

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 2023-24



Board of Studies in Faculty of Commerce & Management

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 Mobile no-9820478500
- b) **Dr. Ritika Pathak, Co- Chairperson**, 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, Mobile no-9819690065.

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. **Ms. 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. **Ms. Sneha Singh**, Assistant Professor- KC College, HSNC University Churchgate, Mumbai – 400 020. Email ID Sneha.singh@kccollege.edu.in, Mobile No- 9004004767
- d. **Mr. Vicky Karnani**, Assistant Professor-HR College, HSNC University, Email Id: vicky.karnani@hrcollege.edu.in, Mobile No- 9820289580
- e. **Ms. Bhakti Mulchandani**, Assistant Professor-HR College, HSNC University, Email Id: bhakti.mulchandani@hrcollege.edu.in, Mobile No- 9552447447
- f. **Mr. Rahul Mishra** Assistant Professor-HR College, HSNC University, Mobile No- 8691933363

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

- a) **Prof. Sundar Ram Korivi**, Professor, Senior Consultant, NIFM, Email ID- sundfina9@gmail.com, Mobile No- 9987296128

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

- a) **Mr. Kunal Rambhia**, Fund Manager, The Streets, Mumbai, Email ID – kunal@thestreets.co.in Mobile no-9820368847
- b) **Mr. Tushar Desai**, Ex MD Goldman Sachs, Email ID-tushardesai31@gmail.com, Mobile No- 9902173030
- c) **Mr. Bhavin Doshi**, Head- Operational Risk and Control, Sharekhan, Email ID- bhavin.doshi@sharekhan.com Mobile No- 9870974813

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](mailto:pasanchoksi@gmail.com) Mobile no- 92207 27759
- b) **Ms Mohini Mahadevia**, Proprietor, Soulfina financial planners, Email ID- mohinimahadevia@gmail.com ,Mobile no- 983314032
- c) **Ms. Shweta Anchan**, Senior Team Member JPMorgan Chase & Co, Email ID: shwetaanchan2811@gmail.com, Mobile No- 8452805085

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Ordinances and Regulations

With Respect to

Choice Based Credit System

(CBCS)

For the Programmes Under

The Faculty of Commerce and Management

For the programme

Masters of Commerce (Banking and Finance)

Curriculum– First Year Postgraduate Programmes

Semester-I and Semester -II

INDEX

M.Com in Banking and Finance- Part 1

Subjects

Semester I			Semester II		
<i>Major Subjects</i>			<i>Major Subjects</i>		
<i>No.</i>	<i>Name of Subject</i>	<i>Credits</i>	<i>No.</i>	<i>Name of Subject</i>	<i>Credits</i>
1)	Commercial Bank Management	4	1)	Financial Markets	4
2)	Financial services	4	2)	Credit Management and Credit Risk	4
3)	Accounting and Auditing in Banking	4	3)	Financial Planning and Wealth Management	4
<i>DSE / Core Elective</i>			<i>DSE / Core Elective</i>		
<i>No.</i>	<i>Name of Subject</i>	<i>Credits</i>	<i>No.</i>	<i>Name of Subject</i>	<i>Credits</i>
4)	Business Ethics / Direct Tax	4	4)	Strategic Management / Indirect Tax	4
<i>Minor Subjects</i>			<i>OJT / FP</i>		
<i>No.</i>	<i>Name of Subject</i>	<i>Credits</i>	<i>No.</i>	<i>Name of Subject</i>	<i>Credits</i>
5)	Research Methodology	4	5)	On Job Training / Field project	4
	Total Credits	20			20

Part 1 - Preamble

The M.Com in Banking and Finance- program is started with an aim to make the students employable and impart industry-oriented training. The tremendous expansion in the field of banking and financial sector over the last two decades has made the BFSI an emerging field in the world and hence, an interesting, upcoming and lucrative career path. The course is a comprehensive three year graduate program that is fabricated to cater to a vast and growing requirement of professionals in banking and finance. It is a perfectly designed course for all those young bankers and aspiring finance professionals.

India is fast emerging as an International Financial Centre and this is creating an opportunity for a large number of finance professionals. At the same time, the financial markets are changing swiftly. The rapid pace of financial innovation has changed the landscape of the financial sector. Increasing industrialization, changes in global economy, increase in entry of multinational companies into the country and expansion of service sector in the national economy have resulted in an increased demand for Commerce trained professionals. Due to continued policies of liberalisation, national and multinational corporate enterprises are coming out with a specific demand for Finance and Banking with allied functions for which they are looking for Masters in Commerce. Increasing job prospects in finance and banking related sectors, has made this course the front-runner among all other. The emerging global scenario necessitates organisations to look for capable professionals in Finance and Banking, competent in responding to the market with the capacity to analyse the complex problems and make effective business decisions.

Whether one works as an executive or at entry level, the work environment now demands broadened mindsets and qualifications for diverse positions. The changing workforce, recent economic downturn and changing demographics are all contributors to this paradigm shift. Technical and specialized skills, honed to an art today, may indeed become obsolete in the near future.

Furthermore, traditional degrees become outdated and even irrelevant in the modern workforce. The new curriculum of Masters of commerce in Banking and Finance offer students' core papers that help build their foundation in the area of finance. The choice of electives and skill enhancement courses enable students to pursue an area of their interest in the field of banking and finance.

To comply with the education policy of Government of India, the syllabus includes Online Courses (OLC) which is available on NPTEL or SWAYAM portals under MOOCS programme being

developed by MHRD. The online courses would inculcate the habit of self-study at their own pace by the students and also acclimatize them to future technologies of learning processes.

The contents of each course have been carefully designed to prepare students with knowledge and skill sets that will not only make them industry ready but also foster entrepreneurial and innovative thinking. A specialized degree does just that, in addition to preparing the student for continued growth and life-long learning. It is with this objective in mind that this course is introduced which encompasses a shift from general education to professional education.

Programme Objectives

The objective of this Programme is to provide a systematic and rigorous learning and exposure to Banking and Finance related disciplines. The main objective of this Programme is to train the student to develop conceptual, applied and research skills as well as competencies required for effective problem solving and right decision making in routine and special activities relevant to financial management and Banking Transactions of a business.

The specific objectives of the M.Com. Programme are to:

- Impart the students with higher level knowledge and understanding of contemporary trends in commerce and business finance
- Prepare the students to apply Statistical methods and proficient use of tools for modeling and analysis of business data
- Prepare students to appraise the structure and operations of banking system
- Prepare the students for an in depth analysis of investment, portfolio management and investment banking
- Develop competency in the students about the laws and regulations, and roles of commercial, government and central banks in controlling money market and inflation

- Impart the students the concept of risk mitigation in financial sectors and their role in investment decisions of individuals and business enterprises
- Provide guidance to students to plan and undertake independent research in a chosen discipline
- Train the students on teamwork, lifelong learning and continuous professional development
- Develop an in-depth knowledge, understanding and skills in Financial Markets.
- To develop essential skill set to cater to various positions in the financial sector.
- To inculcate the knowledge and skills in the students to make them job ready and hold good profile in the financial services sector
- Build a strong foundation of knowledge in different areas through a combination of theoretical and practical study

1. Course objective:

SEMESTER I

a) Commercial Bank Management PG-FBF-101

- To make students aware of commercial banks, rural banks in India and understand the types of banking customers - retail, corporate, international and rural.
- To make students aware of RBI policies and guidelines in respect of the non performing assets and to understand their classification
- To know the SLR and CRR requirements for banks and banks investment policies
- To study new age trends in banking sector like digitalisation, internet banking, etc
- Managing the Human Resource in banking sectors- selection, training of its employees
- To make students ready to take up jobs in banking sector.

b) Financial Services PG-FBF-102

- To teach students about various financial services its evolution and growth and emerging trends in financial services
- To understand the role of RBI,SEBI,FEMA and its regulatory framework
- To make students aware of various financial products
- To introduce to students mutual funds, its advantages, accounting and valuation
- To learn about the Meaning, objectives and roles of portfolio managers
- To introduce to students concepts of hire purchase, leasing and consumer finance
- To make students ready for jobs in financial service industry

c) Accounting and Auditing in Banking PG-FBF-103

- This subject helps the students to get familiar with the Bank Accounting techniques.
- To know the areas of audit in Banking Company
- To impart knowledge about the practical aspects of the subject.
- To learn on the verification of assets and liabilities
- To understand the audit control with respect to Banking Company.

d) Business Ethics & Corporate Social Responsibility, PG-FBF-104

- To make the learners realize why they value what they value.
- To make them aware on ethical issues and thinking and feeling frameworks.
- To enhance awareness and build confidence in ethical decision making
- To familiarize the learners with the concept and relevance of Business Ethics in the modern era
- To enable learners to understand the scope and complexity of Corporate Social responsibility in the global and Indian context

e) Direct Tax PG-FBF-105

- To enable the students compute total income and tax payable by Assessee.
- To give knowledge about Submission of Income Tax Return, Advance Tax, and Tax deducted at Source, Tax Collection Authorities under the Income Tax Act, 1961.
- To know the procedure of Assessments & Appeals
- The students can understand Income Tax system properly, and can get the knowledge of different tax provisions including international taxation

f) Research Methodology, PG FBF 106

- To provide learners with a comprehensive understanding of all aspects of research.
- To provide learners with a guide to conduct research in a systematic manner, solve problems and analyze data and results.
- To develop learners skill to handle qualitative and quantitative research.
- To empower the students with the skills in writing and presenting research proposals and reports in tune with globally accepted standards.

SEMESTER II

a) Financial Markets, PG FBF 201

- To make students aware of Indian financial system, growth of the sector, its relation with economic development of the country
- Introducing to students Capital markets in India , Markets for new issue of equity and debt securities
- To make students aware of various bodies like RBI, SEBI, FEDAI, and to study recent developments in money market
- To study the various instruments of money market like promissory notes , commercial papers and certificate of deposits
- To make students aware about derivatives and its kind, changes in international financial markets and also various challenges in financial markets
- To make students ready to take up jobs In Financial markets sector

b) Credit Management and Credit Risk PG FBF 202

- To enable the students to perform the role of credit appraisers and analysts
- To enable participants to perform Due Diligence Reviews (DDR) in the credit function of banks, institutions and credit rating agencies

c) Financial Planning and Wealth Management PG FBF 203

- To enlighten the students as how Financial Planning is done and its importance
- To make students learn about the essential elements of Financial Planning its process and its calculations
- Students will develop critical thinking and problem solving competencies of Wealth management

d) Strategic Management, PG-FBF-204

- To enable the learners to understand new forms of Strategic Management concepts and their use in business
- To provide information pertaining to Business, Corporate and Global Reforms.
- To develop learning and analytical skills of the learners to enable them to solve cases and to provide strategic solutions
- To acquaint the learners with recent developments and trends in the business corporate world.

e) Indirect Tax, PG-FBF-205

- To understand Input Tax Credit and exemptions
- To compute GST Liability and Know about TDS, TCS & E-way bill under GST
- To prepare and file GST returns
- To know different types of assessment and Audit Procedure

Process adopted for curriculum designing:

The members of the respective departments initially developed a draft syllabus after research on the existing curriculum from other Universities, studying the current needs of the industry, analyzing the new trends in the subjects and even connecting to some NGOs in few subjects. The drafted syllabus was then shown to academicians, experts from industry and researchers through emails and their inputs were gathered through meetings. These valuable inputs were incorporated into the syllabus ensuring that the syllabus is enriched in all aspects.

Salient features, how it has been made more relevant

While designing of the syllabus, care has been taken to ensure that the student learns application skills along with theory. Demonstrations of the practical applications shall be conducted through special lectures and workshops that will contribute to enhanced learning. A combination of lectures, problem solving through case study sessions all contribute to make a student job ready.

This course is a full time course. The duration of the course shall be four semesters spread over two years.

- Mcom in Banking and Finance is the perfect undergraduate program for students planning to pursue careers in banking and finance sector.
- Projects, case studies, presentations ensure a good blend of theory and practical in the course.
- Additional benefit/option of the program is a chance to pursue higher studies with Colleges/ Universities abroad as part of the various linkages the University has.
- The department also conducts various seminars and workshops by Banking and finance professionals and Corporates to make the students well-versed in current job environment and contemporary issues

Learning Outcomes:

SEMESTER I

Commercial Bank Management PC-FBF-101

- The students will understand the role and functions of commercial banks
- The students will know the principles of sound bank lending and credit rating and credit monitoring policies followed by banks
- The students will learn about the importance of human resource management in banks
- The students will learn about the evolving trends in modern banking and concepts related to financial inclusion

Financial Services, PG-FBF-102

- Students will be able to describe the general structure of Financial System and development of financial markets in India
- The knowledge gained will help students understand the development and growth of capital markets in India
- The learners will understand the structure of money markets and the various money market instruments
- Students will understand the emerging trends and challenges in global financial markets.

Accounting and Auditing in Banking, PG-FBF-103

- Understand the Significant Features of Accounting Systems of Banking Companies
- Learn about the Disclosure Requirements of Banks
- Know about the various types of Bank Audits
- Learn the Audit Controls in the banks and their importance

Business Ethics & Corporate Social Responsibility, PG-FBF-104

- Identify and address common ethical issues that arise for individuals, managers, and organizations.
- Engage in logically sound discussion about moral dilemmas using the language of business ethics.
- Explain how organizational and cultural variables can influence ethical conduct.
- Identify key organizational tools, policies, systems, and laws that apply to managing ethical conduct specifically in the business environment.
- Demonstrate a multi-stakeholder perspective in viewing CSR issues
- Compare and contrast the multiple viewpoints and tradeoffs that exist in the area of CSR.

Direct Tax, PG-FBF-105

- Compute total income and tax payable by Assessee.
- Preparation of Income Tax Return
- Calculation of Advance Tax, and Tax deducted at Source
- Procedure of Assessments & Appeals & Tax Collection Authorities under the Income Tax Act, 1961.
- Understand Income Tax system properly, and interpret different tax provisions including international taxation

Research Methodology, PG-FBF-106

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- Learners are expected to demonstrate an understanding of research methodologies.
- Identify the overall process of designing a research study from its inception to the report stage.
- Imbibe data collection, analysis, interpretation and presentation skills at par with globally accepted standards.
- It provides a solid foundation for development of rational problem solving skills and analytical thinking that can last throughout their education and subsequent professional careers.

SEMESTER II

Financial Markets, PG FBF 201

- Students will understand the Meaning of Financial Services and Types of
- Financial Services including their Significance in India
- The students will know about the various Categories of Financial Products and understand the Marketing Mix for Financial Services.
- The students will understand the Mutual fund Industry in India , its Different Schemes and valuation method.
- The students will learn to evaluate the Strategies for portfolio management.
- Learners will be aware about the financial system prevalent in the world.
- Learners will be able to understand the various financial instruments across capital, money, forex, commodity & derivative markets.
- Learners will understand the financial regulators & their roles in the financial sector

Credit Management and credit risk, PG-FBF -201

- Understand the Customer Segments
- Appraise Proposals and assess their suitability under various lending schemes
- Perform Financial Statement Analysis and also Business Due Diligence Review (DDR)
- Adhere to check-lists for sanctions, pre and post disbursement and monitoring
- Appreciate the services and processes of credit information bureaus and rating agencies
- Understand linkages between Credit Risk and Capital Adequacy under the Basel frameworks

Financial Planning and Wealth Management, PG-FBF -203

- Understand Basic Concepts in Financial Planning
- Learn about the Financial Products for Savers and Investors
- Analyse the The Psychographics and Life Cycle of the Investor
- How to frame the Goals and Investment Objectives
- Learn Tax Planning to save tax
- Building a Model Portfolio

Strategic Management, PG-FBF -204

- To expose students to various perspectives and concepts in the field of Strategic Management
- The course would enable the students to understand the principles of strategy formulation, implementation and control in organizations.
- To help students develop skills for applying these concepts to the solution of business problems
- To help students master the analytical tools of strategic management

Indirect Tax: PG-FBF -205

- Understand Input Tax Credit and exemptions \
- Compute GST Liability and Know about TDS, TCS & E-way bill under GST
- Prepare and file GST returns
- Understand different types of assessment and Audit Procedure.

OJT/FP – PG-FBM-206

Here the student are required to either select on job training and submit the report or they should do the field project with relation to study of actual field situations regarding issues related to socio-economic development in rural and urban settings. The coordinator will share the details guidelines.

Input from stakeholders

For drafting the syllabus, each department has taken inputs from industry experts, parents and notable alumni. The stakeholders have been impressed with the inclusion of e-learning options for the learners provided in the syllabus. For more advanced related topics, there can be sharing of video lectures and seminars, workshops, short term courses could be organized.

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

Semester – I Summary

Sr. No.	Choice Based Credit System	Subject Code	Remarks
1	Major Subjects	PG-FBF-101	Commercial Bank Management
2		PG-FBF-102	Financial Services
3		PG-FBF-103	Accounting and Auditing in Banking
4	DSE / Core Elective	PG-FBF-104	Business Ethics and Corporate Social Responsibility
5		PG-FBF-105	Direct Tax
6	Minor Subject	PG-FBF-106	Research Methodology

First Year Semester I Internal And External Detailed Scheme

Sr. No.	Subject Code	Subject Title	Periods Per Week						Total Marks						
			Units	SL %*	L	T	P	Credits	SEE	RP	VV	SEE	Total		
1	PG-FBF-101	Commercial Bank Management	4	20 %*	4	0	0	4	10	20	10	60	100		
2	PG-FBF-102	Financial Services	4	20 %*	4	0	0	4	10	20	10	60	100		
3	PG-FBF-103	Accounting and Auditing in Banking	4	20 %*	4	0	0	4	10	20	10	60	100		
4	PG-FBF-104	Business Ethics & Corporate Social Responsibility	4	20 %*	4	0	0	4	10	20	10	60	100		
5	PG-FBF-105	Direct Tax	4	20 %*	4	0	0	4	10	20	10	60	100		
6	PG-FBF-106	Research Methodology		20 %*	4	0	0	4	10	20	10	60	100		
Total Hours / Credit									20						500

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

Plz note students have to choose the option of any one from serial No 4 and Serial No 5 as they are discipline specific electives

First Year Semester – I Units – Topics – Teaching Hours

Sr. No	Subject Code	Subject Unit Title		Lect ures	Total No. of lectures	Cre dits	Total Marks
1	PG-FBF-101	I	Overview of Commercial Banking in India	15	60	4	100 (60+40)
		II	Credit Management in Banks	15			
		III	Human Resource Management in Banks	15			
		IV	Evolving Trends in Modern Banking	15			
2	PG-FBF-102	I	Evolution of Financial Services	15	60	4	100 (60+40)
		II	Marketing of Financial Services	15			
		III	Mutual Funds and Merchant Banking	15			
		IV	Portfolio Management and Other Financial Services	15			
3	PG-FBF-103	I	Introduction to Banking Companies Accounting Systems & Provisions in Banking Companies	15	60	4	100 (60+40)
		II	Preparation of Final Accounts and Reporting	15			
		III	Auditing Concept and Auditing of Banks	15			
		IV	Concurrent audit and Audit Controls	15			
4	PG-FBF-104	I	Introduction to Business Ethics	15	60	4	100 (60+40)
		II	Indian Ethical Practices and Corporate Governance	15			
		III	Introduction to Corporate Social Responsibility	15			
		IV	Areas of CSR and CSR Policy	15			
3	PG-FBF-105	I	Computation of Total income	15	60	4	100 (60+40)
		II	Computation of Tax	15			
		III	Assessment & Appeals	15			
		IV	International Taxation	15			
4	PG-FBF-106	I	Introduction to Research	15	60	4	100 (60+40)
		II	Research Process	15			
		III	Data Collection and organization	15			
		IV	Research Reporting and Modern Practices in Research	15			

Lecture Duration – I hr 60 lectures per subject equivalent to 60 hours per subject One credit = 15 hours

Part 3- Detail Scheme Theory

Course Code: PG-FBF-101

Commercial Bank Management

Unit	Content	No. of Lectures
1	Overview of Commercial Banking in India 1.1 Overview of Commercial Banking in India - Role and Functions of Commercial Banks, Introduction to Bank Management, Management of Banks in Rural Areas. 1.2 Customer Relationship Management in Banks - Meaning and Objectives of CRM in banks, Strategies for Expanding Customer Base, Banking Ombudsman Scheme, Customer Retention , Handling Customer Grievances 1.3 Services to Different Categories of Customers - Retail, Corporate, International and Rural.	15
2	Credit Management in Banks 2.1 Credit Management in Banks – Principles of Sound Bank Lending, Loan Policy, Compliance with RBI guidelines, Credit Appraisal and Credit Decision Making, Monitoring and Review of Loan Portfolio, Management of Non-Performing Assets (NPAs), Classification of NPAs, Debt Restructuring- SARFAESI Act, 2002. 2.2 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	15
3	Human Resource Management in Banks 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 ,	15

4	<p>3.2 Workers Participation in Management, Motivations and Morals, Performance Evaluation, Promotion, Transfer Policy and VRS schemes in Public Sector Banks</p> <p>Evolving Trends in Modern Banking</p> <p>4.1 Internet Banking, Mobile Banking, EFT services, Outsourcing of Non-core Services, Mergers and Acquisitions in Banking Sector.</p> <p>4,2 Financial Inclusion – Need and Importance of Financial Inclusion, Micro Credit SHGs, RBI Guidelines for Micro Credit, Portfolio Securitization, SHG-2, NRLM and SRLM, Priority Sector and its Classification.</p>	15
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Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	1.1	Functions of Commercial Banking
2	2.2	Bank's Investment Policy – SLR Requirements

Self-learning portals

https://onlinecourses.nptel.ac.in/noc21_mg15/preview

https://onlinecourses.swayam2.ac.in/imb21_mg19/preview

Evaluation Pattern

For 40 Marks

Students will be evaluated on the basis of 60 marks term end exam for which the paper pattern is provided at the end and 40 marks internal assessment which is as follows:

Research Project	20 Marks
Self-Learning Evaluation	20 Marks

For 60 Marks

Semester End Examination

Marks: 60 Time 2 hours

Question Paper Pattern

N. B. 1. All questions are Compulsory.

2. All questions carry equal marks.

Q. 1 Answer any Two of the following (out of Three) From Module – I Marks – 15

Q. 2 Answer any Two of the following (out of Three) From Module – II Marks – 15

Q. 3 Answer any Two of the following (out of Three) From Module – III Marks – 15

Q. 4 Answer any Two of the following (out of Three) From Module – IV Marks – 15

Reference Books:

1. Commercial bank management - Vinay Dutta, Kanhaiya Singh
2. Modern Commercial Banking - H.R.Machiraju
3. Commercial Banking in India- R Vasanthgopal
4. Commercial banking: The management of risk by Gup, Benton E., and Kolari, James W., John Wiley & Sons Incorporated, 2005.
5. Bank management & financial services by Rose, P. S., & Hudgins, S. C., McGraw-Hill Education, 2008.
6. Management of Banking, 6e. by MacDonald, Scott. S., & Koch, Timonhy. W, Thomson, 2007.
7. Commercial Bank Management- Kanhaiya Singh, Tata McGraw-Hill Education, 2013

Course Code: PG-FBF-102

FINANCIAL SERVICES

Unit	Content	No. of Lectures
1	<p>Evolution of Financial Services</p> <p>A) Evolution of Financial Services - Meaning of Financial Services, Types of Financial Services, Fund based and Non-fund based , Significance of Financial Services , Growth of Financial Services in India , Emerging Trends in Financial Services and constraints in growth of financial services.</p> <p>B) Regulatory Framework for Financial Services – Role of RBI, Role of SEBI , Provisions of Companies Act , Role of FEMA and Ethical issues in the Marketing of Financial services.</p>	15
2	<p>Marketing of Financial Services</p> <p>A) Categories of Financial Products – Insurance, Banks, Stocks, Mutual Funds, Pension Plans, other Savings Products, Financial Services Marketing Environment – Micro and Macro Environmental Forces , Marketing Mix for Financial Services, Promotional Strategies, Customer Relations and Servicing.</p> <p>B) Treasury Management – Structure and Organization, Functions and Responsibilities of a Treasurer, Cost Centre, Profit Centre, Integrated Treasury, Treasury and Asset Liability Management, Liquidity Management: CRR/CCIL/RTGS and Types of Exposure and Elimination of Exposure</p>	15
3	<p>Mutual Funds and Merchant Banking</p> <p>A) Mutual Funds Concept – History of Mutual fund Industry in India , Advantages Different Scheme, Fund Accounting and Valuation (Practical Problems on Mutual Fund)</p> <p>B) UTI: Objective, Functions, Regulation, Performance Measurement and Evaluation of Mutual Fund Schemes, Unit holder’s Protection. C) Merchant Banking – Facets of Merchant Banking, Functions, Legal and Regulatory Frameworks, Relevant Provisions of Companies Act , SEBI Guidelines, Role in Issue Management, Appraisal of Projects, Designing Capital Structure and Instruments and Issue Pricing</p>	15

4	<p>Portfolio Management and Other Financial Services</p> <p>A) Portfolio Management Services - Meaning, Importance, Objectives, Strategies, Types of Strategies – Passive & Active Strategies, Role of Portfolio Managers.</p> <p>B) Other Financial Services – Leasing and Hire Purchase, Factoring and Forfaiting, Consumer Finance, Securitization, Venture Capital, Loan Syndication, Custodial and Depository Services, Credit rating</p>	15
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Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	4	Factoring and Forfaiting

Self-learning portals

https://onlinecourses.swayam2.ac.in/arp20_ap24/preview

Evaluation Pattern

For 40 Marks

Students will be evaluated on the basis of 60 marks term end exam for which the paper pattern is provided at the end and 40 marks internal assessment which is as follows:

Research Project	20 Marks
Self-Learning Evaluation	20 Marks

For 60 Marks

Semester End Examination

Marks: 60 Time 2 hours

Question Paper Pattern

N. B. 1. All questions are Compulsory.

2. All questions carry equal marks.

Q. 1 Answer any Two of the following (out of Three) From Module – I Marks – 15

Q. 2 Answer any Two of the following (out of Three) From Module – II Marks – 15

Q. 3 Answer any Two of the following (out of Three) From Module – III Marks – 15

Q. 4 Answer any Two of the following (out of Three) From Module – IV Marks – 15

Reference Books

1. Financial Services, 1st Edition by Siddaiah, PEARSON INDIA, 2011

2. Financial Services, Dr. Nachiket M. Vechalekar, Mrs. Rekha V. Kankariya

3 Financial Services and Systems and 2nd edition, S Gurusamy, 2009

4. Financial Services , Khan, tata McGraw-Hill Education

5. Common Sense of Mutual Funds , John C. Bogle

6. Mutual Fund For Dummies, Eric Tyson

7. Treasury Management: The Practitioner's Guide , 2010

Course Code: PG-FBF-103

Accounting and Auditing in Banking

No.	Module	Lectures
1	<p>Introduction to Banking Companies, Accounting Systems & Provisions in Banking Companies</p> <ul style="list-style-type: none">• Definition and features of Banking companies• Types of banks and Different types of accounts maintained by banks• Cash Management Services and its Importance• Significant Features of Accounting Systems of Banking Companies• Books required to be maintained by banks• Income recognition, Classification of assets and advances, Provisions, Classification of investments• Provisions of Banking Regulation Act- 1949 applicable to banking companies:- Business, Capital and Reserve, Reserve funds, Dividend, Cash reserves, Loans and advances, Unclaimed deposits, Accounts and auditing	15
2	<p>Preparation of Final Accounts and Reporting</p> <ul style="list-style-type: none">• Disclosure Requirements of Banks and Additional Disclosures prescribed by RBI. Formats.• Disclosures required under BASEL norms.• Preparation of Financial Statements of Banking Companies as per regulatory requirements <p><u>Profit and Loss Statement* (loan repayment table)</u></p> <ul style="list-style-type: none">• Components of Revenue: Interest Earned, Treasury Operations (Capital Gains from Sale of Bonds), Fee based income• Concepts such as: Interest Earned less Interest Paid (-Net Interest Income or NII) and Interest Earned % less Interest Paid % = Net Interest Margin (NIM)• Components of Expenses: Salaries, Other Expenses, Depreciation & Amortization, Provision for Non- Performing Assets (NPA), EBIT• Basis for determination of Dividends <p><u>Balance Sheet Statement</u></p> <p><u>Liability Side</u> Definition of Capital in the Banking Sector (Capital Reserve Adequacy Ratio or CRAR): Calculation of Capital Adequacy Ratio(CRAR)</p> <p><u>Asset Side</u> Definition of Assets: Fixed Assets, Cash, Investments, Advances Classification of Advances based on Quality: Standard, Sub-Standard, Doubtful, Loss Assets, Gross and Net Provisions Market Risk and Mark-to-Market valuation of Investments, prudential norms for investment Inter-relationship between P&L and Balance Sheet: Asset-Liability Mismatch.</p>	15

3	<p>Auditing Concept and Auditing of Banks</p> <ul style="list-style-type: none"> • Nature, Scope and Significance of Auditing • Audit Engagement, Audit Program, Audit Working Papers, Audit Note Book, Audit Evidence • Meaning and Appointment of Bank Auditors • Internal control system in Banks • Banking Regulation Act in pursuant to accounts and auditing of banking companies - Sec 29 to Sec 34A • Guidance Note on Audit of Banks by ICAI <p>Verification of Assets and Balances of Banking Companies</p> <ul style="list-style-type: none"> • Cash, bank balances, money at call and short notice • Investments • Advances • Fixed assets • Other assets • Capital • Reserves and surplus • Deposits • Borrowings • Other liabilities and provisions 	15
4	<p>Concurrent audit and Audit Controls</p> <ul style="list-style-type: none"> • Concurrent audit system : Meaning, scope, coverage, Types of activities, Appointment of auditors and reporting • Internal Audit/ Information Systems Audit – Meaning, Scope • Statutory audit of banks/bank branches • Audit of bank branch and reporting <p>Audit Control</p> <p>Internal Controls Operational Risk – Definition, Safeguards and Reporting Types of Internal Audit, Types of External Audit Reporting to Head Office, Reporting to Board of Directors, Reporting to RBI Reporting to Stock Exchanges and SEBI – in the case of listed Banks. Maximum Promoter Holding Case studies of Global Trust Bank, ICICI Bank, Yes Bank, Punjab National Bank, PMC Bank, impact of United Spirits, United Breweries, Kingfisher Airlines, Jet Airways, Gitanjali Gems, HDIL, IL&FS, Dewan Housing Finance Ltd. etc., on the banking sector. Ban of auditors by RBI in the IndusInd bank case</p>	15

Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	1	Final Accounts and Reporting in Banking Companies
2	4	Concurrent audit and Audit Controls

Online Resources

<https://www.ibef.org/archives/industry/banking-reports>

<https://icai.org/post/guidance-note-on-audit-of-banks-2021-edition>

<https://resource.cdn.icai.org/63831aasb-gnab2021-c1.pdf>

<https://resource.cdn.icai.org/63833aasb-gnab2021-d.pdf>

<https://rbi.org.in/scripts/NotificationUser.aspx?Mode=0&Id=11960>

<https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/BANKI15122014.pdf>

<https://resource.cdn.icai.org/63832aasb-gnab2021-c2.pdf>

Evaluation Pattern

For 40 Marks

Students will be evaluated on the basis of 60 marks term end exam for which the paper pattern is provided at the end and 40 marks internal assessment which is as follows:

Research Project	20 Marks
Self-Learning Evaluation	20 Marks

For 60 Marks

Semester End Examination

Marks: 60 Time 2 hours

Question Paper Pattern

N. B. 1. All questions are Compulsory.

2. All questions carry equal marks.

Q. 1 Answer any Two of the following (out of Three) From Module – I Marks – 15

Q. 2 Answer any Two of the following (out of Three) From Module – II Marks – 15

Q. 3 Answer any Two of the following (out of Three) From Module – III Marks – 15

Q. 4 Answer any Two of the following (out of Three) From Module – IV Marks – 15

Reference Books

<https://resource.cdn.icaai.org/62230bos50444-cp8annex.pdf>

Auditing and Assurance Services by Alvin A. Arens, Randal J. Elder, et al. Pearson Publications, New Delhi.

Advanced Auditing and Professional Ethics by CA Surbhi Bansal, Bestword Publications Pvt. Ltd., Mumbai.

Practical Auditing by B. N. Tandon, S. Sudharsanam, S. Sundharabahu– S. Chand & Company Ltd. New Delhi

Taxmann's Auditing & Assurance by CA Pankaj Garg, Taxmann, New Delhi. Systematic Approach to Auditing & Assurance by CA Kamal Garg., Bharat Law House Pvt Ltd, Delhi.

Auditing by L. N. Chopde, D.H. Choudhari, Dr. Baban Taywade. – Sheth Publishers Private Limited, Mumbai.

Notes on Auditing & Assurance by CA Tapan Jindal, Bharat Law House Pvt Ltd, Delhi.

Course Code: PG-FBF-104

Business Ethics and Corporate Social Responsibility

Units	Contents	No. of lectures
1	Introduction to Business Ethics 1.1 Business Ethics – Concept, Characteristics, Importance and Need for business ethics. Indian Ethos, Ethics and Values, Work Ethos, 1.2 Sources of Ethics, Concept of Corporate Ethics, code of Ethics-Guidelines for developing code of ethics, Ethics Management Programme, Ethics Committee. 1.3 Various approaches to Business Ethics - Theories of Ethics-Friedman’s Economic theory, Kant’s Deontological theory, Mill & Bentham’s Utilitarianism theory 1.4 Gandhian Approach in Management and Trusteeship, Importance and relevance of trusteeship principle in Modern Business, Gandhi’s Doctrine of Satya and Ahimsa 1.5 Ethical Dilemma and Decision Making, Emotional Intelligence 1.6 Global Challenges in Business Ethics	15
2	Indian Ethical Practices and Corporate Governance 2.1 Ethics in Marketing and Advertising, Human Resources Management, Finance and Accounting, Production, Information Technology, Copyrights and Patents 2.2 Corporate Governance: Concept, Importance, Evolution of Corporate Governance, Principles of Corporate Governance, 2.3 Regulatory Framework of Corporate Governance in India, SEBI Guidelines and clause 49, Audit Committee, Role of Independent Directors, Protection of Stake Holders, Changing roles of corporate Boards , Whistle Blowing, Related Party Transactions. 2.4 Elements of Good Corporate Governance, Failure of Corporate Governance and its consequences.	15
3	Introduction to Corporate Social Responsibility 3.1 Corporate Social Responsibility: Concept, Scope & Relevance and Importance of CSR in Contemporary Society. 3.2 Corporate philanthropy, Models for Implementation of CSR, Drivers of CSR, Prestigious awards for CSR in India. 3.3 CSR and Indian Corporations- Legal Provisions and Specification on CSR, A Score Card, Future of CSR in India. 3.4 Role of NGO’s and International Agencies in CSR, Integrating CSR into Business	15

4	<p>Areas of CSR and CSR Policy</p> <p>4.1 CSR towards Stakeholders-- Shareholders, Creditors and Financial Institutions, Government, Consumers, Employees and Workers, Local Community and Society.</p> <p>4.2 CSR and environmental concerns.</p> <p>4.3 Designing CSR Policy- Factors influencing CSR Policy, Role of HR Professionals in CSR</p> <p>4.4 Global Recognitions of CSR- ISO- 14000-SA 8000 – AA 1000 – Codes formulated by UN Global Compact – UNDP, Global Reporting Initiative; major codes on CSR.</p> <p>4.5 CSR and Sustainable Development</p> <p>4.6 CSR through Triple Bottom Line in Business</p> <p>4.7 CSR Committee, its roles and functions in listed companies.</p>	15
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Self-Learning : -

1.6 Global Challenges in Business Ethics
3.4 Integrating CSR into Business
4.5 CSR and Sustainability

Online Resources

<p>https://www.coursera.org/specializations/global-challenges-business</p> <p>https://www.coursera.org/learn/wharton-social-impact</p> <p>https://www.coursera.org/learn/responsible-management</p>
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Evaluation Pattern

For 40 Marks

Students will be evaluated on the basis of 60 marks term end exam for which the paper pattern is provided at the end and 40 marks internal assessment which is as follows:

Research Project	20 Marks
Self-Learning Evaluation	20 Marks

For 60 Marks

Semester End Examination

Marks: 60 Time 2 hours

Question Paper Pattern

N. B. 1. All questions are Compulsory.

2. All questions carry equal marks.

Q. 1 Answer any Two of the following (out of Three) From Module – I Marks – 15

Q. 2 Answer any Two of the following (out of Three) From Module – II Marks – 15

Q. 3 Answer any Two of the following (out of Three) From Module – III Marks – 15

Q. 4 Answer any Two of the following (out of Three) From Module – IV Marks – 15

Reference Books

1. Subramanian, R. (2013). Professional Ethics. Oxford Higher Education.
2. Bhatia S.K. (2002). Business Ethics, New Delhi: Deep and Deep Publications.
3. Valesquez (2004). Business Ethics: Concepts and Cases, New Delhi: PHI
4. Crane, Andrew and Matten, Dirk. (2007). Business Ethics. New Delhi: Oxford University Press
5. Mallin, Christine A. Corporate Governance (Indian Edition) Oxford University press. New Delhi
6. Philip Kotler and Nancy Lee, CSR : doing the most good for Company and your cause , Wiley 2005
7. Crane, A. Et al., (2008), The Oxford handbook of Corporate Social Responsibility, New York: Oxford University Press Inc.
8. Sharma J.P. Corporate Governance and Social Responsibility of business, Ane Books Pvt ltd, New Delhi
9. R.C. Sekhar, Ethical choices in Business, Sage Publications, New Delhi

Course Code: PG-FBF-105

Direct Taxation

Unit No.	Content	No. of Lectures
1	<p>Computation of Total income</p> <p>1.1 Individual 1.2 Partnership Firm 1.3 Advance tax Advance Tax U/S 207, 208, 209, 210 & 211</p> <ul style="list-style-type: none">• Sec: 207 – Income Liable to Advance Tax• Sec: 208 – Liability of Advance Tax• Sec: 209 – Computation of Advance Tax• Sec: 210 – Payment of Advance Tax by Assesses on His Own Account• Sec: 211 – Due Dates of Payment of Advance Tax <p>1.4 Interest Payable U/S 234A, 234B, 234C</p> <ul style="list-style-type: none">• Sec: 234A – Interest for default in furnishing return of income• Sec: 234B – Interest for default in payment of advance tax• Sec: 234C – Interest for deferment of advance tax <p>1.5 Return of Income – Sec 139</p>	15
2	<p>Computation of Tax</p> <p>2.1 Clubbing of Income 2.2 Set off and carry forward of losses</p> <ul style="list-style-type: none">• Sec: 71 – Set Off Loss from One Head against Income of another Head	15

	<ul style="list-style-type: none"> • Sec: 71B – Carry Forward & Set off Losses from House Property • Sec: 72 – Carry Forward & Set Off of Losses of Business Losses • Sec: 73- Losses in Speculation Business • Sec: 74- Loss under the head Capital Gains <p>2.3 Deductions from Gross Total Income.</p> <ul style="list-style-type: none"> • 80 A- Restriction on claim in Chapter VI- A deductions • 80 C – Payment of LIC/PF and other eligible investments • 80CCC – Contribution to certain Pension Fund • 80D – Medical Insurance Premium • 80 DD- Maintenance and medical treatment of handi-capped dependent • 80E – Interest on Educational Loan • 80 TTA- Interest on Saving Bank account • 80U – Deduction in the case of totally blind or physically handicapped or mentally retarded resident person <p>2.4 Calculation of Tax as per New and old Regime U/S 115 BAC</p>	
3	<p>Assessment of partnership firm & MAT</p> <p>3.1 Computation of Income of Partnership Firm in Relation to Sec: 40(b) & Tax Thereon with Applicable Rate of Tax</p> <p>3.2 Introduction to MAT</p> <p>3.3 Practical problems</p>	15
4	<p>Tax deducted at source</p> <p>4.1 Basic Aspects of Deduction of Taxes at Source</p> <ul style="list-style-type: none"> • Sec: 192 – TDS on Salary • Sec: 194A – TDS on Interest • Sec: 194C – TDS on Contractor • Sec: 194H – TDS on Commission • Sec: 194I – TDS on Rent • Sec: 194J – TDS on Professional Fees 	15

Self-Learning topics

Return of Income –Sec 139

Online resources

<https://resource.cdn.icai.org/62009bos50392cp10.pdf>

Evaluation Pattern

Formative Assessment (40 Marks):

Sr. No.	Particulars	Marks
1	Self-Learning Presentation	20
2	Project	20
	TOTAL	40

Summative Assessment Examination (60 Marks):

Question Paper Pattern for Semester-I (Practical paper)

These examinations shall be of 2 Hours duration. Maximum Marks 60.

All questions Compulsory.

Question No	Particulars	Marks
Q-1	Practical Question <u>OR</u> Practical Question	15 Marks
Q-2	Practical Question <u>OR</u> Practical Question	15 Marks
Q-3	Practical Question <u>OR</u> Practical Question	15 Marks

Q-4	Practical Question If all modules are practical	15 Marks
	Theory/Short Case studies If one module is theoretical	
	OR	
	Short Notes (Attempt 3 out of 4) One short note from each module	15 Marks
Note: 1) One question is allotted to each module except the theory module 2) Practical/Theory question of 15 marks may be divided into two sub-questions of 7/8 Marks or 10/5 Marks		

Reference Books:

1. Direct Taxes Law and Practice, Dr. V.K. Singhania & Dr. Kapil Singhania Taxman Publications Pvt. Ltd., New Delhi.
2. Prasad, Bhagwati: Income Tax Law & Practice; Wiley Publication, New Delhi.
3. Mehrotra H.C: Income Tax Law & Accounts; Sahitya Bhawan, Agra.
4. Dinker Pagare: Income Tax Law and Practice; Sultan Chand & Sons, New Delhi.
5. Girish Ahuja and Ravi Gupta: Systematic approach to income tax; Sahitya Bhawan Publications, New Delhi
6. Chandra Mahesh and Shukla D.C.: Income Tax Law and Practice; Pragati Publications, New Delhi
7. Akhileshwar Pathak & Savan Godiawala, Business Taxation, Tata McGraw Hill Education Private Limited
8. Relevant guidance notes issued by the ICAI.
9. Systematic Approach to Direct Tax by Ahuja & Gupta - Bharat Law House
10. Income Tax Ready Reckoner by Dr.V.K. Singhania - Taxman
11. Direct Tax Laws by T.N. Manoharan - Snow White Board of Studies-in-Accountancy

12. Akhileshwar Pathak & Savan Godiawala, Business Taxation, Tata McGraw Hill Education Private Limited
13. Relevant guidance notes issued by the ICAI.
14. T. N. Manoharan: Handbook of Income Tax Laws

Course Code: PG-FBF-106

RESEARCH METHDOLOGY

Units	Contents	No. of Lectures
1	Introduction to Research 1.1 Features and Importance of research in business 1.2 Philosophy and Paradigm of Scientific Research 1.3 Objectives and Types of research- Basic, Applied, Descriptive, 1.4 Analytical and Empirical Research. 1.5 Formulation of research problem , Research Design. 1.6 Significance of Review of Literature. 1.7 Hypothesis: Formulation, Sources, Importance and Types. 1.8 Sampling: Significance, Methods, Factors determining sample size. 1.9 Doing research with images & other visual materials. 1.10 Semiotic analysis in research	15
2	Research Process 2.1 Stages in Research process. 2.2 Data Collection: Primary data: Observation, Experimentation, Interview, Schedules, Survey, Limitations of Primary data. 2.3 Secondary data: Sources and Limitations, 2.4 Factors affecting the choice of method of data collection. 2.5 Questionnaire: Types, Steps in Questionnaire Designing, Essentials of a good Questionnaire, Scaling Questions.	15
3	Data collection and organization 3.1 Data Processing: Significance in Research, Stages in Data Processing: Editing, Coding, Classification, Tabulation, Graphic Presentation, Thematic analysis, Discourse Analysis. 3.2 Statistical Analysis: Tools and Techniques, Measures of Central Tendency, Measures of Dispersion, Correlation Analysis and Regression Analysis. 3.3 Testing of Hypotheses – Parametric Test-t test, f test, z test Non-Parametric Test -Chi square test, ANOVA, Factor Analysis 3.4 Interpretation of data: significance and Precautions in data interpretation	15
4	Research Reporting and Modern Practices in Research 4.1 Research Report Writing: Importance, Essentials, Structure/ layout, Types 4.2 References and Citation Methods:	15

APA (American Psychological Association). CMS (Chicago Manual Style) MLA (Modern Language Association) 4.3 Footnotes and Bibliography 4.4 Modern Practices: origin of research ethics, Ethical Norms in Research, Plagiarism. 4.5 Role of Computers in Research 4.6 Data Visualisation Tools and technologies for innovative methods: including film, photography, apps. 4.7 Presenting research to different audience	
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Self-Learning topics (Unit wise):

Sr. No	Sub Unit	Topic
1	1.1	Features and Importance of research in business
2	2.4	Factors affecting the choice of method of data collection
3	3.1	Significance in Research
4	4.1	Importance of Research Report writing

Online Resources

https://onlinecourses.nptel.ac.in/noc21_mg11/preview

Evaluation Pattern

For 40 Marks

Students will be evaluated on the basis of 60 marks term end exam for which the paper pattern is provided at the end and 40 marks internal assessment which is as follows:

Research project	20 Marks
Self-Learning Evaluation	20 Marks

For 60 Marks

Semester End Examination

Marks: 60 Time 2 hours

Question Paper Pattern

N. B. 1. All questions are Compulsory.

2. All questions carry equal marks.

Q. 1 Answer any Two of the following (out of Three) From Module – I Marks – 15

Q. 2 Answer any Two of the following (out of Three) From Module – II Marks – 15

Q. 3 Answer any Two of the following (out of Three) From Module – III Marks – 15

Q. 4 Answer any Two of the following (out of Three) From Module – IV Marks – 15

Reference Books

Research Methodology – Text and Cases with SPSS Applications, by Dr S.L. Gupta and Hitesh Gupta, International Book House Pvt Ltd

Business Research Methodology by T N Srivastava and Shailaja Rego, Tata Mcgraw Hill Education Private Limited, New Delhi

Methodology of Research in Social Sciences, by O.R. Krishnaswami, Himalaya Publishing House

Research Methodology by Dr Vijay Upagude and Dr Arvind Shende

Business Statistics by Dr S. K Khandelwal, International Book House Pvt Ltd

Quantitative Techniques by Dr S. K Khandelwal, International Book House Pvt Ltd

SPSS 17.0 for Researchers by Dr S.L Gupta and Hitesh Gupta, 2nd edition, Dr S. K Khandelwal, International Book House Pvt Ltd

Foundations of Social Research and Econometrics Techniques by S.C. Srivastava, Himalaya publishing House

Statistical Analysis with Business and Economics Applications, Hold Rinehart & Wrintston, 2nd Edition, New York

Business Research Methods, Clover, Vernon T and Balsely, Howard L, Colombus O. Grid, Inc

Business Research Methods, Emary C.Willima, Richard D. Irwin In. Homewood

Research Methods in Economics and Business by R. Gerber and P.J. Verdoom, The Macmillan Company, New York

Research and Methodology in Accounting and Financial Management, J.K Courtis

Statistics for Management and Economics, by Menden Hall and Veracity, Reinmuth J.E

Panneerselvam, R., Research Methodology, Prentice Hall of India, New Delhi, 2004.

Kothari CR, Research Methodology- Methods and Techniques, New Wiley Ltd., 2009

Mayan, M. J. (2016). Essentials of Qualitative Inquiry. Routledge. (Chapter 1, Introduction to Qualitative Inquiry, Chapter 4, Research Question and Sampling).

Mickez, R. (2012). Interviewing Elites: Addressing Methodological Issues. Qualitative Inquiry 18: 482- 493.

Part 4- The Scheme of Teaching and Examinations

Semester – II Summary

Sr. No.	Choice Based Credit System	Subject Code	Remarks
1	Major Subjects	PG-FBF-201	Financial Markets
2		PG-FBF-202	Credit Management and Credit Risk
3		PG-FBF-203	Financial Planning and Wealth Management
4	DSE / Core Elective	PG-FBF-204	Strategic Mgt
5		PG-FBF-205	Indirect Tax
6	OJT / FP	PG-FBF-206	On Job Training / Field projects

First year semester II Internal and External Detailed Scheme

Sr No.	Subject Code	Subject Title	Periods Per Week						Total Marks						
			Units	SL %	L	T	P	Credits	SEE	RP	VV	SEE	Total		
1	PG-FBF-201	Financial Markets	4	20%*	4	0	0	4	10	20	10	60	100		
2	PG-FBF-202	Credit Management and Credit Risk	4	20%*	4	0	0	4	10	20	10	60	100		
3	PG-FBF-203	Financial Planning and Wealth Management	4	20%*	4	0	0	4	10	20	10	60	100		
4	PG-FBF-204	Strategic Management	4	20%*	4	0	0	4	10	20	10	60	100		
5	PG-FBF-205	Indirect Tax	4	20%*	4	0	0	4	10	20	10	60	100		
6	PG-FBF-206	OJT/FP											100		
Total Hours / Credit									20						500

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

First Year Semester – II- Units – Topics – Teaching Hours

S.N	Subject Code	Subject Unit Title		Lectures	Total lectures	Credit	Total Marks
1	PG-FBF-201	I	Introduction to Financial System	15	60	4	100 (60+40)
		II	Overview of Capital Market	15			
		III	Overview of Money Market	15			
		IV	Overview of Derivatives Market	15			
2	PG-FBF-202	I	Customer Segments	15	60	4	100 (60+40)
		II	Appraisal and Sanction				
		III	Pre-and-Post Disbursement Checks (Due Diligence Review)	15			
		IV	Credit Information Bureaus and Credit Rating Agencies	15			
		V	Credit Risk, Mitigation, Pricing and Funding	15			
3	PG-FBF-203	I	Financial Planning Process	15	60	4	100 (60+40)
		II	Personal Financial Statement Analysis & Investor psychology	15			
		III	Retirement and Insurance Planning & Alternative Investment	15			
		IV	Tax and estate Planning	15			
4	PG-FBF-204	I	Introduction to Strategic Management	15	60	4	100 (60+40)
		II	Strategy Formulation, Implementation and Evaluation	15			
		III	Business, Corporate and Global Strategies	15			
		IV	Emerging Strategic Trends	15			

5	PG-FBF-205	I	Input Tax Credit and Exemptions	15	60	4	100 (60+40)
		II	Computation of GST Liability				
		III	GST returns & TDS, TCS & E-way bill under GST				
		IV	Assessment and GST Audit				
6	PG-FBF-206		ON JOB TRAINING/FIELD PROJECT			4	100
			Total			20	500

Lecture Duration – 60 minutes

60 lectures per subject equivalent to 60 hours per subject One credit = 15 hours

Plz note students have to choose the option of any one from serial No 4 and Serial No 5 as they are discipline specific electives

Detailed scheme

COURSE CODE: PG-FBF-201- Financial Markets

Unit	Content	No. of Lectures
1	<p>Introduction to Financial System</p> <p>1.1 An Overview of Financial System - Structure of Indian financial system, the nature and role of financial system, Relationship between financial system and economic development, Constituents of Financial System – Primary and Secondary, Development of Financial Markets in India, Components of financial system.</p> <p>1.2 Theories –Prior savings theory, Credit creation theory, Theory of post savings, Financial regulation theory, Financial liberalization theory.</p>	15
2	<p>Overview of Capital Market</p> <p>2.1 Introduction to Capital Market - Structure and Growth of the Indian Capital Market, Indian Capital Market Forms - Industrial Securities , New Issue markets and Old Issue markets- Introduction, Features, Types and Government Securities (Gilt-edged market)- Introduction, Features, and Types</p> <p>2.2 Ownership Securities – Equity Shares, Preference Shares, No-par stock- (Introduction, Features and Types)</p> <p>2.3 Creditorship Securities – Debentures –Introduction, Features, and Types</p>	15
3	<p>Overview of Money Market</p> <p>3.1 Money market- Meaning, Features, Structure of money market, Regulatory framework,- RBI/FIMMDA/FEDAI, Disadvantages of Money market, Characteristics and Features of developed money market, Recent development in money markets-DFHI, STCI</p> <p>3.2 Money Market Instruments-T Bills, Money at short and call notice, Commercial bills, Promissory notes, Certificate of deposits Commercial papers, Banker’s Acceptance CBLO, IBPC, MMMF and LAF</p>	15

4	<p>Overview of Derivatives Market</p> <p>4.1 Derivatives Market - Meaning, Importance and Need for Derivatives Market, Kinds of financial derivatives and financial derivatives in India.</p> <p>4.2 Globalization of Financial Market - Indigenous Bond markets, Foreign Currency Bond Markets, Euro market, FDI- Inflows- Outflows, Emerging Trends and Challenges in Global Financial Markets and Impact of globalization on financial markets.</p>	15
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Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	1	Introduction to Financial System
2	4	Derivatives Market

Self learning portals

<p>https://onlinecourses.swayam2.ac.in/arp20_ap24/preview</p> <p>https://onlinecourses.swayam2.ac.in/imb21_mg18/preview</p>

Evaluation Pattern

For 40 Marks

Students will be evaluated on the basis of 60 marks term end exam for which the paper pattern is provided at the end and 40 marks internal assessment which is as follows:

Research Project	20 Marks
Self-Learning Evaluation	20 Marks

For 60 Marks

Semester End Examination

Marks: 60 Time 2 hours

Question Paper Pattern

N. B. 1. All questions are Compulsory.

2. All questions carry equal marks.

Q. 1 Answer any Two of the following (out of Three) From Module – I Marks – 15

Q. 2 Answer any Two of the following (out of Three) From Module – II Marks – 15

Q. 3 Answer any Two of the following (out of Three) From Module – III Marks – 15

Q. 4 Answer any Two of the following (out of Three) From Module – IV Marks – 15

Reference Books:

1. Financial markets institutions and financial services - Prof Bimal Jaiswal
2. Financial markets and services - E Gordon, K Natarajan
3. Financial markets and institutions - Dr Vinod Kumar, Atul Gupta
4. Financial Markets And Institutions 8th Edition by Frederic S Mishkin and Stanley Eakins, PEARSON INDIA
5. Financial Markets And Institutions, Global Edition, 2018
6. Money and Financial Markets , Niti Bhasin, 2020
7. Finance and Financial Markets, Pilbeam Keith

Course Code: PG-FBF-202

Credit Management and Credit Risk

Unit	Content	Lectures
1	<p>Customer Segments</p> <p>Retail: Consumption Loans – Credit Cards, Personal Loans, Consumer Durables, Two Wheelers, Four Wheelers. Education Loans. Loans against Jewelry, Shares.</p> <p>Business Loans to Individuals, Partnerships, MSME and Other Priority Sector Loans such as Commercial Vehicles, Self-Employed, Physically Challenged, Women Entrepreneurs, Self-Help Groups (Micro Credit), Ex-Servicemen, Export Units etc.</p> <p>Corporate Loans – Private Limited, Public Limited, Listed Companies</p>	12
2	<p>Appraisal and Sanction</p> <p>Scrutiny of Applications, Bank Statements and Income Tax Returns, Financial Statements, Audited Accounts, Balance Sheet, Profit & Loss Statement, Financial Statement Analysis Cash Flows, ICR, DSCR, DER, LTV and other ratios), KYC Verification, Credit Score (CIBIL/Experian), Dun & Bradstreet, Credit Rating, Bankers' Reference, MCA21 and Verification/Corroboration form Other Sources of Information (Due Diligence Review).</p>	12
3	<p>Pre-and-Post Disbursement Checks (Due Diligence Review)</p> <p>Primary Security and Collateral Verification and Valuation Report, Suppliers' Quotations, Net Worth and Promoters' Background Check, Pledge of Shares and Hypothecation of Assets and Mortgage of Immovable Property, Insurance Policy in favour of Bankers.</p> <p>Monitoring and Follow-up</p> <p>Post Disbursement monitoring through verification visits and financial statements submitted by companies under the Income Tax Act, Companies Act and SEBI (LODR) requirements</p>	12
4	<p>Credit Information Bureaus and Credit Rating Agencies</p>	12

	Role and Scope of Credit Information Bureaus under RBI, Role and Scope of Information Utilities under IBBI, Role and Scope of Credit Rating Agencies under SEBI. Credit Rating Process. Case Studies: Amtek Auto, IL&FS, Yes Bank, DHFL	
5	Credit Risk, Mitigation, Pricing and Funding Concept of Risk Weighted Assets (RWA), Capital Risk Adequacy Ratio (CRAR) in relation to the Basel Norms. Instruments such as Credit Guarantees by SIDBI and other agencies	12

Self-Learning topics (Unit wise):

Unit	Topics
1	Enterprise Risk Management
2	Forward, Futures and Option contracts.
4	Credit Lifecycle
4	Linear Value-at-Risk

Online Resources

<https://youtu.be/gSnoeukCVX0>

<https://youtu.be/yNaN5kYTPLY>

<https://youtu.be/w3Y0-Keho9Y>

Evaluation Pattern

For 40 Marks

Students will be evaluated on the basis of 60 marks term end exam for which the paper pattern is provided at the end and 40 marks internal assessment which is as follows:

Research Project	20 Marks
Self-Learning Evaluation	20 Marks

For 60 Marks

Semester End Examination

Marks: 60 Time 2 hours

Question Paper Pattern

N. B. 1. All questions are Compulsory.

2. All questions carry equal marks.

Q. 1 Answer any Two of the following (out of Three) From Module – I Marks – 15

Q. 2 Answer any Two of the following (out of Three) From Module – II Marks – 15

Q. 3 Answer any Two of the following (out of Three) From Module – III Marks – 15

Q. 4 Answer any Two of the following (out of Three) From Module – IV Marks – 15

References

Derivatives and Risk Management – Janakiramanan, Pearsons

Risk Management – Indian Institute of Banking and Finance, Macmillan India Ltd.

Risk Management – C.K.Roy and Prabhat Roy, New Central Book Agency Private Ltd.

Foreign Exchange and Risk Management – Jeevanandam, Sultan Chand and Sons

An Introduction to Derivatives and Risk Management – Don M. Chance and Robert Brooks, Cengage Learning India Pvt. Ltd.

Micro, Small and Medium Enterprises in India, IIBF, Taxmann, 2017

Credit Risk by SK Bagchi, Jaico Publishing House, 2004

Course Code: PG-FBF-203
Financial Planning and Wealth Management

SR.No	Modules/ Units	No. of Lectures
1	<p>Financial Planning Process</p> <p>1.1 Process: Establish and Define the Relationship with the Client Collect Client's Information</p> <p>1.2 Analyze client's financial status, Risk Profile and Determine Financial Goals for Investment Planning</p> <p>1.3 Develop Financial Planning Recommendations and Present them to the Client</p> <p>1.4 Implement Client's Financial Planning Recommendations</p> <p>1.5 Monitor and Review the Client's Situation</p>	15
2	<p>Personal Financial Statement Analysis & Investor psychology</p> <p>2.1 Cash inflows and outflows</p> <p>2.2 Income and expenditure statement</p> <p>2.3 Budgeting and forecasting</p> <p>2.4 Monitoring budgets and provisions for savings v. Personal Balance sheet and Net Worth</p> <p>2.5 Calculation of Returns-Nominal Rate of Return, Effective Rate of Return, Internal Rate of Return, and Compounded Annual Growth rate (CAGR), Real Rate of Return, Rate of Return after adjusting taxes, Analysis of Return.</p> <p>2.6 Total Asset, Net Worth and Financial Ratios</p> <p>2.7 Value investing and Behavioral Finance -Role of emotions in finance decision making –Common errors, Skewness of Asset Allocation due to cultural or historical bias, Basic investment style and its drawbacks</p> <p>2.8 Four goals : life protection, capital protection, growth and inflation protection</p>	15
3	<p>Retirement and Insurance Planning & Alternative Investment</p> <p>3.1 Risk return relationship</p> <p>3.2 CIBIL score/ personal debt management</p> <p>3.3 Loan Calculations & Amortization</p> <p>3.4 Total Asset, Net Worth and Financial Ratio</p>	15

	3.5 Retirement Planning 3.6 Insurance Planning 3.7 Alternative Investments	
4	Tax and estate Planning 4.1 Income Tax sections 10,24, 80 4.2 Capital gains tax 4.3 Dividend tax 4.4 Estate planning 4.5 Case Studies	15

Self-Learning topics (Unit wise)

Unit	Topics
1	Investment Planning
2	Risk and Return Relationship
3	Financial ratios
4	Insurance Planning

Online Resources

https://www.youtube.com/watch?v=LLdKcFpHgM8
https://www.youtube.com/watch?v=C49nSjzg1iw
https://www.youtube.com/watch?v=XYkwa1D1AC4

Evaluation Pattern

For 40 Marks

Students will be evaluated on the basis of 60 marks term end exam for which the paper pattern is provided at the end and 40 marks internal assessment which is as follows:

Research Project	20 Marks
Self-Learning Evaluation	20 Marks

For 60 Marks

Semester End Examination

Marks: 60 Time 2 hours

Question Paper Pattern

N. B. 1. All questions are Compulsory.

2. All questions carry equal marks.

Q. 1 Answer any Two of the following (out of Three) From Module – I Marks – 15

Q. 2 Answer any Two of the following (out of Three) From Module – II Marks – 15

Q. 3 Answer any Two of the following (out of Three) From Module – III Marks – 15

Q. 4 Answer any Two of the following (out of Three) From Module – IV Marks – 15

References:

1. Dave Ramsey , The Total Money Makeover
2. FarnooshTorabi, You're So Money: Live Rich, Even When You're Not
3. RamitSethi, I Will Teach You to Be Rich

Course Code : PG-FBF-204
Strategic Management

Units	Contents	No. of Lectures
1	<p>Introduction to Strategic Management</p> <p>1.1 Concept of Strategic Management, Strategic Management Process, Vision, Mission and Goals, Benefits and Risks of Strategic Management.</p> <p>1.2 Levels of Strategies: Corporate, Business and Operational Level Strategy</p> <p>1.3 Functional Strategies: Human Resource Strategy, Marketing Strategy, Financial Strategy , Operational Strategy</p> <p>1.4 Business Environment: Components of Environment- Micro and Macro and Environmental Scanning</p> <p>1.5 Corporate Culture</p> <p>1.6 Case Studies</p>	15
2	<p>Strategy Formulation, Implementation and Evaluation</p> <p>2.1 Strategic Formulation: Stages and Importance, Formulation of Alternative Strategies: Mergers, Acquisitions, Takeovers, Joint Ventures, Diversification, Turnaround, Divestment and Liquidation.</p> <p>2.2 Strategic Analysis and Choice: Issues and Structures, Corporate Portfolio Analysis- SWOT Analysis, BCG Matrix, GE Nine Cell Matrix, Hofer's Matrix, Strategic Management Models</p> <p>2.3 ETOP- Environmental Threat and Opportunity Profile, Strategic Choice- Factors and Importance</p> <p>Blue Ocean Strategy and Value Innovation, Red Ocean Strategy</p> <p>2.4 Strategic Implementation: Steps, Importance and Problems, Resource Allocation- Importance & Challenges</p> <p>2.5 Strategic Evaluation and Control: Importance, Limitations and Techniques</p> <p>2.6 Budgetary Control: Advantages, Limitations</p> <p>2.7 Case Studies</p>	15
3	<p>Business, Corporate and Global Strategies</p> <p>3.1 Corporate Restructuring Strategies: Concept, Need and Forms, Corporate Renewal Strategies: Concept, Internal and External factors and Causes.</p> <p>3.2 Strategic Alliance: Concept, Types, Importance, Problems of Indian Strategic Alliances and International Businesses</p> <p>3.3 Public Private Participation: Importance, Problems and Governing Strategies of PPP Model.</p>	15

	3.4 Information Technology Driven Strategies: Importance, Limitations and contribution of IT sector in Indian Business 3.5 Case Studies	
4	Emerging Strategic Trends 4.1 Business Process Outsourcing and Knowledge Process Outsourcing in India: Concept and Strategies. Reasons for growing BPO and KPO businesses in India. 4.2 Reengineering Business Processes- Business Reengineering, Process Reengineering and Operational Reengineering 4.3 Disaster Management: Concept, Problems and Consequences of Disasters, Strategies for Managing and Preventing disasters and Cope up Strategies. 4.4 Start-up Business Strategies and Make in India Model: Process of business start ups and its Challenges, Growth Prospects and government initiatives in Make in India Model with reference to National manufacturing, Contribution of Make in India Policy in overcoming industrial sickness 4.5 Current scenario and recent trends 4.6 Case Studies	15

Self-Learning topics (Unit wise):

Sr. No	Sub Unit	Topic
1	1.1	Introduction to Strategic Management Environment and Industry analysis
2	4.5	Current Scenario and Recent Trends

Online Resources

<https://nptel.ac.in/courses/110/108/110108047/>
<https://www.coursera.org/learn/strategic-management>

Evaluation Pattern

For 40 Marks

Students will be evaluated on the basis of 60 marks term end exam for which the paper pattern is provided at the end and 40 marks internal assessment which is as follows:

Research Project	20 Marks
Self-Learning Evaluation	20 Marks

For 60 Marks

Semester End Examination

Marks: 60 Time 2 hours

Question Paper Pattern

N. B. 1. All questions are Compulsory.

2. All questions carry equal marks.

Q. 1 Answer any Two of the following (out of Three) From Module – I Marks – 15

Q. 2 Answer any Two of the following (out of Three) From Module – II Marks – 15

Q. 3 Answer any Two of the following (out of Three) From Module – III Marks – 15

Q. 4 Answer any Two of the following (out of Three) From Module – IV Marks – 15

Reference Books:

1. Strategic Management, A Dynamic Perspective -Concepts and Cases – Mason A. Carpenter, Wm. Gerard Sanders, Prashant Salwan, Published by Dorling Kindersley (India) Pvt Ltd, Licensees of Pearson Education in south Asia
2. Strategic Management and Competitive Advantage-Concepts- Jay B. Barney, William S. Hesterly, Published by PHI Learning Private Limited, New Delhi
3. Globalization, Liberalization and Strategic Management - V. P. Michael
4. Business Policy and Strategic Management – Sukul Lomash and P.K Mishra, Vikas Publishing House Pvt. Ltd, New Delhi
5. Strategic Management – Fred R. David, Published by Prentice Hall International
6. Business Policy and Strategic Management – Dr Azhar Kazmi, Published by Tata McGraw Hill Publications
7. Business Policy and Strategic Management- Jauch Lawrence R & William Glueck Published by Tata McGraw Hill
8. Public Enterprise Management and Privatisation – Laxmi Narain Published by S.Chand & Company Ltd, New Delhi

9. Business Organisation – Rajendra P. Maheshwari, J.P. Mahajan, Published by International Book House Pvt Ltd
10. Disasters and Development- Cuny Fred C, Published by Oxford University Press, Oxford
11. At Risks Natural Hazards, People’s Vulnerability and Disasters- Wisner Ben P. Blaikie, T Cannon and I.davis, Published by Wiltshire Routledge
12. Mergers, Acquisitions and Corporate Restructuring – Strategies and Practices- Rabi Narayan Kar, Published by International Book House Pvt Ltd, Mumbai
13. Strategic Management- Awareness and Change, John. L. Thompson, Internal Thomson Business Press
14. Gaining and Sustaining Competitive Advantage, Jay B. barney, Eastern economy Edition, PHI Learning Pvt Ltd, New Delhi
15. Strategic Management by Prof N.H. Mullick, Enkay Publishing House New Delhi
Public Sector Perspective, by Dr M.Veerappa Moily
16. The Impact of Private sector participation in Infrastructure- Lights, shadows and the Road ahead by Andres, Luis, Guasch, luis, J. Thomas, Haven & Foster, World Bank, Washington

Course Code : PG-FBF-205

Indirect Tax

Unit	Content	No. of Lectures
1	<p>Introduction</p> <p>1.1. What is GST</p> <p>1.2. Need for GST</p> <p>1.3. Dual GST Model</p> <p>1.4. Definitions</p> <ul style="list-style-type: none">Section 2(17) BusinessSection 2(13) ConsiderationSection 2(45) Electronic Commerce OperatorSection 2(52) GoodsSection 2(56) IndiaSection 2(78) Non taxableSupplySection 2(84) PersonSection 2(90) PrincipalSupplySection 2(93)Recipient Section 2(98)Reverse charge Section2(102) ServicesSection 2(105) SupplierSection 2(107) TaxablePersonSection 2(108)Taxable Supply <p>1.5. Goods & Services Tax Network (GSTN)</p>	15
2	<p>Levy & Collection of Tax</p> <p>2.1 Scope of Supply</p> <p>2.2 Nontaxable Supplies</p> <p>2.3 Composite and Mixed Supplies</p> <p>2.4 Composition Levy</p> <p>2.5 Levy and Collection of tax</p> <p>2.2. Exemption from tax</p>	15

3	Time, Place and Value of Supply 3.1. Time of Supply 3.2 Place of Supply 3.3 Value of Supply	15
4	Input Tax Credit & Payment of Tax and Registration under GST 4.1 Eligibility for taking Input Tax Credit 4.2 Input Tax Credit in Special Circumstances 4.3 Computation of Tax Liability and payment of tax 4.4 Persons not liable registration 4.5 Compulsory registration 4.6 Procedure for registration 4.7 Deemed registration 4.8 Cancellation of registration	15

Self-Learning topics (Unit wise)

Sr. No	Sub Unit	Topics
1	2.2	Non Taxable Supplies
2	2.4	Composition Levy
3	2.6	Exemption from Tax

Online Resources

https://www.cbic.gov.in/resources/htdocs-cbec/gst/51_GST_Flyer_Chapter24.pdf
https://taxguru.in/goods-and-service-tax/taxable-supply-vis-vis-activities-taxable-supply.html
https://cbic-gst.gov.in/faq.html
https://cbic-gst.gov.in/pdf/faq-manual/faq-composition-levy-revised.pdf
https://www.cbic.gov.in/htdocs-cbec/gst/Composition%20Levy%20Scheme.pdf

<https://tax2win.in/guide/gst-exemption>

Evaluation Pattern

Formative Assessment (40 Marks):

Sr. No.	Particulars	Marks
1	Self-Learning Presentation	20
2	Project	20
	TOTAL	40

Summative Assessment Examination (60 Marks):

Question Paper Pattern for Semester-I (Practical paper)

These examinations shall be of 2 Hours duration. Maximum Marks 60.

All questions Compulsory.

Question No	Particulars	Marks
Q-1	Practical Question <u>OR</u> Practical Question	15 Marks
Q-2	Practical Question <u>OR</u> Practical Question	15 Marks
Q-3	Practical Question <u>OR</u> Practical Question	15 Marks

Q-4	Practical Question If all modules are practical	15 Marks
	Theory/Short Case studies If one module is theoretical	15 Marks
OR		
Short Notes (Attempt 3 out of 4) One short note from each module		
Note: <ol style="list-style-type: none"> 1) One question is allotted to each module except the theory module 2) Practical/Theory question of 15 marks may be divided into two sub-questions of 7/8 Marks or 10/5 Marks 		

Reference Books

- 1) Direct & Indirect Taxation by Ainapure, Manan Prakashan
- 2) Direct & Indirect Taxation (Goods & Service Tax), Sheth Publication
- 3) GST Bare Act 2017
- 4) GST Law & Practice - V.S Datey
- 5) GST Laws – National Academy of Customs, Indirect Tax



Dr Tasneem Razmi

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