedagogy: Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc.,		
Module 1: Introduction to Credit and Credit Rating		(10 Hours)
Concept and Types of Credit – Retail Credit, Corporate Credit, MSME Credit, Agricultural Credit, Credit Lifecycle in Banks and Financial Institutions, Need for Credit Rating, Regulatory Framework for Credit Management (Overview of RBI Guidelines)		
Module 2: Credit Appraisal and Credit Analysis		(12 Hours)
Meaning of Credit Appraisal, 5 Cs of Credit Analysis – Character, Capacity, Capital, Collateral, Conditions. Documentation Required for Credit Processing, Credit Analysis Process for Individuals and Businesses, Role of Credit Officers in Banks		
Module 3: Credit Rating Agencies and Methodologies		(12 Hours)
Major Credit Rating Agencies in India – CRISIL, ICRA, CARE, India Ratings, Brickwork, Credit Rating Symbols and Their Meaning, Methodology Used by Credit Rating Agencies – Quantitative and Qualitative Factors, Impact of Credit Ratings on Financial Decisions, Role of Credit Rating in Financial Markets		
Module 4: Credit Risk Management		(13 Hours)
Meaning and Types of Credit Risk, Credit Risk Assessment Tools, Credit Scoring Models and Techniques, Non-Performing Assets (NPAs) – Causes and Remedies, Basel Norms – Introduction to Credit Risk Management Framework		
Module 5: Credit Monitoring and Recovery Process		(13 Hours)
Credit Monitoring Techniques, Early Warning Signals (EWS) of Problem Loans, Recovery Process of Loans – Reminder Notices, Legal Actions, SARFAESI Act, Credit Information Companies – CIBIL, Experian, Equifax, CRIF Highmark, Case Studies on Loan Defaults and Recovery Process		

Topics for Assignments / Skill Development Activities:

- 1. Preparation of a Credit Proposal Report**
→ Students will collect data and prepare a credit proposal format for a hypothetical or real customer seeking a loan from a bank.
- 2. Case Study Analysis on Credit Appraisal Process**
→ Analyze a case study of how a bank processed a loan, including risk assessment and decision-making.
- 3. Designing a Credit Rating Model for Small Enterprises**
→ Develop a simple credit rating framework suitable for MSMEs based on available financial and non-financial factors.
- 4. Analysis of CIBIL Report and Credit Score Interpretation**
→ Download a sample CIBIL (or any credit bureau) report and interpret the findings with suggestions for creditworthiness.
- 5. Prepare a Chart of Types of Collaterals Accepted by Banks**
→ Tabulate and present the types of securities typically accepted by banks for loans with explanations.
- 6. Write an Assignment on Role of Technology in Credit Rate Processing**
→ Focus on how AI, data analytics, and fintech are transforming credit assessment and disbursement processes.
- 7. Mock Interview Role Play – Credit Officer and Borrower**
→ Students will enact a role play simulating an interaction between a bank's credit officer and a loan applicant.

Reference Books:

- 1. Credit Risk Management** – CA Ravi Chugh
- 2. Credit Risk and Credit Rating** – Harald Scheule
- 3. Risk Management in Banking** – Joel Bessis
- 4. Credit Appraisal, Risk Analysis, and Decision Making** – R.S. Sethi
- 5. Financial Management – Text, Problems & Cases** – M.Y. Khan & P.K. Jain (*For credit appraisal techniques*)
- 6. Principles and Practice of Banking** – Indian Institute of Banking and Finance (IIBF)
- 7. Credit Analysis and Lending Management** – Milind Sathye & James Bartle
- 8. Reserve Bank of India Publications on Credit and Risk Management Guidelines**
(*Latest Reports from RBI*)