



ST. XAVIER'S COLLEGE (AUTONOMOUS), RANCHI
(AN AUTONOMOUS COLLEGE AFFILIATED TO RANCHI UNIVERSITY)

**SYLLABUS UNDER CBCS CURRICULUM OF
B.COM (BANKING & INSURANCE)
HONOURS (SELF FINANCING) PROGRAMME
w.e.f. Academic Session - 2024 - 27**

**FOR UNDER GRADUATE COMMERCE
SELF FINANCING PROGRAMME
AS PER RANCHI UNIVERSITY REGULATION**



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Department of Vocational Programmes
St. Xavier's College (Autonomous), Ranchi
 (An Autonomous College Affiliated to Ranchi University, Ranchi)

Ref. No.: VP/CVoc/I/2025

Date: 25th January 2025

The meeting of the Board of Studies held today i.e. 25th January 2025 at 11.00 am at the Department to finalize the syllabus of three years undergraduate programme of B.Com. (Banking & Insurance) Honors under the new CBCS Credit System which is effective from academic session of 2024-27 as per the directions of Ranchi University, Ranchi.

Sl No	Name of the Board Members	Status of the Board Member	Signature
1	Prof. Gautam Rudra, H.O.D, Department of Vocational Programmes	Chairperson	<i>[Signature]</i> 25/1/25
2	FCMA. Ajay Deep Wadhwa, Rt. General Manager Finance, Central Coal Fields Ltd., Ranchi	University Representative	<i>[Signature]</i> 25/1/25
3	Prof. (Dr.) Pinaki Ghosh, Associate Professor, Xavier Institute of Social Sciences (XISS), Ranchi	Post Graduate Alumnus	<i>[Signature]</i> 25/1/25
4	Prof. (Dr.) Somnath Mukherjee, Sr. Assistant Professor, Birla Institute of Technology (Lalpur Center), Ranchi	Academic Experts	<i>[Signature]</i> 25/1/25
5	Prof. (Dr.) Harmeet Kaur, Associate Professor, Dean, Faculty of Commerce & Management, Jharkhand Rai University, Ranchi	Academic Experts	<i>[Signature]</i> 25/1/25
6	Shri Saswat Mazumdar, Sr. Branch Manager, Reliance Nippon Life Insurance Company Ltd., Ranchi, Jharkhand	Industry Expert	<i>[Signature]</i> 25/1/25
7	Prof. (Dr.) Kaushik Dutta, Assistant Professor, Department of Vocational Programmes, St. Xavier's College, Ranchi	Internal Member	<i>[Signature]</i> 25/1/25
8	Prof. Nidhi Arya, Assistant Professor, Department of Vocational Programmes, St. Xavier's College, Ranchi	Internal Member	<i>[Signature]</i> 25/1/25
9	Prof. (Dr.) Rakesh Kumar Dixit, Assistant Professor, Department of Vocational Programmes, St. Xavier's College, Ranchi	Internal Member	<i>[Signature]</i> R.K. Dixit 25/1/25
10	Prof. (Dr.) Shakil Anwar Siddique, Assistant Professor, Department of Vocational Programmes, St. Xavier's College, Ranchi	Internal Member	<i>[Signature]</i> 25/1/25
11	Prof. CMA. Ekta Arya, Assistant Professor, Department of Vocational Programmes, St. Xavier's College, Ranchi	Internal Member	<i>[Signature]</i> 25/1/25
12	Prof. Fabian Tete, Assistant Professor, Department of Vocational Programmes, St. Xavier's College, Ranchi	Internal Member	<i>[Signature]</i> 25/1/25
13	Prof. Hussain Ahmed, Assistant Professor, Department of Vocational Programmes, St. Xavier's College, Ranchi	Internal Member	<i>[Signature]</i> 25/1/25
14	Prof. (Dr.) Deependra Kumar Sinha, Assistant Professor, Department of Vocational Programmes, St. Xavier's College, Ranchi	Internal Member	<i>[Signature]</i> 25/1/25

Minutes of the Meeting:

All the members discussed in details thoroughly all the important point of the syllabus and unanimously this syllabus is approved with some changes for the three year undergraduate programme as per CBCS regulations of Ranchi University applicable from academic session 2017-20 and subsequently amended on 2019 to include one more GE papers in 1st to 4th semester of the programme. All regulations in related to composition of marks for the non-practical & practical papers, promotion and Credits of courses are to be followed as per the CBCS regulations of the Ranchi University, Ranchi.

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Mission & Vision for B.Com. (Self-Financing) Honors Programme

Mission: To offer high quality management programme that equip students with right knowledge, skills and attitudes required to succeed in a dynamic world.

- **Knowledge:** the right knowledge implies relevant contemporary and cutting-edge knowledge obtained through research and practiced which empowers students to think and act independently, creatively and ethically.
- **Skills:** The right skills enable students to think through complex problems, analyze them critically and find solutions quickly in a changing business environment.
- **Attitudes:** The right attitudes help students put their thoughts, feelings, behaviors' and actions in place while handling tough situations.

Vision: To be a leader in management education through industry focused curriculum, case based learning and applied research.

Programme Outcomes (PO) of B.Com. (Self-Financing) Honors Programme

PO1-Critical Thinking: By the end of the programme students are expected to act intellectually such that they are able to take informed actions after identifying the assumptions that frame our thinking and actions, checking out the degree to which these assumptions are accurate and valid, and looking at the ideas and decisions from different perspectives.

PO2-Effective Communications: By the end of the programme students are expected to possess good communication skills that are the cornerstone of any successful verbal and written communication required for the higher studies and jobs.

PO3-Special Interaction: At the end of the programme students are expected to have an insightful perspective towards difference in gender race, class, and disability and are able interact with each social entity in the most amicable way.

PO4- Community engagements: By the end of the programme students are expected to be continuously involved with their local community and contribute through their knowledge and skills towards the up liftment of the society and the country as a whole.

PO5-Ethics: At the end of the programme students are expected to have high ethical standards in terms of their work, social structure, family and their role responsibilities.

PO6-Environment & Sustainability: By the end of their programme students are expected to be aware of environmental issues and contribute towards sustainable developments of locality, society and nation as a whole.

PO7-Self-directed and Lifelong learning: By the end of the programme students are expected to be in a mental state such that they are able to cope with the dynamic socio technological changes and are motivated to learn and contribute towards self, social and national developments.

PO8-Teamwork: By the end of the programme students are expected to have an outstanding team skill which is much needed to create synergy in society and at the work place.

PO9-Employability: By the end of the programme students are expected to possess the necessary skills to become highly employable in the industry of their choice.

PO10-Intiative & Leadership: By the end of the programme students are expected to demonstrate initiative and leadership skill required for self, social, organization and nation's development.

PO11-Demonstrate Mastery in Analytics: Demonstrate the ability to identify a business situation from the stated information, assess the statistical techniques and the software applications required to model the same, and interpret the subsequent results to assist in effective decision making.

PO12-Sensitivity towards Global Perspective: Understand and imbibe information related to global business modules, brands strategies, and thereby assess global practices against localized customizations to better global presence within local settings and vice versa.

Programme Specific Outcomes (PSO) for B.Com. (Banking & Insurance)

POS 1 - This program endeavors to upgrade the depth of knowledge of different aspects of banking and insurance and other financial services and practical applications of the theory in view of the unprecedented changes that have taken place in the past few years.

POS 2 - This program provides useful knowledge to students regarding financial markets, which have undergone a radical transformation today and there is a need of the hour to give a clearer understanding of the same to the students.

POS 3 - This programme helps students to acquire knowledge in the field of accounting, taxation, auditing, financial accounting, managerial economics, business laws and business communications practiced in Banking and Insurance sector.

POS 4 - Major advantage of this programme is students have an in depth understanding in the field as they specialize and emphasize more in Banking and Insurance and to be able to apply knowledge gained through theoretical and practical experience in the real business world.

POS 5 - This Programme provides comprehensive management training to students by way of interactions, projects preparation & presentations, industrial visits, practical training, job orientations & placements.

POS 6 - This program would result in the output of knowledge and skill-ready professionals for banking sector, insurance sector, finance companies and other allied sectors.

POS 7 – The students of this programme will be able to understand the advanced treatment of investments and building portfolios.

POS 8 - Student gets insight about various legal and ethical aspects, new reforms taken place in banking and insurance sector.

POS 9 – The students will be able to learn the practical utility of information technology and develop their competency in managing the activities involved in banking and insurance sector.

POS 10 – Students will be able to Identify, Compare and analyze the characteristics, structure, functioning and performance of banking and insurance companies demonstrate the capability to work independently in the related fields/areas.

POS 11 – The student will be able to integrate and communicate qualitative and quantitative information to the community at large.

POS 12 - Students will be able to explain the working of Indian financial system and its significance in the growth of economy.

POS 13- This Programme helps to gain knowledge about the claim settlement procedure of various contracts.

POS 14 - Students obtains knowledge regarding the role of Reserve Bank of India in financial markets.

POS 15 – Students will be able to understand the Banking Industry, Commercial Banking and Customer – Banker Relationship, concept of Universal Banking & Technology in Banking sector, concept of Microfinance & Financial Inclusion.

POS 16 - Student will be able to understand the Life Insurance Business, Products of Life Insurances, Non Traditional Life Insurance Products, Health Insurance, Home Insurance

POS 17 – This programme helps students to gain knowledge about concept, structure and classification of mutual funds in India and management of mutual funds.

Programme Pedagogy for B.Com. (Banking & Insurance)

- *Classroom lecture with multimedia system.*
- *Comprehensive discussion of topics.*
- *Workshop & Simulation practices.*
- *Outcome Based Learning System.*
- *Market Survey & Market Research under the guidance of Prof. Mentor.*
- *Live workshops in the presence of industry experts.*
- *Task assignments through team work*
- *Summer and winter internship in the respective areas for gaining practical knowledge.*
- *Collaborative Learning System with industry experts & trainers.*
- *Lecture from industry experts & industrial exposure visit.*
- *Technical delivery through comprehensive practical and simulation practices.*
- *Student's presentation and feedback and evaluation by industrial experts.*
- *Case studies and interpretation.*
- *Organizing "Know Your Corporate" programmes.*
- *Panel discussion with industry experts.*
- *Encourage to write Research paper on the different subjects.*
- *Special remedial classes for weaker academic students.*
- *Mentorship system of academic practices.*
- *Organizing Interview and Soft Skill Development sessions for personality development.*

COURSES OF STUDY FOR B.COM (BANKING & INSURANCE) HONORS PROGRAMME**Subjects Combination for B. Com (Banking & Insurance) Honors Programme (164 Credits)**

Honors/Core Courses CC 14 Papers	Discipline Specific Elective Courses DSE 4 Papers	Skill Enhancement Courses SEC 2 Papers	Compulsory Course AECC 1+1=2 Papers	Generic Courses GE 2+2+2+2=8 Papers
B&I	B&I Specific	SEC in B&I	Language English Communication +EVS	GE in B&I

Semester Wise Examination Structure for Mid Semester & End Semester Examinations:

Sem	Core Honors, Allied DSE, Compulsory AECC Courses		Examination Structure		
	Code	Papers	Mid Semester Theory (F.M)	End Semester Theory (F.M)	End Semester Practical/ Viva (F.M)
I	Core 1	Fundamentals of Insurance	25	75	---
	Core 2	Principle & Practice of Banking	25	75	---
	GE 1 (A)	Financial Accounting	---	100	---
	GE 1 (B)	Behavioral Finance	---	100	---
	AECC 1	English Communication	---	100	---
II	Core 3	Principles of Life Insurance	25	75	---
	Core 4	Asset, Liability & Capital Management	25	75	---
	GE 2 (A)	Risk Management	---	100	---
	GE 2 (B)	Financial Management	---	100	---
	AECC 2	Environmental Studies	---	100	---
III	Core 5	General Insurance	25	75	---
	Core 6	Underwriting & Claim Management in Insurance	25	75	---
	Core 7	Merchant Banking Operation	25	75	---
	GE 3 (A)	Mutual Fund & Price Management	---	100	---
	GE 3 (B)	Corporate Governance & Ethics	---	100	---
	SEC 1	Research Methodology & Quantitative Finance	---	100	---
IV	Core 8	Health and Miscellaneous Insurance	25	75	---
	Core 9	Portfolio Management	25	75	---
	Core 10	International Banking	25	75	---
	GE 4 (A)	Stock Market Operation & Management	---	100	---
	GE 4 (B)	Managerial Economics	---	100	---
	SEC 2	Service Marketing	---	100	---
V	Core 11	Financial Crime & Compliance	25	75	---
	Core 12	Bank Management	25	75	---
	DSE 1	IT for Bank & Insurance	25	75	---
	DSE 2	Insurance & Banking Laws	25	75	---
VI	Core 13	Risk & Treasury Management	25	75	---
	Core 14	Principle & Practice of Reinsurance	25	75	---
	DSE 3	Entrepreneurship Development	25	75	---
	DSE 4	On the Job Training	---	---	50 + 50

Semester – I**5 Papers****CORE COURSE – C1****(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40*****Instructions to Question Setter for******Mid Semester Examination (MSE):***

There will be two groups of questions. Group A is compulsory and will contain five questions of the very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 will be short answer type of 5 marks. Group B will contain descriptive type six question of 15 marks each, out of which any four are to answer.

Note: *There may be subdivision in each question asked in Theory Examinations.*

FUNDAMENTALS OF INSURANCE**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This course familiarizes the students with insurance subject with nature, tools and scope. Different kinds of insurance products are discussing for better understanding of the subjects.

Course Learning Outcome:

- Evaluate the growth and Development of Insurance Business.
- Understand the working and functioning of the Insurance Sector.
- Study the inter-relationship between Insurance & Risk Management.
- Analyze the Role of Insurance Business Intermediaries.
- Obtain an overview of Regulatory Framework of Insurance Sector.

Unit I: Principle of Insurance, Different kinds of Insurance, Nature and functions of insurance, Life Insurance Organization—Context and Important Activities, Internal Organization Distribution Systems & trends.

Lectures: 15

Unit II: Appointment, Functions and Remuneration of Agents & Brokers, Insurance Contracts, Rating of insurance products, Legal framework of insurance business, Registration and licensing of insurance.

Lectures: 12

Unit III: Elements of Insurable risk—Randomness and Economic feasibility, financial aspects of insurance operations—Statutory accounting requirements, Life insurance companies, and Non-life insurance companies.

Lectures: 15

Unit IV: Reinsurance—Nature, Type, Functions, Techniques, Objectives, Reinsurance in Indian perspectives.

Lectures: 08

Unit V: Underwriting—Definition and Objectives, Process for underwriting in life and non-life insurance, Loss adjustments.

Lectures: 10**Recommended Books**

1. Fundamentals of Insurance—P. K. Gupta
2. Insurance Theory and Practice—Nalini Prava Tripathy and Prabir Pal
3. Fundamentals of Risk and Insurance—Emmett J. Vaughan and T. Vaughan
4. Principles and Practice of Insurance—M. N. Mishra
5. Principles and Practice of Banking and Insurance—O. P. Agarwal
6. IC 01-Insurance Institute of India
7. IC 11-Insurance Institute of India

Note: Latest edition of text books may be used

CORE COURSE – C2**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for
Mid Semester Examination (MSE):**

There will be two groups of questions. Group A is compulsory and will contain five questions of the very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 will be short answer type of 5 marks. Group B will contain descriptive type six question of 15 marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

PRINCIPLE & PRACTICE OF BANKING**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: It provides the knowledge about the banking sector and its working procedures. Different banking products are also analyzed for proper understanding. Management of banks is also discussing for clear understanding of this sector.

Course Learning Outcome:

- Make the students to aware of the fundamentals of banking and knowledge of banking operations.
- Analysis the Role and organization structure of Indian banking system.
- Relate the Regulation of Indian Banking Act 1949 and their Progress & performance.
- Acquaint the students with Bank Nationalization Process and its effects.
- Apply the impart knowledge about functions, role and monetary policy of Reserve Bank of India.

Unit I: Introduction, Evolution and structure Indian Banking system: Role and functions of Banks, Regulatory provisions/enactments, Governing Banks, Major functions of RBI. **Lectures: 10**

Unit II: Retail, Wholesale and International Banking: Nature & scope of retail banking, Wholesale banking services. **Lectures: 10**

Unit III: Deposit: Banker-Customer Relation, Different deposit products, Services rendered by banks, Mandate and Power of Attorney, Banker's Lien-Right of set off, Garnishee Order, Income Tax Attachment Order etc. **Lectures: 10**

Unit IV: Credit: Principles of lending, various credit facilities, Working capital and term loans, Credit appraisal techniques, Approach to lending. Credit Management, Credit Monitoring, NPA (Non-Performing Asset), SARFASI Act **Lectures: 10**

Unit V: Interest Rate Risk Management **Lectures: 05**

Unit VI: Priority lending sectors: Target issues/problems, Current guidelines, Bank's performance, Developments in new products and services. **Lectures: 05**

Unit VII: Negotiable Instrument Act- 1881, KYC norms and Money Laundering, New Developments of Banking. **Lectures: 10**

Recommended Books

1. Know your Banking Series—Taxman
2. Principles of Banking—Taxman
3. Principles and Practice of Banking and Insurance—O. P. Agarwal

Note: Latest edition of textbooks may be used

GENERIC ELECTIVE (GE 1A)**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40*****Instructions to Question Setter for
End Semester Examination (ESE):***

There will be two groups of questions. Group A is compulsory and will contain three questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 & 3 will be short answer type of 5 marks. Group B will contain descriptive type six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

FINANCIAL ACCOUNTING**Theory: 75 Lectures; Tutorial: 15 Lectures**

Objective: To make the students familiar with generally accepted accounting principles of financial accounting and their applications in business organizations excluding corporate entities.

Course Learning Outcome:

- Understand the basics of financial accounting.
- Acquaint with various concepts of accountancy and prepare final accounts.
- Identify the need of goodwill valuation and share valuation in business.
- Acquire knowledge of redemption process of preference shares, debentures and buy back of shares
- Prepare financial statements for banking companies.
- Evaluate and analyze financial statements effectively.
- Apply concepts to assess banking company finances.

Unit I: Financial Accounting: Nature and scope, Limitations of financial accounting. Accounting Standards: Meaning, Significance, Generally Accepted Accounting Principles (GAAP), IFRS, IND AS & GFR

Lectures: 10

Unit II: Accounting Process: Form recording of transactions in preparation of final accounts, Rectifications of errors

Lectures: 12

Unit III: Bank Reconciliation Statements-Meaning, Reasons for difference between passbook and cash book, Advantages & disadvantages of BRS, Calculation of Reconciliation.

Lecture: 06

Unit IV: Depreciation Accounting: Meaning of depreciation, causes, and objects of providing depreciation, factors affecting depreciation. Methods of depreciation: straight line method and diminishing balance method.

Lectures: 12

Unit V: Accounting for Partnership-Rights, duties and power of a partner, kinds of partners, fixed and fluctuating capital, goodwill, revaluation & profits sharing calculation, accounting entries for admission of partner, retirement of a partner.

Lectures: 12

Unit VI: Analysis of Financial Statements, Common Size Balance Sheet, Ratio Analysis.

Lectures: 15

Unit VII: Cash Flow Statement- Meaning, Objectives, Importance, and Components of cash flow, preparation of cash flow (direct and indirect method).

Lectures: 08**Recommended Books**

1. Fundamentals of Accounting—D.C. Rawat & R.C. Bhatt
2. Basic Financial Accounting—J. R. Monga
3. Financial Accounting—S. N. Maheshwari
4. Financial Accounting—P. C. Tulsian
5. Fundamentals of Financial Accounting—Ashok Sehgal & Deepak Sehgal
6. Financial Accounting—R. Narayana Swamy
7. Advanced Accounting—S.P. Jain and K. L. Narang
8. Financial Accounting—Naseem Ahmed, Nawab Ali Khan, M. L. Gupta
9. Accounting & Analysis—CRISIL
10. Financial Accounting—Weygandt, Kieso & Kimmel
11. Introduction to Accountancy—T. S. Grewal and S. C. Gupta

Note: Latest edition of textbooks may be used

GENERIC ELECTIVE (GE 1B)**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40*****Instructions to Question Setter for
End Semester Examination (ESE):***

There will be two groups of questions. Group A is compulsory and will contain three questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 & 3 will be short answer type of 5 marks. Group B will contain descriptive type six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

BEHAVIOURAL FINANCE**Theory: 75 Lectures; Tutorial: 15 Lectures**

Objectives: It provides the knowledge various natures of financial behaviors regarding investments and consultation as providing suggestions by various financial investment experts. Human spree of investment also cover for various types of investments and its related matters.

Course Learning Outcome:

- Understand and critically discuss the differences between a behavioral finance perspective and a traditional finance perspective
- Understand and critically discuss the cognitive biases and errors of judgment that affect financial decisions
- Critically evaluate behavioral influences involving individuals' investment decisions
- Critically evaluate behavioral influences involving corporate (executive) financial decisions
- Critically discuss important developments in this new area and the associated practical insights they provide.

Unit I: Introduction to Behavioral Finance: Rational Markets Hypothesis and the Challenge for Behaviorist, Intellectual Underpinnings. **Lectures: 10**

Unit II: Heuristics and Biases: How the Human Mind Works: The Two Systems, Familiarity and Related Heuristics, Representativeness and Related Biases. The Heuristics and Biases Mean for Financial Decision Making. **Lectures: 15**

Unit III: Overconfidence: Forms, Causes, Other Forms of Self-Deception, and How Much do the Experts Know, The Success Equation: Untangling Skill and Luck in Business, Implications of over confidence in decision making. **Lectures: 15**

Unit IV: Substance of Emotion - Theories of Emotion, Evolutionary Perspective on Emotions, Types and Dimensions of Emotions, Emotional Style, Emotions and Investing, Fairness, Reciprocity, and Trust, Conformity, Social Influence on Investment and Consumption. Lectures: 15

Unit V: Investor Behavior - Portrait of an Individual Investor, Influence of Emotions, Implications of Mental Accounting, Behavioral Portfolio Theory, Knowing Yourself: Psychographic Models, Basic Ingredients of a Sound Investment Philosophy, and Guidelines for Overcoming Psychological Biases. Lectures: 20

Recommended Books

1. Chandra, P, "Behavioural Finance", McGraw Hill Publication
2. Forbes, William, "Behavioural Finance", Student ed, Wiley Publication

Note: Latest edition of text books may be used

ABILITY ENHANCEMENT COMPULSORY COURSE (AECC 1)**(Credit: Theory – 02)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40*****Instructions to Question Setter for
End Semester Examination (ESE):***

There will be two groups of questions. Group A is compulsory and will contain three questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 & 3 will be short answer type of 5 marks. Group B will contain descriptive type six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

ENGLISH COMMUNICATION**Theory: 30 Lectures**

Objective: To equip students effectively to acquire skills in reading, writing, comprehension and communication, as also to use electronic media for English communication.

Course Learning Outcome:

- Introduce effective communication in diverse contexts.
- Provide an overview of resume writing fundamentals.
- Familiarize with essential communication skills.
- Provide the students with an ability to build and enrich their communication skills.
- Equip students to utilize the digital knowledge resources effectively for their chosen fields of study.
- Help them think and write imaginatively and critically.

Unit I: Communication – Definition, stages, barriers, types: verbal and non-verbal, Listening- Meaning, Nature and importance, Principles of Good Listening.

Unit II: Class-presentation (Oral for five minutes) on any of the above-mentioned topics: Descriptive writing, expansion of an idea.

Unit III: Writing skills –, notice writing, advertisement writing, précis writing, essay writing, letter writing (applications), and Business letter formats (letters of enquiry, replies and complaints), resume writing, covering letter

Unit IV: Vocabulary building: One-word substitution, synonyms and antonyms, idioms and phrases

Recommended Books:

1. Technical Communication, M.H. Rizvi, Tata McGrawhill
2. Effective Business Communication, Asha Kaul
3. Developing Communication Skills, Krishnamohan
4. Functional Grammar and Spoken and Written Communication in English, Bikram K. Das, Orient Blackswan
5. Precis, Paraphrase and Summary, P.N. Gopal krishnan, Authors Press
6. Communication Skills, Sanjay Kumar and Pushplata, Oxford Publication

Note: Latest edition of textbooks may be used

-----END OF SEM I -----

Semester – II**5 Papers****CORE COURSE – C3****(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for
Mid Semester Examination (MSE):**

There will be **two** groups of questions. **Group A is compulsory** and will contain five questions of **very short answer type** consisting of 1 mark each. **Group B will contain descriptive type** six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be **two** groups of questions. **Group A is compulsory** and will contain three questions. **Question No. 1 will be very short type** of consisting of ten questions of 1 mark each. **Question No. 2 will be short answer type** of 5 marks. **Group B will contain descriptive type** six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

PRINCIPLES OF LIFE INSURANCE**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This course will enable the student to learn and understand the elements of life insurance, types of contract in life insurance, common policies sold, and policy conditions and benefits. Further, the basics of pricing and underwriting considerations will also be learnt by the student.

Course Learning Outcome:

- Explore knowledge of Life insurance, history and its development in India.
- Know about various provisions in Life insurance contract.
- Understand and aware of various Life insurance policies.
- Explore knowledge on claims procedure & documentation in risk and premium.
- Have in-depth knowledge of policy conditions and claim procedures.

Unit I: Life Insurance-meaning, purpose and need uses and its role in financial planning, Human Life value-meaning and valuing it, assessing life insurance requirements-methods, Stages in life and the amount of insurance required, Revaluating life insurance need, Life insurance contract-definition and special features, Tax benefits.

Lectures: 12

Unit II: Policy Form-Contents of a typical life insurance Policy-Conditions and privileges-free look period, payment of premium, grace days' auto covers, forfeiture, proof of age, suicide, revival of lapsed policy, non-forfeiture regulations, indisputable policy assignment and nomination, travel, residence and occupation, and other restrictive conditions.

Lectures: 12

Unit III: Conventional Policies-Main types of life insurance contract. Whole life, endowment and money back, Joint lives and partnership. Simple annuities, trust, employee and group, Policies for women and children, Social security policies, Single versus regular premium policies.

Lectures: 12

Unit IV: Contemporary and special Policies-Contemporary- term-meaning, features, benefits and types, Unit Linked policies (ULIP's) – meaning, features, merits, demerits, types and their current regulations, ULIP annuities and their regulations, Variable life policies, Special policies-credit.

Lectures: 12

Unit V: Underwriting and Pricing-Underwriting-meaning, purpose, factors, medical examination, sources of information, primary underwriting, financial underwriting, and methods, Pricing-meaning, objectives, steps and factors, Risk, net, stepped and level premium, Transparency in pricing of insurance, Customer responsiveness.

Lectures: 12**Recommended Books:**

1. Principles & Practices of Insurance—M. N. Mishra
2. Principles of Insurance—Tripathi and Reddy
3. Principles of General Insurance—Tripathi and Reddy
4. Principles & Practices of Insurance—Dr. P. Periasamy
5. IC-38—Insurance Institute of India
6. IC-33—Insurance Institute of India

Note: Latest edition of textbooks may be used

CORE COURSE – C4**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for
Mid Semester Examination (MSE):**

There will be two groups of questions. Group A is compulsory and will contain five questions of very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain three questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 will be short answer type of 5 marks. Group B will contain descriptive type six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

ASSET LIABILITY & CAPITAL MANAGEMENT**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This core course provides the knowledge of functional approach adopted by the banks in relation to Assets Liability and Capital Management. The procedure and importance of Asset and Capital Management is thoroughly discussing with examples for the well understanding of the students.

Course Learning Outcome:

- Understand the traditional as well as the ever-changing landscape of asset-liability management.
- Manage interest rate income at risk in banking books.
- Provide a balance between strategic perspectives and analytical/technical concepts in ALM.
- Understand how to achieve effective capital allocation for enhanced asset/liability management.
- Understand how the Asset Liability Management function can contribute to maximizing the bank's return on equity while operating within the bank's risk appetite.

Asset Liability Management**Unit I:** Banks Balance Sheet-Components of Assets/Liabilities and their management.**Lectures: 10****Unit II:** Liquidity Management-definition-dimensions of liquidity management-role of liquidity risk management in asset liability management-measurement of liquidity through ratio analysis, CRR & SLR.**Lectures: 10****Unit III:** Interest Management-factors affecting interest rate-management of Interest Rate Risk, Hedging techniques of interest rate risk.**Lectures: 10****Unit IV:** AML Implementation-RBI Guidelines**Lectures: 08****Capital Management and Profit Planning****Unit V:** Basel Norms-I, II and III**Lectures: 10****Unit VI:** Profit and Profitability-Historical perspective of the approach of banks to Profitability-Effects of NPA (Non-Performing Asset) on profitability-A Profitability Model-Shareholder's value maximization & EVA-Profit Planning-measures to improve profitability, SARFASI Act.**Lectures: 12****Recommended Books:**

1. Management of Banking—S. Scott Macdonald & Timothy W. Koch
2. Banking Theory and Practice—K. C. Shekhar & Lekshmy Shekhar
3. Indian Institute of Banking & Finance Book.

Note: Latest edition of textbooks may be used

GENERIC ELECTIVE (GE 2A)**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40*****Instructions to Question Setter for
End Semester Examination (ESE):***

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 & 3 will be short answer type of 5 marks. Group B will contain descriptive type six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

RISK MANAGEMENT**Theory: 75 Lectures, Tutorial: 15 Lectures**

Objectives: It gives very insight view of risk management regarding investment for long or short term basis. It also appraises students regarding various types of credit facilities offered by different financial institutions and risk associated with it.

Course Learning Outcome:

- Describe and identify the financial risks faced by firms and show the relationship between risk and return.
- Illustrate the structure of options, forward and futures markets.
- Explain the principles of options, forward and futures pricing, and compare different types of derivative contracts.
- Articulate and implement basic and advanced forward and futures hedging strategies in order to minimize financial risk.
- Practice financial risk management using derivatives in a financial organization.

Unit I: Introduction to Risk, the concept of risk, Characteristics of Risk, Risk and uncertainty, Risk distinguished from peril and hazards, Classification of Risk. **Lectures: 10**

Unit II: Source and Evaluation of Risks- Identification of Risk & Sources of Risk, Risk Measurement methodologies, Impact of Risk on Business, Property, Liabilities, Life, Health and income. **Lectures: 15**

Unit III: Risk Management- Concept of Risk Management, Objectives and process of Risk management, Importance of Risk Management and Risk Management Techniques **Lectures: 15**

Unit IV: Insurance method of Risk management- Life Insurance, Health Insurance, Property Insurance, Insurance for liabilities such as Housing Loan, Education Loan, Personal Loan etc. Retirement Planning and other annuities **Lectures: 10**

Unit V: Organizational system of the risk management- Risk management committee and role of risk managers. **Lectures: 10**

Recommended Books

1. Fundamentals of Risk and Insurance—E. J. Vaughan and T. Vaughan
2. Risk Management—Trieschman, Hoyt and Somme.

Note: Latest edition of textbooks may be used

GENERIC ELECTIVE (GE 2B)**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40*****Instructions to Question Setter for
End Semester Examination (ESE):***

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 & 3 will be short answer type of 5 marks. Group B will contain descriptive type six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

FINANCIAL MANAGEMENT**Theory: 75 Lectures; Tutorial: 15 Lectures**

Objectives: To acquaint students with the techniques of financial management and their applications for business decision making.

Course Learning Outcome:

- Familiarize students with Fundamentals of Financial Management in an Organization.
- Explore & Develop the Financial Environment in which Firms & Managers must operate.
- Evaluate the Concepts of Financial Management and Investment, Financing and Dividend Policy Decisions of a Business Concern.
- Analyze the Complexities Associated with Management of Cost of Funds in the Capital Structure.
- Apply and Leverage and EBIT, EPS Analysis Associate with Financial Data in the Corporate.

Unit I: Financial Management – Scope of Financial Management; Objectives of Financial Management; Emerging role of Finance Managers. **Lectures: 07**

Unit II: Time Value of Money- Concept and Techniques; Practical Applications of Compounding; and Present Value Techniques **Lectures: 07**

Unit III: Capital Budgeting–Principles and Techniques, Nature of Capital Budgeting; Evaluation Techniques- ARR, Payback Period, Discounted Payback Period, NAV, IRR & XIRR and Profitability Index. Risk in Capital Budgeting. **Lectures: 15**

Unit IV: Concept and Measurement of Cost of Capital- Importance and concept; Measurement of Specific Costs; Computation of Overall Cost of Capital; and WACC **Lectures: 10**

Unit V: Leverage-Operating Leverage; Financial Leverage; and Combined Leverage **Lectures: 05**

Unit VI: Capital Structure - Cost of Capital and Valuation Capital Structure, Theories; Net Income Approach; Net Operating Income (NOI) Approach; Modigliani-Miller (MM) Approach; and Traditional Approach. **Lectures: 12**

Unit VII: Working Capital Management - Concept and determinants of Working Capital. Calculation of working Capital, Receivable Management, Cash Surplus Management, Payable management and Inventory management **Lectures: 15**

Unit VIII: Dividend Decision Policy, Management of Surplus Fund and Tax Aspects associated with Dividend Decision. **Lectures: 04**

Recommended Books

1. Fundamentals of Financial Management—Prasan Chandra
2. Financial Management—Khan and Jain
3. Financial Management – I M Pandey

Note: Latest edition of textbooks may be used

ABILITY ENHANCEMENT COMPULSORY COURSE (AECC 2)**(Credit: Theory – 02)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40*****Instructions to Question Setter for
End Semester Examination (ESE):***

There will be two groups of questions. Group A is compulsory and will contain three questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 & 3 will be short answer type of 5 marks each. Group B will contain descriptive type six question of 20 marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

ENVIRONMENTAL STUDIES**Theory: 30 Lectures**

Objective: Develop awareness among the students about the necessity and importance of environment for human and its developments.

Course Learning Outcome:

- Resources and conservation, public health, environmental monitoring and remediation, industrial environmental management, or research or education of environmental science.
- Gain knowledge about environment and ecosystem.
- Students will learn about natural resource, its importance and environmental impacts of human activities on natural resource.
- Gain knowledge about the conservation of biodiversity and its importance.
- Aware students about problems of environmental pollution, its impact on human and ecosystem and control measures.
- Students will learn about increase in population growth and its impact on environment.

Unit I: Introduction to environmental studies Multidisciplinary: Nature of environmental studies; Scope and importance; Concept of sustainability and sustainable development. **Lectures: 02**

Unit II: Ecosystems: What is an ecosystem? Structure and function of ecosystem; Energy flow in an ecosystem: food chains, food webs and ecological succession. Case studies of the following ecosystems: Forest ecosystem Grassland Ecosystem Desert Ecosystem Aquatic ecosystems (ponds, streams, lakes, rivers, oceans, estuaries). **Lectures: 02**

Unit III: Natural Resources: Renewable and Non-renewable Resources: Land resources and land use change; Land degradation, soil erosion and desertification. Deforestation: Causes and impacts due to mining, dam building on environment, forests, biodiversity and tribal populations. Water: Use and over-exploitation of surface and ground water, floods, droughts, conflicts over water (international & inter-state). Energy resources: Renewable and non-renewable energy sources, use of alternate energy sources, growing energy needs, case studies. **Lectures: 05**

Unit IV: Biodiversity and Conservation: Levels of biological diversity: genetic, species and ecosystem diversity; Bio-geographic zones of India; Biodiversity patterns and global biodiversity hot spots India as a mega-biodiversity nation; Endangered and endemic species of India Threats to biodiversity: Habitat loss, poaching of wildlife, man-wildlife conflicts, biological invasions; Conservation of biodiversity: In-situ and Ex-situ conservation of biodiversity. Ecosystem and biodiversity services: Ecological, economic, social, ethical, aesthetic and Information **Lectures: 05**

Unit V: Environmental Pollution: Environmental pollution: types, causes, effects and controls; Air, water, soil and noise pollution Nuclear hazards and human health risks Solid waste management: Control measures of urban and industrial waste and Pollution case studies. **Lectures: 05**

Unit VI: Environmental Policies & Practices: Climate change, global warming, ozone layer depletion, acid rain and impacts on human communities and agriculture Environment Laws: Environment Protection Act; Air (Prevention & Control of Pollution) Act; Water (Prevention and control of Pollution) Act; Wildlife Protection Act; Forest Conservation Act. International agreements: Montreal and Kyoto protocols and Convention on Biological Diversity (CBD). Nature reserves, tribal populations and rights, and human wildlife conflicts in Indian context. **Lectures: 04**

Unit VII: Human Communities and the Environment: Human population growth: Impacts on environment, human health and welfare. Resettlement and rehabilitation of project affected persons; case studies. Disaster management: floods, earthquake, cyclones and landslides. Environmental movements: Chipko, Silent valley, Bishnois of Rajasthan. Environmental ethics: Role of Indian and other religions and cultures in environmental conservation. Environmental communication and public awareness, case studies (e.g., CNG vehicles in Delhi).

Lectures: 03

Unit VIII: Field work: Visit to an area to document environmental assets: river/ forest/ flora/fauna, etc. Visit to a local polluted Site-Urban/Rural/Industrial/Agricultural. Study of common plants, insects, birds and basic principles of identification, study of simple ecosystems-pond, river, Delhi Ridge, etc.

Lectures: Equal to 04

Recommended Books:

1. Raziuddin, M., Mishra P.K. 2014, A Handbook of Environmental Studies, Akanaksha Publications, Ranchi.
2. Mukherjee, B. 2011: Fundamentals of Environmental Biology. Silver line Publications, Allahabad.
3. Carson, R. 2002. Silent Spring. Houghton Mifflin Harcourt.
4. Gadgil, M., & Guha, R. 1993. This Fissured Land: An Ecological History of India. Univ. of California Press.
5. Gleeson, B. and Low, N. (eds.) 1999. Global Ethics and Environment, London, Routledge.
6. Gleick, P. H. 1993. Water in Crisis. Pacific Institute for Studies in Dev., Environment & Security. Stockholm Env. Institute, Oxford Univ. Press.
7. Groom, Martha J., Gary K. Meffe, and Carl Ronald Carroll. Principles of Conservation Biology. Sunderland: Sinauer Associates, 2006.
8. Grumbine, R. Edward, and Pandit, M.K. 2013. Threats from India's Himalaya dams. Science, 339: 36-37.
9. McCully, P. 1996. Rivers no more: the environmental effects of dams (pp. 29-64). Zed Books.
10. McNeill, John R. 2000. Something New Under the Sun: An Environmental History of the Twentieth Century.
11. Odum, E.P., Odum, H.T. & Andrews, J. 1971. Fundamentals of Ecology. Philadelphia: Saunders.
12. Pepper, I.L., Gerba, C.P. & Brusseau, M.L. 2011. Environmental and Pollution Science. Academic Press.
13. Rao, M.N. & Datta, A.K. 1987. Waste Water Treatment. Oxford and IBH Publishing Co. Pvt. Ltd.
14. Raven, P.H., Hassenzahl, D.M. & Berg, L. R. 2012. Environment. 8th edition. John Wiley & Sons.
15. Rosencranz, A., Divan, S., & Noble, M. L. 2001. Environmental law and policy in India. Tripathi 1992.
16. Sengupta, R. 2003. Ecology and economics: An approach to sustainable development. OUP. Singh, J.S.,
17. Singh, S.P. and Gupta, S.R. 2014. Ecology, Environmental Science and Conservation. S. Chand Publishing, New Delhi.
18. Warren, C. E. 1971. Biology and Water Pollution Control. WB Saunders.
19. Wilson, E. O. 2006. The Creation: An appeal to save life on earth. New York: Norton.

Note: Latest edition of textbooks may be used

-----END OF SEM II-----

Semester – III**6 Papers****CORE COURSE – C5****(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40*****Instructions to Question Setter for******Mid Semester Examination (MSE):***

There will be two groups of questions. Group A is compulsory and will contain five questions of very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 will be short answer type of 5 marks. Group B will contain descriptive type six question of fifteen marks each, out of which any four are to answer.

Note: *There may be subdivision in each question asked in Theory Examinations.*

GENERAL INSURANCE**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: The study of this course will provide a glimpse of motor, marine, fire, and rural social and micro insurance to the student. Further, the student will be able to know about the common policies sold in the above branches along with their features and benefits.

Course Learning Outcome:

- Explore knowledge on General insurance and its various types in India.
- Know about various provisions in health insurance contract.
- Understand and aware of various fire insurance policies.
- Explore knowledge on claims procedure & documentation in general insurance.
- Have in depth knowledge on various miscellaneous insurances that prevail in India.
- Understand principles and practice of general insurance claims.
- Understand the legal procedures to be followed for processing a claim.
- Know importance of evaluating and assessing genuine claims and understand the settlement practice for a covered loss

Unit I: Motor Insurance—Comments on the Motor Vehicles Act, 1988-I, IV, V, X, XI and XII, Types of policies-comprehensive-contents-schedule, own damage, their party liability, and owner-driver cover, exceptions, conditions, deductions, no claim bonus, pricing and discounts, Motor-Add-on-benefits, Claim Settlement. **Lectures: 12**

Unit II: Marine Insurance— Marine Insurance-Contract-Meaning, nature, types, causes and claims. Warranties-meaning, nature, effects, implied warranty of the sea worthiness of the ship. **Lectures: 10**

Unit III: Fire Insurance—Contract-meaning and salient features, Standard Fire and Special Perils Policy-recital, coverage, exclusions, conditions, and add-on-covers, Special Policies-reinstatement, declaration and floater, Theory of rating and claims. **Lectures: 12**

Unit IV: Rural Social and Micro Insurance— Meaning and importance, Insurers obligations towards rural and social sectors, Rural market-opportunities and challenges, Rural and micro products, Micro insurance regulations, Social security's schemes-meeting social obligations through group insurance. **Lectures: 15**

Unit V: Personal Accident and Travel Insurance: Personal Accident Policy-special features, as well a sickness policy, an accident, coverage, benefits, provisions, exclusions, conditions, bonus and extensions, Group personal accident policies, Travel Insurance-domestic and overseas policies. Claim process. **Lectures: 11**

Recommended Books

1. Fundamentals of Risk and Insurance—E. J. Vaughan and T. Vaughan
2. Risk Management—Trieschman, Hoyt and Sommer

Note: Latest edition of textbooks may be used

CORE COURSE – C6**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40*****Instructions to Question Setter for******Mid Semester Examination (MSE):***

There will be two groups of questions. Group A is compulsory and will contain five questions of very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 will be short answer type of 5 marks. Group B will contain descriptive type six question of fifteen marks each, out of which any four are to answer.

Note: *There may be subdivision in each question asked in Theory Examinations.*

UNDERWRITING AND CLAIM MANAGEMENT IN INSURANCE**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: To impact sound understanding of the practice of Life Insurance underwriting. The inter relationships of underwriting to firm's Solvency, Key Factors Affecting Insurability, Regulatory aspects. To familiarize students with rules, regulations, practice, scope and claims management pertaining to Life & Non-Life insurance.

Course Learning Outcome:

- Familiarize the students with the concept, principles and practices procedure adopted by insurer in underwriting all classes of non-life insurance.
- Impart sound understanding of the practice of Life Insurance underwriting. The inter relationships of underwriting to firm's Solvency, Key Factors Affecting Insurability, Regulatory Aspects.
- Familiarize students with rules, regulations, practices, scope and claims management pertaining to Life and Non-life insurances.

Unit I: Significance of underwriting & pricing, Assumptions on pricing and other contingency risks to solvency & inter relationships with underwriting. Underwriting Basics: Importance of sound underwriting; Adverse selection and Persistency-Actuarial principles, Organization of underwriting: Principles of being Equities to Policy holders.

Lectures: 15

Unit II: Underwriting Philosophy & Guidelines: Risk classes and risk assessment factors in individual assurance factors and in individual assurance underwriting. Risk Assessment Factors: in group underwriting, renewal cases, underwriting regulations & requirements, Field underwriting, Tele underwriting.

Lectures: 10

Unit III: Making an underwriting decision: The numerical rating method, Policy issue, Postponement, Declinature of proposal rationale, Group and Life Insurance Underwriting, Technology in underwriting, common underwriting lapses and their impact.

Lectures: 10

Unit IV: Importance, concept and classification of claims, claims management procedure and system for different types of claims, role of intermediaries and surveyors, importance of investigations and role of investigators.

Lectures: 15

Unit V: Regulatory and legal aspects of Claims Management, Relevance of different claim documents, disputed and complicated claims, Grievance Redressal mechanism including reference to arbitration.

Lectures: 10**Recommended Books:**

1. Principles & Practices of Insurance—M. N. Mishra
2. Fundamental of risk & insurance—P. K. Gupta
3. IC-22—Insurance Institute of India
4. Life & Health Insurance—Skipper & Black
5. Principles of Risk Management and Insurance—George Rejda

Note: Latest edition of textbooks may be used

CORE COURSE – C7**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for
Mid Semester Examination (MSE):**

There will be two groups of questions. Group A is compulsory and will contain five questions of very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 will be short answer type of 5 marks. Group B will contain descriptive type six question of fifteen marks each, out of which any four are to answer.

Note: *There may be subdivision in each question asked in Theory Examinations.*

MERCHANT BANKING OPERATION**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This course provides the knowledge of different merchant banking products and its operational systems of banks. Different services provided by the banks under the merchant banking system and customer orientation with it is thoroughly discusses for proper understanding of the students.

Course Learning Outcome:

- Understand the nature and management of merchant banking.
- Interpret the regulation and registration of merchant banking.
- Gain knowledge on code of conduct of managers in India.
- Critically evaluate the SEBI guidelines for merchant bankers.
- Understand the nature and types of financial services.
- Interpret what type of risk involved in financial services.
- Understand the regulatory framework of financial services.
- Appreciate the role of merchant bankers.
- Examine the causes and consequences of project financing and corporate restructuring.

Unit I: Introduction to the Merchant Banking, Concept and Evolution of Merchant Banking, Services and its importance, Regulatory Framework, and Merchant Banking tools and process. **Lectures: 15**

Unit II: Financial Services - Hire Purchase, Leasing, Amalgamation, Merger and Acquisition, Lease agreement, Project Planning and Finance, Venture Capital, Credit Rating. **Lectures: 15**

Unit III: Factoring - concept, nature and scope of Factoring - Forms of Factoring, Forfeiting, Foreign Direct Investment. **Lectures: 10**

Unit IV: Securitization / Mortgages: Meaning, nature and scope of securitization, whole Loans - Mortgages -Graduated-payment. **Lectures: 10**

Unit V: Introduction of SEBI & RBI Guidelines for Merchant Bankers. **Lectures: 10**

Recommended Books

1. Financial Instruments and Services—Nalini PravaTripathy
2. Banking Products and Services—Taxman

Note: Latest edition of textbooks may be used

GENERIC ELECTIVE (GE 3A)**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40*****Instructions to Question Setter for
End Semester Examination (ESE):***

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 & 3 will be short answer type of 5 marks. Group B will contain descriptive type six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

MUTUAL FUND & PRICE MANAGEMENT**75 Lectures; Tutorial: 15 Lectures**

Objectives: To understand the role of mutual fund and its investment factors. Various influential tools are also to be discussed as a live example to understand long term and short term return factors as compared to conventional investments.

Course Learning Outcome:

- Know the basics of mutual funds, their role and structure, different kinds of mutual fund schemes and their features.
- Understand the channels for mutual funds distribution.
- Understand the legalities, accounting, valuation and taxation aspects underlying mutual funds and their distribution.
- Get acquainted with financial planning as an approach to investing in mutual funds, as an aid for mutual fund distributors to develop long term relationships with their clients.

Mutual Fund

Unit I: Mutual Fund—Introduction, Importance & Role, Advantages and Disadvantages. Current status of Mutual Fund in global market & Indian market. **Lectures: 05**

Unit II: Mutual Fund and different schemes—Classifying mutual fund and schemes, Investment mix, Performance of different mutual fund schemes, Classification of Investors. **Lectures: 05**

Unit III: Organizational structure of Mutual Fund Company- Qualification of Sponsors and their roles. Mutual Fund Trust, AMC, RTA and others – Appointment and Functions. **Lectures: 07**

Unit IV: Mutual Fund Distribution Channels – Corporate and Individual Distributors – Appointment, Role and remuneration system. **Lectures: 04**

Unit V: Mutual Fund regulation and its framework, SEBI guidelines for Mutual Fund and AMFI Code of conducts and Ethics. Advertising Guidelines of Mutual Fund. **Lectures: 05**

Unit VI: Documentation for NFO and existing Funds. **Lectures: 04**

Price Management

Unit VII: Stock price movements, Price Volatility and Market phase analysis. **Lectures: 05**

Unit VIII: Implication of price movement, Net Asset Value (NAV) and its implications to the different types of Mutual Fund, The behavior of NAV and market price of unit. **Lectures: 08**

Unit IX: SIP, SWP and STP. Rupee cost averaging. **Lectures: 05**

Unit X: Mutual Fund Performance Evaluation. **Lectures: 04**

Unit XI: Taxation in Mutual Fund- Tax benefits, STT and Capital Gain Tax. **Lectures: 08**

Recommended Books

1. Mutual Fund Their Scheme and Price Management—R. Jatana& K. J. Bosire
2. Mutual Funds: Data, Interpretation and Analysis—K.G. Sahadevan
3. How Mutual Fund Works—Albert J. Fredman& Russ Wiles

Note: Latest edition of textbooks may be used

GENERIC ELECTIVE (GE 3B)**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40*****Instructions to Question Setter for
End Semester Examination (ESE):***

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 & 3 will be short answer type of 5 marks. Group B will contain descriptive type six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

CORPORATE GOVERNANCE & ETHICS**Theory: 75 Lectures; Tutorial: 15 Lectures**

Objective: This course provides the knowledge of corporate governance and its importance for the corporate sector. Different parameters of the governing systems are also discussed for proving knowledge of application.

Course Learning Outcome:

- Explore the relationship between ethics and business and the subsequent theories of justice and economics across different cultural traditions.
- Comprehend the relationship between ethics, morals and values in the workplace.
- Analyze and understand various ethical philosophies to explain how they contribute to current management practices.
- Critically apply understanding of ethics of real-world contexts and gather and analyze information by way of undertaking a research project on a topic relevant to business ethics.
- Critically analyze the reasons of systematic failure of corporate governance that could spread from individual firms to entire markets or economies.

Unit I: Introduction to Business Ethics: Definition, Meaning, Nature of Ethics, Importance of Ethics in Business, Areas of Business Ethics, Marketing Ethics, Foreign Trade Ethics and Ethics Relating to Copyright. **Lectures: 15**

Unit II: Application of Ethical Theories: Business Ethical Decision Making: Decision Making -Normal Dilemmas and Problems, Ethical Issues in Finance. **Lectures: 15**

Unit III: Introductions to Corporate Governance**Lectures: 15**

Definition & Conceptual Framework of Corporate Governance, Important dimension to Corporate Governance, Fair and Unfair Business Practices, Mechanism - Corporate Governance Systems, Theories underlying Corporate Governance (Stake holder's theory and Stewardship theory, Agency theory, Separation of Ownership and Control.

Unit IV: Implementation of Corporate Governance: Role of Board of Directors and Board Structure, Role of the Non Finance Reporting and Corporate Governance, Non Accounting Regulations in Corporate Governance, Corporate Governance & CSR, Family Owned Business - Background, Family Businesses in India, Need for Professionalization and Transparency in Family Business. **Lectures: 15**

Unit V: Global Scenarios: Business Ethics in Global Economy, Ethics in the Context of Global Economy, Relationship between Business, Corporate Governance and Issues Related to Scams, Corruption: Meaning, Causes, and Effects.

Unit VI: Malpractices & Threads: Frauds and Scams in Banks, Insurance Companies and Financial Institutions, Measures to Overcome Fraud and Corruption, Zero Tolerance of Corruption **Lectures: 15**

Recommended Books

1. Corporate Governance-Code Systems, Standards and Practices—Subhash Chandra Das
2. Corporate Governance in India-An Evolution—Subhash Chandra Das

Note: Latest edition of textbooks may be used

SKILL ENHANCEMENT COURSE (SEC 1)**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE = 40****Instructions to Question Setter for
End Semester Examination (ESE):**

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 & 3 will be short answer type of 5 marks. Group B will contain descriptive type six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

RESEARCH METHODOLOGY & QUANTITATIVE FINANCE**Theory: 30 Lectures**

Objectives: It develops the understanding about the various aspects of research and its applications. The application of data and its importance are also providing the knowledge about the research systems with data.

Course Learning Outcome:

- Discuss the concepts of research, its features, objectives, its different types and the formulation of research problem.
- Enable students to evaluate the research design with respect to Accounting & Finance.
- Students would learn the formulation of hypothesis and also would be aware about the different research designs.
- Enable students to assess the different methods of collection of data and processing of the same. Students would assess different methods and sources of data collection and its processing by use of different software's.
- Enable students to interpret the data collected and form conclusions and write a report.
- Acquainted with the various layouts and ways of writing research reports.

Research Methodology**Lectures: 10**

Unit I: Research—meaning, objective & types.

Unit II: Research design—meaning, features of a good design.

Unit III: Methods of data collections.

Unit IV: Attitude measurement & Scales.

Unit V: Test of Hypothesis-Parametric & Nonparametric Tests.

Unit VI: Interpretation and Report writing.

Quantitative Finance**Lectures: 20**

Unit VII: Measures of central tendency and dispersion.

Unit VIII: Correlation and regression (linear and bivariate only).

Unit IX: Elements of theoretical distribution: binomial, poisson, normal.

Unit X: Concept of standard error, interval estimation, determination of sample size, tests of hypotheses for proportions, means including means of paired data, independence of attributes, one population variance, equality of two variances, analysis of variance.

Recommended Books:

1. Research Methodology—R. Panneerselvam
2. Quantitative Techniques—C. R. Kothari
3. Quantitative technique—C. Satyadevi
4. Mass Media Research—Roger D. Wimmer & Joseph R. Dominick

Note: Latest edition of textbooks may be used

-----END OF SEM III-----

Semester – IV**6 Papers****CORE COURSE – C8****(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40*****Instructions to Question Setter for******Mid Semester Examination (MSE):***

There will be two groups of questions. Group A is compulsory and will contain five questions of very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 will be short answer type of 5 marks. Group B will contain descriptive type six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

HEALTH & MISCELLANEOUS INSURANCE**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This course provides the knowledge about the important area of health and miscellaneous insurance. It discusses the various products covered under this subject category thoroughly and also the scope of insurance in the various fields.

Course Learning Outcome:

- Explore knowledge on Health insurance, health economics and its role in health care financing, model, health insurance issues in India.
- Know about various Individual and Group indemnity plans.
- Understand health insurance underwriting.
- Explore knowledge on Claims Procedure & Documentation and third party administrators.
- Have in depth knowledge on Government and social health insurance schemes in India.
- Imparting understanding to the students about various miscellaneous types of policies / covers available in General Insurance.

A. Health Insurance

Unit I: Health Insurance – Meaning, Importance, types, and claims.

Lectures: 05

Unit II: Personal Accident Insurance—Basic Principles, Coverage & Benefits, Provisions & Exclusions, Rating, Extensions, Discounts, Claim procedures, Group policies.

Lectures: 10

Unit III: Mediciam—Benefit, Exclusions, Discounts, Conditions, Groups, Claims, Cancer policy, Deferred Mediciam.

Lectures: 05

Unit IV: Overseas medical—Benefits and conditions, Exclusions, Overseas practice.

Lectures: 05**B. Miscellaneous Insurance**

Unit V: Miscellaneous Insurance—Types, Scope, Exclusions, Underwriting, Survey, Claims.

Lectures: 03

Unit VI: Baggage - Underwriting, Claims.

Lectures: 02

Unit VII: Money in transit—Exclusions, Conditions, Extensions, Underwriting.

Lectures: 05

Unit VIII: Fidelity guarantee—Coverage, Types, Conditions, Underwriting, Investigation.

Lectures: 05

Unit IX: Court Bonds—Liquidator and Receivership, Government Bonds.

Lectures: 02

Unit X: Banker's Blanket and Jewelers Block Policies-Exclusions, Conditions, Rating, Claim.

Lectures: 05

Unit XI: Other Miscellaneous Policies—Pedal cycle, Plate glass, Special contingency, Missing documents, Neon sign, Blood stock (Horse, Pet dog etc.), Sports, Television, Shopkeepers, Householders, Multi-peril for LPG gas dealer, Doctors package, Office protection, Burglary insurance-private dwellings and business premises, Householder's and Shopkeepers 'package policies, Wedding (event) insurance, Credit insurance, Rural Insurance, Claim procedures.

Lectures: 12

Recommended Books

1. IC-27 (Insurance Institute of India)
2. IC-73 (Insurance Institute of India)
3. IC-78 –Miscellaneous Insurance

Note: Latest edition of textbooks may be used

CORE COURSE – C9**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for
Mid Semester Examination (MSE):**

There will be two groups of questions. Group A is compulsory and will contain five questions of very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 will be short answer type of 5 marks. Group B will contain descriptive type six question of fifteen marks each, out of which any four are to answer.

Note: *There may be subdivision in each question asked in Theory Examinations.*

PORTFOLIO MANAGEMENT**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: It gives through knowledge regarding development of portfolio and its various financial benefits including risk and return factors for various portfolios.

Course Learning Outcome:

- Understand theoretical and practical background in the field of investments.
- Designing and managing the bond as well as equity portfolios in the real world.
- Valuing equity and debt instruments.
- Computation of risk and return for securities.
- Measuring the portfolio performances.

Unit I: Basic concept of Portfolio Management- Basic concept, Portfolio objectives, Types of portfolio, Constrains in the portfolio, Statement of investment policy. **Lectures: 10**

Unit II: Portfolio Investment Process—Basic Principles, Planning, Implementation, Portfolio monitoring. **Lectures: 10**

Unit III: Portfolio Risk and Return —Introduction to Portfolio and Security risk and Returns. **Lectures: 10**

Unit IV: Markowitz Portfolio Theory - Basic Assumptions, Efficient market frontiers, frontiers. Capital Asset Pricing Model—Introduction and Assumptions of CAPM, Bond Portfolio Management Strategies **Lectures: 10**

Unit V: Portfolio Performance Evaluation—Measurement of Return, Risk adjusted measure of performance, Sharpe's Reward to Variability ratio, Treynor's Reward to Volatility ratio, Jansen's differential return measure, Application of other evaluation technique, Bond Portfolio performance measurement and evaluation. **Lectures: 20**

Recommended Books

1. Fundamentals of Investment Management—V.K. Bhalla
2. Investment Management-Security Analysis and Portfolio Management-V. K. Bhalla
3. Investment Management—V. Gangadhar & G. Ramesh Babu

Note: Latest edition of textbooks may be used

CORE COURSE – C10**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for
Mid Semester Examination (MSE):**

There will be two groups of questions. Group A is compulsory and will contain five questions of very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 will be short answer type of 5 marks. Group B will contain descriptive type six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

INTERNATIONAL BANKING**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This course provides the knowledge about the area of international banking along with its operational systems. Various international systems including international banking rules and regulations are considered and discusses for proper understanding.

Course Learning Outcome:

- Understand the concepts and broad activities of International Banking and Finance besides studying developments in India in this context.
- Foreign Exchange Management, Risk Management & International Banking Operations.
- Enable learners to know basics of International Banking and Finance and to make them aware about basic terminology in Banking and Finance.
- Make them understand about various foreign exchanges across the globe.
- Identify the risk faced by the Industry and Banks in the International Market. Demonstrate the techniques of banking and finance in real time scenarios

Unit I: Factors determining exchange rates-national-international, political and Economic-Direct and indirect Quotations-Spot rates, Forward rate premium and discount and cross rates. **Lectures: 12**

Unit II: Basics of Derivatives-Forward exchange rates, Contracts, Currency options, Swaps and Interest rate swaps, Major recommendations of the various expert groups of Forex (Foreign Exchange). **Lectures: 12**

Unit III: Documentary Letters of Credit-UCPDC (Uniform Code of Procedure for Documentary Credit) 500. **Lectures: 04**

Unit IV: Correspondent Banking-Bank Accounts-NOSTRO and VOSTRO Accounts-SWIFT TECHNOLOGYS (Society for Worldwide Financial Telecommunication System)-CHIPS (Clearing House Interbank Payment System), CHAPS (Clearing House Auto Payment System), FEDWIRE (Federal Reserve Wire System). **Lectures: 15**

Unit- V: NRI (Non Resident Indian) Accounts—Indian Rupee and Foreign Currency Accounts **Lectures: 02**

Unit- VI: Role of EXIM Bank—Role of RBI and Exchange Control—Regulations of India, Role of FEDAI (Foreign Exchange Dealer Association of India) and its rules, Risk in Foreign Trade, Role of ECGC (Export Credit & Guarantee Corporation), Types of Insurance and guarantee covers of ECGC. **Lectures: 15**

Recommended Books:

1. Management of Banking—S. Scott Macdonald & Timothy W. Koch
2. Banking Theory and Practice—K. C. Shekhar & LekshmyShekhar
3. Merchant Banking & Financial Services—Dr. K. Ravichandran
4. Banking and Insurance-Law and Practice—The Institute of Company Secretaries of India
5. Merchant Banker—H. R. Suneja.

Note: Latest edition of textbooks may be used

GENERIC ELECTIVE (GE 4A)**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40*****Instructions to Question Setter for
End Semester Examination (ESE):***

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 & 3 will be short answer type of 5 marks. Group B will contain descriptive type six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

STOCK MARKET OPERATION & MANAGEMENT**75 Lectures; Tutorial: 15 Lectures**

Objectives: This course provides the knowledge about the stock markets and its management systems. Stock market organizing system with its functional analysis is well covered for complete understanding of the students.

Course Learning Outcome:

- Give an overview of Capital Market and its components.
- Enable the students to understand various innovative Financial Instruments.
- Enable the students to understand the role of Depository System and Depository Act 1996 and SEBI in security trading.
- Knowledge regarding the calculation methodology of Stock Market Indices.
- Familiarization with Capital Market and Depository System prevalent in capital markets.
- Understanding about the Trading, Clearing and Settlement procedures followed at stock exchanges.
- Clarity about the calculation methodology of Indices.

Unit I: Introduction to Stock Market – Basic concept, Role of stock market, types of stock market.

Lectures: 10

Unit II: Primary Market –Concept and features of Primary market, Different offers of the Primary market. IPO Process and role of underwrites.

Lectures: 20

Unit III: Secondary Market- Concept and Features of Secondary market, Market intermediaries and their roles – Brokerage firm and Depository, Demat Account, Dematerialization of physical share certificates.

Lectures: 15

Unit IV: Basic concept of online trading system, Clearance and Settlement system, Circuit Rules, Types of Orders.

Lectures: 10

Unit V: Determining the value of Bonds, Preferential Shares and Equity share, determining the investment return, Provision of Tax on security transaction, Dividends and capital gains.

Lectures: 20**Recommended Books**

1. How the Stock Market Works—Dalton
2. Capital Market-Institution and Instruments—Fabozzi & Modigliani

Note: Latest edition of textbooks may be used

GENERIC ELECTIVE (GE 4B)**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40*****Instructions to Question Setter for
End Semester Examination (ESE):***

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 & 3 will be short answer type of 5 marks. Group B will contain descriptive type six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

MANAGERIAL ECONOMICS**75 Lectures; Tutorial: 15 Lectures**

Objectives: This course gives knowledge regarding application of different economic theory and practices regarding managerial decision making process. It also develops managerial capacity regarding managerial functioning and its implication in long run and short run of business operation.

Course Learning Outcome:

- Apply economic principles to management decisions.
- Understand the Nature, Scope and Significance of Managerial Economics, its Relationship with other Disciplines.
- Understand the Role of Managerial Economics in Decision Making. Understand the various macro-economic concepts of budgetary deficits, public debt, and balance of payment.
- Understand the role of international trade, international finance and exchange rates determination.
- Able to understand the concept of Business cycles and its relevance to managerial economist.

Unit I: Definition, Objectives, and importance of Managerial Economics, Goals of Business-Economic Goals, Social Goals, Strategic Goals, Business Ethics.

Lectures: 15**Unit-II:****Lectures: 15**

- a) Demand and Supply: Law of demand, determinants of demand, shifts of demand curve versus movements along a demand curve, market demand;
- b) Elasticity of Demand: price elasticity of demand, calculating elasticity, determinants of price elasticity, cross and income elasticity.
- c) Law of supply: - Determinants of supply, shifts of supply versus movements along a supply curve, market supply, market equilibrium.
- d) Applications of demand and supply: price rationing, price floors.

Unit-III: Consumer Theory: - Concept of utility, Diminishing marginal utility, Equi-marginal utility, Indifference curves, budget constraint, Price, income and substitution effects, Consumer Surplus & Producer surplus.

Lectures: 15**Unit-IV:****Lectures: 15**

- a) Production: Production functions, law of variable proportions, returns to scale, iso-quant and iso-cost lines, producer equilibrium.
- b) Costs: costs in the short run, costs in the long run
- c) Revenue and profit maximizations, economies and diseconomies of scale.

Unit-V:**Lectures: 15**

- a) Market Structures: Perfect Competition: theory of a firm under perfect competition, equilibrium of the firm in the short run and long run.
- b) Imperfect Competition- Monopoly: short run and long run equilibrium; comparison of perfect competition and monopoly and Oligopoly.
- c) Price discrimination in different market structure.

Recommended Books

1. Managerial Economics – D. N. Dwivedi
2. Managerial Economics and Financial Accounting- M. Kasi Reddy & Saraswati.
3. Managerial Economics- R.L. Vashney
4. Managerial Economics- H. L. Ahuja
5. Managerial Economics – K. P. M. Sunderam

Note: Latest edition of textbooks may be used

SKILL ENHANCEMENT COURSE (SEC 2)**(Credits: Theory-02)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE = 40*****Instructions to Question Setter for
End Semester Examination (ESE):***

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 & 3 will be short answer type of 5 marks. Group B will contain descriptive type six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

SERVICE MARKETING**Theory: 30 Lectures**

Objectives: This course develops concepts and importance of services in relation to financial services. It also gives a full course view regarding customer services and its identification with implication over prospective as well as on the present customer base. It also gives idea regarding grading of different services offer to customers in every operational stages of business.

Course Learning Outcome:

- Implement the best practices of the Services Marketing.
- Apply knowledge of Customer Relationship techniques in the corporate world.
- Analyze, interpret and solve problems in service Recovery.
- Perform lifelong learning and professional development to enrich the services marketing strategies.
- Explain the unique challenges of services marketing, including the elements of product, price, place, promotion, processes, physical evidence, and people.
- Understand service blueprinting, the integration of new technologies, and other key issues facing today's customer service providers and service managers.
- Discuss the influences of the multicultural marketplace, business ethics, and socially responsible marketing on services marketing.

Unit 1: Introduction to Services Marketing—Need, Scope, Classification of Services.

Lectures: 07

Unit II: Introduction to Service Marketing Management—Service Marketing Mix—(a) Product (b) Price (c) Promotion (d) Place (e) People (f) Process (g) Physical Evidence.

Lectures: 08

Unit III: Organization for Services Marketing—Role, Understanding, Planning and Management, Internal Marketing, Relationship Marketing and Service Quality, Importance of after sales services in the Services Marketing.

Lectures: 08

Unit IV: Special Aspects of Services Marketing—No Profit Service Marketing, Marketing, Financial Services marketing especially Mutual fund, Insurance and Banking Products and stock market related products.

Lectures: 07**Recommended Books:**

1. Services Marketing—S. M. Jha
2. Services Marketing—Helen Woodruffe
3. Services Marketing—Vasanti Venugopal & V. N. Raghu
4. Services Marketing—Ravi Shankar

Note: Latest edition of textbooks may be used

-----END OF SEM IV-----

Semester – V**4 Papers****CORE COURSE – C11****(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40*****Instructions to Question Setter for******Mid Semester Examination (MSE):***

There will be two groups of questions. Group A is compulsory and will contain five questions of very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 will be short answer type of 5 marks. Group B will contain descriptive type six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

FINANCIAL CRIME & COMPLIANCES**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objective: This course gives full knowledge regarding digital financial transactions and scope of different crime along with prevention and safety measures require to be adopted during financial transactions. This course also provides view regarding complications arises during transactions faults either in the way of digital or non-digital way.

Course Learning Outcome:

- Identifying and reducing the money laundering and other illicit financial risks associated politically exposed persons (PEPs).
- Recognizing and mitigating the money laundering and other illicit financial risks associated with cash-intensive businesses and entities.
- Managing the money laundering and other illicit financial risks associated with transactions involving domestic and foreign business entities.
- Managing the potential money laundering and other illicit financial risks associated with relationships with third-party entities that process payments for telemarketers, online businesses, and other merchants (collectively "merchants").
- Managing the money laundering and other illicit financial risks associated with transactions involving accounts held by nonresident aliens (NRA) and foreign individuals.
- Recognizing and mitigating the money laundering and other illicit financial risks associated with Money services businesses (MSB).

Unit I: AML - Background, Purpose, Scope, need to Combat Money Laundering, Basic Principles and Objectives of Money Laundering Prevention and Compliance **Lectures: 08**

Unit II: Know Your Customer and Identification, Establishing Identity, Identification Procedures: General Principles, Know Your Customer - the Basis for Recognizing Suspicious. **Lectures: 08**

Unit III: Money Laundering Risk Assessment, Extra Precautions to Be Taken in the Opening of Some Types of Accounts, Recognizing and Reporting Suspicious Transaction / Activity and Role of the Principal Officer. **Lectures: 10**

Unit IV: Introduction to Cyber Crime: Concepts and Techniques, Channels of Cyber Crimes, Module Outcome: Cyber Crime Methods-Stalking and cyber-squatting, Cyber extortion and cyber cheating, Cyber warfare and cyber terrorism, Phishing and hacking **Lectures: 10**

Unit V: Computer Insecurity- Internet Crime and internet fraud, User failures and causes, Bank failure. **Lectures: 05**

Unit VI: Online transactions- Concepts, Emerging trends and legal implications, Payment cards and data security, Electronic card frauds - ATM cards, Credit cards and Smart cards. **Lectures:05**

Unit VII: Cyber-crime management - Cyber-crime reporting, cyber-crime risk management, Computer fraud protection - Prevention controls, Detection controls, Mitigation controls and Encryption/ Decryption. Important provisions under Information Technology Act – 2000

Lectures: 14

Recommended Books

1. Cyber Crimes and Fraud Management by the Indian Institute of Banking & Finance.
2. Lawman's Legal Framework on Cyber Crimes by Kant Mani, Kamal Publisher
3. Anti-Money Laundering & KYC by Indian Institute of Banking and Finance

Note: Latest edition of textbooks may be used

CORE COURSE – C12**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for
Mid Semester Examination (MSE):**

There will be two groups of questions. Group A is compulsory and will contain five questions of very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 will be short answer type of 5 marks. Group B will contain descriptive type six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

BANK MANAGEMENT**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This course discusses all the functional areas of the banks with its resource management systems. Major functional areas are considered for clear understanding of the subject.

Course Learning Outcome:

- This course endeavors to upgrade the depth of knowledge of different aspects of banking and insurance and other financial services and the practical applications of the theory in view of the unprecedented changes that have taken place in the past few years. These changes were caused by Liberalization, Deregulation, Privatizations, Globalization and Technological advancement.
- Gain knowledge to adjust with these changes and run the business profitably through effective and productive utilization of finance.
- Identifying, assessing, and mitigating risks related to loans, investments, and market fluctuations to ensure financial stability.
- Understand Liquidity Management: Balancing assets and liabilities to maintain adequate cash reserves for daily operations and unexpected demands.
- Analyze Credit Management: Evaluating creditworthiness, setting lending criteria, and managing loan portfolios to minimize defaults and maximize profitability.
- Understand the need of Customer Relationship Management by fostering strong relationships, offering tailored financial products, and providing excellent service to retain customers and attract new ones.

A. Human Resource Management

Unit I: Fundamentals of Human Resource Management, Relationships between HRM and HRD, Structure and functions, Role of HRD professional, HRD sub system, Development of HRM in India. **Lectures: 05**

Unit II: HR research, Knowledge Management. **Lectures: 05**

Unit III: Development of Human Resources, Training and Development, Attitude Development, Role and Impact of Training, Career path planning. **Lectures: 05**

Unit IV: Performance Management and Appraisal Systems, performance review and counseling, HRM issues in banks. **Lectures: 05**

B. Technology Management

Unit V: Core Banking Solutions. **Lectures: 05**

Unit VI: RTGS (Real Time Gross Settlements), SFMS (Structured Financial Message System), RAS (Risk Adjustment System), Digital Certificate-what is PKI (Public/Private Key Infrastructure), CCA (Corporate Customer Authentication), CA (Customer Authentication), RA (Response Arrangement)-Types of digital certificate-application of digital certificate-legal status. **Lectures: 05**

Unit VII: IT Act-electronic records-digital signature-application of electronic transactions. **Lectures: 05**

Unit VIII: Cyber Law-Application-e commerce. **Lectures: 05**

C. Marketing Management

Unit IX: Introduction and Marketing Concepts, Market Segmentation, Targeting, Positioning. **Lectures: 05**

Unit X: Marketing mix, Product strategy-product life cycle-product mix, Branding Strategy, Pricing strategy-pricing decisions. **Lectures: 05**

Unit XI: Distribution strategy-channels of distribution and their functions, ATM-Tele banking direct marketing and Selling, Promotion strategy, Advertising and Sales Promotion, Marketing Communication and Customer Relations in Bank. **Lectures: 10**

Recommended Books:

1. Management of Banking—S. Scott Macdonald & Timothy W. Koch
2. Banking Theory and Practice—K. C. Shekhar & Lekshmy Shekhar
3. Merchant Banking & Financial Services—Dr. K. Ravichandran
4. Banking and Insurance-Law and Practice—Institute of Company Secretaries of India

Note: Latest edition of textbooks may be used

DISCIPLINE SPECIFIC ELECTIVE (DSE 1)**(Credits: Theory-05, Tutorial-01)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for****Mid Semester Examination (MSE):**

There will be **two** groups of questions. **Group A is compulsory** and will contain five questions of **very short answer type** consisting of 1 mark each. **Group B will contain descriptive type** six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No.1 will be very short answer type consisting of ten questions of 1 mark each. Question No.2 will be short answer type of 5 marks. Group B will contain descriptive type six questions of fifteen marks each, out of which any four are to answer.

Note: There may be subdivisions in each question asked in Theory Examinations.

IT FOR BANK & INSURANCE**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objective: This course provides the knowledge about shopping mall and its various system of management. The administration of malls is also described for orientation with mall cultural system and resource management.

Course Learning Outcome:

- Understand basic concepts of Email, Internet and websites, domains and security therein.
- Recognize security aspects of IT in business, highlighting electronic transactions, advanced security features.
- Learn basic concepts of Information Technology, its support and role in Management, for managers.
- Acquainted with different E-banking Business Models followed by Induction of Techno Management with its Development Life Cycle, Building Data Centers and also DBMS role in banking with the concept of (Data Warehousing and Data Mining).

Unit I:**Lectures: 15**

Information System for Business: Data vs. Information, Definition of Information System, Need for Information Systems - Advantages & Disadvantages of Information Systems, Information System Levels, Types of Information Systems, Management Information System (MIS)

Electronic Data Interchange (EDI), Electronic Funds Transfer (EFT), E- Commerce and its types, M-Commerce Services & Applications.

Emerging Trends in Computing – Cloud Computing, Cloud Services, Internet of Things (IoT), Cyber Crime, Need for Security, Security Threats & Attacks. Security Mechanisms - Cryptography, Digital Signature, Firewall.

Unit II: MS EXCEL**Lectures: 15**

Spreadsheet Concepts, MS Excel Interface, Creating, Workbook and Worksheet, Saving and Editing a Workbook, Inserting, Deleting Work Sheets, entering data in a cell, Using AutoFill and Flash Fill, Copying and Moving from selected cells, Find and Replace, Changing the size of rows and columns, Adding and deleting rows and columns, inserting page breaks, Applying themes, Handling operators in Formulae, Functions: Mathematical, Logical, Statistical, Text, Financial, Date and Time functions. Introduction to charts and graphs, creating charts in excel, modifying charts, Available chart types, Change the layout or style of a chart, select a predefined chart style, Change the layout and style of chart elements manually, save a chart as a chart template, Using Function Wizard, Formatting Cells (Different Cell Formats, changing data alignment, changing date, number, character or currency format, changing font, adding borders and colors, Merge and Wrap), Printing worksheets, applying Freeze Panes, Cell References- Relative and Absolute, Conditional Formatting, Pivot table, Data Analysis using What-If Analysis- Goal seek, Data Tables and Scenario Manager, Applying Filters.

Unit III: MS ACCESS**Lectures: 15**

Database Concepts- Definition of Database, Advantages of Database, Database Management System (DBMS), Advantages of DBMS over traditional file systems, Characteristics of DBMS, Functions of DBMS

Implementation using MS Access – Features and Benefits of MS Access, MS Access Interface, MS Access Objects (Tables, Queries, Forms and Reports), Methods of Creating a Database Working with tables: Understanding Tables, Creating, Adding, editing, and deleting records, Modifying Table appearance (Resizing fields and rows, Hiding Fields), Table Formatting Options (Alternate Row Color, Modifying Gridlines), Creating Relationship between Tables. Data Types in MS Access, Entering and Editing Data, Data Sorting, Filtering and Displaying data, Importing and Exporting Data. Working with Forms: Creating a Form, Querying using forms, Creating & printing reports and labels.

Unit IV: MS POWERPOINT

Lectures: 15

Concept and Uses of presentation package, PowerPoint interface, Creating, Opening and Saving Presentations, working in different views in Power point, working with Slides, Adding, duplicating, and deleting slides, changing slide layouts, Organizing Slides, Adding and Formatting Text, Formatting Paragraphs. Drawing and Working with Objects, Applying Themes and Backgrounds, inserting shapes, pictures and SmartArt, Handling Tables, working with Charts and Graphs, Designing Slide Shows, Running and Controlling a Slide Show, Printing Presentations, Applying Transitions and Animation, Hyperlinks and Action Buttons, slide show, Master Slides, creating photo album, rehearse timing and record narration, Inserting Videos and Audios, Link building with online and offline sources.

Recommended Books

1. Ken Laudon, Jane Laudon & Rajnish Dass - Management Information System, 11nd Ed. Pearson
2. B. Muthukumaran, - Information Technology for Management, 2010, Oxford
3. S. Sudalaimuthu & S. Anthony Raj - Computer Applications of Business, 2010, HPH
4. Arpita Gopal & Chandrani Singh - E - World- Emerging Trends in Information Technology

Note: Latest edition of textbooks may be used

DISCIPLINE SPECIFIC ELECTIVE (DSE 2)**(Credits: Theory-05, Tutorial-01)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for
Mid Semester Examination (MSE):**

There will be **two** groups of questions. **Group A is compulsory** and will contain five questions of **very short answer type** consisting of 1 mark each. **Group B will contain descriptive type** six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No.1 will be very short answer type consisting of ten questions of 1 mark each. Question No.2 will be short answer type of 5 marks. Group B will contain descriptive type six questions of fifteen marks each, out of which any four are to answer.

Note: There may be subdivisions in each question asked in Theory Examinations.

INSURANCE & BANKING LAWS**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This course provides the knowledge of different rules, regulations and laws applicable for the financial sectors. Different provisions of laws are describing for better understanding of the students.

Course Learning Outcome:

- Understand the regulations relating to banking and its application.
- Know the practical knowledge of banking & Insurance laws and other related business issues.
- Apply the knowledge of Banking law and to acquire in-depth knowledge of the role of RBI Banking Regulation Act, and SARFAESI Act in the Banking sector.
- Understand the working and efficacy of IRDA in the insurance sector
- Able to analyze the working of RBI & IRDA in the regulation of the banking / insurance sector.
- Evaluate the Regulation of Indian Insurance Legislation and Insurance Act1938.

A. Insurance Acts:**Lectures: 35**

- a) Introduction to Indian Contract Act 1872.
- b) Essentials of Insurance Contract.
- c) The Insurance Act 1938.
- d) Duty of disclosure – Section 45.
- e) Assignment of policies under section 38.
- f) Nomination under section 39 of the Insurance Act 1938.
- g) Policies under trust - Section 6 of the MWP (Married Women's Property) Act 1874
- h) Loss of Policies.
- i) Life Insurance Corporation Act-1956
- j) The IRDAI Act-1999 & 2015.
- k) The Insurance Act 2015
- l) Power and function of IRDAI.

B. Banking Acts:**Lectures: 25**

- a) Banking Regulation Act 1949.
- b) Reserve Bank of India Act 1934.
- c) Section 45, NBFC directions issued by RBI
- d) Anti-Money Laundering Act 2002 & 2016.
- e) SARFASI Act.
- f) Basic features and functions of Insolvency & Bankruptcy Board of India (IBBI) 2018.

Recommended Books

1. Laws Related to Banking and Insurance—O. P. Agarwal
2. Business Laws—Nabhi's
3. Business Law—R. S. N. Pillai & Bagavathi
4. Insurance Law Manual—Taxman
5. IC 24 of Insurance Institute of India

Note: Latest edition of textbooks may be used

Semester – VI**4 Papers****CORE COURSE – C13****(Credits: Theory-05, Tutorial-01)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40*****Instructions to Question Setter for******Mid Semester Examination (MSE):***

There will be two groups of questions. Group A is compulsory and will contain five questions of very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 will be short answer type of 5 marks. Group B will contain descriptive type six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

RISK & TREASURY MANAGEMENT**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This course provides the knowledge about the treasury management along with the management of risks with all important aspects and scope in this field. Practical examples are discussing for complete understanding of this subject.

Course Learning Outcome:

- Acquire knowledge on treasury, treasury operations and treasury management
- Develop capabilities in identifying and quantifying financial risks and formulating cost-effective risk management strategies
- Understanding the valuation of Derivatives valued.
- Understanding hedging and derivatives markets.
- Analyzing various treasury management systems and techniques and the different risk management strategies for effective treasury management.

A. Risk Management:

Unit I: Market Risk Measurement and Management, Value at Risk-definition, measurement, limitations and alternative risk measures, e.g. conditional value at risk-stress testing-back testing. **Lectures: 12**

Unit II: Credit Risk Measurement and Management. **Lectures: 08**

Unit III: Credit risk Terminology-Credit ratings-default Probabilities-Credit Spreads-Credit migration, Transition matrices and Credit Metrics-Counterpart risks: Exposures, recovery rates, risk mitigation techniques including rating triggers, collateral Clauses-Credit derivatives. **Lectures: 10**

B. Treasury Management:

Unit IV: Concepts and functions, instruments in the treasury market, development of new financial products, Control and Supervision of Treasury management, Linkage of domestic & foreign operations. **Lectures: 12**

Unit V: Treasury Bills-Money market instruments such as CDs, CPs, IBPs, Securitization and Forfeiting, Refinance and rediscounting facilities. **Lectures: 08**

Unit VI: Treasury risk control and hedging instruments. **Lectures: 05**

Unit VII: Introduction to the Concept of Integrated Treasury Management. **Lectures: 05**

Recommended Books:

1. Management of Banking—S. Scott Macdonald & Timothy W. Koch
2. Banking Theory and Practice—K. C. Shekhar & Lekshmy Shekhar
3. Indian Institute of Banking & Finance
 - a) Workbook for JAIIB
 - b) Theory & Practice of Treasury & Risk Management in Banks
 - c) Know your Banking-I & II
 - d) Principles and Practice of Banking

Note: Latest edition of textbooks may be used

CORE COURSE – C14**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for
Mid Semester Examination (MSE):**

There will be two groups of questions. Group A is compulsory and will contain five questions of very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 will be short answer type of 5 marks. Group B will contain descriptive type six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

PRINCIPLE & PRACTICE OF RE-INSURANCE**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This course provides the knowledge in the very specialized area of insurance. This course discusses the nature and scopes of re-insurance with its importance. The law with rules and regulations are discussed for thorough understanding of the subject

Course Learning Outcome:

- Understand the meaning of reinsurance, and the concept of spreading risks starting with the policy holder, the buyer of insurance, and passing through the insurance company, to reinsurers and then on to retrocession.
- Know who are the parties to a reinsurance contract.
- Understand the legal principles applicable to reinsurance.
- Understand the similarities and differences between insurance, reinsurance, and retrocession.

Unit I: Introduction-Brief historical background, Nature of reinsurance, Functions of reinsurance.

Lectures: 05

Unit II: Methods of reinsurance—Major Forms-Facultative and Treaty, Facultative Reinsurance-Proportional-Excess of Loss, Treaty Reinsurance-Proportional: Quota Share Surplus, Facultative obligatory, Non-Proportional: Excess of loss, per risk, Catastrophe Stop Loss, Aggregative Excess of Loss.

Lectures: 10

Unit III: Law relating to reinsurance contracts including Reinsurance claims—Fundamentals of contract law as applicable to reinsurance, Insurance and Reinsurance contracts, Reinsurance documentation-slips, Cover notes, Agreements.

Lectures: 08

Unit IV: Reinsurance Programme—Designing and Arranging, Setting Retentions, determining retentions for various classes of business and property, Liability, Marine, Aviation, Needs based on business strategy, financial needs, needs based on management style and attitude, construction of reinsurance programme.

Lectures: 08

Unit V: Negotiation and placement of reinsurance—Direct placement, Placement through intermediaries, Role of intermediaries, advantages and disadvantages of direct placement.

Lectures: 08

Unit VI: Reinsurance clauses—Common clause, Operative clause, Commencement and Termination clauses, Access to record clause, Errors and Omission clause, Intermediary clause, Currency clause, Arbitration clause, Insolvency clause, Offset clause, Claim settlement clause, Accounting clause

Lectures: 07

Unit VII: Reinsurance Accounting—Special nature of reinsurance accounts, formats of reinsurance accounting, taxation aspects, Exchange control regulation.

Lectures: 04

Unit VIII: Reinsurance Markets—Special characteristics of certain important reinsurance markets, Lloyd's Reinsurance Exchange, Pools.

Lectures: 05

Unit IX: New forms of reinsurance, Finite Risk/Financial Reinsurance, new markets, Emerging trends in global reinsurance markets.

Lectures: 05

Recommended Books:

1. IC-85 (Insurance Institute of India)

Note: Latest edition of textbooks may be used

DISCIPLINE SPECIFIC ELECTIVE (DSE 3)**(Credits: Theory-05, Tutorial-01)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for
Mid Semester Examination (MSE):**

There will be two groups of questions. Group A is compulsory and will contain five questions of very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two group of questions. Group A is compulsory and will contain two questions. Question No.1 will be very short answer type consisting of ten questions of 1 mark each. Question No.2 will be short answer type of 5 marks. Group B will contain descriptive type six questions of fifteen marks each, out of which any four are to answer.

Note: There may be subdivisions in each question asked in Theory Examinations.

ENTREPRENEURSHIP DEVELOPMENT**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objective: This course provides students with a solid introduction to the entrepreneurial process of creating new businesses, role of Creativity and innovation in entrepreneurial start-ups; manage family-owned companies, context of social innovation and social entrepreneurship and issues and practices of financing entrepreneurial business.

Course Learning Outcome:

- Familiarized with the fundamentals of entrepreneurship and its role in economic development and to motivate them towards entrepreneurial activities.
- Understand the concept of entrepreneurial leadership and stimulate them to think innovative as entrepreneurs.
- Write effective business plans for establishing and managing any business venture.
- Know how to skills among students to raise the funding for the business from different sources for a startup venture.
- Able to define, identify and/or apply the principles of new venture financing, growth financing, and growth financing for existing businesses

Unit I: Entrepreneurial Management: The evolution of the concept of entrepreneurship, John Kao's Model on Entrepreneurship, Idea generation, Identifying opportunities and Evolution, Building the Team/Leadership, Strategic planning for business, Steps in strategic planning, Forms of ownership-Sole proprietorship, partnership, limited liability partnership and corporation form of ownership, advantage/disadvantage, Franchising, advantages/disadvantages of franchising, types of franchise arrangements, franchise contracts, franchise evolution checklist, Financing entrepreneurial ventures, managing growth, Valuation of a new company, Harvesting and Exist strategies, Corporate Entrepreneurship.

Lectures: 24

Unit II: Entrepreneurship Creativity and Innovation: Stimulating Creativity, Organizational actions that enhance/hinder creativity, Managerial responsibilities, Creative Teams, source of innovation business, managing organizations for innovation and positive creativity.

Lectures: 06

Unit III: Social Entrepreneurship: Introduction to social entrepreneurship, Characteristics and role of social entrepreneurs, Innovation and Entrepreneurship in a social Context, Start-Up and early stage venture issues in creating and sustaining a Non-profits organization, Financing and Risks, Business Strategies and Scaling up.

Lectures: 08

Unit IV: Family Business and Entrepreneurship: The entrepreneur, role and personality, family business, concepts, structure and kinds of family firms, culture and innovation of family firm, managing business, family and shareholder relationships, conflict and conflict resolution in family firms, managing leadership, succession and continuity, women's issues in the family business, encouraging change in the family business system.

Lectures: 12

Unit V: Financing the Entrepreneurial Business: Arrangements of funds, traditional source of financing, Loan syndicating, Consortium finance, role played by commercial banks, appraisal of loan applications by financial institutions, Venture capital.

Lectures: 10

Recommended Books:

1. Burns, P.-Entrepreneurship and small business. New Jersey
2. Drucker, P. F-Innovation and entrepreneurship: Practice and principles, USA; Elsevier
3. Gersick, K.E., Davis, J.A., Hampton, M. M., & Lansberg, I.-Generation to generation: Life Cycle of the family business: Boston: Havard Business School Press
4. Hisrich, R., & Peters, M.-Entrepreneurship, New Delhi: Tata McGraw Hill
5. Holt, D. H.-Entrepreneurship new venture creation. New Delhi: PHI
6. John Kao, Creativity & Entrepreneurship
7. Kaplan, J.-Patterns of Entrepreneurship. Wiley
8. Khandwalla, P.-Corporate creativity. New Delhi: Tata McGraw Hill
9. Mullins, J.-New business road test. New Delhi: PHI

Note: Latest edition of textbooks may be used

DISCIPLINE SPECIFIC ELECTIVE (DSE 4)**(Credit: Theory: 01 + Tutorials: 05=06)****Marks: 50 (Internal Evaluation)+50 (External Evaluation)=100 Pass Marks (Internal + External)=40****ON JOB TRAINING****Objectives:** To provide basic and hand on understanding of the industry.**On the Job Works for six to eight weeks at the Designated Organization recommended by the college.****Guidelines to Examiners for End Semester Examination (ESE Pr):**

Evaluation of project dissertation work may be as per the following guidelines:

Overall project dissertation may be evaluated under the following heads by External & Internal Examiners Separately:

- **Motivation for the choice of topic = 05 marks**
- **Project dissertation design = 05 marks**
- **Literature Review = 05 marks**
- **Methodology and Content depth = 05marks**
- **Results, Discussion & Future Scope = 05 marks**
- **Presentation style = 10 marks**
- **Viva-voce = 15 marks**
- **Total Marks =50 x 2 =100**

PROJECT WORK

All student related to Specific discipline will undergo 'Training/Project' of minimum 6 weeks' duration in Semester-VI, related to area of their specialization. Student alone or in a group of not more than three, shall undertake one Project Dissertation approved by the Subject Teacher / H.O.D. of the Department / College concerned.

The progress of the Project Dissertation shall be monitored by the faculty members at regular intervals, and followed by internal and external viva exam of 50 marks each.

Training Schedule: The students will be allowed to work on any project based on the concepts studied in core /elective or skill based elective courses.

The Units imparting industrial exposure shall conduct formal induction sessions and emphasis on personality skills while acquainting the learners with skills of trade.

Academic Credits for training shall be based on following:

- Log books and attendance
- Appraisals, Report and presentation, as applicable. For distribution of marks refer to details on Course structure/ Credit Distribution during the tenure of Industrial Exposure, apart from carrying out the assigned jobs. All trainees must ensure that the log books and appraisals are signed by the departmental/ sectional heads as soon as training in a particular department or section is completed. Trainees are also advised to make a report in their specialization in Semester-VI on completion of training in that respective department.
- A Power Point presentation (based on the report) for duration of **10 minutes** should be make. This will be presented in front of a select panel from the institute and the industry. The presentation should express the student's experiences in the department and what has he learned/ observed.

Marks will be awarded on this presentation and documents submitted to the faculty coordinator at the institute. Students have to submit the following on completion of industrial training to the concern faculty at the college:

1. Synopsis submission
2. Synopsis Approval will be given within a week from the date of submission.
3. Synopsis will be approved by concerned department faculty member.
4. Faculty members will be the internal guide of particular group of Students.
5. The group size will be minimum of 1 candidate and maximum of 3 candidates.
6. Group will present power point presentation in front of panel and submit the project status Report within the 15 to 20 days from the date of approval.
7. Final Project Submission contains Hard copy, Soft copy & leave letter. Project hard copy contains
 - a) Front page
 - b) Certificate of Authenticity
 - c) Certificate of job Trainings

- d) Declaration
- e) Acknowledgement
- f) Preface
- g) Table of content/index
- h) Objective of the project
- i) Scope of the Project
- j) Project guidelines (These points are mandatory)
 - 1. Introduction with Company profile.
 - 2. Vision, mission & objective.
 - 3. SWOT Analysis.
 - 4. Chronology of Achievements.
 - 5. Topic introduction & discussion.
 - 6. Its relevance & implication in company.
 - 7. Findings.
 - 8. Conclusion
 - 9. Further enhancement (Suggestion).
 - 10. Bibliography
 - 11. Reference Website
 - 12. CD (Compact Disc/Soft copy)
- k) The file should be Book Binding. One Project Report for office copy and each candidate must have its own copy.

***Topics, Objectives & Guidelines of the Project is to be decided by the Project Guide.**

-----END OF SEM VI-----

End of Syllabi-B. Com – Banking & Insurance (B&I) Honors

ANNEXURE-I**Distribution of Credits Semester wise for Undergraduate Honors Courses****Semester wise distribution of 164 Credits**

	CC	AECC	GE-A	GE-B	SEC	DSE	Total Credits
Semester I	12	02	06	06			26
Semester II	12	02	06	06			26
Semester III	18		06	06	02		32
Semester IV	18		06	06	02		32
Semester V	12					12	24
Semester VI	12					12	24
	84	04	24	24	04	24	164

CC = Core Course; AECC = Ability Enhancement Compulsory Course; GE = Generic Elective; SEC = Skill Enhancement Course; DSE = Discipline Specific Elective

ANNEXURE-II**MARKS DISTRIBUTION FOR EXAMINATIONS AND FORMAT OF QUESTION PAPERS****Marks distribution of Theory Examinations of Mid Semester:**

Topic	Code	Full Marks	Pass Marks	Time	Group-A (Very Short answer type Compulsory Questions) No. of Questions X Marks = F.M.	Group-B (Descriptive Questions with Choices) No. of Questions X Marks = F.M.	Total No. of Questions to Set	
							Group A	Group B
Mid Sem	T25	25	---	1 Hr.	5 x 1 =5	4 (out of 6) x 5=20	5	6

Marks distribution of Theory Examinations of End Semester

Topic	Code	Full Marks	Pass Marks	Time	Group-A (Very Short answer type Compulsory Questions) No. of Questions X Marks = F.M.	Group-B (Descriptive Questions with Choices) No. of Questions X Marks = F.M.	Total No. of Questions to Set	
							Group A	Group B
End Sem	T75	75	40	3 Hrs.	Q.No.1 (10x1) +1x5 =15	4 (out of 6) x 15=60	2	6
	T100	100	40	3 Hrs.	Q.No.1 (10x1) +2x5 =20	4 (out of 6) x 20=80	3	6

Question No.1 in Group – A carries 10 very short answer type 1Mark Questions.

Abbreviations: T=Theory Examination, P= Practical Examination, I=Internal Exam, E=External Exam

Note: There may be sub divisions in each question asked in Theory Examinations.

Marks distribution of Practical Examinations of End Semester

Topic	Code	Full Marks	Pass Marks	Distribution of Marks	
End Sem	P50 + P50	100	(Internal + External) 40 (I + E)	Project File	Viva
				P25 + P25	P25 + P25

Abbreviations: T=Theory Examination, P= Practical Examination, I=Internal Exam, E=External Exam

Note: There may be sub divisions in each question asked in Theory Examinations.

ANNEXURE-III

**FORMAT OF QUESTION PAPER FOR MID SEM EXAMINATION OF
SUBJECTS WITHOUT PRACTICAL**



St. Xavier's College, Ranchi

Mid Semester No. _____

Exam Year _____

Subject/Code _____

F.M. = 25

Time = 1Hr.

General Instructions:

- i. **Group A** carries very short answer type compulsory questions.
- ii. **Answer any 4 out of 6** subjective/ descriptive questions given in **Group B**.
- iii. Answer in your own words as far as practicable.
- iv. Answer all sub parts of a question at one place.
- v. Numbers in right indicate full marks of the question.

Group A [5x1=5]

1.
2.
3.
4.
5.

Group B [5x4=20]

- | | |
|---------|-----|
| 1. | [5] |
| 2. | [5] |
| 3. | [5] |
| 4. | [5] |
| 5. | [5] |
| 6. | [5] |

Note: There may be subdivisions in each question asked in Theory Examination.

ANNEXURE-IV

**FORMAT OF QUESTION PAPER FOR END SEM EXAMINATION OF
SUBJECTS WITHOUT PRACTICAL**



St. Xavier's College, Ranchi

Mid Sem No. _____

Exam Year _____

Subject/Code _____

F.M. =75

P.M. =40 (Including Mid Sem)

Time=3 Hrs.

General Instructions:

- i. **Group A** carries very short answer type compulsory questions.
- ii. **Answer any 4 out of 6** subjective/ descriptive questions given in **Group B**.
- iii. Answer in your own words as far as practicable.
- iv. Answer all sub parts of a question at one place.
- v. Numbers in right indicate full marks of the question.

Group A

1.

[10x1=10]

- a.
- b.
- c.
- d.
- e.
- f.
- g.
- h.
- i.
- j.

2.

[5x1=5]

Group B

1.

[15]

2.

[15]

3.

[15]

4.

[15]

5.

[15]

6.

[15]

ANNEXURE-V

**FORMAT OF QUESTION PAPER FOR END SEM EXAMINATION OF
GE, SEC & AECC PAPERS**



St. Xavier's College, Ranchi

End Sem No. _____

Exam Year _____

Subject/Code _____

F.M. = 100

P.M. = 40

Time=3 Hrs.

General Instructions:

- i. **Group A** carries very short answer type compulsory questions.
- ii. **Answer any 4 out of 6** subjective/ descriptive questions given in **Group B**.
- iii. Answer in your own words as far as practicable.
- iv. Answer all sub parts of a question at one place.
- v. Numbers in right indicate full marks of the question.

Group A

1.

[10x1=10]

a.

b.

c.

d.

e.

f.

g.

h.

i.

j.

2.

[5x1=5]

3.

[5x1=5]

Group B

1.

[20]

2.

[20]

3.

[20]

4.

[20]

5.

[20]

6.

[20]

Note: There may be subdivisions in each question asked in Theory Examination.

ANNEXURE-VI

**FORMAT OF INTERNAL EXAMINATION FOR
ON THE JOB TRAINING ASSESSMENT****St. Xavier's College, Ranchi**

End Sem No. _____

Exam Year _____

Subject/Code _____

F.M. =50**P.M = 40 (Internal + External)****General Instructions:**

- | | |
|---------------------------------------|----------|
| 1. Motivation for the choice of topic | 05 marks |
| 2. Project dissertation design | 05 marks |
| 3. Methodology and Content depth | 10 marks |
| 4. Results, Discussion & Future Scope | 05 marks |
| 5. Presentation style | 10 marks |
| 6. Viva-voce | 15 marks |

ANNEXURE-VII

**FORMAT OF EXTERNAL EXAMINATION FOR
ON THE JOB TRAINING ASSESSMENT****St. Xavier's College, Ranchi**

End Sem No. _____

Exam Year: _____

Subject/Code _____

F.M = 50**P.M = 40 (Internal + External)****General Instructions:**

- | | |
|---------------------------------------|----------|
| 1. Motivation for the choice of topic | 05 marks |
| 2. Project dissertation design | 05 marks |
| 3. Methodology and Content depth | 10 marks |
| 4. Results, Discussion & Future Scope | 05 marks |
| 5. Presentation style | 10 marks |
| 6. Viva-voce | 15 marks |

ANNEXURE-VIII**SEMESTER WISE PAPER ALONG WITH THEIR CREDIT SYSTEM:**

Sem – I	Sem - II	Sem – III	Sem – IV	Sem – V	Sem – VI	Credit System
Core 1	Core 3	Core 5	Core 8	Core 11	Core 13	Core = 6 Credit
Core 2	Core 4	Core 6	Core 9	Core 12	Core 14	GE = 6 Credit
AECC 1	AECC 2	Core 7	Core 10	DSE 1	DSE 3	AECC = 2 Credit
GE 1A	GE 2A	SEC 1	SEC 2	DSE 2	DSE 4	SEC = 2 Credit
GE1B	GE2B	GE 3A	GE 4A			DSE = 6 Credit
		GE3B	GE4B			

Calculation of SGPA & CGPA based on 10-point scale:

Calculation of SGPA & CGPA based on 10 Point Scale	Grade and Grade Point Table		
Credit Point = Gr. Pt. (GrP) x Cr	Marks in %	Grade	Grade Point
Semester Grade Point Average (SGPA)	91-100	O	10
$SGPA = \frac{\sum (GrP \times Cr)}{\sum Cr} = \frac{\sum Crp}{\sum Cr}$	81-90	A+	9
Cumulative Grade Point Average (CGPA)	71-80	A	8
$CGPA = \frac{\sum_{s=1}^n (Crp)_s}{\sum_{s=1}^n (Cr)_s}$	61-70	B+	7
	51-60	B	6
	46-50	C	5
	40-45	P	4
	< 40	F	0
	Absent	X	0

ANNEXURE-IX**Sample Calculation for SGPA & CGPA for B.Com. (Banking & Insurance) (Honors) Programme****Sample Calculation for SGPA:**

Sem	Course	Credit	Grade Letter	Grade Point	Credit Point (Credit X Grade)	SGPA (Credit Point/Credit)
I	C1	06	A	8	48	
	C2	06	B+	7	42	
	AECC 1	02	B	6	12	
	GE 1A	06	B	6	36	
	GE 1B	06	B+	7	42	
	Total	26			180	6.92 (180/ 26)
II	C3	06	B	6	36	
	C4	06	C	5	30	
	AECC – 2	02	B+	7	14	
	GE 2A	06	A+	9	54	
	GE 2B	06	B+	7	42	
	Total	26			176	6.76 (176/ 26)
III	C5	06	A+	9	54	
	C6	06	O	10	60	
	C7	06	A	8	48	
	SEC1	02	A	8	16	
	GE 3A	06	O	10	60	
	GE 3B	06	B+	7	42	
	Total	32			280	8.75 (280/ 32)
IV	C8	06	B	6	36	
	C9	06	A+	9	54	
	C10	06	B	6	36	
	SEC2	02	A+	9	18	
	GE 4A	06	A	8	48	
	GE 4B	06	B+	7	42	
	Total	32			234	7.31 (234/ 32)
V	C11	06	B	6	36	
	C12	06	B+	7	42	
	DSE1	06	O	10	60	
	DSE2	06	A	8	48	
	Total	24			186	7.75 (186/ 24)
VI	C11	06	A+	9	54	
	C12	06	A	8	48	
	DSE1	06	B+	7	42	
	DSE2	06	A	8	48	
	Total	24			192	8.0 (192/24)
CGPA						
Grand Total		164			1248	7.61 (1248/ 164)

Sample Calculation for CGPA:

Semester I	Semester II	Semester III	Semester IV	Semester V	Semester VI
Credit:26; SGPA:6.92	Credit:26; SGPA:6.76	Credit:32; SGPA: 8.75	Credit:32; SGPA: 7.31	Credit:24; SGPA: 7.75	Credit:24; SGPA:8.0

Thus, CGPA = (26x6.92+26x6.76+32x8.75+32x7.31+24x7.75+24x8.0)/164 = 7.6

ANNEXURE - X

Suggestive Names of Question Setters & Evaluators

<u>Course/ Code</u>	<u>Title of the Course</u>	<u>Names of the Question Setters</u>	<u>Names of the Answer Book Evaluators</u>
<u>Semester - I</u>			
Core-1/ C101	Fundamentals of Insurance	<ol style="list-style-type: none"> 1. Prof. Shweta Bhatia, (VF), Dept of Commerce Vocational Studies, SXC, Ranchi. 2. Prof. Nidhi Arya, Asst. Professor, Dept of Commerce Vocational Studies, SXC, Ranchi 	<ol style="list-style-type: none"> 1. Prof. (Dr.) Rakesh Kumar Dixit, Asst. Professor, Dept of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Ajay Minocha, (VF), Asst. Professor, Marwari College, Ranchi
Core-2/ C102	Principles & Practice of Banking	<ol style="list-style-type: none"> 1. Prof. (Dr.) Rakesh Kumar Dixit, Asst. Professor, Dept of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Siddhartha Raja Halder, Asst. Professor, Amity University, Ranchi 	<ol style="list-style-type: none"> 1. Prof. Ajay Minocha, (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Shweta Bhatia (VF), Dept of Commerce Vocational Studies, SXC, Ranchi
AECC-1/ AEC1	English Communication	<ol style="list-style-type: none"> 1. Prof. Nidhi Arya, Asst. Professor, Dept of Commerce Vocational Studies, SXC, Ranchi 2. Prof.(Dr.) Khyati Munjal (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi 	<ol style="list-style-type: none"> 1. Prof. Nikita Mukherjee (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Nidhi Arya, Asst. Professor, Dept of Commerce Vocational Studies, SXC, Ranchi
GE-1 A/ GE01A	Financial Accounts	<ol style="list-style-type: none"> 1. Prof. Ekta Arya, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Hussain Ahmed, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 	<ol style="list-style-type: none"> 1. Prof. Ashok Kumar, (VF), Dept. of Commerce Vocational Studies, St. Xavier's College, Ranchi, 2. Prof. Ajay Minocha, (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi
GE-1 B/ GE01B	Behavioral Finance	<ol style="list-style-type: none"> 1. Prof. Ajay Minocha (VF), Dept. of Commerce Vocational Studies, St. Xavier's College, Ranchi 2. Prof. Ajay Deep Wadwa (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi 	<ol style="list-style-type: none"> 1. Prof. Hussain Ahmed, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Ekta Arya, Dept of Commerce Vocational Studies, SXC, Ranchi
<u>Semester - II</u>			
Core-3/ C203	Principles of Life Insurance	<ol style="list-style-type: none"> 1. Prof. Shweta Bhatia (VF), Dept. of Commerce Vocational Studies, St. Xavier's College, Ranchi 2. Prof. (Dr.) Rakesh Kumar Dixit, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 	<ol style="list-style-type: none"> 1. Prof. Nidhi Arya, Asst. Professor, Dept. of Commerce Vocational Studies, St. Xavier's College, Ranchi 2. Prof. Ajay Minocha (VF), Dept of Commerce Vocational Studies, SXC, Ranchi
Core-4/ C204	Asset, Liability & Capital Management	<ol style="list-style-type: none"> 1. Prof. Hussain Ahmed, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Ajay Deep Wadwa (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi 	<ol style="list-style-type: none"> 1. Prof. Ajay Minocha, (VF), Dept. of Commerce Vocational Studies, St. Xavier's College, Ranchi 2. Prof. Vivek Kumar Sharma (VF), Dept of Commerce Vocational Studies, SXC, Ranchi
AECC-2/ AEC02	Environmental Studies	<ol style="list-style-type: none"> 1. Prof.(Dr.) Deependra K. Sinha, Asst. Professor, Dept. of Vocational Studies, SXC, Ranchi 2. Prof. Shalini Minz, Asst. Professor, Dept. of Environmental Studies, St. Xavier's College, Ranchi 	<ol style="list-style-type: none"> 1. Prof. Pipas Kumar, Asst. professor, Dept. of Environmental Studies, SXC, Ranchi 2. Prof. (Dr.) Deependra K. Sinha, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi
GE-2 A/ GE02A	Risk Management	<ol style="list-style-type: none"> 1. Prof. Hussain Ahmed, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 	<ol style="list-style-type: none"> 1. Prof. Vivek Kumar Sharma, (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi,

		2. Prof. Ajay Minocha, (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi	2. Prof. Ekta Arya, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi
GE-2 B/ GE02B	Financial Management	1. Prof. Ajay Deep Wadwa (VF), Dept of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Hussain Ahmed, Asst. Professor, Dept of Commerce Vocational Studies, SXC, Ranchi	1. Prof. Vivek Kumar Sharma (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Ajay Minocha (VF), Dept of Commerce Vocational Studies, SXC, Ranchi
Semester - III			
Core-5/ C305	General Insurance	1. Prof. (Dr.) Rakesh Kumar Dixit, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Shweta Bhatia (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi	1. Prof. Ajay Minocha (VF) Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. (Dr.) Rakesh Kumar Dixit, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi
Core-6/ C306	Underwriting & Claim Management in Insurance	1. Prof. (Dr.) Rakesh Kumar Dixit, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Ajay Minocha (VF), Dept. of Commerce Vocational Studies, St. Xavier's College, Ranchi	1. Prof. Hussain Ahmed, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Shweta Bhatia (VF) Dept. of Commerce Vocational Studies, SXC, Ranchi
Core-7/ C307	Merchant Banking Operation	1. Prof. Khushboo Choudhuri (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Ajay Minocha (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi	1. Prof. Vivek Kumar Sharma (VF), Dept of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Ekta Arya, Asst Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi
SEC-1/ SEC01	Research Methodology and Quantitative Finance	1. Prof. (Dr.) Deependra K. Sinha, Asst. Professor, Dept. of Commerce Vocational Studies, St. Xavier's College, Ranchi 2. Prof. (Dr.) Shakil A. Siddique, Asst. professor, Dept of Commerce Vocational Studies, SXC, Ranchi	1. Prof. Hussain Ahmed, Asst. Professor, Dept. of Commerce Vocational Studies, St. Xavier's College, Ranchi 2. Prof. Siddhartha Raja Halder, Asst. Professor, Amity University, Ranchi
GE-3 A/ GE03A	Mutual Fund & Price Management	1. Prof. Hussain Ahmed, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Ekta Aya, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi	1. Prof Ajay Minocha (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Vivek Kumar Sharma (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi
GE-3 B/ GE03B	Corporate Governance & Ethics	1. Prof. Nidhi Arya, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Khushboo Choudhuri (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi	1. Prof. Fabian Tete, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. (Dr) Subroto Ghosh (VF), Asst Professor, Loyola Training Center, Ranchi
Semester - IV			
Core-8/ C408	Health & Miscellaneous Insurance	1. Prof. (Dr.) Rakesh Kumar Dixit, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Shweta Bhatia (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi	1. Prof. Hussain Ahmed, Assistant Professor, Dept of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Ajay Minocha (VF), Dept of Commerce Vocational Studies, SXC, Ranchi
Core-9/ C409	Portfolio Management	1. Prof. Hussain Ahmed, Assistant Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. (Dr.) Rakesh Kumar Dixit, Asst.	1. Prof. (Dr.) Rakesh K. Dixit, Assistant Professor, Dept of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Vivek Kumar Sharma (VF),

		Professor, Dept of Commerce Voc Studies, SXC, Ranchi	Dept of Commerce Vocational Studies, SXC, Ranchi
Core-10/ C410	International Banking	<ol style="list-style-type: none"> 1. Prof. Khushboo Choudhuri (VF), Dept of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Subroto K. Ghosh (VF), Asst. Professor, Loyola Training Centre, Ranchi 	<ol style="list-style-type: none"> 1. Prof Ajay Minocha (VF), Dept of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Vivek Kumar Sharma, (VF), Dept of Commerce Vocational Studies, SXC, Ranchi
GE-4A/ GE04A	Stock Market Operation & Management	<ol style="list-style-type: none"> 1. Prof. Hussain Ahmed, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof Ajay Minocha (VF), Dept of Commerce Vocational Studies, SXC, Ranchi 	<ol style="list-style-type: none"> 1. Prof.(Dr.) Rakesh Kumar Dixit, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Vivek Kumar Sharma, (VF), Dept of Commerce Vocational Studies, SXC, Ranchi
GE-4B/ GE04B	Managerial Economics	<ol style="list-style-type: none"> 1. Prof. (Dr.) Deependra K. Sinha, Asst Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Subroto Ghosh, (VF), Loyola Training Center, Ranchi 	<ol style="list-style-type: none"> 1. Prof. (Dr.) Rishita Guha (VF), Dept of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Manisha Jain, (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi
SEC 2/ SEC02	Service Marketing	<ol style="list-style-type: none"> 1. Prof. Nidhi Arya, Asst Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. (Dr.) Rakesh Kumar Dixit, Asst Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 	<ol style="list-style-type: none"> 1. Prof. (Dr.) Shakil Anwar Siddique, Asst Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Fabian Tete, Asst. Professor, Dept of Commerce Vocational Studies, SXC, Ranchi
Semester - V			
Core-11/ C511	Financial Crime & Compliance	<ol style="list-style-type: none"> 1. Prof. Pooja Shukla, Asst Professor, Amity University, Ranchi 2. Prof. Ekta Arya, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 	<ol style="list-style-type: none"> 1. Prof. Hussain Ahmed, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. (Dr.) Rakesh Kumar Dixit, Asst. Professor, Dept of Commerce Vocational Studies, SXC, Ranchi
Core-12/ C512	Bank Management	<ol style="list-style-type: none"> 1. Prof. Nidhi Arya, Asst. Professor, Dept. of Commerce Vocational Studies, St. Xavier's College, Ranchi 2. Prof. Nikita Mukherjee, (VF), Dept. of Commerce Vocational Studies, St. Xavier's College, Ranchi 	<ol style="list-style-type: none"> 1. Prof. Fabian Tete, Asst. Professor, Dept. of Commerce Vocational Studies, St. Xavier's College, Ranchi 2. Prof. (Dr.) Rishita Guha (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi
DSE-1/ DSE01	IT for Bank & Insurance	<ol style="list-style-type: none"> 1. Prof. Siddhartha Raja Halder, Asst. Professor, Amity University, Ranchi 2. Prof. Ritesh Kumar, Asst. Professor, Dept. of Computer Science, SXC, Ranchi 	<ol style="list-style-type: none"> 1. Prof. Kamaldeep, Asst. Professor, Dept of Computer Science, SXC, Ranchi 2. Prof. Subroto Ghosh, Asst Professor, Loyola Training Center, Ranchi
DSE-2/ DSE02	Insurance & Banking Laws	<ol style="list-style-type: none"> 1. Prof. Pooja Shukla (VF), Asst. Professor, Amity University, Ranchi 2. Prof. Ajay Minocha (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi 	<ol style="list-style-type: none"> 1. Prof. Siddhartha Raja Halder, Asst. Professor, Amity University, Ranchi 2. Prof. Vivek Sharma (VF), Dept. of Commerce Vocational , SXC, Ranchi
Semester - VI			
Core-13/ C613	Risk & Treasury Management	<ol style="list-style-type: none"> 1. Prof. Hussain Ahmed, Asst. Professor Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Ajay Minocha (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi 	<ol style="list-style-type: none"> 1. Prof. Vivek Kumar Sharma (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. (Dr.) Rakesh K. Dixit, Asst. Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi
Core-14/	Principle and	<ol style="list-style-type: none"> 1. Prof. (Dr.) Rakesh Kumar Dixit, Asst. 	<ol style="list-style-type: none"> 1. Prof. Ajay Minocha, (VF), Dept of

C614	Practice of Reinsurance	Professor, Dept. of Commerce Vocational Studies, SXC, Ranchi 2. Prof. Shiddharth Raja Halder, Asst. Professor, Amity University, Ranchi	Commerce Vocational Studies, St. Xavier's College, Ranchi 2. Prof. Vivek Kumar Sharma (VF), Dept. of Commerce Vocational Studies, SXC, Ranchi
DSE-3/ DSE03	Entrepreneurship Development	1. Prof. Gautam Rudra, Asst. Professor, Dept. of Commerce Vocational Studies, St. Xavier's College, Ranchi 2. Prof. Deependra K. Sinha, Asst. Professor, Dept. of Commerce Vocational Studies, St. Xavier's College, Ranchi	1. Prof. Kaushik Dutta, Asst. Professor, Dept. of Commerce Vocational Studies, St. Xavier's College, Ranchi 2. Prof. (Dr.) Shakil Anwar Siddique, Asst. Professor, Dept. of Commerce Vocational Studies, St. Xavier's College, Ranchi
DSE-4 / DSE04	On the Job Training programme	Internal Viva Voce	External Viva Voce