

HSNC University Mumbai

(Established by Government of Maharashtra vide notification dated 30th October, 2019 under section 3(6) of Maharashtra Public Universities Act)



Ordinances and Regulations

With Respect to

Choice Based Credit System (CBCS)

For the Programmes Under

The Faculty of Commerce & Management

With effect from the

Academic year 2026-27



Board of Studies in the Subject of Banking, Insurance and Financial Markets

1) Name of Chairperson/Co-Chairperson/Coordinator:

- a) **Dr. Tasneem Razmi, Chairperson**, Assistant Professor- Accounting and Finance, HR College, HSNC University Churchgate, Mumbai –400 020. Email ID- tasneemrazmi@gmail.com
- b) **Dr. Ritika Pathak, Co- Chairperson**, Vice Principal, Assistant Professor and Head-Department of BAF/BBI/BFM/BMS, KC College, HSNC University Churchgate, Mumbai –400 020. Email ID- ritika.pathak@kccollege.edu.in,

2) Two to five teachers each having minimum five years teaching experience amongst the full-time teachers of the Departments, in the relevant subject.

- a) **Dr. Bharti Jethani**, Assistant Professor- HR College, HSNC University,Churchgate, Mumbai –400 020 Email ID- bharti_jethani06@yahoo.co.in, Mobile No- 9665403944
- b) **Dr. Riya Nathani**, Assistant Professor- KC College, HSNC University Churchgate, Mumbai – 400 020. Email ID riya.nathani@kccollege.edu.in, Mobile No-8698908583
- c) **Dr.Bhakti Mulchandani**, Assistant Professor- HR College, HSNC University,Churchgate, Mumbai –400 020
Email Id: bhakti.mulchandani@hrcollege.edu, Mobile No. 9552447447
- d) **Dr. Sneha Singh**, Assistant Professor- KC College, HSNC University Churchgate, Mumbai – 400 020. Email ID Sneha.singh@kccollege.edu.in, Mobile No-9004004767
- e) **Mr. Vicky Karnani**, Assistant Professor-HR College, HSNC University, Email Id: Vicky.karnani@hrcollege.edu.in, Mobile No- 9820289580
- f) **Mr Rahul Mishra**, Assistant Professor- HR College, HSNC University,Churchgate, Mumbai – 400 020

3) One Professor / Associate Professor from other Universities or professor / Associate Professor from colleges managed by Parent Body;

a) **Dr Kulvinder Kaur, Assistant Professor- KC College, kulprofessional@gmail.com**

4) Four external experts from Industry / Research / eminent scholar in the field relevant to the subject nominated by the Parent Body;

a) **Mr. Kunal Rambhia, Fund Manager, The Streets, Mumbai, Email ID – kunal@thestreets.co.in**

b) **Mr. Tushar Desai, Ex MD Goldman Sachs, Email ID-tushardesai31@gmail.com**

c) **Mr. Bhavin Doshi, Email ID- bhavin.doshi@sharekhan.com**

5) Top rankers of the Final Year Graduate and Final Year Post Graduate examination of previous year of the concerned subject as invitee members for discussions on framing or revision of syllabus of that subject or group of subjects for one year.

a) **Mr. Pasan Chokshi, AVP- Trading, Ujjivan Small Finance Bank Ltd. ,Email id-pasanchoksi@gmail.com**

b) **Ms Mohini Mahadevia, Proprietor, Soulfm financial planners, Email ID- mohinimahadevia@gmail.com**

c) **Ms. Shweta Anchan, Senior team Member, JPMorgan Chase & Co, Email ID: shwetaanchan2811@gmail.com,**



HSNC University Mumbai
(2026-2027)

Ordinances and Regulations

With Respect to

Choice Based Credit System (CBCS)

For the Programmes

Under

The Faculty of Commerce & Management

For the Programme

Bachelors of Commerce (Banking and Insurance)

Curriculum– Fourth Year Undergraduate Programme

Semester-VII and Semester -VIII

Semester VII

No.	Name of the Subject	Subject Code	Credits
(I)	Major :		
1.	Operations Research		4
2.	Cost Management		4
3.	Sustainable Finance and ESG investing		4
(II)	Discipline Specific Elective		
1.	Commercial Bank Management		4
(III)	Minor Course Applied Business Research		4
	Total		20

Semester VIII

No.	Name of the Subject	Subject Code	Credits
(I)	Major :		
1.	Corporate Restructuring		4
2.	Entrepreneurship Management		4
3.	Financial Technologies (Fintech)		4
(II)	Discipline Specific Elective		
	International Economics		4
(III)	Research Project		4
	Total		20

Preamble

The B.Com (Banking and Insurance) program is started with an aim to make the students employable and impart industry-oriented training.

BBI is decade long popular course aiming at all-round development of students with Curricular, Co-Curricular and Extra-Curricular activities. It has All Market and Career Oriented subjects opted with innovative methodology. Experienced & Industry based faculty grooming. Which makes teaching-learning more relevant in today's BFSI World. The course is very professionally and effectively conducted, with highly qualified academics and professionals from the industry conducting the classes.

This course aims to impart students with strong foundational knowledge in the field of Banking, Finance, Insurance as well as other related fields like Business Communication, Insurance Law, and Accounting etc. You will not only learn the theoretical aspects of the subjects but will be equipped with various practical applications of new banking policies, various regulatory acts in insurance, market reforms, and much more. The major focus on the theoretical front will be easily neutralized through interesting and interactive case studies as well as industry visits.

The teaching methodology includes classroom discussions and debates, role play, case studies and paper presentations, in addition to the conventional chalk-and-talk method. While the course is primarily theoretical, there is a good blend of projects, case studies, moot courts, court visits and industrial visits to enable a student to get hands on experience in the functioning of the Industry. The department also conducts various seminars and workshops to make them well – versed in global Banking and Insurance markets.

It has a strong emphasis on developing analytical skill and offers a solid grounding and professional competence in all aspects of commerce required for careers in the business and corporate sectors. BBI is an extremely vibrant department that believes in providing holistic education and regularly conducts events and organises activities to achieve this goal.

BBI realizes the importance of interaction between the juniors and seniors and organizes industrial visits and field trips in each semester. This gives the students a chance to bond and gives them a chance to discover solutions to real world situations.

Part 2- The Scheme of Teaching and Examination is as under:

Semester – VII

Summary

Sr. No .	Choice Based Credit System	Subject Code
1	Major: 1. Operations Research 2. Cost Management 3. Sustainable Finance and ESG investing	
2	Minor Course Applied Business Research	
3	Discipline Specific Elective : Commercial Bank Management	

Fourth Year Semester VII Formative and Summative Detail Scheme

Sr. No.	Subject Code	Subject Title	Periods Per Week					Credit	Seasonal Evaluation Scheme			Total Marks
			Units	S. L.	L	T	P		SLE	CT/TA/AP	SEE	
1		Operations Research	4	20% *	4	0	0	4	20	20	60	100
2		Cost Management	4	20% *	4	0	0	4	20	20	60	100
3		Sustainable Finance and ESG investing	4	20% *	4	0	0	4	20	20	60	100
4		Commercial Bank Management	4	20% *	4	0	0	4	20	20	60	100
5		Applied Business Research	4	20% *	4	0	0	4	20	20	60	100
Total Hours / Credit								20		Total Marks		500

***One to two lectures to be taken for CONTINUOUS self -learning evaluation**

- **Lecture Duration – 60 Minutes**
- **One Credit = 15 hours of lectures, 30 hours practicals**

L: Lecture: Tutorials P: Practical Ct-Core Theory, Cp-Core Practical, SLE- Self learning evaluation CT-

Commutative Test, SEE- Semester End Examination , TA-Teacher Assessment, AP- Active Participation

Detailed Scheme -SEMESTER: VII
Operation Research

Course Objectives:

1. To help students to understand operations research methodologies.
2. To help students to solve various practical problems.
3. To help students analyze situations and act on it.
4. To make students proficient in case analysis and interpretation.

Learning Outcomes:

1. Learner will understand Advanced Analytical methods for effective decision-making
2. Learners will elaborate and understand techniques such as mathematical modeling to analyze complex situations.
3. Learner will evaluate and empower students to evaluate data-driven insights for improved strategic planning and problem-solving

Unit No.	Module	No.of Lectures
1	<p>1.1 Introduction to Operations Research: (a) Introduction, Historical Background, Scope of Operations Research, Features of Operations Research, Phases of Operations Research, Types of Operations Research Models, Operations Research Methodology, Operations Research Techniques and Tools, Structure of the Mathematical Model, Limitations of Operations Research</p> <p>1.2 Linear Programming Problems:</p> <p>(a) Introduction and Formulation of Linear Programming.</p> <ul style="list-style-type: none"> ● Applications of LP. ● Components of LP. ● Requirements for Formulation of LP Problem. ● Assumptions Underlying Linear Programming. ● Steps in Solving LP Problems. ● LPP Formulation (Decision Variables, Objective Function, Constraints, Non- Negativity Constraints). <p>(b) Linear Programming Problems: Graphical Method:</p> <ul style="list-style-type: none"> ● Maximization and Minimization Type Problems. (Max. Z and Min. Z) 	20

	<ul style="list-style-type: none"> ● Two & Three Decision Variables ● Constraints can be "less than or equal to", "greater than or equal to or a combination of both the types i.e. Mixed constraints. <p>(c) Linear Programming Problems: Simplex Method:</p> <ul style="list-style-type: none"> ● Only Maximization Type Problems. (Only Max. Z). No Minimization problems. (No Min. Z) Numericals on Degeneracy in Maximization Simplex Problems. ● Two or Three Decision Variables and Maximum Three Constraints Problem. (Up to Maximum Two Iterations) ● All Constraints to be "less than or equal to" Constraints. ("Greater than or Equal to" Constraints not included.) ● Special Cases in LPP – simplex. ● Duality in Linear Programming Problem: Introduction, Importance of Duality Concepts, Formulation of Dual Problem, Economic Interpretation of Duality. ● Concepts: Slack Variables, Surplus Variables, Artificial Variables, Duality, Product Mix and Profit, Feasible and Infeasible Solution, Unique or Alternate Optimal Solution, Degeneracy, Non- Degenerate, Shadow Prices of Resources, Scarce and Abundant Resources. 	
2	<p>Assignment and Transportation Models:</p> <p>(a) Assignment Problem - Hungarian Method:</p> <ul style="list-style-type: none"> ● Maximization and Minimization Type Problems ● Balanced and Unbalanced Problems. ● Prohibited Assignment Problems, Unique or Multiple Optimal Solutions. ● Simple Formulation of Assignment Problems. ● Maximum 5 x 5 Matrix. Up to Maximum Two Iterations after Row and Column Minimization. <p>(b) Transportation Problems:</p> <ul style="list-style-type: none"> ● Maximization and Minimization Type Problems. ● Balanced and Unbalanced problems. ● Prohibited Transportation Problems, Unique or Multiple Optimal Solutions. ● Simple Formulation of Transportation Problems. ● Initial Feasible Solution (IFS) by: <ol style="list-style-type: none"> 1. North West Corner Rule (NWCR) 2. Least Cost Method (LCM)/ Matrix minima method(MMM) 3. Vogel's Approximation Method (VAM) 	15

	<ul style="list-style-type: none"> ● Maximum 5 x 5 Transportation Matrix. ● Finding Optimal Solution by Modified Distribution (MODI) Method. (u-v method). ● Production Scheduling Problem. ● Time Minimization Problem. ● Travelling Salesman Problem. ● Degeneracy in transportation. ● Case Study. 	
<p style="text-align: center;">3</p>	<p>Network Analysis</p> <p>(a) Critical Path Method (CPM):</p> <ul style="list-style-type: none"> ● Concepts: Activity, Event, Network Diagram, Merge Event, Burst Event, Concurrent and Burst Activity. ● Construction of a Network Diagram. Node Relationship and Precedence Relationship. ● Principles of Constructing Network Diagram. ● Use of Dummy Activity. ● Critical Path, Sub-critical Path, Critical and Non-critical Activities, Project Completion Time. ● Forward Pass and Backward Pass Methods. ● Calculation of EST, EFT, LST, LFT, Head Event Slack, Tail Event Slack, Total Float, Free Float, Independent Float, and Interfering Float. <p>(b) Project Crashing:</p> <ul style="list-style-type: none"> ● Meaning of Project Crashing. Concepts: Normal Time, Normal Cost, Crash Time, Crash Cost of Activities. Cost Slope of an Activity. ● Costs involved in Project Crashing: Numericals with Direct, Indirect, Penalty, crash cost and Total Costs. ● Time-Cost Trade off in Project Crashing. ● Optimal (Minimum) Project Cost and Optimal Project Completion Time. ● Process of Project Crashing. <p>(c) Program Evaluation and Review Technique (PERT):</p> <ul style="list-style-type: none"> ● Three Time Estimates of PERT: Optimistic Time (a), Most Likely Time (m) and Pessimistic Time (b). ● Expected Time (te) of an Activity Using Three Time Estimates. ● Difference between CPM and PERT. ● Construction of PERT Network using te values of all Activities. ● Mean (Expected) Project Completion Time. ● Standard Deviation and Variance of Activities. 	<p style="text-align: center;">15</p>

	<ul style="list-style-type: none"> ● Project Variance and Project Standard Deviation. ● 'Prob. Z' Formula. ● Standard Normal Probability Table. Calculation of Probability from the Probability Table using 'Z' Value and Simple Questions related to PERT Technique. ● Case Study. 	
4	<p>a. Job Sequencing and Theory of Games:</p> <ul style="list-style-type: none"> ● Job Sequencing Problem: ● Sequencing model ● Processing n jobs through two machines ● Processing n jobs through three machines <p>b. Theory of Games:</p> <ul style="list-style-type: none"> ● Introduction. ● Terminology of Game Theory: Players, Strategies, Play, Payoff, Payoff matrix, Maximin, Maximax, Saddle Point Types of Games. ● Two Person Zero Sum Games including strictly determinable and Fair Game. ● Pure Strategy Games (Saddle Point available). ● Principles of Dominance method 	10
Total		60

Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	1	1) Introduction to Operation Research 2) Graphical Method
2	2	Traveling Salesman Problem.
3	3	Understanding Standard Normal Probability Table. Calculation of Probability from the Probability Table using 'Z' Value.
4	4	Decision theory & Principle of Dominance

Online Links:

1. https://www.youtube.com/watch?v=MZ843Vvia0A&ab_channel=KauserWise
2. https://www.youtube.com/watch?v=KLHWtBpPbEc&ab_channel=KauserWise
transportation-model .ppt
3. https://www.youtube.com/watch?v=K-6NLd57bIA&ab_channel=RaihanaZainordin

4. https://www.youtube.com/watch?v=hfBeF8jdO6U&ab_channel=LearnOpediA
5. https://www.youtube.com/watch?v=EyVYAngxkPA&ab_channel=KauserWise
6. https://www.youtube.com/watch?v=YJvbxAvxkDc&ab_channel=KauserWise

Reference Books

1. Kapoor V.K., Operations Research Techniques for Management, 7th Edition, Sultan Chand & Sons.
2. Bronson R, Operations Research, 2nd Edition, Shaum's Outline Series.
3. Vohra N.D, Quantitative Techniques in Management, 3rd Edition, Tata McGraw Hill co
4. L.C. Jhamb, Quantitative Techniques (For Managerial Decisions VOL I), Everest Publishing House, Pune
5. ShreenathL.S., PERT& CPM, "Principles & Applications 3rd Edition", Affiliated East-West Press Pvt. Ltd
6. Wagener H.M., "Principles of Operations Research. 2nd Edition", Prentice – Hall of India
7. Kantiswarup,"Operations Research 9th Edition", Gupta P.K. & Sultan Chand & Sons Manmohan

Evaluation Pattern:

External Paper Pattern:

Q. 1	Attempt any two with subdivided questions in 8 and 7 marks	15 Marks
Q. 2	Attempt any two with subdivided questions in 8 and 7 marks	15 Marks
Q. 3	Attempt any two with subdivided questions in 8 and 7 marks	15 Marks
Q. 4	Attempt any two with subdivided questions in 8 and 7 marks	15 Marks

Course Code: **Cost Management**

Course Objectives: -

- 1 This subject helps the students to get familiar with the cost sheet
- 2 To develop a clear understanding of the fundamental concepts of budgeting and budgetary control, and their role in planning, coordination, and performance evaluation.
- 3 To enable students to apply theoretical cost and management accounting concepts to practical business problems and real-world decision-making scenarios.
- 4 To recognize recording, examining, summarizing, and studying the company's cost spent on any process, service, product or anything else in the organization.
- 5 To analyze standard costing systems and variance analysis as tools for cost control, efficiency measurement, and managerial performance assessment.

Learning outcomes: -

1. Learners will learn how to prepare cost sheet.
2. Learners will be able to prepare cost sheets and compute unit costs
3. Learners will be able to analyze the usefulness of standard costing and variance analysis in monitoring costs and improving managerial control.
4. Learners will be able to apply marginal costing techniques to evaluate managerial decisions such as pricing, product mix, make-or-buy, and shutdown decisions.
5. Learners will be able to prepare various budgets and use budgetary control as an effective managerial planning and control tool.

Unit No.	Module	No.of Lectures
1	Cost Sheet	10
2	Marginal Costing and Managerial Decision Making	20
3	Standard Costing	15
4	Budgeting and Budgetary Control	15
Total		60

Unit	Content	No. of Lectures
I	Cost Sheet 1.1. Classification of costs, Cost of Sales, Cost Centre, Cost Unit, Profit Centre and Investment Centre. 1.2 Cost Sheet, Total Costs and Unit Costs, Different Costs for different purpose 1.3 Note- Practical problems on preparation of cost sheet	10
II	Marginal Costing and Managerial Decision Making 2.1 Introduction to marginal costing 2.2 Advantages and limitations of marginal costing 2.3 Cost Volume and Profit Analysis 2.4 Break even analysis 2.5 Margin of safety 2.6 Key factor 2.7 Make or buy decisions 2.8 Sales mix decisions 2.9 Plant shut down decision 2.10 Practical problems on all types	20
III	Standard Costing 3.1 Preliminaries in installing of a standard cost system 3.2 Material Cost variance 3.3 Labour cost variance 3.4 Variable overhead variances 3.5 Fixed Overhead variances 3.6 Sales variances 3.7 Profit variances 3.8 Practical problems on all types	15
IV	Budgeting and Budgetary Control 4.1 Meaning and Objectives 4.2 Advantages and Limitations of Budgets 4.3 Functional Budgets, Fixed and Flexible Budgets 4.4 Zero-Based Budgeting, Performance Budgeting 4.5 Practical problems on preparing flexible budgets and functional budgets	15

Self-Learning Topics (Unit wise)

1	Cost Sheet
2	Standard Costing
3	Marginal Costing & Managerial Decisions
4	Budget and Budgetary Control

Note : Selection of SLE topics will be as per the discretion of the faculty

Online Resources

<https://cloudcampus.icaai.org>

<HTTPS://RESOURCE.CDN.ICAI.ORG/66526BOS53753-CP1.PDF>

Reference Books:

1. Cost Accounting- A managerial emphasis by Horngren, Charles, Foster and Datar, Prentice Hall
2. Practical Costing by P C Tulsian, Vikas New Delhi
3. Advanced problems and solutions in cost Accounting by S N Maheshwari, Sultan Chand New Delhi
4. Cost Accounting (For B. Com 4th Sem, Delhi Univ) by Arora M N, Vikas Publishing House Pvt. Ltd.
5. A Textbook of Cost And Management Accounting - 10th Edn by Arora M N, Vikas Publishing House Pvt. Ltd.
6. Cost Accounting: Principles & Practice - 12 Edn by Arora M N, Vikas Publishing House Pvt. Ltd.
7. Essentials of Cost Accounting by Arora M N, Vikas Publishing House Pvt. Ltd.
8. (Group I) by Bhavesh N. Chandarana, Taxmann
9. Lectures on Costing by Swaminathan: S. Chand and Company (P) Ltd., New Delhi
10. Cost Accounting by C.S. Rayudu, Tata Mc. Grow Hill and Co. Ltd., Mumbai
11. Cost Accounting by Jawahar Lal and Seema Srivastava, Tata Mc. Grow Hill and Co. Ltd., Mumbai

Online Resources

<https://share.google/eJ69W14q2dLIP7gnb>

<https://share.google/gJSqwgBHZPo8qPhup>

<https://share.google/W97NnGVkM6McjElGX>

<https://share.google/Uq18DwSB7msWe0pq9>

Evaluation Pattern:

Internal Paper Pattern: 40 Marks

Class Test	20 Marks
Self Learning Evaluation	15 Marks
Class Participation	05 Marks

External Paper Pattern: 60 Marks

Semester End Evaluation Pattern		60 marks
Question	Particulars	Marks
Q.1 A	Practical Question	15 marks
OR		
Q.1 B	Practical Question	15 marks
Q.2 A	Practical Question	15 marks

OR		
Q.2 B	Practical Question	15 marks
Q.3 A	Practical Question	15 marks
OR		
Q.3 B	Practical Question	15 marks
Q.4 A	Practical Question	15 marks
OR		
Q.4 B	Short Notes (Any 3/4) (one short note from each unit)	15 marks
Note: 15 marks question may be divided into sub questions of 8 and 7 or 10 and 5 or 5, 5 and 5 marks if required.		

Note: Each of the four questions (Q.1 A/B, Q.2 A/B, Q.3 A/B & Q.4 A) should be from different module

SUSTAINABLE FINANCE & ESG INVESTING

Course Objectives

- Understand the evolution of sustainable finance and the shift from shareholder to stakeholder value.
- Interpret ESG and CSR concepts and link them to SDGs and corporate finance decisions.
- Apply key global frameworks and regulations such as PRI, TCFD, SEBI BRSR, and EU SFDR.
- Analyze ESG data sources, KPIs, scoring methods, and limitations including greenwashing risk.
- Evaluate sustainable debt instruments and apply ESG investing and climate-risk tools in portfolios.

Course Outcomes

- Explain core sustainable finance concepts, ESG vs CSR, and SDG integration in finance.
- Map applicable ESG frameworks and regulatory requirements for a given company or sector.
- Source ESG data, compute an ESG score, and interpret results with data-quality caveats.
- Differentiate green, social, sustainability, and sustainability-linked instruments and assess reporting quality.
- Build and compare vanilla vs ESG portfolios using screening, tilting, integration, back-testing, and climate stress tests.

Sr. No	Units/Modules	No. Of Lectures
1.	Foundations of Sustainable Finance	15
2.	ESG Data & Analytics Key performance indicators (KPIs) for E, S & G Sources	15
3.	Green Bonds & Sustainable Debt Markets	15
4.	ESG Investing & Climate Risk ESG portfolio construction	15
TOTAL		60

Sr. no.	Modules/ Units	No. of Lectures
1	Foundations of Sustainable Finance	15
	<ul style="list-style-type: none"> ● Evolution of sustainable finance and shift from shareholder value to stakeholder value, with reference to global financial market developments ● Detailed understanding of ESG framework and its distinction from CSR, including limitations of philanthropy-based approaches ● UN Sustainable Development Goals (SDGs) and their integration into corporate finance, investment decision-making, and capital allocation ● Global sustainability frameworks such as PRI and TCFD, including objectives, disclosure requirements, and adoption trends ● Regulatory landscape for ESG reporting with emphasis on SEBI BRSR guidelines and overview of EU SFDR ● Practical: mapping of a company's ESG rating agencies and applicable ESG frameworks 	
2	ESG Data & Analytics Key performance indicators (KPIs) for E, S & G Sources	15
	<ul style="list-style-type: none"> ● Structure of ESG data ecosystem and classification of Environmental, Social, and Governance indicators ● Identification and interpretation of ESG key performance indicators (KPIs) used by companies and investors ● ESG disclosure practices and role of third-party data providers such as Bloomberg, Refinitiv, and CDP ● ESG scoring and rating methodologies, including weighting, normalization, and aggregation approaches ● Challenges in ESG data analysis such as lack of standardization, data gaps, and greenwashing risks ● Practical Exercise: calculate an ESG score for two listed firms using template 	
3	Green Bonds & Sustainable Debt Markets	15
	<ul style="list-style-type: none"> ● Concept, growth, and importance of sustainable debt markets in financing environmental and social projects ● Green, social, and sustainability bonds with focus on bond taxonomy and use-of-proceeds structure ● Sustainability-linked bonds and loans, including performance-based targets and financial incentives ● Role of key performance indicators and post-issuance reporting in sustainable debt instruments ● International standards and principles issued by ICMA and Loan Market Association (LMA) ● Case study: analyze a green bond issuance and its reporting metrics 	

4	ESG Investing & Climate Risk ESG portfolio construction	15
	<ul style="list-style-type: none"> ● ESG investment approaches such as negative screening, positive screening, ESG integration, and thematic investing ● ESG portfolio construction techniques and comparison with conventional portfolios ● Risk–return implications of ESG investing based on empirical studies and market evidence ● Climate risk in finance, including transition risk and physical risk affecting asset valuation ● Climate scenario analysis and stress testing for investment portfolios 	

Self-Learning topics (Unit wise)

Sr. No	Topic
1	Foundations of Sustainable Finance
2	ESG Data & Analytics Key performance indicators (KPIs) for E, S & G Sources
3	Green Bonds & Sustainable Debt Markets
4	ESG Investing & Climate Risk ESG portfolio construction

Online Resources

Links
https://sdgs.un.org/goals https://www.unpri.org https://public.unpri.org/policy https://www.fsb-tcfd.org https://www.sebi.gov.in/sebi_data/meetingfiles/apr-2023/1681703013916_1.pdf https://www.sebi.gov.in/statistics/greenbonds.html https://finance.ec.europa.eu/sustainable-finance/disclosures/sustainable-finance-disclosure-regulation-sfdr_en
https://www.ibm.com/think/topics/esg-frameworks https://www.cdp.net/en https://www.bloomberg.com/professional/solution/sustainable-finance https://www.lseg.com/en/data-analytics/sustainable-finance/esg-scores https://www.msci.com/our-solutions/esg-investing
https://www.icmagroup.org/sustainable-finance https://www.icmagroup.org/sustainable-finance/the-principles-guidelines-and-handbooks/green-bond-principles-gbp https://www.icmagroup.org/sustainable-finance/the-principles-guidelines-and-handbooks/sustainability-linked-bond-principles-slbp https://www.icmagroup.org/sustainable-finance/sustainable-bonds-database https://www.lma.eu.com/application/files/9816/8868/1349/Sustainability_Linked_Loan_Principles_SLLP.pdf
https://www.unepfi.org https://www.ngfs.net/en https://www.bis.org/bcbs/publ/d532.htm https://www.unctad.org/topic/investment/sustainable-finance

<https://www.worldbank.org/en/topic/climatefinance>

References:

- Sustainable Finance and ESG: Risk, Management, Regulations, and Implications for Financial Institutions
Comprehensive book on sustainable finance, ESG integration, risk management, and policy frameworks. Springer – Sustainable Finance and ESG (2023)
- The Palgrave Handbook of Sustainable Finance
Edited academic reference covering global sustainable finance strategies, instruments, and trends. Palgrave Handbook of Sustainable Finance (2026)
- The Palgrave Handbook of Green Finance for Sustainable Development
Deep dive into green finance, ESG implications, and sustainable development frameworks. Palgrave Handbook of Green Finance for Sustainable Development (2024)
- Sustainable Finance: Strategies and Tools to Manage Climate Risk
Focuses on sustainable finance tools and strategies for climate risk management. Springer – Sustainable Finance: Strategies & Tools (2025)
- Green Bonds and Sustainable Finance: The Evolution of Portfolio Management
Book on green bonds, investment strategies, certifications, and portfolio integration. Routledge – Green Bonds & Sustainable Finance (2024)
- Environmental, Social and Corporate Governance and Climate Risk Management: Pathways for Sustainable Growth
Edited book exploring ESG concepts, climate risk, and how firms manage sustainability transitions. Routledge – ESG & Climate Risk Management (2026)

Evaluation Pattern:

A) Formative Assessment

40 marks

Sr. No.	Particulars	Marks
1	Self-Learning Evaluation	15
2	Online examination	20
3	Active participation in routine class instructional deliveries	5

B) Summative Assessment

60 Marks

Q.No.	Particulars	Marks
1	Q1(A) or Q1(B) AND Q1(C) or Q1 (D)	8 & 7
2	Q1(A) or Q1(B) AND Q1(C) or Q1 (D)	8 & 7
3	Q1(A) or Q1(B) AND Q1(C) or Q1 (D)	8 & 7
4	Q1(A) or Q1(B) AND Q1(C) or Q1 (D)	8 & 7
Note	15 marks question may be divided into sub questions of 10 and 5 or 5, 5 and 5 marks if required.	

Commercial Bank Management

Course Outcomes (CO)

- Explain the functions and management structure of commercial banks in India, including rural banking, customer service, and grievance redressal mechanisms.
- Analyse credit management practices such as principles of sound lending, credit appraisal, loan monitoring, NPA classification, debt restructuring, and compliance with the SARFAESI Act.
- Evaluate banking investment policy decisions involving SLR and non-SLR investments, principles of security investment, and portfolio management.
- Assess human resource management practices in banks including recruitment, training, performance evaluation, motivation, employee participation, and VRS in public and private sector banks.

Course Learning Outcomes (LO):

- Explain the functions of commercial banks in the Indian economy.
- Conduct basic credit appraisal and evaluate loan proposals.
- Describe HRD policies in Indian banks, including recruitment and training processes.
- Discuss the impact of mergers and acquisitions on the banking sector.

Benchmark Institutions:

- Reserve Bank of India (RBI)
- National Institute of Bank Management (NIBM)
- Institute of Rural Management Anand (IRMA)

Units	Content	No of Lectures
1.	Overview of Commercial Banking in India 1.1 Overview of Commercial Banking in India 1.2 Introduction to Bank Management, Management of Banks in Rural Areas. 1.3 Strategies for Expanding Customer Base, Banking Ombudsman Scheme, Customer Retention, Handling Customer Grievances 1.4 Services to Different Categories of Customers - Retail, Corporate, International and Rural.	15

2.	<p>Credit Management in Banks</p> <p>2.1 Credit Management in Banks – Principles of Sound Bank Lending, Credit Appraisal and Credit Decision Making, Monitoring and Review of Loan Portfolio</p> <p>2.2 Management of Non-Performing Assets (NPAs), Classification of NPAs, Debt Restructuring- SARFAESI Act, 2002.</p> <p>2.3 Bank’s Investment Policy – SLR Requirements & Non-SLR investments, Nature and Significance of Investment Management in Commercial Banks, Fundamental Principles of Security Investment, Management of Security Investment, Reviewing Investment Portfolio and Organization of Investment Function in Bank</p>	15
3.	<p>Human Resource Management in Banks</p> <p>3.1 Importance of HRM in Banks, Policies relating to Human Resource Development in India, Selection, Training, Pay Structure in Public Sector Banks and Private Sector Banks,</p> <p>3.2 Motivations and Morals, Promotion, Transfer Policy and VRS schemes in Public Sector Banks</p> <p>3.3 Artificial Intelligence (AI) in Commercial banking – Applications, Benefits, Adoption trends in India, Challenges</p>	15
4.	<p>Evolving Trends in Modern Banking</p> <p>4.1 EFT services, Outsourcing of Non-Core Services, Mergers and Acquisitions in Banking Sector.</p> <p>4.2 Micro Credit SHGs, RBI Guidelines for Micro Credit, Portfolio Securitization, SHG-2.</p> <p>4.3 NRLM and SRLM, Priority Sector and its Classification.</p>	15

Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	1	Bank’s Investment Policy
2	2	Micro Credit SHGs, RBI Guidelines for Micro Credit

Online Resources

- https://onlinecourses.nptel.ac.in/noc26_mg32/preview
- https://onlinecourses.swayam2.ac.in/imb26_mg02/preview

References

- Commercial Bank Management by Peter S. Rose,
- Bank Management by Timothy W. Koch, and
- Commercial Bank Management by Kanhaiya Singh and Vinay Dutta

Evaluation Pattern:

External Paper Pattern:

- Q. 1 Attempt any two with subdivided questions in 8 and 7 marks 15 Marks**
- Q. 2 Attempt any two with subdivided questions in 8 and 7 marks 15 Marks**
- Q. 3 Attempt any two with subdivided questions in 8 and 7 marks 15 Marks**
- Q. 4 Attempt any two with subdivided questions in 8 and 7 marks 15 Marks**

Applied Business Research

Course Objectives

CO1. To help students understand what research is and how it is used in business and commerce.

CO2. To teach students how to find, read and organize academic literature.

CO3. To introduce basic research design, data collection and simple data analysis tools.

CO4. To help students interpret data and write clear research summaries or reports.

CO5. To make students aware of research publication processes, journal quality and ethical research practice

Learning Objectives:

LO1. Identify research problems and frame clear research questions based on business situations.

LO2. Search, review and organize academic literature using proper citation styles and reference management tools.

LO3. Design basic research frameworks and analyses data using tools like Excel, Google Sheets, SPSS or Jamovi.

LO4. Interpret data accurately and present findings in clear, structured reports or summaries.

LO5. Understand how research is published, evaluate journal quality using indexing systems, and follow ethical standards in academic writing.

Units	Hours
UNIT 1: Foundations of Research Thinking and Approaches	15
1.1 Nature and purpose of research in commerce	
1.2 Research paradigms: Positivism, Post-positivism, Interpretivism, Pragmatism	
1.3 Epistemology and ontology in research	
1.4 Formulating research questions and identifying research gaps	
1.5 Theory building and logic of inference	
1.6 Reliability, validity and triangulation in research	
1.7 Ethical foundations in research	
1.8 Responsible use of AI tools in research	

1.9 Digital data sources: government, corporate and open-access datasets	
1.10 Online data collection and web-based research methods	
UNIT 2: Literature Review, Reference Management and Academic Integrity	15
2.1 Meaning and purpose of a literature review	
2.2 Types of literature reviews: narrative, systematic, scoping, integrative	
2.3 Sources of academic literature: journals, books, reports, thesis	
2.4 Steps in conducting a literature review: search, screen, extract, organize, synthesize	
2.5 Reading strategies for academic papers: skimming, scanning, identifying arguments	
2.6 Reference management: concept, importance, organization	
2.7 Citation styles: APA, MLA, Chicago, Harvard	
2.8 Open-source reference tools: Zotero, Mendeley, Zotero Bib	
2.9 Digital tools for literature search: Google Scholar, SSRN, ResearchGate, BASE, Connected Papers	
2.10 Academic integrity: paraphrasing, quoting, preventing plagiarism	
UNIT 3: Research Design, Theoretical Frameworks and Data Analysis Tools	15
3.1 Research design: concept, purpose and components	
3.2 Conceptualization and operationalization of variables	
3.3 Building theoretical and conceptual frameworks	
3.4 Linking theory to research methods	
3.5 Introduction to data preparation: data entry, cleaning, coding	
3.6 Overview of analytical tools: Excel, SPSS, Jamovi,	
3.7 Descriptive statistics using software	
3.8 Pivot tables, charts and visualizations	
3.9 Correlation, simple regression and hypothesis testing using software (concept + output)	
3.10 Ethical and responsible use of data and analytical software tools	
UNIT 4: Research Interpretation, Publication, Indexing and Communication	15
4.1 Interpreting quantitative and qualitative findings	
4.2 Identifying patterns, trends and drawing conclusions	
4.3 Writing insight briefs and analytical summaries	
4.4 Structure of a research report: introduction, literature review, methods, results, discussion	

4.5 Academic publication process and peer review	
4.6 Indexing systems: Scopus, Web of Science, UGC-CARE	
4.7 Journal quality metrics: Impact Factor, CiteScore, SJR, SNIP	
4.8 Author metrics: h-index, i10-index, citation counts, Altmetrics	
4.9 Predatory journals and ethical publication practices	
4.10 Communicating research to academic and managerial audiences	

Online Resources

Topic	Video Link
Introduction to Research	https://www.youtube.com/watch?v=W5tQYcj8Vjs
Research Problem & Questions	https://www.youtube.com/watch?v=pn8V4aH0ZqE
Research Design	https://www.youtube.com/watch?v=0fBzCydXwrA
Reliability & Validity	https://www.youtube.com/watch?v=ej4QFgjIAyQ
Research Ethics	https://www.youtube.com/watch?v=JtqSE9lVriE
Literature Review: Meaning & Importance	https://www.youtube.com/watch?v=rWEkrPjRz9c
Steps in Literature Review	https://www.youtube.com/watch?v=EoIWquPntjs
Types of Literature Review	https://www.youtube.com/watch?v=cSyEcOjx15E
Referencing & Citation Styles	https://www.youtube.com/watch?v=yqFqZMgYkKg
Plagiarism & Academic Integrity	https://www.youtube.com/watch?v=UecpHiYlOog
Quantitative Data Analysis	https://www.youtube.com/watch?v=SghGM4ZkSgl
Qualitative Research	https://www.youtube.com/watch?v=twB9LsuzBUw
Hypothesis & Hypothesis Testing	https://www.youtube.com/watch?v=O6IYxX2HADe
Research Report Writing	https://www.youtube.com/watch?v=lyr5yRvCNrA
Publication Process & Peer Review	https://www.youtube.com/watch?v=H-tySPLsQpM
Reference Management Tools	https://www.youtube.com/watch?v=iu1Lu2mOSN

Recommended Textbooks

- **Kothari, C. R. & Garg, G.** – Research Methodology: Methods and Techniques (New Age International)
- **Creswell, John W. & Creswell, J. David** – Research Design: Qualitative, Quantitative, and Mixed Methods Approaches (SAGE)
- **Saunders, Lewis & Thornhill** – Research Methods for Business Students (Pearson)
- **Sekaran, Uma & Bougie, Roger** – Research Methods for Business: A Skill-Building Approach (Wiley)
- **Cooper, Donald R. & Schindler, Pamela S.** – Business Research Methods (McGraw Hill)

Books for Literature Review & Referencing

- **Machi, Lawrence A. & McEvoy, Brenda T.** – The Literature Review: Six Steps to Success (Corwin)
- **Ridley, Diana** – The Literature Review: A Step-by-Step Guide for Students (SAGE)
- **Lipson, Charles** – Cite Right: A Quick Guide to Citation Styles (University of Chicago Press)

Books for Data Analysis & Statistics

- **Pallant, Julie** – SPSS Survival Manual (Routledge)
- **Levin, Richard I. & Rubin, David S.** – Statistics for Management (Pearson)
- **Gupta, S. P.** – Statistical Methods (Sultan Chand & Sons)

Books for Academic Writing & Publication

- **Turabian, Kate L.** – A Manual for Writers of Research Papers, Theses, and Dissertations
- **Wallwork, Adrian** – English for Writing Research Papers (Springer)
- **Day, Robert A. & Gastel, Barbara** – How to Write and Publish a Scientific Paper (Cambridge)

Free & Open Educational Resources

- **IGNOU eGyankosh Research Methodology Material** – <https://egyankosh.ac.in>

- UGC ePG Pathshala Modules (Research Methodology) – <https://epgp.inflibnet.ac.in>

EXAMINATION PATTERN:

Summative Evaluation	Formative Evaluation
External = 60 marks Duration: 2 hours Summative Assessment QUESTION PAPER PATTERN SEMESTER VII (SEM-END EXAM)	Internal = 40 marks Any of the following methods of assessment may be undertaken: 1. Assignment/Project -20 Marks 2. SLE/Presentation -20 Marks Note: Guidelines for Internal Assessment will be as per university norms

Semester End Evaluation Paper Pattern

60 marks

Question Number	Particulars	Marks
Q.1) A)	Question from Module I	8
OR		
Q.1) B)	Question from Module I	8
Q.1) C)	Question from Module I	7
OR		
Q.1) D)	Question from Module I	7
Q.2) A)	Question from Module II	8
OR		
Q.2) B)	Question from Module II	8
Q.2) C)	Question from Module II	7
OR		
Q.2) D)	Question from Module II	7
Q.3) A)	Question from Module III	8
OR		
Q.3) B)	Question from Module III	8
Q.3) C)	Question from Module III	7
OR		
Q.3) D)	Question from Module III	7
Q.4) A)	Question from Module IV	8
OR		
Q.4) B)	Question from Module IV	8
Q.4) C)	Question from Module IV	7
OR		
Q.4) D)	Question from Module IV	7

The Scheme of Teaching and Examination is as under:

Semester – VIII -Summary

Sr. No .	Choice Based Credit System	Subject Code
1	Major: 1. Corporate Restructuring 2. Entrepreneurship Management 3. Financial Technologies (Fintech)	
2	Discipline Specific Elective : International Economics	
3	Research Project	

Fourth Year Semester VIII Formative and Summative Detail Scheme

Sr. No.	Subject Code	Subject Title	Periods Per Week						Credit	Seasonal Evaluation Scheme					Total Marks
			Units	S. L. *	L	T	P	SLE		CT	TA	AP	SEE		
1		Corporate Restructuring	4	20% *	4	0	0	4	20	20			60	100	
2		Entrepreneurship Management	4	20% *	4	0	0	4	20	20			60	100	
3		Financial Technologies (Fintech)	4	20% *	4	0	0	4	20	20			60	100	
4		International Economics	4	20% *	4	0	0	4	20	20			60	100	
5		Research Project							4						100
Total Hours / Credit									20	Total Marks					500

***One to two lectures to be taken for CONTINUOUS self -learning evaluation**

- **Lecture Duration – 60 Minutes**
- **One Credit = 15 hours of lectures, 30 hours practicals**

L: Lecture: Tutorials P: Practical Ct-Core Theory, Cp-Core Practical, SLE- Self learning evaluation CT-Commutative Test, SEE- Semester End Examination , TA-Teacher Assessment, AP- Active Participation

SEMESTER VIII

Corporate Restructuring

Course Objectives:

- To understand corporate restructuring strategies such as mergers, acquisitions, and joint ventures.
- To learn accounting treatments for internal reconstruction, including share capital alterations and legal provisions.
- To apply accounting methods for external reconstruction, focusing on mergers, amalgamations, and purchase consideration.
- To assess the impact of reorganization on internal processes, stakeholders, and business integration.

Learning Outcomes:

- Students will understand corporate restructuring strategies and their operational effects.
- Students will be able to account for internal reconstruction with legal and financial methods.
- Students will apply accounting treatments for external reconstruction, including mergers and takeovers.
- Students will evaluate the impact of reorganization on stakeholders and post-reorganization processes.

Sr.No	Units/Modules	No. Of Lectures
1	Corporate Restructuring – Introduction and Concepts (Only Theory)	10
2	Accounting of Internal Reconstruction (Practical and theory)	15
3	Accounting of External Reconstruction (Amalgamation/ Mergers/ Takeovers and Absorption)(Practical and theory)	20
4	Impact of Reorganization on the Company - An Introduction (Only Theory)	15

Detailed Scheme

Sr No	Units/Modules	No. of Lectures
1	<p>Corporate Restructuring – Introduction and Concepts (Only Theory)</p> <p>1.1 Corporate Restructuring - Historical Background, Meaning of Corporate Restructuring, Corporate Restructuring as a Business Strategy, Need and Scope of Corporate Restructuring.</p> <p>1.2 Planning, Formulation and Execution of Various structuring Strategies, Important Aspects to be considered while Planning or Implementing Corporate Restructuring Strategies.</p> <p>1.3 Forms of Restructuring - Merger, Demerger, Reverse merger , Disinvestment, Takeover/acquisition, Joint Venture (JV), Strategic Alliance, Franchising and Slump sale</p>	15
2	<p>Accounting of Internal Reconstruction (Practical and theory)</p> <p>2.1 Need for reconstruction and Company Law provisions, Distinction between internal and external reconstructions</p> <p>2.2 Methods including alteration of share capital, variation of share-holder rights, sub division, consolidation, surrender and reissue/cancellation, reduction of share capital, with relevant legal provisions and accounting treatments for same.</p>	15
3	<p>Accounting of External Reconstruction (Amalgamation/ Mergers/ Takeovers and Absorption)(Practical and theory)</p> <p>3.1 In the nature of merger and purchase with corresponding accounting treatments of pooling of interests and purchase methods respectively</p> <p>3.2 Computation and meaning of purchase consideration and Problems based on purchase method of accounting only.</p>	15
4	<p>Impact of Reorganization on the Company - An Introduction (Only Theory)</p> <p>4.1 Change in the Internal Aspects on Reorganization – Change of Name and Logo, Revised Organization Chart, Communication, Employee Compensation, Benefits and Welfare Activities, Aligning Company Policies, Aligning Accounting and Internal Database Management Systems, Re- Visiting Internal Processes and Re-Allocation of People</p> <p>4.2 Change in External Aspects on Reorganization - Engagement with Statutory Authorities, Revised ISO Certification and Similar Other Certifications, Revisiting</p>	15

past Government approvals, decisions and other contracts. 4.3 Impact of Reorganization - Gain or Loss to Stakeholders, 4.4 Implementation of Objectives, Integration of Businesses and Operations, Post Merger Success and Valuation and Impact on Human and Cultural Aspects.
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Self-Learning topics (Unit wise):

Sr. No	Topic
1	Corporate Restructuring – Introduction and Concepts (Only Theory)
2	Accounting of Internal Reconstruction (Practical and theory)
3	Accounting of External Reconstruction (Amalgamation/ Mergers/ Takeovers and Absorption)(Practical and theory)
4	Impact of Reorganization on the Company - An Introduction (Only Theory)

Online Resources

<https://resource.cdn.icai.org/62228bos50444-cp6.pdf>

<https://ca-final.in/wp-content/uploads/2018/09/Chapter-4-Accounting-for-Corporate-Restructuring.pdf>

<https://www.caclubindia.com/articles/types-of-corporate-restructuring-5649.asp>

<https://www.icsi.edu/media/webmodules/publications/Full%20Book%20of%20PP-CRVI-2014.pdf>

Reference Books

1. Ramanujam : Mergers et al, LexisNexis Butterworths Wadhwa Nagpur
2. Ray : Mergers and Acquisitions Strategy, Valuation and Integration, PH
3. Advanced Accounts Shukla and Grewal S. Chand and Co. (P) Ltd., New Delhi
Advanced accountancy R.L. Gupta and M. Radhaswamy S. Chand and Co. (P) Ltd., New

Evaluation Pattern:

A) Formative Assessment

40 marks

Sr. No.	Particulars	Marks
1	Self-Learning Evaluation	15 Marks
2	Online examination	20 Marks

3	Active participation in routine class instructional deliveries	05 Marks
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B) Summative Assessment

Semester End Examination- 60 %

60 Marks

Q.No.	Particulars	Marks
1	Full Length Question OR Full Length Question	15
2	Full Length Question OR Full Length Question	15
3	Full Length Question OR Full Length Question	15
4	Full Length Question OR Full Length Question	15
Note	15 marks question may be divided into sub questions of 7.5 and 7.5 or 8 and 7 or 10 and 5 or 5, 5 and 5 marks if required.	

ENTREPRENEURSHIP MANAGEMENT

Course Objectives

- To introduce students to the fundamental concepts, definitions, types, and significance of entrepreneurship and entrepreneurial culture at national and global levels.
- To develop an understanding of the entrepreneurial process, idea generation techniques, environmental scanning tools, and decision-making activities relevant to venture creation.
- To analyze the role of SMEs, government policies, startup ecosystems, financing options, and legal frameworks in fostering entrepreneurship in India and globally.
- To cultivate entrepreneurial skills for creating, managing, scaling, and exiting startups through strategic thinking, innovation, and real-world case analysis.

Learning Outcome

- Students will be able to **define and explain** entrepreneurship, entrepreneurial characteristics, types of entrepreneurs, and the role of culture, mentors, and external influences (PESTLE).
- Students will be able to **analyze business environments** using SWOT analysis, Porter's Five Forces, and environmental scanning to assess feasibility of entrepreneurial projects.
- Students will be able to **evaluate funding options, government initiatives, startup policies, SME frameworks, and growth challenges** to make informed entrepreneurial decisions.
- Students will be able to **design a comprehensive business plan or startup model**, including marketing, finance, HR, legal compliance, and exit strategies, supported by case studies and presentations.

Unit	Contents	No. of Lectures
1.	Introduction to Entrepreneurship 1.1 Concept, meaning and definition of entrepreneur and entrepreneurship 1.2 Importance and significance of growth of entrepreneurial activity 1.3 Characteristics and qualities of entrepreneurs 1.4 External Influences on Entrepreneurship Development (PESTLE) 1.5 Role of Entrepreneurial culture in Entrepreneurship Development, relevance of subcultures of different countries.	15

	<p>1.6 Entrepreneurial Development Programme (EDP), managing the problems faced by entrepreneurs.</p> <p>1.7 Understanding Family Businesses in India</p> <p>1.8 Case Studies of successful entrepreneurs</p>	
2.	<p>Entrepreneurial Project Development</p> <p>2.1 Entrepreneurial process</p> <p>2.2 Idea Generation- sources and methods</p> <p>2.3 Environmental scanning and SWOT analysis and Porters 5 forces</p> <p>2.4 Preparation of project plan-points to be considered</p> <p>2.5 Components of an ideal business plan-market plan, financial plan, operational plan and HR plan</p> <p>2.6 Creating Entrepreneurial Venture-Entrepreneurship Development Cycle</p> <p>2.7 Business Model Canvas</p>	15
3.	<p>Small and Medium Enterprises (SMEs)</p> <p>3.1 Meaning, definition, role and importance of SMEs</p> <p>3.2 Organizational structure</p> <p>3.3 Government initiatives to promote entrepreneurship in India: Small and Medium Enterprises Development (MSMED) Act, 2006 (Amended in 2020)</p> <p>3.4 Government Policies and Startup India Initiatives</p> <p>3.5 New trends in entrepreneurship: Digital Nomadism, Subscription based business.</p> <p>3.6 Transition from Campus to Entrepreneurial Life: Elevator pitch, Entrepreneur communities</p>	15
4.	<p>Start-up Ecosystem</p> <p>4.1 Entrepreneurship Finance: Sources of Funding (Bootstrapping, Angel Investors, VC's, Crowdfunding)</p> <p>4.2 Budgeting, Break Even Analysis and Working Capital</p> <p>4.3 Legal aspects: Business registrations, IP, Taxation, Compliance</p> <p>4.4 Marketing and Human Resource strategies for start ups</p> <p>4.5 Challenges in scaling ventures</p> <p>4.6 Exit strategies: IPO, acquisition, franchising</p> <p>4.7 Case studies of Startups entrepreneurs</p>	15

SLE Topics

- 1.8 <https://www.youtube.com/watch?v=T0hVOAcO9w8> Entrepreneurship Development Program
- 1.9 <https://www.youtube.com/watch?v=YBmyBB3RebQ-> Understanding Family Business of India
- 4.7 https://onlinecourses.nptel.ac.in/noc21_mg70/preview - Case studies of start up entrepreneurs

References

- Innovation and Entrepreneurship (1985) by Peter F. Drucker
- Angels, Dragons and Vultures (2011) by Simon Acland
- Crossing the Chasm (1991) by Geoffrey A. Moore
- The \$100 Startup (2012) by Chris Guillebeau
- A Dozen Lessons for Entrepreneurs by Tren Griffin
- The Sage handbook of small business and entrepreneurship by Blackburn, Robert A; De Clercq, Dirk; Heinonen, Jarna
- Dream With Your Eyes Open by Ronnie Screwvala by Ronnie Screwvala
- Bhaag by Ganesh V.
- Connect The Dots by Rashmi Bansal
- Dhirubhai Ambani: Against All Odds by A G Krishnamurthy

- Steel King: Lakshmi Mittal by Prateeksha M Tiw

Evaluation Pattern For 100 Marks

Summative Assessment	Formative Assessment	Total Marks
60	40	100

Evaluation Pattern

A) Formative Assessment

40 marks

Sr. No.	Particulars	Marks
1	ONE class test / online examination to be conducted in the given semester	20 Marks
2	Self-Learning Evaluation	15 Marks
3	Active participation in routine class instructional deliveries	05 Marks

B) Summative Assessment**Semester End Examination- 60 %****60 Marks**

Semester End Evaluation Paper Pattern		60 marks
Question Number	Particulars	Marks
Q.1) A)	Question from Module I	8
OR		
Q.1) B)	Question from Module I	8
Q.1) C)	Question from Module I	7
OR		
Q.1) D)	Question from Module I	7
Q.2) A)	Question from Module II	8
OR		
Q.2) B)	Question from Module II	8
Q.2) C)	Question from Module II	7
OR		
Q.2) D)	Question from Module II	7
Q.3) A)	Question from Module III	8
OR		
Q.3) B)	Question from Module III	8
Q.3) C)	Question from Module III	7
OR		
Q.3) D)	Question from Module III	7
Q.4) A)	Question from Module IV	8
OR		
Q.4) B)	Question from Module IV	8
Q.4) C)	Question from Module IV	7
OR		
Q.4) D)	Question from Module IV	7

Financial Technologies (FinTech)

Course Objectives:

- Foundations & nature of FinTech
- Key technologies (Blockchain, AI, Cloud, APIs, etc.)
- FinTech company roles & growth strategies
- Legal, regulatory & ethical challenges (RegTech, cybersecurity, digital currencies)

Course Learning Outcomes:

- Distinguish traditional finance vs. FinTech-driven services
- Apply technology knowledge (Blockchain, AI/ML, Cloud) to real-world use cases
- Evaluate FinTech company strategies and investor landscapes
- Assess contemporary issues — cybersecurity, fraud, CBDCs, RegTech, and impact on traditional banking

Sr. No.	Modules / Units	No. of Lectures
Unit 1	Introduction to Fintech 1.1 Introduction: Exploring what is Fintech, 1.2 Characteristics of Fintech, 1.3 Advantage of Fintech, 1.4 Components of Fintech, 1.5 Importance of Fintech , 1.6 History of Fintech sector	15
Unit 2	Technologies used in Fintech 2.1 Identifying API strategies, 2.2 Decentralised Applications, 2.3 Quantum Computing, 2.4 Cloud and its elements, 2.5 Blockchain technology and its role 2.6 Introduction to Fintech Apps, 2.7 Managing market data, dealing with Databases, maintaining data lineage, structured and unstructured data 2.8 Define and Explore AI, Machine learning and Chat Bots, Applications and Technologies, Cryptocurrencies and Bitcoins.	15
Unit 3	Role of Fintech Companies 3.1 Category, 3.2 Roles of Fintech Companies 3.3 Introduction to Fintech Companies, Assigning roles, Being a change agent 3.4 Fintech Investor Landscape 3.5 Conduction Due Diligence including market research 3.6 Creating a growth strategies	15

Unit 4	Fintech: laws, issues, challenges and future 4.1 The Future of Fintech: Looking into the future of Fintech 4.2 Fintech regulation law enforcement, Fintech Operations, Regulatory risk 4.3 Considerations when implementing open source technology 4.4 FinTech opportunity to improve the financial system 4.5 Cyber Security, Fraud, Crime 4.6 Difference Between Fintech Vs TechFin 4.7 Basics of Regtech (Regulation of Fintech), Sandbox, Neo Bank, Big Tech 4.8 Challenges for Traditional Banking companies.	15
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Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	1	Importance of Fintech
2	2	Blockchain and AI Application
3	3	Roles of Fintech Companies
4	4	Future of Fintech

Online Resources

1	https://www.youtube.com/watch?v=DiWYf_RtIYM
2	https://www.youtube.com/watch?v=QCvL-DWcojc
3	https://www.youtube.com/watch?v=QIP4WR10mwE

References:

- Fintech Future: The Digital Dna of Finance by Viral V Acharya
- 3F: Future Fintech Framework by KartikSwaminathan
- Blockchain Revolution : How the Technology behind Bitcoin is changing money, Business and the world by Don Tapscott.

Evaluation Pattern

A) Formative Assessment

40 marks

Sr. No.	Particulars	Marks
1	ONE class test / online examination to be conducted in the given semester	20 Marks
2	Self-Learning Evaluation	15 Marks
3	Active participation in routine class instructional deliveries	05 Marks

B) Summative Assessment**Semester End Examination- 60 %****60 Marks**

Semester End Evaluation Paper Pattern		60 marks
Question Number	Particulars	Marks
Q.1) A)	Question from Module I	8
OR		
Q.1) B)	Question from Module I	8
Q.1) C)	Question from Module I	7
OR		
Q.1) D)	Question from Module I	7
Q.2) A)	Question from Module II	8
OR		
Q.2) B)	Question from Module II	8
Q.2) C)	Question from Module II	7
OR		
Q.2) D)	Question from Module II	7
Q.3) A)	Question from Module III	8
OR		
Q.3) B)	Question from Module III	8
Q.3) C)	Question from Module III	7
OR		
Q.3) D)	Question from Module III	7
Q.4) A)	Question from Module IV	8
OR		
Q.4) B)	Question from Module IV	8
Q.4) C)	Question from Module IV	7
OR		
Q.4) D)	Question from Module IV	7

INTERNATIONAL ECONOMICS

Course Objectives

The course aims to:

1. Introduce students to the conceptual foundations of international economics and global trade.
2. Develop understanding of modern trade theories, international business models, and competitiveness frameworks.
3. Analyze the structure and functioning of the Balance of Payments, exchange rate systems, and international monetary mechanisms.
4. Examine trade policies, regional trade agreements, and multilateral institutions influencing global commerce.
5. Evaluate contemporary global economic issues such as inequality, migration, digital transformation, climate change, and geopolitical disruptions

Course Learning Outcomes:

After completing this course, students will be able to:

1. Explain the nature, scope, and importance of international economics, and distinguish between domestic and international trade.
2. Apply classical and modern theories (New Trade Theory, Gravity Model, Product Life Cycle, Technology Gap) to analyze global trade patterns.
3. Interpret the structure and functioning of the Balance of Payments, exchange rate mechanisms, and the evolution of the international monetary system.
4. Assess trade policies, protectionist measures, and the role of regional and multilateral trade agreements in global integration.
5. Examine contemporary issues — AI, global inequality, migration, geopolitics, and supply chain disruptions — shaping international trade dynamics.

Unit	Contents	No. of Lectures
1.	Foundations and Frameworks of International Economics and Global Competitiveness 1.1 Nature, Scope, and Importance of International Economics 1.2 Modern Perspectives on Global Trade and Economic Integration: New Trade Theory(Paul Krugman), Gravity Model of trade ,Product Life Cycle, Technology Gap Theory 1.3 Theories and Models of International Business and Competitiveness:EPRG Model, Hofstede’s Cultural Dimensions , PESTEL Analysis	15
2.	Balance of Payments, Exchange Rates and International Monetary System 2.1 BALANCE OF PAYMENTS : Structure and components of the Balance of Payments (BoP),Disequilibrium in BoP and its adjustment mechanisms 2.2 CURRENCY CONVERTIBILITY: Current Account and Capital ACCOUNT	15

	<p>CONVERTIBILITY</p> <p>2.3 Determination of exchange rates: fixed, floating, and managed float</p> <p>2.4 INTERNATIONAL MONETARY SYSTEM ;EVOLUTION OF INTERNATIONAL MONETARY SYSTEM ,GOLD STANDARD, BRETTON WOOD SYSTEM</p>	
3.	<p>Trade Policy, Economic Integration, and Global Trade Governance</p> <p>3.1 Free trade vs. protectionism</p> <p>3.2 Tariff and non-tariff barriers</p> <p>3.3 Economic integration :Types , Benefits and challenges 3.4 Regional Economic Groupings and Strategic Trade Partnerships”: India–UK Comprehensive Economic and Trade Agreement (UK–India FTA, Regional Comprehensive Economic Partnership (RCEP),India–European Free Trade Association Trade and Economic Partnership Agreement (India–EFTA TEPA),QUAD Economic Dialogue</p> <p>3.5 Asian Development Bank : Roles and responsibilities</p>	15
4.	<p>Contemporary Global Economic Issues and Policy Challenges</p> <p>4.1 Globalization vs. Deglobalization debate</p> <p>4.2 AI and Labor Market Dynamics</p> <p>4.3 Digital Currency : CBDC vs Cryptocurrencies</p> <p>4.4 Global inequality : Income Inequality,Regional Inequality ,Migration : Benefits & Challenges, Development finance :Loans and grants from international financial institutions (IMF, World Bank, ADB)</p> <p>4.5 Geopolitics and International Trade: Trade Wars, Sanctions and Global Supply Chain Disruptions</p> <p>4.6 Global economic governance — G20, BRICS, and emerging power blocs</p>	15

Online Resources:

NPTEL: International Economics by Prof. A. Das (IIT Delhi) –

<https://archive.nptel.ac.in/courses/110/107/110107130/>

IMF Official Resource: Balance of Payments and Financial Stability – <https://www.imf.org/en/Publications>

World Bank Data Portal: Exchange Rates and Global Indicators – <https://data.worldbank.org>

SWAYAM – Global Trade and Regional Integration (UGC Course): <https://swayam.gov.in/>

Observer Research Foundation (ORF): Policy Briefs on India–UK FTA, RCEP, and IPEF –

<https://www.orfonline.org/>

The Diplomat: Analysis of Indo-Pacific Economic Partnerships – <https://thediplomat.com>

World Economic Forum: Global Risks Report & AI Impact Studies – <https://www.weforum.org/reports>

G20 Official Portal: Global Economic Governance Updates – <https://www.g20.org/en/>

MOOC – Sustainable Development and Globalization (University of Geneva): <https://www.coursera.org>

Sr. No	Unit	Topic
1	1	Role of IMF and World Bank
2	2	Balance of Payments-Components
3	3	Protection vs Free Trade
4	4	Trade Wars and Sanctions

Recommended Text:

1. Krugman, P. R., Obstfeld, M., & Melitz, M. J. (2023). *International Economics: Theory and Policy*. Pearson Education.
2. Salvatore, D. (2022). *International Economics*. Wiley.
3. Carbaugh, R. J. (2021). *International Economics*. Cengage Learning.
4. Todaro, M. P., & Smith, S. C. (2020). *Economic Development*. Pearson.
5. International Business: Competing in the Global Marketplace" by Charles W. L. Hill.
6. International Business: Concept, Environment and Strategy, 3e by Vyuptakesh Sharan Pearson Education
7. International Business: The Challenges of Globalization by John J. Wild and Kenneth L. Wild 4. Rakesh, M. J. International Business, New Delhi, Oxford University Press.
8. Aswathappa, A. . International Business, 2e. Tata McGraw-Hill Education

Supplementary Readings

1. Bhagwati, J. (2019). *In Defense of Globalization*. Oxford University Press.
2. Krugman, P. (2020). *Pop Internationalism*. MIT Press.
3. WTO (2024). *World Trade Report*. Geneva: World Trade Organization.
4. IMF (2024). *World Economic Outlook*. Washington, D.C.
5. World Bank (2024). *Global Economic Prospects*.

Evaluation Pattern For 100 Marks

Summative Assessment	Formative Assessment	Total Marks
60	40	100

Evaluation Pattern

1 Formative Assessment

40 marks

Sr. No.	Particulars	Marks
1	ONE class test / online examination to be conducted in the given semester	20 Marks
2	Self-Learning Evaluation	15 Marks
3	Active participation in routine class instructional deliveries	05 Marks

B) Summative Assessment

Semester End Examination- 60 %

60 Marks

- Duration – These examinations shall be of 2 hours duration.
- Question Paper Pattern: -
 - 1 There shall be four questions each of 15 marks.
 - 2 All questions shall be compulsory with internal choice within the questions.
 - 3 The question may be sub-divided into sub-questions a, b, c, d & e only and the allocation of marks depends on the weightage of the topic.

Paper Pattern:

A. (Summative) External = 60 marks

B. (Formative) Internal = 40 marks

A. Summative Assessment QUESTION PAPER PATTERN SEMESTER VI (SEM-END EXAM)

Duration: 2 hours

Marks: 60

Q. 1. Answer the following (two out of three) (Unit I) (15 marks)

Q. 2. Answer the following (two out of three) (Unit II) (15 marks)

Q.3. Answer the following (two out of three) (Unit II) (15 marks)

Q.4. Answer the following (two out of three) (Unit II) (15 marks)

B. Formative Assessment: (25 marks)

Any one of the following methods of assessment may be undertaken:

1. Assignment/Project

2. SLE/Presentation

Note: Guidelines for Internal Assessment will be as per university norms.



Dr Tasneem Razmi
Chairperson BOS BIFM