

B.Com – Fintech / Banking & Finance Programme Curriculum

SEMESTER - I

FINANCIAL ACCOUNTING – I	BUSINESS COMMUNICATION
<ol style="list-style-type: none">1. Meaning and scope of Accounting2. Basic Accounting Concepts and Conventions3. Objectives of Accounting4. Accounting Transactions5. Double Entry Book Keeping6. Journal7. Ledger8. Preparation of Trial Balance9. Preparation of Cash Book10. Preparation of Final Accounts of a Sole Trading Concern11. Adjustments12. Receipts and Payments Account13. Income & Expenditure Account and Balance Sheet of Non Trading Organizations14. Average Due date15. Account Current16. Bank Reconciliation Statement17. Depreciation- Meaning- Causes- Types18. Insurance claims19. Average Clause (Loss of stock & Loss of Profit)20. Single Entry- Meaning- Features- Defects21. Differences between Single Entry and Double Entry System22. Statement of Affairs Method23. Conversion Method	<ol style="list-style-type: none">1. Communication – Definition, Nature, Process, Objectives2. Forms and Dimensions of Communication.3. Oral and Written Communication4. Principles of Effective Communication5. Barriers & measures to overcome barriers in communication6. Media and Modes of Communication7. RWLP-Skills8. Meetings and Conferences9. Communication for Career Advancement10. Interview Skills and Group Discussion11. Modern forms of communication

PRINCIPLES OF MICRO ECONOMICS	BUSINESS STATISTICS
<ol style="list-style-type: none"> 1. Wealth 2. Welfare and Scarcity Views on Economics 3. Wealth 4. Welfare and Scarcity Views on Economics 5. Scope and Importance of Business Economics 6. Concepts: Production Possibility frontier 7. Micro economies and Macro economies 8. Meaning of Demand 9. Determinants and Distinctions of demand 10. Law of Demand 11. Elasticity of Demand and supply 12. Demand Forecasting 13. Law of Diminishing Marginal utility, Equimarginal Utility 14. Consumer's Equilibrium 15. Indifference Curve 16. Definition-Properties and equilibrium 17. Law of Variable Proportion 18. Relation between Production and cost function 19. Market structure and classification 20. Price and Output Determination under various market structures. 21. Price Discrimination 20. Pricing objectives and Methods. 	<ol style="list-style-type: none"> 1. Introduction of Statistics, Collection and tabulation of Statistical data, Diagrammatic and graphical representation of data. 2. Introduction –Measures of central tendency. 3. Range 4. Standard Deviation 5. Mean Deviation 6. Quartile Deviation 7. Analysis of Time series 8. Methods of measuring trend and seasonal variations 9. Sampling procedures 10. Hypothesis testing 11. Large sample Test 12. Small sample test 13. T, F, Chi 14. square (without proof)

E-BUSINESS

1. Electronic commerce versus traditional commerce
2. E-commerce and e-business
3. Channels of e-commerce
4. Business application of e-commerce
5. need for e-commerce; E-Commerce Consumer applications
6. E-commerce models
7. supply chain management
8. product and service digitations
remote servicing
9. procurement
10. on line marketing and advertising ecommerce
resources and infrastructure
resources and planning for infrastructure.
11. E -Business: Workflow management.
12. Mass customization and product differentiation
13. Organization restructuring
14. Knowledge management issues and role of ecommerce infrastructure.
15. Special features required in payment systems for e-commerce
16. Types of Digital payment systems; Wallets, Cards, Cash, Currency serves.

SEMESTER - II

BUSINESS LAW	CORPORATE AND MANAGERIAL SKILLS
<ol style="list-style-type: none">1. Indian Contract Act2. Capacity3. Performance4. Tender5. Discharge6. Remedies for breach of contract7. Sale of Goods Act8. Sale and agreement to sell9. Formation10. Caveat emptor11. Conditions and warranty, Rights of unpaid seller	<ol style="list-style-type: none">1. Transition from Campus to workplace;2. The need and benefits of Grooming –3. shift from local to going Global;4. People Skills - Email etiquettes, Mobile etiquettes,5. Culture impact of various cultures;6. The woman executive “dos and don'ts” for women; Video Clips7. Art of Social and professional Networking;8. Business networking, social contacts; - Gossip in the corporate world9. Teamwork:10. Gifting in the Corporate world11. Work Life Balance and Managing Time,12. Goal Setting13. Business Ethics and Values14. Interview Skills15. Interview Etiquette

PRINCIPLES OF MANAGEMENT	FINANCIAL ACCOUNTING II
<ol style="list-style-type: none"> 1. Nature & Definition of Management 2. Management as a Science or Art 3. Evolution of Management Thought 4. Functions of Management 5. Role and function of Managers Contemporary Issues and Challenges in Management of 21st Century. 6. Nature and Definition of Planning 7. Importance and Steps in planning 8. Types of Plans 9. Forecasting and Decision Making 10. Organizational structure 11. Organization-Nature & purpose, Need 12. Types of Organization 13. Authority and Responsibility. 14. Theories of Motivation 15. Motivation and Behavior 16. Co-ordination/Cooperation 	<ol style="list-style-type: none"> 1. Branch Accounts 2. Dependent branches 3. Hire Purchase and instalment 4. Default and repossession 5. Insurance Claim 6. Computation of claim to be logged for loose stock 7. Admission of a partner 8. Retirement of a partner 9. Death of a partner 10. Dissolution of a partnership 11. Insolvency of a partner (Application of Indian Partnership Act 1932)

BUSINESS MATHEMATICS

1. Definition of a Matrix and Types
2. Determinants
3. Matrix
4. Methods of differentiation of functions
5. Product and Quotient rules
6. Inverse trigonometric functions
7. Maxima and minima of functions for single variable
8. Integration
9. Permutation and Combination
10. Binomial Theorem
11. Exponential and Logarithmic Series
12. Basics of probability

SEMESTER - III

CORPORATE GOVERNANCE AND BUSINESS ETHICS	MARKETING OF BANKING SERVICES
<ol style="list-style-type: none">1. Business Ethics- Meaning and nature2. Types of business Ethics3. Business Ethics in Global Economy4. Relationship Between Business Ethics & Business Development5. Moral issues in Business Justice & Economic system6. Social responsibility & Business ethics7. Meaning of functional ethics8. Marketing ethics9. Foreign trade ethics and ethics relating to Copyrights10. Organizational Ethics Individual Ethics11. Professional ethics12. Ethical behavior	<ol style="list-style-type: none">1. Marketing2. Meaning3. Importance Of Marketing4. Relevance of marketing to banking5. Marketing environment for a banker6. Marketing Mix of a banker7. Market segmentation8. Suitable location for a bank branch9. Product mix10. New Product Development11. Product Management12. Price Mix13. Pricing Policies14. Promotion Mix

CORPORATE ACCOUNTING

1. Issue of Shares and Debentures
2. Underwriting of Shares and Debentures
3. Introduction to IFRS
4. Redemption of Preference Shares and Debentures
5. Purchase of business
6. Profits Prior to Incorporation
7. Preparation of company final accounts
8. Company balance sheet
9. Valuation of Shares and Goodwill
10. Alteration of Share Capital and Internal Reconstruction and Reduction of Capital

BANKING THEORY LAW & PRACTICE

1. Banking Regulation Act 1949
2. Definition of Banking
3. Functions of Banks
4. Role of RBI and their functions
5. Commercial Banks
6. E-Banking
7. ATM Cards
8. Debit cards
9. Personal Identification Number
10. Electronic Fund Transfer
11. Opening of an Account
12. Types of Deposit Account
13. Types of customers
14. Customer grievances and redressal
15. Ombudsman
16. Principles of lending
17. Negotiable instruments
18. Promissory Note
19. Bills of Exchange
20. Cheque
21. Draft

THEORY OF MONEY & BANKING

1. Introduction to Money & its kinds
2. Demand for and Supply of Money
3. Monetary Standards
4. Money Market
5. Commercial Banking
6. Bank Assets
7. Banking Structure
8. Clearing Houses
9. Central Banking
10. Methods of Credit Control
11. Foreign Exchanges
12. Reserve Bank of India
13. NABARD
14. Co-operative Banks

SEMESTER - IV

MANAGEMENT INFORMATION SYSTEMS	BUSINESS TAXATION
<ol style="list-style-type: none">1. Concept2. evolution and meaning of MIS3. Goals of MIS4. Information system for competitive advantage5. Systems approach to problem solving6. Challenges in the development of MIS7. Types of information8. Process of generation of information9. Quality of information10. Information systems for finance, marketing, manufacturing, R&D & HR areas11. Information systems and their role in business systems12. changing role of information systems13. users of information systems14. Types of information systems – TPS, MIS, DSS, ERP, GIS, BES.15. Procurement options and outsourcing information system services.16. System Development Life Cycle17. Data Base Management Systems (DBMS) and their components18. Uses of computer networks, types of networks, topologies19. Implementation20. Approaches and process of evaluating MIS21. Security Issues Relating to Information System	<ol style="list-style-type: none">1. Concept of indirect taxes2. Concept of indirect taxes3. Principals of indirect taxes4. Goods and Services Tax (GST) Laws5. Introduction including constitutional aspects and Levy and Collection of CGST AND IGST6. Application of CGST/IGST law7. Concept of supply including composite and mixed supplies8. Charge of tax

FINANCIAL MANAGEMENT

1. Meaning
2. objectives and Importance of Finance
3. Sources of finance
4. Capital structures planning
5. Theories of capital structures
6. Leverage concept
7. Cost of capital
8. weighted Average (or) composite cost of capital (WACC)
9. Dividend policies
10. Various Dividend Models (Walter's Gordon's – M.M. Hypothesis)
11. Working capital

COST ACCOUNTING 1

1. Nature and scope of Cost Accounting, Cost analysis, concepts and Classifications
2. Cost sheets
3. tenders and quotations
4. Reconciliation of cost and Financial accounts.
5. Material purchase control
7. EOQ
8. ABC analysis
9. VED analysis
10. Material costing
11. Methods of wage payment
12. Overheads – Classification,
13. Allocation, Apportionment
14. and Absorption.

TREASURY MANAGEMENT

1. Concept of Treasury Management
2. Asset Liability Management
3. Domestic Money Market
4. Source of funds
5. Capital
6. Reserves
7. CRR
8. Money Market Instruments and Players
9. Government Securities
10. Treasury bill
11. CP
12. CD
13. Call Money Banks and Specified Institutions

SEMESTER - V

RESEARCH METHODS	MANAGEMENT ACCOUNTING
<ol style="list-style-type: none">1. Business Research – Concepts, skills, types2. Manager Researcher- relationship3. Limitations of research4. Research process and design5. Sampling design6. Research questions / Problems7. Research objectives8. Research hypotheses9. Hypothesis Testing – Logic & Importance.10. Research design – definition, types11. Measurement and scaling12. Construction of instrument13. Validity and Reliability of instrument14. Data - Types15. Survey Vs Observation16. Experiments17. Construction of questionnaire and instrument18. Sampling plan – Sample size & Sampling technique19. Probability Vs Non–probability sampling methods.20. Data Analysis & preparation21. Statistical tools for analysis22. Research report – Types, Content23. need of executive summary, chapterisation, contents of chapter24. report writing25. Presentation26. oral and written	<ol style="list-style-type: none">1. Management Accounting2. Meaning, scope3. importance and limitations Management Accounting vs. Cost Accounting4. Management Accounting vs. Financial Accounting5. Analysis and Interpretation of Financial Statements6. Comparative Statements7. Common Size statement and trend analysis8. Ratio Analysis9. Funds flow and Cash flow statements10. Budgets and budgetary control11. Marginal costing (excluding decision making) Absorption costing and marginal costing12. CVP analysis

INCOME TAX, LAW

1. Meaning and features of income
2. Heads of income
3. Salaries
4. Income from House property
5. Income from Business or Profession
6. deemed business profits
7. compulsory maintenance of books of accounts
8. Computation of income from business or profession
9. Filing of Return
10. Permanent Account Number (PAN) and its usage

TECHNOLOGY IN FINANCE

1. Different approaches to Banking computerization, WAN, LAN, VSAT,
2. Networking system
3. Document Handling, Storage and Retrieval system
4. Electronic fund transfer
5. Impact of Technology – Employees, customers & management.
6. Confidentiality and secrecy of data
Cyber laws and its implications

INTERNATIONAL BANKING

1. International Banking
2. Foreign Exchange Markets
3. Basic Theories
4. Currency derivatives
5. Futures and Options
6. International Finance
7. Creation of Euro
8. International Money Market Instruments
9. Loan Syndicates
10. Euro Deposits
11. Multinational Financial Management
12. Working Capital Management
13. Investment
14. Capital Budgeting
15. Cost of capital of Overseas Investment
16. Risk Exposure
17. International Portfolio Management
18. International Business Environment
19. International Economic Institutions
20. Growth and Development of MNCs

SEMESTER - VI

FINANCIAL MARKETS & SERVICES	INVESTMENT MANAGEMENT
<ol style="list-style-type: none">1. Meaning and importance of financial services2. Types of financial services3. Merchant Banking4. Capital market5. Stock Exchange6. Role of SEBI7. Leasing and Hire purchase8. Factoring9. Venture Capital10. Credit Rating11. Consumer Finance12. Mutual Funds13. UTI	<ol style="list-style-type: none">1. Investment2. Financial Instruments3. Money Market Instruments4. Capital Market Instruments5. Derivatives6. Derivatives7. Securities Market8. Trading and Settlement Procedures9. Leading Stock Exchanges in India10. Stock Market Indicators11. Risk and Return Concepts12. Concept of Risk13. Valuation of securities14. Bond15. Equity shares- Concept Dividend Valuation models16. Fundamental analysis-EIC Frame Work17. Industry Analysis18. Company Analysis- Financial Statement Analysis19. Technical Analysis – Concept20. Charts-Types21. Market Efficiency and Behavioral Finance

CREDIT & RISK MANAGEMENT IN BANKING

1. Bank credit
2. Basic Principles and Approach
3. Three C's
4. Manufacturing Service
5. Agriculture
6. Personal – Security
7. Primary – Collateral – Stock
8. Machinery
9. Land and Building
10. Guarantee
11. Different types of Mortgages
12. Technical Qualification
13. Professional Management – Market
14. Cash Credit
15. Legal Documents
16. RBI Directives
17. Various Committees
18. Lending to Different Customers
18. Documents to be called for. Loan Processing
19. Sanctioning – Monitoring – Recovering
20. Commercial Loans (Activity Based)
21. Government Sponsored Loans (mostly agricultural, Rural and Weaver section)
22. Corporate
23. Approach
24. Assessment
25. Sanction
26. Disbursement
27. Follow Up
28. Recovery Agriculture: Small, Medium and Big Farmers
29. Priority sector lending
30. Lead Bank Scheme
31. Project Finance
32. Creation of Charge
33. Project approach
34. NPA