

## **B.COM(B&I) PROGRAM OUTCOMES**

PO- 1: After completing three years Degree Course – Bachelor of Commerce (Banking and Insurance) (B.Com. B&I) program, Learners will develop a foundation in Banking and Insurance related areas.

PO- 2: Learners will acquire practical knowledge, training in professional skills, ethics and values to build competencies in the area of banking and insurance.

PO- 3: Learners will achieve holistic personal growth and development in a cultural context along with commercial, communication, research, analytical and managerial skills in various theoretical and operational aspects and reforms in banking and insurance sector.

PO- 4: Learners will be able to relate to global challenges in health, ethics, trade and be exposed to newer avenues in the banking, insurance and financial sector.

PO- 5: Learners will be trained in leadership skills and demonstrate social responsibilities with sensitivity towards environment and sustainability.

**SEMESTER – 5 SYLLABUS FROM ACADEMIC YEAR 2025 – 2026 FOR**  
**T.Y.B.COM (B&I)**

<b>Sr no</b>	<b>Subject name</b>	<b>Course Code</b>	<b>CREDITS</b>
1	Central Banking	BBI-MAJS5-501	4
2	International Banking and Finance	BBI-MAJS5-502	4
3	Reporting for Banking and Insurance Companies	BBI-MAJS5-503	2
4	Business Ethics and Corporate Governance	BBI-MINS5-504	4
5	Strategic Management.	BBI-MAJELS5-505	4
6	Auditing	BBI-MAJELS5-506	4
7	Overview of Income Tax	BBI-SECS5-507	2
8	Financial Planning	BBI-FPS5-508	2
			22

## Course : Central Banking

### Course Code: BBI-MAJS5-501

Course Outcomes: After completion of the Course,

No	Course Outcome	PO Mapping
CO 1- Remember	Describe the development, foundational roles, and evolving objectives of central banks globally, with emphasis on autonomy, accountability, and transparency.	PO 1
CO 2- Understanding	Examine the Reserve Bank of India's (RBI) organizational structure, policy framework, and its role in monetary, regulatory, and promotional activities within the Indian economy.	PO1,PO2
CO 3- Applying	Assess the RBI's monetary policy objectives, instruments, and strategies, including the balance between inflation and economic growth, and the relationship with fiscal policy.	PO2
CO 4- Analyzing	Compare and contrast the structures, goals, and policy roles of major international central banks (e.g., Federal Reserve, Bank of England) and their interactions with institutions like the IMF, World Bank, and BIS.	PO3
CO 5- Evaluating	Evaluate the influence of e-banking, digital payments, and information technology on monetary policy and central bank operations, with attention to cyber security risks.	PO4
CO 6- Creating	Create an outline for a cyber security strategy that central banks can implement to secure digital payment systems, highlighting tools like e-RUPI and contrasting it with digital currencies.	PO2,PO4

Sr.No.	Modules	Number of lectures
1	<b>Module 1- An Overview of Central Banking Overview</b> Concept of Central Banking, Institutional Growth of Central Banking, The Changing Face of Central Banking. Role of Central Banks: Determination of Goals, Inflation Targeting, Exchange Rate Targeting, Money Supply Targeting, Money Growth Targeting, Viable Alternatives to Central Bank, Central Banking in India. Contemporary Issues, Autonomy and Independence, Credibility, Accountability, and Transparency of a Central Bank.	15
2	<b>Module 2- RBI as the Central Bank of India</b> Policy Framework for RBI: Organizational Framework, Operational Framework – Role as a Central Banker, Promotional Role of RBI, Regulatory Role of RBI. RBI and Monetary Policy Macroeconomic Policies: Meaning & Objectives. Monetary Policy- Meaning& Objectives Monetary Policy in India - Goals, Targets, and Instruments A Brief Overview of Fiscal Policy, Striking Balance between Inflation and Growth through Monetary and Fiscal Policies	15

3	<b>Module 3 Central Bank in other Countries</b> Federal Reserve System – Bank of England – The European Central Banking, Bank of Japan, Peoples Bank of China Interconnectivity of Central Banks with Other International Financial Institutions, ADB, IMF, World Bank, and BIS,(Objectives, Role, and Functions)	15
4	<b>Module 4 - Central Banking in Cyber World</b> E-Banking, E-money, IT induced changes and Monetary Policy, E-payments, Risks in the New IT Era, Impact of IT, Globalization and Central Banks. Concept of e-Rupi uses and benefits of eRupi, difference between e-Rupi and Digital Currency. Role of the Central Bank in Cyber security.	15
	Total Lectures	60

### Reference Books:

1. Moenjak, T. “Central banking: Theory and practice in sustaining monetary and financial stability”. Wiley.
2. Reserve Bank of India. “The Reserve Bank of India: Volume 1-3”. Reserve Bank of India Publications.
3. Galí, J. “ Monetary policy, inflation, and the business cycle: An introduction to the new Keynesian framework” Princeton University Press.
4. Bernanke, B. S. “The Federal Reserve and the financial crisis” Princeton University Press.
5. Wessel, D. (Ed.). “Central banking after the great recession: Lessons learned, challenges ahead” Brookings Institution Press.
6. Aziz, A., & Wills, M. (Eds.). “Digital currency: A reader” MIT Press.
7. Cecchetti, S. G., & Schoenholtz, K. L. “Money, banking, and financial markets” McGraw-Hill Education.
8. Lamdany, R., & Martinez-Diaz, L. (Eds.). “International financial institutions and their challenges: A global guide for professionals” International Monetary Fund.

### SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e. 40 marks
- Semester end examination 60% i.e. 60 marks

#### A. Internal Assessment 40 marks

Description	Marks
Internal test – Written examination (objective & subjective questions)	20
Presentation/Assignment -Viva/Internship/Book Review/NGO/Project/Open Book Test/Field Visit/ Banking Operation/Banking Exams.	20
Total	40

#### B. Semester end examination 60 marks –Paper Pattern

Duration: 2 hours	Total Marks: 60
Q1. Question 1 (15 Marks) or (5 Marks x 3) or (7 and 8 Marks)	15
Q2. Question 2 (15 Marks) or (5 Marks x 3) or (7 and 8 Marks)	15
Q3. Question 3 (15 Marks) or (5 Marks x 3) or (7 and 8 Marks)	15
Q4. Question 4 (15 Marks) or (5 Marks x 3) or (7 and 8 Marks)	15

**Passing criteria: Minimum 40% in Internal (16 out of 40) and 40% (24 out of 60) in semester end examination**

### **Course: International Banking & Finance**

#### **Course Code: BBI-MAJS5-502**

Course Outcomes: After completion of the Course,

No	Course Outcome	PO Mapping
CO 1- Remember	Define key concepts in international finance, including exchange rate systems, capital flows, risk types, and international banking operations.	PO 1
CO 2- Understanding	Explain the structure and functioning of international financial markets, capital markets, foreign exchange markets, and monetary systems.	PO1,PO2
CO 3- Applying	Apply concepts such as exchange rate calculations, arbitrage, and foreign exchange arithmetic to real-world international finance scenarios.	PO2
CO 4- Analysing	Analyze the impact of monetary systems, digital currencies, and international capital markets on global financial stability and corporate operations.	PO3
CO 5- Evaluating	Evaluate risk management strategies using derivatives (forwards, swaps, options) and assess hedging techniques used by corporates and banks.	PO4
CO 6- Creating	Develop a comprehensive international finance strategy involving capital market instruments, forex planning, risk management, and compliance frameworks.	PO2,PO4

Sr. No	Syllabus	No. of Hours
1	<b>Fundamentals of International Finance:</b> <ul style="list-style-type: none"> <li>Meaning and Scope of International Finance, Balance of Payment, Components, Deficit in Balance of Payment, Concept of Currency Convertibility.</li> <li>International Monetary System, Gold Standard, Features, Bretton Wood System, Background and Features, Reasons for its Failure, Smithsonian Agreement, SDRs, European Monetary System.</li> <li>Current Exchange Rate Systems - Fixed and Flexible Exchange Rate, Merits Demerits, Types of Fixed Exchange Rate, Hard Pegs and Soft Pegs, Types of Flexible Exchange Rate, Managed and Free Float.</li> <li>Impact of digital currency on global markets</li> </ul>	12

	<b>International Capital Markets:</b> <ul style="list-style-type: none"> <li>Types of Capital Flows, FDI, FPI, FII, Euro Currency Markets, Origin and Reasons of growth, a Brief Understanding of Eurocurrency Deposit, Loans Bonds and Notes Market, Concept of Offshore Banking.</li> <li>International Equity Markets, Concept of Depository Receipts, GDR, Characteristics, Mechanism of Issue, Participants Involved, ADR, Types and Characteristics, Concept of IDR.</li> <li>International Bond Market, Concepts of Domestic Bond, Concept and Types of Foreign Bonds, Concept and Types of Euro Currency Bonds, Concepts of Foreign Currency Convertible and Foreign Currency Exchangeable Bonds, Participatory Notes.</li> </ul>	12
3	<b>Foreign Exchange Markets</b> <ul style="list-style-type: none"> <li>Foreign Exchange Markets Introduction, Market and Market Participants, Foreign Exchange Management in India, Retail and Whole Sale Component of Indian Foreign Exchange Market, Role of FEDAI, FEMA and Regulatory Framework, Dealing Room Operations</li> <li>Foreign Exchange Arithmetic, Exchange Rate Quotations, Direct, Indirect and Cross rate, Percentage Spread,</li> <li>Arbitrage, Geographical, Triangular and Interest Rate (formula method only), Calculation of Forward Rates using Schedule of Swap Points, AFM,</li> <li>Determinants of Exchange Rate – Purchasing Power and Interest Rate Parity Sums on money market operations and how borrowing lending decisions are taken based on interest rates and currency rates.</li> <li><b>Impact of geopolitical factors on forex markets</b></li> </ul>	14
4	<b>Risk Management</b> <ul style="list-style-type: none"> <li>Risk Management and Derivatives, Transaction, Translation and Economic Risk Faced by Corporates, Transaction, Position, Settlement, Pre-settlement,</li> <li>Gap/Mismatch Risk faced by Banks. Internal and External Hedging, Foreign Currency Derivative Instruments for Risk Management, Forward, Futures, Swaps and Options, Country Risk Management.</li> <li>Basic introduction to International Swaps and Derivatives Association Agreement.</li> </ul>	12
5	<b>International Banking Operations</b> <ul style="list-style-type: none"> <li>Introduction, Definition, Features of International Banking, Reasons for Growth of International Banking, Recent Trends in International Banking, Emergence of Crypto currency - Overview, Brief Overview of Bitcoin and other Crypto Currencies, Note on Mining and Crypto Currency Exchanges, Advantages, Disadvantages of Crypto Currency.</li> <li><b>Impact of digital currency on global markets.</b></li> <li>Basic introduction to Foreign Account Tax Compliance Act</li> <li>Functions of International Banking, Correspondent Banking, International Payment Systems, NRI accounts, Export Finance, Import Finance, International Merchant Banking, Financing Project Exports, Derivative Offering, Remittances, Compliance related- Interbank Functions, Internal Functions, Letter of Credit and Bank Guarantees.</li> <li>Role of International Credit Rating Agencies Role of LIBOR, Risk in</li> </ul>	10

	International Lending	
	Total Hours	60

### References:

1. Eun, C. & Resnick, B. (2017). International Financial Management. McGraw Hill/Irwin Series in Finance Insurance and Real Estate.
2. Krugman, P., Obstfeld, M., Melitz, M. (2017). International Economics-Theory and Policy. Pearson.
3. Madura, J. (2017). International Financial Management. Cengage.
4. Mishkin, F.S. (2015). The Economics of Money Banking and Financial Markets. Pearson.

### SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e. 40 marks
- Semester end examination 60% i.e. 60 marks

#### A. Internal Assessment 40 marks

Description	Marks
Internal test –Written examination (objective & subjective questions)	20
Presentation/Assignment -Viva/Internship/Book Review/NGO/Project/Open Book Test/Field Visit/ Banking Operation/Banking Exams.	20
Total	40

#### B. Semester end examination 60 marks –Paper Pattern

Duration: 2 hours	Total Marks: 60
Q1. Question 1 (15 Marks) or (5 Marks x 3) or (7 and 8 Marks)	15
Q2. Question 2 (15 Marks) or (5 Marks x 3) or (7 and 8 Marks)	15
Q3. Question 3 (15 Marks) or (5 Marks x 3) or (7 and 8 Marks)	15
Q4. Question 4 (15 Marks) or (5 Marks x 3) or (7 and 8 Marks)	15

**Passing criteria: Minimum 40% in Internal (16 out of 40) and 40% (24 out of 60) in semester end examination**

### Course: Reporting For Banking & Insurance Companies

#### Course Code: BBI-MAJS5-503

Course Outcomes: After completion of the Course,

No	Course Outcome	PO Mapping
CO 1-Remember	Recall and outline the key legal provisions of the Banking Regulation Act, 1949, and accounting formats prescribed for banking and insurance companies.	PO1, PO3

CO 2- Understanding	Explain the treatment of income recognition, statutory reserves, classification of advances, and the accounting procedures for general insurance companies.	PO1, PO2, PO3
CO 3- Applying	Prepare and present final accounts of banking and general insurance companies in the prescribed formats, applying relevant accounting standards and legal provisions.	PO1, PO2, PO3
CO 4- Analysing	Examine financial statements of banks and insurance companies to identify trends, irregularities, or non-performing assets and interpret their impact on profitability.	PO2, PO3, PO4
CO 5- Evaluating	Assess the financial health and performance of banking and insurance entities through ratio analysis, provisioning adequacy, and compliance with statutory norms.	PO2, PO3, PO5
CO 6- Creating	Design and present a comprehensive financial report or case study for a simulated bank or insurance company incorporating final accounts, key ratios, and compliance aspects.	PO3, PO4, PO5

Sr. No	Syllabus	Lectures
1.	UNIT 1: Final Accounts of Banking Company Legal Provisions in Banking Regulation Act, 1949 relating to Accounts. Revenue Recognition, Statutory Reserves including Cash Reserve and Statutory Liquidity Ratio. Bills Purchase and Discounted, Rebate on Bill Discounted. Final Accounts in Prescribed Form. Non – performing Assets and Income from Non – performing Assets. Classification of Advances: Standard, Sub – standard, Doubtful and Provisioning Requirement	15 Hours
2.	Unit 2: Final Accounts of Insurance Company (Excl. Life Insurance) General Insurance – Various types of insurance, like Fire, Marine, Miscellaneous, Special terms like Premium, Claims, Commission, Management expenses, Reserve for unexpired risk, Reinsurance Final Accounts in prescribed form. Revenue Statement – Form B – RA, Profit / Loss Account – Form B – PL and Balance Sheet Form B – BS.	15 Hours
		30 Hours

### References:

1. Corporate Accounting and Auditing by Sanjay Welkins, Commercial Law Publishers (India) Pvt Ltd, 2023 edition
2. Corporate Accounting and Auditing by Tarun Agarwal, Taxmann
3. Corporate Accounting by Hanif and Mukherjee, McGraw Hill Education India
4. Advanced Accounts Volume I by M C Shukla & S C Gupta, S Chand And Company Ltd
5. Advanced Accountancy I by R.L. Gupta Sultan Chand & Sons

### SCHEME OF EXAMINATION (Subjects with 2 credits)

The scheme of examination shall be divided into two parts:



- Internal assessment 40% i.e. 20 marks
- Semester end examination 60% i.e. 30 marks

(A) Internal Assessment 20 marks

Description	Marks
Internal Written Examination (objective and subjective questions)	10
Presentation/Assignment -Viva/Internship/ Project/ Open Book Test	10
Total	20

B) Semester end examination 30 marks – Paper Pattern

Duration: 1 hours Total Marks: 30	
Particulars	Marks
Q1. Question 1 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q2. Question 2 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15

**\*\*Marks assigned in the external question paper will be based on the weightage (number of lectures) of each module in the syllabus.**

**Passing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in semester end examination**

**Course: Strategic Management**

**Course Code: BBI-MAJELS5-505**

Course Outcomes: After completion of the course, the learners will be able to

No	Course Outcome	PO Mapping
CO 1- Remember	Describe the concepts and principles of strategic management.	PO -1, PO-2, PO –3
CO 2- Understanding	Interpret the internal and external environment of a business to identify key strategic factors.	PO-2, PO –3
CO 3- Applying	Apply the principles of strategy formulation, implementation, and control in organizational contexts.	PO -1, PO-2, PO –3
CO 4- Analysing	Appraise and resolve various case studies relating to strategic management.	PO –3, PO-4 , PO-5
CO 5- Evaluating	Evaluate and assess the various grand strategies.	PO-2, PO –3, PO-4
CO 6- Creating	Design strategies based on different matrices	PO-2, PO –3,

	and models	PO-4, PO-5
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Sr. No	Syllabus	No.of lectures
01	Strategic Management - An Overview Definitions, Strategic Decision Making, Levels of Strategic Management, Process of Strategic Management, Principles of Good Strategy, Elements of Strategic Management, Models of Strategic Management.- BCG Matrix, GE Planning Grid, Mc Kinsey 7S framework (Blue Ocean V/s. Red Ocean strategy), Michael Porter's Five Force model.	15
02	Strategic Management Environment: Importance of Politics in Strategic Management, Social, Political, and Technological forces, Role of Competition, National and Global Business Environment. Components of Environment, Environmental Scanning, Analysis of Strategies and Choice of Strategy. Ethics, Social Responsibility, Impact of Legal Factors in Strategic Management, SWOT Analysis.	10
03	Levels of Strategies and Analysis Corporate Level Strategies- Concentration, Integration and Diversification, Internationalization, Digitization. Process of Strategic Choice, Factors of Strategic Choice, Strategic Analysis.	10
04	Activating Strategy and Implementation Process and Nature of Strategy implementation, Barriers, Model of Strategy Implementation- Structural, Behavioral and Functional	15
05	Strategic Evaluation and Control Standards, Benchmarking, Gap Analysis. Features and Importance of Evaluation, Barriers in Evaluation, Types. Strategic Control- Setting Standards, Comparison, Control Process, Systems, Approaches, Techniques of Evaluation and Control. Role of Information System.	10
	Total Lectures	60

#### References:

1. Strategic Management, 12th Ed. Concepts and Cases, Arthur A. Jr. and A. J. Strickland
2. Management Policy and Strategic Management (Concepts, Skills and Practices) ,R.M.Shrivastava
3. Business Policy and Strategic Management – P. SubbaRao

#### 4. Strategic Planning Formulation of Corporate Strategy , Ramaswamy

##### Scheme of Examination

**The scheme of examination shall be divided into two parts:**

- · Internal assessment 40% i.e. 40 marks
- · Semester end examination 60% i.e. 60 marks

##### **(A) Internal Assessment 40 marks**

Description	Marks
One internal test of 20 marks each	20
One Project or Viva or Case studies or Assignment or NGO activity or Internship or class test	20
Total	40

##### **(B) Semester end examination 60 marks Paper**

##### **Pattern**

Duration : 2 hours	
Total Marks: 60	
Q.1 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.2 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.3 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.4 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Total	60
Note: Q.1, Q.2, Q.3 are of 15 marks question but may be divided into sub questions if required. Q.4 May include theory (short notes) /Case Study in one of the options.	

**Passing criteria: Minimum 40% in Internal (16 out of 40) and 40% (24 out of 60) in semester end examination.**

**Course: Auditing****Course Code: BBI-MAJELS5-506**

Course Outcomes: After completion of the Course,

No	Course Outcome	PO Mapping
CO 1-Remember	Recall fundamental auditing concepts, principles, and types of audits along with their objectives, advantages, and limitations.	PO1, PO3
CO 2-Understanding	Explain the duties, responsibilities, and ethical standards of auditors and differentiate between auditing, accounting, investigation, and internal control systems.	PO1, PO2, PO3
CO 3-Applying	Demonstrate the application of auditing procedures such as audit planning, sampling, vouching, and verification in real or simulated scenarios.	PO1, PO2, PO3
CO 4-Analysing	Examine and evaluate internal controls, test checks, and audit evidence to identify potential risks of error or fraud and suggest improvements.	PO2, PO3, PO4
CO 5-Evaluating	Assess the adequacy of audit reports, internal audit systems, and compliance practices in banking and insurance audits.	PO2, PO3, PO5
CO 6- Creating	Design a comprehensive audit program or report for a banking or insurance company incorporating internal control evaluation, sampling techniques, and audit documentation.	PO3, PO4, PO5

Sr. No	Modules/Units	Hours
1	UNIT 1 - Introduction to Auditing	
	<ul style="list-style-type: none"><li>Basics–Financial Statements, Users of Information, Definition of Auditing,</li><li>Objectives of Auditing – Primary and Secondary, Expression of Opinion, Detection of Frauds and Errors, Inherent limitations of Audit. Difference between</li><li>Accounting and Auditing, Investigation and Auditing.</li><li>Errors &amp; Frauds–Definitions, Reasons and Circumstances, Types of Error – Commission, Omission, Compensating error. Types of frauds, Risk of Fraud and Error in Audit, Auditors Duties and Responsibilities in Case of Fraud</li><li>Principles of Audit –Integrity, Objectivity, Independence, Skills, Competence,</li><li>Work Performed by Others, Documentation, Planning, Audi Evidence, Accounting, System and Internal Control, Audit Conclusions and Reporting</li><li>Types of Audit – Meaning, Advantages and Disadvantages of Balance sheet</li></ul> Audit, Interim Audit, Continuous Audit, Concurrent Audit and Annual Audit.	15

2	UNIT 2 - Audit Planning, Procedures, Documentation, Techniques, Internal Audit	15
	<ul style="list-style-type: none"> <li>• Audit Planning –Meaning, Objectives, Factors to be Considered, Sources of Obtaining Information, Discussion with Client, Overall Audit Approach. .</li> <li>• Audit Program – Meaning, Factors, Advantages and Disadvantages, Overcoming Disadvantages, Methods of Work , Instruction before Commencing Work, Overall Audit Approach</li> <li>• Test Check-Test Checking Vs Routing Checking, Test Check meaning, Features, Factors to be Considered, When Test Checks Can be Used, Advantages, Disadvantages and Precautions.</li> <li>• Audit Sampling -Audit Sampling, Meaning, Purpose, Factors in Determining, Sample Size -Sampling Risk, Tolerable Error and Expected Error, Methods of Selecting Sample Items, Evaluation of Sample Results, Auditors Liability in Conducting Audit Based on Sample.</li> <li>• Introduction to vouching and verification</li> <li>• Internal Control and Internal Checks -Meaning and Purpose of internal control and checks , Review of Internal Control, Advantages, Auditors Duties, Review of Internal Control, Inherent Limitations of Internal Control, Internal Control Samples for Sales and Debtors, Purchases and Creditors, Wages and Salaries. Internal Checks Vs Internal Control, Internal Checks Vs Test Checks.</li> <li>• Internal Audit -Meaning, Basic Principles of Establishing Internal Audit, Objectives, Evaluation of Internal Audit by Statutory Auditor, Usefulness of Internal Audit, Internal Audit Vs External Audit, Internal Checks Vs Internal Audit.</li> <li>• 8. Audit in computerized environment : Introduction to audit in computerized environment.</li> </ul>	
3	UNIT 3 - Audit of Banking Companies	
	Introduction of Banking Companies, Form and Content of Financial Statements, Qualifications of Auditor, Appointment of Auditor, Remuneration of Auditor, Power of Auditor, Auditor's Report, Format of Audit Report, Long Form Audit Report, Conducting an Audit, Initial Consideration by Statutory Audit, Internal Control System, Verifications of Assets and Balances. Introduction to concurrent and revenue audit. Balance Sheet Audit. Concept of Memorandum of Changes.	15
4	UNIT 4 - Audit of Insurance Companies	
	Audit of Companies carrying General Insurance Business, Audit of Companies carrying Life Insurance Business, Applicability of Accounting Standards (AS 3, 4,9,13,17), Books and Registers to be maintained, Submission of Reports and Returns, Audit of Accounts, Preparation of Audit and Internal Controls	15
	Total hours	60

### Reference Books:

1. CA Surbhi Bansal – Audit and Assurance
2. Taxmann – Auditing
3. Dr.SMeenakumari – Fundamentals of Auditing

4. BaldevSachdeva&Jagwant Singh Pardeep Kumar – Auditing theory & Practice

**Course: Business Ethics & Corporate Governance**

**Course Code: BBI-MINS5-504**

Course Outcomes: After completion of the Course, the learners would be able to-

No	Course Outcome	PO Mapping
CO 1- Remember	recognize the importance of ethics and corporate governance in the day-to-day working of organizations	PO-1,PO-2
CO 2- Understanding	discuss the issues of following ethics & how to deal with ethical problems.	PO-2,PO-3
CO 3- Applying	demonstrate scope of Business Ethics in Finance, Human Resource, Marketing and Production	PO-3,PO-4
CO 4- Analysing	Analyse ethical issues in employer & employee relations.	PO-1,PO-3,PO- 4
CO 5- Evaluating	Evaluate ethical & governance issues.	PO-4,PO-5
CO 6- Creating	integrate ethics & corporate governance in the day-to-day working of organizations.	PO-3,PO-5

Sr. No	Syllabus	No. of lectures
<b>01</b>	<b>Introduction To Business Ethics :</b> Definition ,Meaning, Nature Of Ethics ,Meaning Of Moral & Ethics. Types Of ethics ,Importance Of ethics,Business Ethics-Meaning & Name Imporatnace Of Ethics In business ,Areas Of Business Ethics ,Meaning Of Functional ethics ,Types Of Ethics according to function s of Business – Marketing Ethics ,Foreign Trade Ethics & Ethics relating to copyright. Ethics relating to Free & perfect Competitive market.	10
<b>02</b>	<b>Application Of ethical Theories In Business:</b> Ethical Decision Making:Decision Making (Normal Dilemmas & Problems) I)Utilitarianism (J.Bentham & J.S.Mill),ii)Deontology (I.kant) Virtue Ethics. (Aristotle) , Gandhian Approach In management & Trusteeship ,Importance &Relevance of Trusteeship principle in modern business. Ethical issues in functional areas of Business. Ethics In Advertising (Truth In Advertising) Ethical Issues in Finance.	10

<b>03</b>	<b>Introduction To Corporate Governance:</b> Definition & Conceptual framework of Corporate Governance, Business Ethics- an important dimension to corporate Governance ,Fair & Unfair business practice .Theoretical Basis of Corporate Governance ,Mechanism- Corporate Governance Systems, Indian Model of Governance, Good Corporate Governance , Obligations towards society & stakeholders .Theories underlying Corporate Governance (Stake holders theory & stewardship theory ,Agency theory , Separation of Ownership & control , Corporate Governance Mechanism: Process, Indian model ,OECD, and emphasison corporate Governance ,(Transparency Accountability & Empowerment) Freedom Of Speech In the Workplace a)Whistle-Blowing & Its consequences b)Government's Protection of Whistle-Blowers	<b>15</b>
<b>04</b>	<b>Genesis &amp; Implementation Of Corporate Governance In India</b> Introduction Principles –Arthashastra & Good Governance in ancient India ,Protection Of interest of Customer & Investors ,Historical perspective of Corporate Governance & Issues in Corporate Governance. Values: Meaning,Types Teaching from Scriptures like Gita ,Kuran,Bible Valuesystems in business Implementation Of Corporate Governance: Role Of Board of directors & Board Structure ,Role Of the non Executive Director ,Role Of Auditors ,SeBI Growth of Corporate Governance .Role Of Government ,Corporate Governance in India . Accounting standards & Accounting disclosures. Finance reporting & corporate Governance , Non accounting regulations in corporate Governance, Corporate Governance & CSR,Family Owned Business – Background , Family Business In india , Need for Professionalisation & Transparency in Family Business.	<b>15</b>
<b>05</b>	<b>Global Scenario</b> Business Ethics In global Economy Ethics in the context of Global Economy , Relations Between Business. Ethics & Business Development, Role of Business Ethics in building a civilized Society. Corporate Governance & Issues Related To ScamsCorruption:Meaning,Causes ,Effects Frauds & Scams in banks,Insurance companies,Financial Institutions, Measures to overcome Frauds & corruption Zero Tolerance of Corruption	<b>10</b>
		<b>60</b>

## References-

1. Dr. B.A. Karunakara Reddy, Dr. K. Nirmala, N. Aruna Rani, Sunny Fernandes, "Business Ethics and Corporate Governance", Himalaya Publishing House
2. BALACHANDRAN, V., CHANDRASEKARAN, V., "Corporate Governance, Ethics and Social Responsibility", PHI Publishing.
3. K P Muraleedharan, E K Satheesh, Fernando's Business Ethics and Corporate Governance, 3rd Edition, Pearson

## Scheme of Examination

**The scheme of examination shall be divided into two parts:**

- Internal assessment 40% i.e. 40 marks
- Semester end examination 60% i.e. 60 marks

### **(C) Internal Assessment 40 marks**

Description	Marks
One internal test of 20 marks each	20
One Project or Viva or Case studies or Assignment or NGO activity or Internship or class test	20
Total	40

### **(D) Semester end examination 60 marks Paper**

#### **Pattern**

Duration : 2 hours	
Total Marks: 60	
Q.1 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.2 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.3 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.4 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Total	60



Note:

Q.1, Q.2, Q.3 are of 15 marks question but may be divided into sub questions if required.  
Q.4 May include theory (short notes) /Case Study in one of the options.

**Passing criteria: Minimum 40% in Internal (16 out of 40) and 40% (24 out of 60) in semester end examination.**

### Course: Overview of Tax

#### Course Code: BBI-SECS5-507

Course Outcomes: After completion of the Course,

No	Course Outcome	PO Mapping
CO 1- Remember	Recall key definitions, concepts, and provisions related to income tax such as assessee, assessment year, previous year, person, income, and capital assets.	PO1, PO3
CO 2- Understanding	Explain the determination of residential status, scope of total income, and exclusions under the Income Tax Act.	PO1, PO2, PO3
CO 3- Applying	Apply the provisions of the Act to classify different heads of income such as salary, house property, business/profession, capital gains, and other sources.	PO1, PO2, PO3
CO 4- Analysing	Examine the interrelationship between different heads of income, deductions, and exemptions to interpret total income computation.	PO2, PO3, PO4
CO 5- Evaluating	Assess the applicability of various deductions and exemptions under Sections 10 and 80, and compare old and new tax regimes for individuals.	PO2, PO3, PO5
CO 6- Creating	Design a simplified tax planning framework or illustrative case study demonstrating income classification, deductions, and residential status implications.	PO3, PO4, PO5

Sr. No	Syllabus	Lectures
1.	<p>UNIT 1: A. Definitions and Residential Status, Scope of Total Income Assessee, Assessment, Assessment Year, Annual Value, Business, Capital Assets, Income, Previous Year, Person, Transfer. B) Determination of Residential Status of Individual, Scope of Total Income (S.5) (C) Exclusions from Total Income (S.10) (Exclusions related to specified heads to be covered with relevant heads of income)</p>	10 Hours

	Unit 2: Heads of Income – I A) Salary (S.15-17) B) Income from House Property (S.22-27) C) Profit & Gain from Business and Profession (S. 28, 30,31,32, 35, 35D, 36,37,40, 40A and 43B) D) Capital Gain (S. 45, 48, 49,50, 54 & 54EC) – (Only Concepts/ Theory)- No practical problems. E) Income from Other Sources (S.56- 59) F) Deductions from Total Income (S.80C, 80TTA, 80TTB)	
2.	Introduction to old and new regime of taxation.	20 Hours
		30 Hours

### References:

1. Direct Taxes Law & Practice by V.K. Singhania - Taxman
2. Direct Taxes Law & Practice by Ahuja & Gupta – Commercial Law Publishers (India) Pvt Ltd
3. Income Tax Ready Reckoner by Dr .V.K. Singhania - Taxman
4. Direct Tax Laws by T.N. Manoharan - Snow White
5. Direct Tax Laws by Dr.Mehrotra & Dr. S. P. Gopal- Sahitya Bhawan Publications

### SCHEME OF EXAMINATION (Subjects with 2 credits)

The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e. 20 marks
- Semester end examination 60% i.e. 30 marks

#### (A) Internal Assessment 20 marks

Description	Marks
Internal Written Examination (objective and subjective questions)	10
Presentation/Assignment -Viva/Internship/ Project/ Open Book Test	10
Total	20

#### B) Semester end examination 30 marks – Paper Pattern

Duration: 1 hours Total Marks: 30	
Particulars	Marks
Q1. Question 1 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q2. Question 2 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15

**\*\*Marks assigned in the external question paper will be based on the weightage**

(number of lectures) of each module in the syllabus.

**Passing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in semester end examination**

**Course: Financial Planning**

**Course Code: BBI-FPS5-508**

Course Outcomes: After completion of the Course,

No	Course Outcome	PO Mapping
CO 1-Remember	Recall key financial planning concepts such as the time value of money, investment avenues, personal loans, and types of retirement schemes.	PO1, PO3
CO 2-Understanding	Explain the financial planning process, insurance planning, and economic indicators like interest rates, yield curves, and inflation.	PO1, PO2, PO3
CO 3-Applying	Apply personal finance principles to develop cash flow statements, calculate loan repayments, and assess life cycle investment strategies.	PO1, PO2, PO3
CO 4-Analysing	Analyze client financial situations to determine suitable debt management plans, insurance needs (e.g., Human Life Value), and retirement strategies.	PO2, PO3, PO4
CO 5-Evaluating	Evaluate different investment options, asset allocation models, and retirement schemes for their effectiveness in achieving financial goals.	PO2, PO3, PO5
CO 6- Creating	Design a comprehensive, goal-based financial plan integrating investment, insurance, and retirement strategies tailored to different life stages.	PO3, PO4, PO5

Sr. No.	Modules	No of Lectures
I	Introduction to Financial Planning	
	<ul style="list-style-type: none"> <li>The process financial planning-Client interactions-Time value of money applications, Personal financial statements and ratios</li> <li>Cash flow and debt management - planning to finance education, personal loans, education loan, car loan &amp; home loan schemes</li> <li>Life Cycle Management, Different Investment Avenues</li> <li>Economic Environment Analysis: Interest Rate, Yield Curves, Real Return, Key Indicators-Leading and Lagging</li> </ul>	15
II	Insurance , Investment & Retirement Planning	

	<ul style="list-style-type: none"> <li>• Types of Investment Risk, Risk Profiling of Investors &amp; Asset Allocation (Life Cycle Model), Asset Allocation Strategies, Goal-based Financial Planning</li> <li>• Introduction to insurance planning &amp; Calculation of Human Life Value</li> <li>• Retirement need analysis techniques, Development of retirement plan, Various retirement schemes such as Employees Provident Fund (EPF), Public Provident Fund (PPF), Superannuation Fund, Gratuity, Other Pension Plans available in India, Tax Treatment, Reverse mortgage, Estate Planning</li> </ul>	15
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#### REFERENCES BOOKS:

1. Navi, D. (2018). Personal Financial Planning in India (2nd ed.). Pearson India.
2. Chandra, P. (2019). Financial Planning: A Guide for Indian Investors (1st ed.). McGraw Hill Education India.
3. Sethi, P. (2013). Financial Planning: A Step-by-Step Guide (1st ed.). Wiley India.
4. Bhattacharya, A. (2017). Tax Planning and Management in India (6th ed.). Taxmann Publications.
5. Parameswaran, R. (2019). Financial Planning and Analysis (1st ed.). McGraw Hill Education.
6. Sethi, A. (2017). Investment Planning in India (1st ed.). Vikas Publishing House.
7. Rathore, R. (2016). Financial Planning and Wealth Management in India (1st ed.). Sage Publications India.
8. Nair, R. (2015). Life Cycle Financial Planning in India (1st ed.). Himalaya Publishing House.
9. Batra, S. (2015). Investment Management and Financial Planning (1st ed.). Cengage Learning India.
10. Sharma, R. (2014). Wealth Management and Financial Planning (1st ed.). New Age International Publishers.
11. Gupta, R. (2018). Financial Planning for Retirement: A Comprehensive Guide (1st ed.). Wiley India.

### **SCHEME OF EXAMINATION**

#### **FOR FIELD PROJECT – FINANCIAL PLANNING (2 CREDITS) (30:20)**

**The scheme of examination shall be divided into two parts:**

- Internal assessment 40% i.e. 20 marks
- Semester end examination 60% i.e. 30 marks

#### **(A) Internal Assessment 20 marks**

Sr. no.	Description	Marks
2	Field Project –	20

	Total Marks	20
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**B) Semester end examination 30 marks – Paper Pattern**

Sr. no.	Description	Marks**
Question 1A OR Question 1B	(5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Question 2A OR Question 2B	(5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
	Total Marks	30

**OR**

Sr. no.	Description	Marks**
Question 1A OR Question 1B	(5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	10
Question 2A OR Question 2B	(5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	10
Question 3A OR Question 3B	(5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	10
	Total Marks	30

\*\*Marks assigned in the external question paper may be based on the weightage (in terms of number of lectures or significance of the topic) of each module in the syllabus. Passing criteria: Minimum 40% in Internal (08 out of 20) and 40% (12 out of 30) in semester end examination.

**SEMESTER – 6 SYLLABUS FROM ACADEMIC YEAR 2025 – 2026 FOR**  
**T.Y.B.COM (B&I)**

<b>Sr no</b>	<b>Subject name</b>	<b>Course Code</b>	<b>CREDITS</b>
1	Marketing in Banking & Insurance	BBI-MAJS6-601	4
2	Financial Markets	BBI-MAJS6-602	4
3	Investment Analysis & Portfolio Management	BBI-MAJS6-603	2
4	Treasury Management	BBI-MINS6-604	4
5	Consumer Behaviour	BBI-MAJELS6-605	4
6	Wealth Management	BBI-MAJELS6-606	4
7	On the Job Training	BBI-OJTS6-607	4
			22

**Course: Marketing In Banking & Insurance****Course Code:** BBI-MAJS6-601

Course Outcomes: After completion of the Course, the learners would be able to

No	Course Outcome	PO Mapping
CO 1- Remember	describe the concepts related to service marketing.	PO-1,PO-2
CO 2- Understanding	understand the relevance of the 7Ps in Service Marketing	PO-1,PO-2
CO 3- Applying	discover the significance of service marketing in the Banking and Insurance industry.	PO-1,PO-2, PO- 3
CO 4- Analysing	analyse the evolving trends in marketing in the Banking and Insurance industry.	PO-3,PO-4
CO 5- Evaluating	assess the various marketing skills needed in the banking and insurance industry.	PO-4, PO-5
CO 6- Creating	design various marketing strategies for Banking & Insurance industry	PO-4, PO-5

Sr. No	Syllabus	No. of lectures
01	Introduction to Marketing  Meaning, Definition, Importance, Marketing Mix, Market Segmentation, Marketing Strategy, Channels of Marketing,, Marketing of Banking and Insurance Products, Marketing Research, Introduction, Process and Types.	15
02	Introduction to Service Marketing  Meaning, Concept, Evolution and Characteristics of Service Marketing. Need and Importance of Service Marketing, 7 P's of Services Marketing Mix, Service Marketing Mix Strategies for Banking and Insurance and Marketing Logistics.	10
03	Consumer Behaviour  Introduction to Consumer Behaviour, Consumer Expectations, Consumer Buying Behavior, Role of Consumer in Service Delivery, Consumer Responses, Consumer Delight – Concept and Importance. Consumer Behaviour and Marketing Communications: Introduction, Marketing Communication Flow, Communication Process, Interpersonal Communication, Persuasive Communication, Source, Message, Message Appeals, Communication Feedback. Service QualityConcept of Service Quality, The Gaps in Service	15

	Quality, THE SERVQUAL model	
04	<p>Rural Marketing</p> <p>Rural Marketing -Concept and Scope ,Nature of Rural Markets , Attractiveness of Rural Markets ,Rural Vs Urban Marketing ,Characteristics of Rural Consumers ,Buying Decision Process ,Rural Marketing Information System ,Potential And Size of Rural Markets. Pricing Strategy, Pricing Policies, Innovative Pricing Methods for Rural Markets, Promotion Strategy, Appropriate Media, Designing Right Promotion Mix, Promotional Campaigns. Distribution- Logistics Management, Problems Encountered, Selection of Appropriate Channels, New Approaches to Reach Out Rural Markets – Electronic Choupal Applications.</p>	15
05	<p>E- Marketing</p> <p>E-marketing: Scope, Benefits and Problems, E-marketing Techniques, Internet Marketing, Digital Marketing and E-marketing E-Marketing Mix Strategy , Introduction, Objectives, the 4Ps in E-Marketing, Additional 3Ps in E-Marketing of Services, the 2P+2C+3S Formula in E-Marketing</p>	05
	Total	60

#### References-

1. Marketing Management -Philip Kotler, PrenticeHall of India New Delhi.  
Service Marketing- S.M.Jha,Himalaya Publishing House, Mumbai.
2. Essence of Service Marketing- Adrian Payne, Prentice Hall of India New Delhi.  
Service Marketing- Hellen Woodruffe,Macmillan Publishers,India, Delhi.
3. E- Marketing - Judy Strauss, Raymond Frost, Pearson Prentice Hall, 2009, 5th Edition
4. Marketing Management – An Asian Perspective Philip Kotler, Gary Armstrong, Prafulla Y. Agnihotri, Ehsan UIHaque – Pearson Education 2010.
5. Rural Marketing – Text and Cases , C.S Krishnamacharayu and Lathiha Ramkrishnan, Pearson Education.
6. Service Marketing – Christopher Lovelock, Pearson Education

#### Scheme of Examination

**The scheme of examination shall be divided into two parts:**

- Internal assessment 40% i.e. 40 marks
- Semester end examination 60% i.e. 60 marks

**(A) Internal Assessment 40 marks**



Description	Marks
One internal test of 20 marks each	20
One Project or Viva or Case studies or Assignment or NGO activity or Internship or class test	20
Total	40

**(B) Semester end examination 60 marks**

**Paper Pattern**

Duration : 2 hours	
Total Marks: 60	
Q.1 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.2 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.3 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.4 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Total	60
Note: Q.1, Q.2, Q.3 are of 15 marks question but may be divided into sub questions if required. Q.4 May include theory (short notes) /Case Study in one of the options.	

**Passing criteria: Minimum 40% in Internal (16 out of 40) and 40% (24 out of 60) in semester end examination.**

**Course: Financial Markets**

**Course Code: BBI-MAJS6-602**

Course Outcomes: After completion of the Course,

No	Course Outcome	PO Mapping
CO 1-Remember	Recall the structure, components, and functions of the Indian financial system, including banking and non-banking institutions.	PO1, PO3
CO 2-Understanding	Explain the evolution and reforms in the Indian financial system, including the role of government and regulatory bodies in ensuring stability and growth.	PO1, PO2, PO3

CO 3- Applying	Apply theoretical concepts to interpret the functioning and interlinkages between money, capital, debt, and commodity markets in India.	PO1, PO2, PO3
CO 4- Analysing	Examine the functioning of financial instruments, intermediaries, and market participants to evaluate market efficiency and transparency.	PO2, PO3, PO4
CO 5- Evaluating	Assess the role and performance of various financial markets and instruments in promoting economic growth and financial inclusion.	PO2, PO3, PO5
CO 6- Creating	Design a model portfolio or case study analyzing inter-market relationships among equity, debt, commodity, and derivative markets.	PO3, PO4, PO5

Sr. No	Syllabus	No. of HRS
01	<b>Module -1- Indian Financial System</b> <ul style="list-style-type: none"> <li>Introduction, Meaning, Functions of financial system, Indian financial system from financial neutrality to financial activism and from financial volatility to financial stability, Role of Government in financial development, Overview of Phases of Indian financial system since independence (State Domination – 1947-1990, Financial sector reforms 1991 till Financial Sector Legislative Reforms Commission 2013), Monitoring framework for financial conglomerates.</li> <li>Structure of Indian Financial System – Banking &amp; Non-Banking Financial Institutions, Organized and Unorganized Financial Markets, Financial Assets/Instruments, Fund based &amp; Fee Based Financial Services. Overview of Indian Financial System.</li> </ul>	15
02	<b>Module-2 - Financial Markets in India</b> <ul style="list-style-type: none"> <li>Indian Money Market – Meaning, Features, Functions, Importance, Defects, Participants, Components of Organized and Unorganized markets and Reforms</li> <li>Indian Capital Market - Meaning, Features, Functions, Importance, Participants, Instruments, Reforms in Primary and Secondary Market. Indian Stock Market - Meaning and functions of Stock Exchange- NSE and BSE.</li> <li>Equity Market – Primary Market, IPO, Book Building, Role of Merchant Bankers, ASBA , Green Shoe Option, Issue of Bonus shares, Right Shares, Sweat Equity shares, ESOP.</li> <li>Indian Debt Market –Market Instruments, Listing, Primary and Secondary Segments</li> </ul>	15
03	<b>Module-3 - Commodity Market</b> <ul style="list-style-type: none"> <li>Introduction to commodities market - Meaning History &amp; origin, Types of commodities traded, Structure of commodities market in India, Participants in commodities market, Trading in commodities in</li> </ul>	15

	India(cash & derivative segment),Commodity exchanges in India & abroad, Reasons for investing in commodities.	
04	<b>Module-4 - Derivatives Market</b> Introduction to Derivatives market- Meaning, History & origin,Elements of a derivative contract,Factors driving growth of derivatives market,Types of derivatives, Types of underlying assets, Participants in derivativesmarket, Advantages & disadvantages of trading in derivatives market,Current volumes of derivative trade in India,Difference between Forwards & Futures	15

#### Scheme of Examination

**The scheme of examination shall be divided into two parts:**

- . Internal assessment 40% i.e. 40 marks
- . Semester end examination 60% i.e. 60 marks

#### **A) Internal Assessment 40 marks**

Description	Marks
One internal test of 20 marks each	20
One Project or Viva or Case studies or Assignment or NGO activity or Internship or class test	20
Total	40

#### **B) Semester end examination 60 marks**

#### **Paper Pattern**

Duration : 2 hours	
Total Marks: 60	
Q.1 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.2 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.3 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.4 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Total	60

Note:

Q.1, Q.2, Q.3 are of 15 marks question but may be divided into sub questions if required.  
Q.4 May include theory (short notes) /Case Study in one of the options.

**Passing criteria: Minimum 40% in Internal (16 out of 40) and 40% (24 out of 60) in semester end examination.**

**Course: Investment Analysis & Portfolio Management**

**Course Code: BBI-MAJS6-603**

Course Outcomes: After completion of the Course,

No	Course Outcome	PO Mapping
CO 1- Remember	Define key concepts in investment such as investment avenues, types of investors, risk-return metrics, and stock market indices.	PO1, PO3
CO 2- Understanding	Differentiate between investment, speculation, and gambling; explain types of risk and return, and the investment decision-making process.	PO1, PO2, PO3
CO 3- Applying	Apply formulas to calculate investment returns and risk metrics including CAGR, standard deviation, beta, and VaR.	PO1, PO2, PO3
CO 4- Analysing	Analyze factors affecting portfolio management decisions using CAPM assumptions, CML, and SML to understand investment behavior.	PO2, PO3, PO4
CO 5- Evaluating	Evaluate portfolio performance using Sharpe, Treynor, and Jensen's measures, and assess securities through fundamental and technical analysis.	PO2, PO3, PO5
CO 6- Creating	Construct a basic investment portfolio by integrating principles of portfolio management and performance evaluation tailored to investor profiles.	PO3, PO4, PO5

Sr. No	Syllabus	Lectures
1.	<b>Introduction to Investment, markets &amp; Risk-Return Relationship</b> <ul style="list-style-type: none"> <li>Investment avenues, investment process, types of investors, and investment criteria.</li> <li>Distinguishing between investments, speculation, and gambling.</li> <li>Global and broad based indices, stock classification, Stock Trading</li> <li>Concept of Risk and Return, Types of risk and return, Measurement of Risk and Return – Holding Period, CAGR, Expected Return, Standard</li> </ul>	15 Hours

	Deviation, VaR and Beta	
2.	<b>Portfolio Management &amp; Performance Measurement:</b> <ul style="list-style-type: none"> <li>• Meaning and Concept, Portfolio Management Process, Objectives, Basic Principles, Factors affecting Investment Decisions in Portfolio Management</li> <li>• Assumptions of CAPM, CAPM Equation, Capital Market Line, Security Market Line</li> <li>• Meaning of Portfolio Evaluation, Sharpe's Ratio (Basic Problems), Treynor's Ratio (Basic Problems), Jensen's Differential Returns (Basic Problems)</li> <li>• Principles of Fundamental Analysis &amp; Technical Analysis</li> </ul>	15 Hours
		30 Hours

### References

1. Reilly, F. K., & Brown, K. C. (2012). *Investment analysis and portfolio management* (10th ed.). Cengage Learning.
2. Chandra, P. (2017). *Investment analysis and portfolio management* (5th ed.). Tata McGraw-Hill Education.
3. Brealey, R. A., & Myers, S. C. (2003). *Principles of corporate finance* (7th ed.). McGraw-Hill.
4. Fischer, D. E., & Jordan, R. J. (2008). *Security analysis and portfolio management* (6th ed.). Pearson Education.
5. Jordan, B. D., & Miller, T. W. (2013). *Fundamentals of investments: Valuation and management* (6th ed.). McGraw-Hill.
6. Bodie, Z., Kane, A., & Marcus, A. J. (2014). *Essentials of investments* (9th ed.). McGraw-Hill.
7. Bernstein, P. L. (2007). *The intelligent investor: The definitive book on value investing* (Revised ed.). HarperBusiness.
8. Fabozzi, F. J., Jones, F. J., & F. J., J. (2013). *The theory and practice of investment management* (2nd ed.). Wiley.
9. Mishkin, F. S., & Eakins, S. G. (2012). *Financial markets and institutions* (7th ed.). Pearson Education.

### SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e. 20 marks
- Semester end examination 60% i.e. 30 marks

(A) Internal Assessment 20 marks

Description	Marks
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Internal Written Examination (objective and subjective questions)	10
Presentation/Assignment -Viva/NGO Activity/Internship/ Book Review/Project/ Open Book Test	10
Total	20

**B) Semester end examination 30 marks – Paper Pattern**

Duration: 1 hours Total Marks: 30	
Particulars	Marks
Q1. Question 1 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q2. Question 2 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15

**\*\*Marks assigned in the external question paper will be based on the weightage (number of lectures) of each module in the syllabus.**

**Pasing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in semester end examination**

**Course: Consumer Behaviour**

**Course Code: BBI-MAJELS6-605**

Course Outcomes: After completion of the Course, the learners would be able to

No	Course Outcome	PO Mapping
CO 1 (Remember)	Identify the behavior of consumers with reference to purchase of goods and services.	PO 1, PO 2, PO 3, PO 4, PO 5
CO 2 (Understanding)	Classify various motivational factors and personality traits that influence purchase behavior.	PO 2, PO 3
CO 3 (Applying)	Discover the learnings and perceptions through which customers make their purchase decisions.	PO 2, PO 3
CO 4 (Analyzing)	Categorise different environmental factors that a consumer considers during the purchase process.	PO 3, PO 4, PO 5
CO 5 (Evaluating)	Discriminate between the different decision making models.	PO 1, PO 2
CO 6 (Creating)	Create scenarios explaining consumer behavior and the various factors that influence it.	PO 2, PO 3, PO 4

Syllabus	No. of lectures
<p><b>Module –1</b></p> <p><b>Introduction To Consumer Behaviour:</b></p> <ul style="list-style-type: none"> <li>• Meaning of Consumer Behaviour, Features and Importance</li> <li>• Types of Consumer (Institutional &amp; Retail), Diversity of consumers and their behaviour- Types Of Consumer Behaviour</li> <li>• Profiling the consumer and understanding their needs</li> <li>• Consumer Involvement</li> <li>• Neuro marketing and Loss Aversion Principle</li> <li>• Application of Consumer Behaviour knowledge in Marketing</li> <li>• Consumer Decision Making Process and Determinants of Buyer behaviour, factors affecting each stage, and Need recognition</li> <li>• Evolution of Indian consumer behaviour.</li> </ul>	15
<p><b>Module -2</b></p> <p><b>Individual- Determinants of Consumer Behaviour</b></p> <ul style="list-style-type: none"> <li>• Consumer Needs &amp; Motivation (Theories - Maslow, Mc Cleland).</li> <li>• Personality – Concept, Nature of personality, Freudian, non - Freudian and Trait theories, Personality Traits and it's Marketing significance, Product personality and brand personification.</li> <li>• Self Concept – Concept</li> <li>• Consumer Perception</li> <li>• Learning - Theory, Nature of Consumer Attitudes Formation &amp; Change.</li> </ul>	15
<p><b>Module-3</b></p> <p><b>Environmental Determinants of Consumer Behaviour</b></p> <ul style="list-style-type: none"> <li>• Family Influences on Buyer Behaviour</li> <li>• Roles of different members, needs perceived and evaluation rules.</li> <li>• Factors affecting the need of the family, family life cycle stage and size.</li> <li>• Social Class and Influences.</li> <li>• Group Dynamics &amp; Consumer Reference Groups, Social Class &amp; Consumer Behaviour - Reference Groups, Opinion Leaders and Social Influences Ingroup versus outgroup influences, role of opinion leaders in diffusion of innovation and in purchase process.</li> </ul> <p>Cultural Influences on Consumer Behaviour Understanding cultural and subcultural influences on individual, norms and their role, customs, traditions and value system.</p>	15

<b>Module 4</b> <b>Consumer decision making models and New Trends</b> <ul style="list-style-type: none"> <li>Consumer Decision making models: Howard Sheth Model, Engel Blackwell, Miniard Model, Nicosia Models of Consumer Decision Making ,VALS Model</li> <li>Rethinking the 4Ps by Ettenson, Conrado, Knowles</li> <li>Diffusion of innovations Process of Diffusion and Adoption, Innovation, Decision process, Innovator profiles.</li> <li>Buying behaviour the E-buyer visa vis the Brick and Mortar buyer, Influences on E-buying.</li> </ul>	<b>15</b>
<b>Total</b>	<b>60</b>

## **REFERENCES**

- Berger, J- Contagious: Why Things Catch On.
- Schiffman, L.G., Kanuk, L.L., & Kumar, S.R. (2011). Consumer Behaviour. (10th ed.). Pearson.
- Solomon, M.R. (2009). Consumer Behaviour – Buying, Having, and Being. (8th ed.) New Delhi: Pearson.
- Blackwell, R.D., Miniard, P.W., & Engel, J. F. (2009). Consumer Behaviour. New Delhi: Cengage Learning.
- Hawkins, D.I., Best, R. J., Coney, K.A., & Mookerjee, A. (2007). Consumer Behaviour – Building Marketing Strategy. (9th ed.). Tata McGraw Hill.
- Loudan, David L and Bitta, A.J. Della Consumer Behaviour.
- Kotler, P. & Keller, K. L. (2012). Marketing Management (Global Edition) (14th ed.). Pearson Nair, Suja R- Consumer Behaviour in Indian Perspective.

### Scheme of Examination

**The scheme of examination shall be divided into two parts:**

- Internal assessment 40% i.e. 40 marks
- Semester end examination 60% i.e. 60 marks

### **A. Internal Assessment 40 marks**

Description	Marks
One internal test of 20 marks each	20
One Project or Viva or Case studies or Assignment or NGO activity or Internship or class test	20
<b>Total</b>	<b>40</b>

### **B. Semester end examination 60 marks**



## Paper Pattern

Duration : 2 hours	
Total Marks: 60	
Q.1 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.2 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.3 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.4 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Total	60
Note: Q.1, Q.2, Q.3 are of 15 marks question but may be divided into sub questions if required. Q.4 May include theory (short notes) /Case Study in one of the options.	

**Passing criteria: Minimum 40% in Internal (16 out of 40) and 40% (24 out of 60) in semester end examination.**

**Course: Wealth Management**

**Course Code: BBI-MAJELS6-606**

Course Outcomes: After completion of the Course,

No	Course Outcome	PO Mapping
CO 1- Remember	Recall the key concepts of wealth management, financial planning, insurance, tax laws, and retirement strategies.	PO1, PO3
CO 2- Understanding	Explain the components and process of wealth management, types of insurance, investment strategies, and tax-saving instruments.	PO1, PO2, PO3
CO 3- Applying	Apply financial planning tools such as human life value, asset allocation, tax calculation, and return computations (e.g., CAGR, post-tax returns).	PO1, PO2, PO3
CO 4- Analysing	Analyze client financial statements, risk profiles, and life cycle needs to recommend appropriate wealth and retirement planning solutions.	PO2, PO3, PO4
CO 5- Evaluating	Evaluate various investment, insurance, and estate planning options in relation to tax implications and client-specific financial goals.	PO2, PO3, PO5

CO 6- Creating	Develop a comprehensive, goal-based wealth management plan incorporating personal finance, risk management, estate, and retirement planning.	PO3, PO4, PO5
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Sr. No	Modules/Units	Hours
1	<b>UNIT 1 - Introduction</b>	
	a) Introduction To Wealth Management: Meaning of WM, Scope of WM, Components of WM, Process of WM, WM Needs & Expectation of Clients, Code of Ethics for Wealth Manager b) Personal Financial Statement Analysis: · Financial Literacy, Financial Goals and Planning, Cash Flow Analysis, Building Financial Plans, Life Cycle Management. c) Economic Environment Analysis: · Interest Rate, Yield Curves, Real Return, Key Indicators-Leading, Lagging, Concurrent	15
2	<b>UNIT 2 - Insurance Planning and Investment Planning</b>	
	a) Insurance Planning: · Meaning, Basic Principles of Insurance, Functions and Characteristics of Insurance, Rights and Responsibilities of Insurer and Insured, Types of life Insurance Policies, Types of General Insurance Policies, Health Insurance – Mediclaim – Calculation of Human Life Value-Belth Method/CPT b) Investment Planning: · Types of Investment Risk, Risk Profiling of Investors & Asset Allocation (Life Cycle Model), Asset Allocation Strategies (Strategic, Tactical, Life-Cycle based), Goal-based Financial Planning, Active & Passive Investment Strategies	15
3	<b>UNIT 3 - Financial Mathematics/Tax and Estate Planning</b>	
	a) Financial Mathematics: · Calculation of Returns (CAGR, Post-tax Returns etc.), Total Assets, Net Worth Calculations, Financial Ratios b) Tax and Estate Planning: · Tax Planning Concepts, Assessment Year, Financial Year, Income Tax Slabs, TDS, Advance Tax, LTCG, STCG, Carry Forward & Set-off, Estate Planning Concepts – Types of Will – Requirements of a Valid Will – Trust – Deductions-Exemptions	15
4	<b>UNIT 4 - Retirement Planning/Income Streams &amp; Tax Savings Schemes</b>	
	a) Retirement Planning: · Understanding of different Salary Components, Introduction to Retirement Planning, Purpose & Need, Life Cycle Planning, Financial Objectives in Retirement Planning, Wealth Creation (Factors and Principles), Retirement (Evaluation & Planning), Pre & Post-Retirement Strategies - Tax Treatment	15

b)	Income Streams & Tax Savings Schemes: Pension Schemes, Annuities- Types of Annuities, Various Income Tax Savings Schemes	
	Total hours	60

### Text Books:

1. Tripathi, Vanita: Security Analysis and Portfolio Management. Taxmann Publications.
2. Chandra, Prasanna: Investment Analysis and Portfolio Management. McGraw Hill Education.
3. Randall S. Billingsley, Lawrence J. Gitman, and Michael D. Joehnk (2017): Personal Financial Planning. Cengage Learning.
4. Susan M. Tillery, and Thomas N. Tillery: Essentials of Personal Financial Planning. Association of International Certified Professional Accountants.
5. Singh, Rohini (2017): Security Analysis and Portfolio Management (2nd Edition). Excel Books.

### SCHEME OF EXAMINATION

**The scheme of examination shall be divided into two parts:**

- Internal assessment 40% i.e. 40 marks
- Semester end examination 60% i.e. 60 marks

#### **(A) Internal Assessment 40 marks**

Description	Marks
Internal test – Objectives and subjective based, 20 marks	20
Presentation/Assignment -Viva/NGO Activity/Internship/ Book Review/Project/ Open Book Test	20
Total	40

#### **(B) Semester end examination 60 marks – Paper Pattern**

Duration: 2 hours	Total Marks: 60
Particulars	Marks**
Q1. Question 1 (5 Marks x 3) or (7 and 8 Marks) or (7.5 and 7.5 Marks) or (15 Marks)	15

Q2. Question 2 (5 Marks x 3) or (7 and 8 Marks) or (7.5 and 7.5 Marks) or (15 Marks)	15
Q3. Question 3 (5 Marks x 3) or (7 and 8 Marks) or (7.5 and 7.5 Marks) or (15 Marks)	15
Q4. Question 4 (5 Marks x 3) or (7 and 8 Marks) or (7.5 and 7.5 Marks) or (15 Marks)	15

**Passing criteria: Minimum 40% in Internal (16 out of 40) and 40% (24 out of 60) in semester end examination.**

**Course: Treasury Management**

**Course Code: BBI-MINS6-604**

Course Outcomes: After completion of the Course,

No	Course Outcome	PO Mapping
CO 1- Remember	Identify and recall fundamental treasury terms, structures, instruments, and functions including CRR, SLR, VaR, RTGS, and NDS.	PO1, PO3
CO 2- Understanding	Describe the role, scope, and structure of treasury management in banks, including liquidity management, FOREX operations, and information systems.	PO1, PO2, PO3
CO 3- Applying	Apply treasury concepts such as capital adequacy, asset-liability management, and liquidity ratios to assess financial health in banking scenarios.	PO1, PO2, PO3
CO 4- Analysing	Analyze treasury operations and risk exposures, including interest rate risk, FOREX risk, and VaR, in the context of evolving market conditions.	PO2, PO3, PO4
CO 5- Evaluating	Evaluate regulatory guidelines (RBI, FIMMDA), ethical codes, and compliance frameworks in managing treasury operations and risk.	PO2, PO3, PO5
CO 6- Creating	Design a treasury management model incorporating IT systems (NDS, STP), risk controls, tax planning, and global best practices under regulatory constraints.	PO3, PO4, PO5

Sr. No	Syllabus	Lectures
1.	<b>Introduction to Treasury Management</b> <ul style="list-style-type: none"> <li>• Concept &amp; Evolution of Treasury</li> <li>• (Including other important terminology in treasury: Arbitrage, Bank Rate, Options, Capital Adequacy, Capital Fund, CRR, CDSL, Clearing House, DP, Hedging, LAF, OMOs, RTGS, Refinance, SLR, SWIFT, T-Bills, Tier-I &amp; Tier-II Capital)</li> <li>• Objectives &amp; Role of Treasury</li> <li>• Structure of Treasury &amp; Functions of Treasurer</li> <li>• Scope &amp; Functions of Treasury Management</li> <li>• Internal Treasury Control System</li> <li>• Role of Information Technology in Treasury Management (Negotiated Dealing System - NDS; Straight-Through Processing - STP)</li> </ul>	15 Hours
2.	<b>Treasury Operations</b> <ul style="list-style-type: none"> <li>• Liquidity Management (Objectives, CRR, SLR, RTGS, CCIL)</li> <li>• Treasury Management in Commercial Banks</li> <li>• (NPA &amp; Capital Adequacy Norms - CRAR; Investment Policy Statement; Back-office Support &amp; Accounting)</li> <li>• FOREX Market Operations</li> <li>• (International Financial System &amp; FOREX Market; Instruments Traded; Exchange Rate Mechanism; Indian FOREX Market; RBI &amp; Exchange Market)</li> <li>• Risk Management in Market Operations</li> <li>• (Gilt-edged Markets; Exchange Rate &amp; Currency Risk; Interest Rate Risk Management)</li> <li>• Impact of Treasury Operations</li> <li>• (Structural &amp; Statutory Changes; Need for Regulation)</li> </ul>	15 Hours
3.	<b>Risk Analysis &amp; Control</b> <ul style="list-style-type: none"> <li>• Interest Rate risk: Investment /Trading Book</li> <li>• Value at Risk [VaR]</li> <li>• FOREX (Market) Risk</li> <li>• Risk Management in banks [RBI Guidelines]</li> <li>• Treasury &amp; Asset-Liability Management (ALM)</li> <li>• Meaning &amp; Objectives of ALM; Market Risk-Liquidity &amp; Interest Risk; Role of Treasury in ALM; Use of Derivatives in ALM; Policy Environment</li> </ul>	15 Hours

4.	<b>Regulatory, Supervising &amp; Compliance Framework</b>	15 Hours
	<ul style="list-style-type: none"> <li>• Ethics, Morals &amp; Code of Conduct-The Dealing Room General Principles from FIMMDA</li> <li>• RBI guidelines &amp; Policy</li> <li>• Organizational setup; Industrial Sickness; NPAs in Scheduled Commercial Banks</li> <li>• Tax Environment in Treasury</li> <li>• Corporate Taxation; Need for Tax Planning; Tax changes during 2004 to 2007 &amp; at Present; Tax on Investments; Tax Compliance</li> <li>• MIS for Treasury Operations</li> <li>• Current Monetary &amp; Credit Policies; Fiscal &amp; Budgetary Policies; Foreign Trade &amp; Exchange Policies; Financial Market Trends;</li> <li>• International Developments</li> <li>• Global framework in Treasury Operations</li> </ul>	
		60 Hours

### References:

1. Treasury Management: The Practitioner's Guide" by Steven M. Bragg (Wiley,2013)
2. Bank Valuation and Value- Based Management: Deposit and Loan Pricing, Performance Evaluation, and Risk Management" by Jean Dermine, published by McGraw-Hill Education in2015.

### SCHEME OF EXAMINATION

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Q3. Question 3 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q4. Question 4 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15

**\*\*Marks assigned in the external question paper will be based on the weightage (number of lectures) of each module in the syllabus.**

**Passing criteria: Minimum 40% in Internal (16 out of 40) and 40% (24 out of 60) in semester end examination**

**Course Name: On the Job Training (OJT)**

**Course Code: BBI-OJTS6-607**

Sr. No	Course Outcome	PO Mapping
1	To provide practical, hands-on experience that strengthens Student's skills and knowledge.	PO1, PO2, PO3
2	To build confidence and independence by applying learning in real work situations.	PO4, PO5
3	To develop professionalism, including proper work habits, communication, and responsibility.	PO1, PO2, PO3
4	To prepare for future employment through real workplace exposure and improved competency.	PO4, PO5

### **1. Introduction**

On-the-Job Training (OJT) / Internship is a credit-bearing component designed to give students hands-on professional exposure and practical skill enhancement aligned with NEP 2020 requirements. Students must undertake a structured internship in a recognized organization to gain real-world experience and industry readiness.

### **2. Duration & Credit Requirements**

- Students must complete a minimum of 120 hours of Internship / OJT / Articleship / Part-Time Job / Full-Time Job.
- Successfully completing 120 hours shall earn the student 4 academic credits.
- Internship in OWN family business and Self Employment is strictly NOT allowed. (Students must gain external, unbiased exposure and evaluation.)

### **3. Evaluation Procedure**

After completing the internship:

1. Students must prepare a comprehensive Internship Report describing:
  - Learning outcomes
  - Tasks performed

- Skills gained
- Challenges and reflections
- 2. The report must be:
  - Signed by the Internship Supervisor (from the organization)
  - Countersigned by the Faculty Mentor
- 3. The College will evaluate internship performance based on:
  - Supervisor appraisal
  - Quality of report
  - Attendance log
  - Oral presentation / Viva (if applicable)

#### **Passing Standards**

- Minimum Grade D required in the internship component.
- A student is declared PASS only if:
  - All required documents are submitted, AND
  - The student completes evaluation / viva successfully.

#### **4. Mandatory Documents**

The following documents must be submitted in the prescribed format:

1. Experience Certificate (minimum 120 hours)
2. Acknowledgement Letter confirming internship selection
3. Student Diary (Logbook) with daily tasks & attendance
4. Company Supervisor Evaluation form
5. College Supervisor Evaluation form
6. Student Feedback Form post-internship

Note: Missing ANY document will result in *incomplete internship* status.

#### **5. Guidelines for the Internship Report**

Each student must prepare a formal Project Report based on their internship experience.

##### **A. Structure of the Report**

The report must include:

1. **Executive Summary**
  - A concise overview of the entire internship experience.
2. **Company Introduction**
  - Background, products/services, structure, SWOT analysis.
3. **Statement & Objectives**
  - Mission, vision, and strategic direction of the organization.
4. **Role & Responsibilities During Internship**
  - Department assigned
  - Key tasks performed
  - Tools/software used
  - Supervisor-verified summary
5. **Challenges Faced**
  - Practical difficulties
  - How theoretical knowledge was applied
  - How challenges were resolved
6. **Conclusion & Recommendations**
  - Key learning and takeaways
  - Suggestions to improve alignment between theory & practice
7. **Appendices**



- All mandatory documents listed earlier

#### **6. Report Formatting Requirements**

- **Font:** Times New Roman
- **Font Size:** 12 (content), 14 (titles)
- **Line Spacing:** 1.5 for content, 1.0 for tables
- **Paper:** A4
- **Margins:** Left 1.5 inch; Right/Top/Bottom 1 inch
- **Binding:** Spiral
- **Length:** 10–15 pages

#### **8. Submission Requirements**

1. **Hard Copy** of the report in prescribed format
2. **Signature of Faculty Mentor** is mandatory
3. **Soft Copy Upload** on Google Drive (link provided by mentor)
4. Late submissions may not be accepted unless approved by the department

**NOTE:** The formats for all required documents shall be provided by the teacher-in-charge and will also be available on the college website.