

# **HSNC University Mumbai**

**(Established by Government of Maharashtra vide notification dated 30<sup>th</sup> 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 2022-23**



## **HSNC UNIVERSITY, MUMBAI**

### **Board of Faculty of Banking and Insurance**

#### **Board of Studies in the Subjects of Banking and Insurance**

**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](mailto: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) **Dr Kulvinder Kaur**, Assistant Professor- KC College, HSNC University Churchgate, Mumbai – 400 020. Email ID kulvinderkaur.batth@kccollege.edu.in, Mobile No- 9833060902
- b) **Dr. Riya Nathani**, Assistant Professor-KC College, HSNC University, Email Id: riya.nathani@kccollege.edu.in, Mobile No- 86989 08583
- c) **Ms. Bharti Jethani**, Assistant Professor- HR College, HSNC University, Churchgate, Mumbai –400 020 Email ID- bharti\_jethani06@yahoo.co.in, Mobile No- 9665403944

d) **Mr Manish Malkani** , Assistant Professor, HR College, HSNC University Churchgate, Mumbai –400 020 Email ID- manish\_malkani@yahoo.com, Mobile No- 9820840241

**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 Parent Body;**

a) **Mr. Kunal Rambhia**, Fund Manager, The Streets, Mumbai, Email ID – [kunal@thestreets.co.in](mailto:kunal@thestreets.co.in) Mobile no-9820368847

b) **Mr. Madhukar Pant**, National Head, IDFC First Bank, Mumbai, Email ID – pantmadhukar1@gmail.com Mobile no-9833368048

c) **Dr Ajay Mittal**, Vice president research, training and development, SBI Funds, Mumbai, Email ID – ajay.mittal@sbif.com, Mobile no-9833112390

**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. Nizar Mesani**, Equity research analyst, Goldman Sachs, Email id- nizarmesani99@gmail.com , Mobile no- 9833988771

b) **Ms. Hetanshi Kamdar** , Director , ACK Capital Management Pvt Ltd, Email ID- hetanshi.kamdar@gmail.com, Mobile no- 9833590983

c) **Ms Mohini Mahadevia**, Proprietor, Solufin financial planners, Email ID- mohinimahadevia@gmail.com ,Mobile no- 983314032

## Part I

**Outline of Choice Based Credit System as per University Grants Commission guidelines as under:**

**R. \*\*\*\* : The definitions of the key terms used in the Choice Based Credit System from the Academic Year 2020-2021 are as under:**

1. **Core Course:** A course, which should compulsorily be studied by a candidate as a core requirement is termed as a Core course.
2. **Elective Course:** Generally, a course which can be chosen from a pool of courses and which may be very specific or specialized or advanced or supportive to the discipline/subject of study or which provides an extended scope or which enables an exposure to some other discipline/subject/domain or nurtures the candidate's proficiency/skill is called an Elective Course.
  - 2.1 **Discipline Specific Elective (DSE) Course:** Elective courses may be offered by the main discipline/subject of study is referred to as Discipline Specific Elective. The University/Institute may also offer discipline related Elective courses of **interdisciplinary** nature (to be offered by main discipline/subject of study).
  - 2.2 **Dissertation/Project:** An elective course designed to acquire Special/advanced knowledge, such as supplement study/support study to a project work, and a candidate studies such a course on his own with an advisory support by a teacher/faculty member is called dissertation/project. **A Project/Dissertation work would be of 4 credits.** A Project/Dissertation work may be given in lieu of a discipline specific elective paper.
  - 2.3 **Generic Elective (GE) Course:** An elective course chosen generally from an unrelated discipline/subject, with an intention to seek exposure is called a Generic Elective.

A core course offered in a discipline/subject may be treated as an elective by other discipline/subject and vice versa and such electives may also be referred to as Generic Elective.
3. **Ability Enhancement Courses (AEC):** The Ability Enhancement (AE) Courses may be of two kinds: Ability Enhancement Compulsory Courses (AECC) and Skill Enhancement Courses (SEC).

“AECC” courses are the courses based upon the content that leads to Knowledge enhancement; SEC courses are value-based and/or skill-based and are aimed at providing hands-on-training, competencies, skills, etc.
4. **Choice Base Credit System (CBCS):**

CBCS allows students to choose inter-disciplinary, intra-disciplinary courses, skill oriented papers (even from other disciplines according to their learning needs, interests and aptitude) and more flexibility for students.
5. **Honours Program**

To enhance employability and entrepreneurship abilities among the learners, through aligning Inter Disciplinary / Intra Disciplinary courses with Degree Program. Honours Program will have 40 additional credits to be undertaken by the learner across three years essentially in Inter / Intra Disciplinary course.

A learner who joins Regular Undergraduate Program can opt for Honours Program in the first year of the Program. However, the credits for Honours, though divided across three years can be completed within three years to become eligible for award of Honours Degree.

## **6. Program:**

A Program is a set of courses that are linked together in an academically meaningful way and generally ends with the award of a Degree Certificate depending on the level of knowledge attained and the total duration of study of Undergraduate Programs.

## **7. Course:**

A 'course' is essentially a constituent of a 'program' and may be conceived of as a composite of several learning topics taken from a certain knowledge domain, at a certain level. All the learning topics included in a course must necessarily have academic coherence, i.e. there must be a common thread linking the various components of a course. A number of linked courses considered together are in practice, a 'program'.

## **8. Bridge Course:**

Bridge course is visualized as Pre semester preparation by the learner before commencement of regular lectures. For each semester the topics, whose knowledge is considered as essential for effective and seamless learning of topics of the Semester, will be specified. The Bridge Course can be conducted in online mode. The Online content can be created for the Bridge Course Topics.

## **9. Module and Unit:**

A course which is generally an independent entity having its own separate identity, is also often referred to as a 'Module' in today's parlance, especially when we refer to a 'modular curricular structure'. A module may be studied in conjunction with other learning modules or studied independently. A topic within a course is treated as a Unit. Each course should have Units.

## **10. Self-Learning:**

**20% of the topics will be marked for Self-Learning.** Topics for Self-Learning are to be learned independently by the student, in a time-bound manner, using online and offline resources including online lectures, videos, library, discussion forums, field work, internships etc.

Evaluative sessions (physical/online), equivalent to the credit allocation of the Self Learning topics, shall be conducted, preferably, every week for each course. Learners are to be evaluated real time during evaluative sessions. The purpose of evaluative sessions is to assess the level of the students' learning achieved in the topics earmarked for Self-Learning.

The teacher's role in these evaluative sessions will be that of a Moderator and Mentor, who will guide and navigate the discussions in the sessions, and offer concluding remarks, with proper reasoning on the aspects which may have been missed by the students, in the course of the Self-Learning process.

The modes to evaluate self-learning can be a combination of the various methods such as written reports, hand-outs with gaps and MCQs, objective tests, case studies and Peer learning. Groups can be formed to present self-learning topics to peer groups, followed by Question and Answer sessions and open discussion. The marking scheme for Self Learning has been defined under Examination and Teaching.

The topics stipulated for self-learning can be increased or reduced as per the recommendations of the Board of Studies and Academic Council from time to time. All decisions regarding evaluation need to be taken and communicated to the stakeholders preferably before the commencement of a semester. Some exceptions may be made in exigencies, like the current situation arising from the lockdown, but such ad hoc decisions are to be kept to the minimum possible.

### **11. Credit Point:**

Credit Point refers to the 'Workload' of a learner and is an index of the number of learning hours deemed for a certain segment of learning. These learning hours may include a variety of learning activities like reading, reflecting, discussing, attending lectures / counselling sessions, watching especially prepared videos, writing assignments, preparing for examinations, etc. Credits assigned for a single course always pay attention to how many hours it would take for a learner to complete a single course successfully. A single course should have, by and large a course may be assigned anywhere between 1 to 4 credit points wherein 1 credit is construed as corresponding to approximately 12 to 15 hours.

### **12. Credit Completion and Credit Accumulation:**

Credit acquisition and Credit completion shall be considered to take place after the learner has successfully cleared all the evaluation criteria with respect to a single course. Thus, a learner who successfully completes required CP (Credit Point) course may be considered to have collected or acquired total credits. Learner level of performance above the minimum prescribed level (viz. grades / marks obtained) has no bearing on the number of credits collected or acquired. A learner keeps on adding more and more credits as he completes successfully more and more courses. Thus the learner 'accumulates' course wise credits.

### **13. Credit Bank:**

A Credit Bank refers to stored and dynamically updated information regarding the number of Credits obtained by any given learner along with details regarding the course/s for which Credit has been given, the course-level, nature, etc. In addition, all the information regarding the number of Credits transferred to different programs or credit exemptions given may also be stored with the individual's history.

### **14. Credit Transfer:(performance transfer)**

When a learner successfully completes a program, he/she is allowed to transfer his/her past performance to another academic program having some common courses and Performance transfer is said to have taken place.

## **15.Course Exemption:**

Occasionally, when two academic programs offered by a single university or by more than one university, may have some common or equivalent course-content, the learner who has already completed one of these academic programs is allowed to skip these 'equivalent' courses while registering for the new program. The Learner is 'exempted' from 'relearning' the common or equivalent content area and from re-appearing for the concerned examinations. It is thus taken for granted that the learner has already collected in the past the credits corresponding to the exempted courses.

### **Part II**

**Note: The Ordinances and Regulations given below are applicable to Undergraduate Program of Faculty of Commerce & Management and Faculty of Humanities, unless and otherwise specified.**

#### **O\*\*\*\*\***

Minimum duration of undergraduate programmes will be of 3 years in the Semester pattern i.e. from Sem. I to Sem. VI.

The degree will be awarded to a learner who successfully completes 120 credits of the programme in period of 3 to 6 years from the year of enrolment to Semester VI.

If a learner does not earn 120 credits in 06 semesters from the year of enrolment to semester VI, he/she may at his/her option transfer his/her performance in the existing/new program after establishing equivalence between old and new syllabus. Such a performance transfer will be decided by the Board of Studies / Ad-hoc Board / Ad hoc Committee of the concerned subject. The admission to the program will be governed by the existing rules.

**O\*\*\*\*\* The fees for transfer of credits or performance will be based on number of credits that a learner has to complete for award of the degree.**

**R\*\*\*\*** Credits earned at one institution for one or more courses under a given program will be accepted under another program either by the same institution or another institution either through Direct Performance Transfer or Course exemption.

#### **R\*\*\*\* TheScheme of Teaching and Examination:**

The Scheme of Teaching and Examination shall be divided into **THREE** components, **Self-Learning, Internal assessment and External assessment** (semester end examination) for each course of the program.

1) **Self Learning** Assessment. Various methodologies have been described in Definition of Self Learning. However Subject Teacher is authorized to devise newer methods of evaluation, which must essentially be documented and be circulated through email or written circular to the learners at least 7 days prior to its implementation. 10% of the marks shall be allocated for Self Learning Assessment.

2) **Internal Assessment** includes Assignments, Seminars, Core Practical, Practical, **Commutative Test, Practical Record, Unit Tests** etc. Subject Teacher is authorized to devise newer methods of evaluation, which must essentially be documented and circulated through

email or written circular to the learners at least 7 days prior to its implementation. For each course, there is a passing minimum for internal Assessment as 40% (16 out of 40 marks).

3) **External assessment /Semester End Examination** 60 marks (passing 24 out of 60 marks) overall 40% (40 out of 100 marks).

### **The Scheme of Examination:**

The performance of the learners shall be evaluated in two components: Internal Assessment with 40% marks by way of continuous evaluation and External examination by Semester End Examination with 60% marks by conducting the theory examination.

**Internal Assessment:** - It is defined as the assessment of the learners on the basis of continuous evaluation as envisaged in the credit-based system by way of participation of learners in various academic and correlated activities in the given semester of the programme.

● **Internal Assessment–40%** **40marks**

Sr. No.	Particulars	Marks
1	<b>ONE</b> class test / online examination to be conducted in the given semester	15 Marks
2	One Project/ Assignment based on curriculum (to be assessed by the teacher Concerned)	10 Marks
3	Self-Learning Evaluation	10 Marks
4	Active Participation in routine class instructional deliveries	05 Marks

➤ **Project and Assignment:**

- Project or Assignments can be given in the following forms:
  - Case Studies
  - Video Making
  - Blogs
  - Research paper (Presented in Seminar/Conference)
  - Field Visit Report
  - Presentations related to the subject (Moot Court, Youth Parliament, etc.)
  - Internships (Exposition of theory into practice)
  - Open Book Test/Examination
  - Any other innovative methods

➤ **Self-Learning Evaluation**

- 20% of the topics of curriculum are learned by the student through self-learning using online / offline academic resource specified in the curriculum.



- Hence 20% of the lectures shall be allocated for evaluation of students on self-learning topics
- The identified topics in the syllabus shall be learnt independently by the students in a time bound manner preferably from online resources. Evaluative sessions shall be conducted by the teachers and will carry 10 Marks.
- The self-learning topics can be put into 3-4 GROUPS OF TOPICS ONLY FOR EVALUATION.
- Prescribe time duration (in days) for completion of each group of topic and earmark self-learning evaluation lectures in the timetable. Hence each group of topic can be assigned 3 regular lectures for this evaluation for entire class.

### **3 Sub Topics**

Each evaluative session shall carry 3 Marks (3 x 3 Units = 9 Marks). Students who participate in all evaluative sessions shall be awarded 1 additional Mark.

### **4 Sub Topics**

Each evaluative session shall carry 2.5 Marks (2.5 x 4 Units = 10 Marks).

- Evaluation of self-learning topics can commence in regular lectures assigned for self-learning evaluation in the timetable
- All students will actively participate in the presentation of each of the sub-topics.
- SUGGESTIVE Methods for Evaluation of Self-learning topics IN LECTURES:
  - Seminars/presentation (PPT or poster), followed by Q&A
  - Objective questions /Quiz / Framing of MCQ questions.
  - Debates
  - Group discussion
  - You-Tube videos (Marks shall be based on the quality and viewership)
  - Improvisation of videos
  - Role Play followed by question-answers
  - Viva Voce
  - Any other innovative method

Student will be evaluated on the basis of quality of presentation, quality of question& answer, framing of quiz, conduct of quiz, performance in debate etc.

- Teachers can frame other methods of evaluation also provided that the method, duly approved by the college examination committee, is notified to the students at least 7 days before the commencement of the evaluation session and is forwarded for information and necessary action at least 3 days before the commencement of the evaluation session to the respective authority.

**SEMESTER END EXAMINATION: - It is defined as the examination of the learners on the basis of performance in the semester end theory / written examinations.**

**B. Semester End Examination-60%**

**60Marks**

- 1) Duration – This examination shall be of 2 Hours duration.
- 2) Question Paper Pattern: -
  - i. There shall be four questions each of 15 marks.
  - ii. All questions shall be compulsory with internal choice within the questions.
  - iii. 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.

The marks will be given for all examinations and they will be converted into grade (quality) points. The semester-end, final grade sheets and transcripts will have only credits, grades, grade points, SGPA and CGPA.

The marks of the internal assessment will not be disclosed to the students till the results of the corresponding semester is declared.

# **HSNC University Mumbai**

Ordinances and Regulations with  
Respect to Choose Based Credit  
System (CBCS)

For the Programmes Under

## **The Faculty of Banking and Insurance**

For the Course

**Bachelors of Banking and Insurance**  
**Curriculum– Third Year Undergraduate Programmes**  
**Semester-V and Semester -VI**

2022-2023

**INDEX**  
**TYBBI SUBJECTS**

<b>Sem V</b>	<b>Sem VI</b>
<b>CORE SUBJECTS</b>	<b>CORE SUBJECTS</b>
UC-TBI-501 International Banking & Finance	UC-TBI-601 Central Banking
UC-TBI-502 Treasury management	UC-TBI-602 Project work
<b>ELECTIVE SUBJECTS (Any 4 of 6)</b>	<b>ELECTIVE SUBJECTS (Any 4 of 6)</b>
UC-TBI-503 Financial Reporting & Analysis	UC-TBI-603 HRM in Banking and Insurance
UC-TBI-504 Auditing	UC-TBI-604 Security Analysis and Portfolio Management
UC-TBI-505 Strategic Management	UC-TBI-605 Financial Modelling & Business Valuation
UC-TBI-506 Innovative Financial products and Services	UC-TBI-606 Management of Life and Non-life Insurance
UC-TBI-507 Rural Banking and Financial Inclusion	UC-TBI-607 International Business
UC-TBI-508 Actuarial Analysis in Banking & Insurance	UC-TBI-608 Marketing in Banking & Insurance

## **Section D**

### **Banking and Insurance**

#### **Part 2 - 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, 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 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.

## **1. Course objective:**

### **UC-TBI-501-International Banking & Finance**

- To enable students to understand the basic concept of International Finance.
- To develop an understanding of Methods of Exchange rate systems.
- To help students understand the FOREX market and Risk management techniques.

### **UC-TBI-502- Treasury Management**

- To enable students to learn Risk Analysis and its control measures.
- To develop an understanding of the various regulatory framework for Treasury.
- To enable students to understand the various types of Treasury Operations and Implementation

### **UC-TBI-503- Financial Reporting & Analysis**

- To acquaint the learners with various concepts of reporting
- To enable the learners in understanding, developing, preparing and presenting the financial reports of banking, insurance, and other companies.

### **UC-TBI-504- Auditing**

- To learn different auditing techniques and their application in the industry so as to ensure the procedure of company audit.
- To develop an understanding of the Auditing concepts.
- To be well versed with the audit procedures and documentation.

### **UC-TBI-505- Strategic Management**

- To understand the meaning and significance of strategy and its importance in management.
- To learn about the management policies and strategies at every Level to develop conceptual skills in this area as well as their application in the corporate world, concerning Banking and Insurance companies.
- To learn the various theories and methods of business management strategies.

### **UC-TBI-506- Innovative Financial Products & Services**

- To enable students to make investment decisions considering products and services available.
- To develop an understanding of various new services.

- To enable students to understand the various types of products and services to help them invest and also in Issue management

### **UC-TBI-507- Rural Banking & Financial Inclusion**

- To enable students to understand Rural Infrastructure and Financing.
- To develop an understanding of Rural Banking operations and Financial inclusions.
- To enables students to understand the various types of Financial inclusions initiatives

### **UC-TBI-508- Actuarial Analysis in Banking & Insurance**

- To assess financial risks in the banking and insurance field, using mathematical and statistical methods.
- To enable students to understand various types of models in the field of actuarial science.

## **SEMESTER VI**

### **UC-TBI-601- Central Banking**

- To understand how central banks affect the financial system and the economy more generally and the role they have played in the recent financial crisis.
- To understand the role played by RBI in regulating the Financial System and Financial Sector Reforms.
- To understand the central banking system followed in other countries.

### **UC-TBI-602 Project Work**

- It will enhance & explore their knowledge in the field of research.
- To impart knowledge about the practical aspects & contextualization of knowledge of the project.
- In the process, they learn critical thinking skills and the competence to solve problems in the world around them.”

### **UC-TBI-603- HRM in Banking and insurance**

- To develop necessary skill set in the students for application of HR issues
- To understand the purpose, process and applications of Human Resource Planning and Human Resource Department in the context of different organizational strategies
- To acquaint students with latest compliance and law of the land.
- To explain HR Practices applicable at Global Level.

### **UC-TBI-604- Security Analysis and Portfolio Management**

- To acquaint the learners with various concepts of finance.
- To provide a conceptual foundation to undertake Investment analysis for securities as well as portfolios.
- To understand various models and techniques of security and portfolio analysis.
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### **UC-TBI-605- Financial Modelling & Business Valuation**

- To enable students to understand Basic concepts of Financial Modelling
- To develop an understanding of Methods of Business Valuation.
- To enable students to understand the Models for Valuation.

### **UC-TBI-606- Management of Life and Non-life Insurance**

- To provide a basic understanding of the Insurance Mechanism.
- To give an overview of major Life Insurance and General Insurance Products.
- To analyze the relationship between insurers and their customers as well as the importance of insurance contracts.

### **UC-TBI-607- International Business**

- To familiarize the student with the fundamental aspects of various issues associated with International Business.
- To create an understanding of international business is essential for students in today's interdependent global world.

### **UC-TBI-608- Marketing in Banking & Insurance**

- To facilitate understanding of the conceptual framework of marketing and its applications in decision making.
- To understand the concepts of branding and trends in marketing.
- To learn about Environmental Scanning, Buyer's Behaviour, Segmenting, Targeting, and positioning.
- To understand and comprehend the basic concepts and theories of Marketing mix decisions, service marketing, branding, distribution, promotion, and pricing policies.

## **2. Process adopted for curriculum designing:**

The Department conducted multiple meetings with academic partners, industry partners. After discussion with them, personally, via mail, via messages, the changes in the syllabus were introduced.

## **3. Salient features, how it has been made more relevant**



- Growing Demand of Course in BFSI Industry.
- Improved Academic Performance with 100% University Results.
- Excellent Industry Placement & Internship of students.
- Experiential learning with Field Trips and Industrial Visits.
- Development of Life & Social skills through Community Programs

#### **4. Learning outcomes:**

The Bachelor of Commerce (Banking and Insurance) aims to produce graduates who will produce innovative solutions to problems, apply research skills to business challenges and communicate effectively. This course will provide adequate exposure to operational environment in the field of Banking, Insurance and other related financial services and help to inculcate training and practical approach among the students by using modern technologies in the field of Banking, Insurance, etc. Walking out of the BBI course, you will be able to tackle the challenges of the business world, using your core knowledge of two very important sectors of the domain- Banking and Insurance.

#### **SEMESTER V**

##### **UC-TBI-501-International Banking & Finance**

- The aim of this course is to develop a knowledge base around international banking and markets with a clear understanding of risk and risk management techniques.

##### **UC-TBI-502- Treasury Management**

- This helps students in learning Treasury management by considering various objectives, the scope of the treasury, the Internal control system, and the role of IT in treasury management.
- Developing a solid knowledge of Risk Analysis and its controls and regulatory framework.

##### **UC-TBI-503- Financial Reporting & Analysis**

- At the end of this course students shall possess the knowledge of developing, preparing and presenting the financial reports.
- Learners shall be able to apply the techniques of reporting in the decision making for the business corporates
- Acquire the basic knowledge about rules and regulations of non banking financial companies.

##### **UC-TBI-504- Auditing**

- This subject helps the students to get familiar with the Auditing techniques.
- It helps the students in understanding the various aspects of Auditing.

##### **UC-TBI-505- Strategic Management**

- Get an overview of the national and global expansion strategies.
- Design and develop the business strategies for national and global management.
- Better understanding and practice of the concept of change management.
- A thorough understanding of the skill set necessary for strategizing business decisions.

### **UC-TBI-506- Innovative Financial Products & Services**

- This helps students in making investment decisions considering various products and services, understanding the concepts of factoring, forfaiting, issue management, and various innovative sources of finance.

### **UC-TBI-507- Rural Banking & Financial Inclusion**

- This helps students in understanding the concepts of Rural Banking, Joint Liability Group, and some important Financial Inclusion and Objectives.

### **UC-TBI-508- Actuarial Analysis in Banking & Insurance**

- This course helps students in analyzing the probability and statistics to solve a financial situation caused due to uncertain future events.
- In this course, students will become proficient in problem solving, critical thinking, arithmetic, financial knowledge, and different statistical techniques.

## **SEMESTER VI**

### **UC-TBI-601- Central Banking**

- This course studies the purpose and the functions of central banks and monetary policies and how they have evolved over time.
- Students are introduced to the tools of monetary policy and to the rules that central banks follow, with special attention to inflation targets.

### **UC-TBI-602 Project Work**

- It will help students to understand the applicability of concepts to realistic world.
- It will inculcate in the mindset of students about new arena to explore and analyse them.
- With this indulge the habit of Research in Students.

### **UC-TBI-603- HRM in Banking and insurance**

- Learners understand the challenges and issues faced by Human Resource Manager while performing functional activities
- Students learn skills and knowledge required to successfully implement an effective talent management system
- Better Stress management in daily lives and organization leading high levels of performance.
- Role of technology in recruitment, selection, career progression and other function of human resource management.
- Learners to study the strategies induced to manage talent and engage them to the fullest

### **UC-TBI-604- Security Analysis and Portfolio Management**

- This course will help in providing a theoretical and practical background in the field of investments.
- Students will learn how to design and manage bond portfolios as well as equity portfolios in the real world.
- As part of this course, students will learn how to value equity and debt instruments and how to measure portfolio performance.

### **UC-TBI-605- Financial Modelling & Business Valuation**

- This course will assist students in comprehending the concept of Business Modelling, its vital components, steps involved in preparation of a Business Model and Business Models for varied magnitude of business organizations.

### **UC-TBI-606- Management of Life and Non-life Insurance**

- Students will be able to acquire the skills necessary to work in Financial Service Industry Particularly Banking & Insurance. They can understand the development and management of the Insurance industry. Students will understand the main characteristics of insurance operations
- It will help them compare and contrast the different types of life and Non-life Insurance available in the market. They will be able to apply Life and Non-life Insurance knowledge in different scenarios. Students will know various types of Reinsurance and their relevance in the economy.

### **UC-TBI-607- International Business**

- This course will provide students with the knowledge, skills, and abilities to understand the global economic, political, cultural, and social environment within which firms operate.
- Define, analyze and understand the key practical and theoretical concepts of international business
- It will examine the strategies and structures of international business and assess the special roles of an international business's various functions.

### **UC-TBI-608- Marketing in Banking & Insurance**

- It will make students better future marketers and keen analysts of the marketing environment.
- It will create awareness amongst students about the complexities of marketing, especially in the digital age of technology and social media.
- The syllabus is designed is to provide a practical understanding of marketing through an understanding of real business case studies.

### **5. Input from stakeholders:**

There are modifications suggested by the Industry personnel and alumni to make changes in various subjects. Finance papers are made more relevant and updated as per industry norms. Core papers like Corporate and banking laws and Business ethics and corporate governance are included with latest updated contents. IT paper has been modified as per current developments in computerized environment. New subjects are added to give introduction to students to latest curriculum currently required as per the industry and current business environment.

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

**Semester – V Summary**

Sr. No.	Choice Based Credit System		Subject Code	Remarks
1.	<b>Core Course</b>			
	1.1	International Banking and Finance	UC-TBI-501	
2.	<b>Ability Enhancement Course (AEC)</b>			
	2.2	Treasury Management	UC-TBI-502	
3.	<b>Elective Course: Discipline related elective (DSE) (Any 4)</b>			
	3.1	Financial Reporting & Analysis	UC-TBI-503	
	3.2	Auditing	UC-TBI-504	
	3.3	Strategic Management	UC-TBI-505	
	3.4	Innovative Financial Products & Services	UC-TBI-506	
	3.5	Rural Banking & Financial Inclusion	UC-TBI-507	
	3.6	Actuarial Analysis in Banking & Insurance	UC-TBI-508	

### Third Year Semester V Internal and External Detail Scheme

Sr. No.	Subject Code	Subject Title	Periods Per Week						Seasonal Evaluation Scheme					Total Marks
			Units	S. L.	L	T	P	Credit	S. L. E	CT	TA	AP	SEE	
1	UC-TBI-501	International Banking & Finance	4	20%*	4	0	0	4	10	15	10	05	60	100
2	UC-TBI-502	Treasury Management	4	20%*	4	0	0	4	10	15	10	05	60	100
3	UC-TBI-503	Financial Reporting & Analysis	4	20%*	3	0	0	3	10	15	10	05	60	100
4	UC-TBI-504	Auditing	4	20%*	2	0	2	3	10	15	10	05	60	100
5	UC-TBI-505	Strategic Management	4	20%*	4	0	0	3	10	15	10	05	60	100
6	UC-TBI-506	Innovative Financial Products & Services	4	20%*	4	0	0	3	10	15	10	05	60	100
7	UC-TBI-507	Rural Banking & Financial Inclusion	4	20%*	4	0	0	3	10	15	10	05	60	100
8	UC-TBI-508	Actuarial Analysis in Banking & Insurance	4	20%*	4	0	0	3	10	15	10	05	60	100
9	UC-TBI-509		4	20%*	4	0	0	3	10	15	10	05	60	100
								20	Total Marks					600

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

- **Lecture Duration – 48 Minutes (60 Lectures equivalent to 48 hours) Not applicable to SFC**
- **One Credit = 16 hours**

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

### Third Year Semester – V Units – Topics – Teaching Hours

S. N	Subject Code	Subject Unit Title	Lectures	Total No. of lectures	Credit	Total Marks	
1	UC-TBI-501	International Banking & Finance			60	4	100 (60+40)
		I	Fundamentals of International Finance	05			
		II	International Capital Market	10			
		III	Foreign Exchange Markets	25			
		IV	Risk in International Banking	15			
		V	Recent trends in International Banking	05			
2	UC-TBI - 502	Treasury Management			60	4	100 (60+40)
		I	Introduction to Treasury Management	15			
		II	Treasury Operations	15			
		III	Risk Analysis & Control	15			
		IV	Regulatory, Supervising & Compliance Framework	15			
3	UC-TBI-503	Financial Reporting & Analysis			60	3	100 (60+40)
		I	Final accounts of Banking Company	16			
		II	Non-Banking Financial Companies	08			
		III	Final accounts of Insurance Companies	12			
		IV	Preparation of Final Accounts of Companies	15			
4	UC-TBI-504	Auditing			60	3	100 (60+40)
		I	Introduction to Auditing	15			
		II	Audit Planning, Procedures and Documentation	15			
		III	Auditing Techniques: Vouching & Verification	15			
		IV	Audit of Companies	15			
5	UC-TBI-505	Strategic Management			60	3	100 (60+40)
		I	Introduction	15			
		II	Strategy Formulation	15			
		III	Strategy Implementation	15			
		IV	Strategic Evaluation & Control	15			

<b>6</b>	<b>UC-TBI-506</b>	Innovative Financial Products & Services		60	3	100 (60+40)	
		<b>I</b>	Introduction to Traditional Financial Services (Fund and Fee Based Universal Banks Vs Standalone Services)				15
		<b>II</b>	Issue Management and Securitization				15
		<b>III</b>	Financial Services and its Mechanism				15
		<b>IV</b>	Consumer Finance and Innovative Financial Products				15
<b>7</b>	<b>UC-TBI-507</b>	Rural Banking & Financial Inclusion		60	3	100 (60+40)	
		<b>I</b>	Rural Banking-I				05
		<b>II</b>	Rural Banking- II				10
		<b>III</b>	Financial Inclusion-I				30
		<b>IV</b>	Financial Inclusion- II				15
<b>8</b>	<b>UC-TBI-508</b>	Actuarial Analysis in Banking & Insurance		60	3	100 (60+40)	
		<b>I</b>	Probability & Mathematical Statistics				12
		<b>II</b>	Models				12
		<b>III</b>	Mortality Model				12
		<b>IV</b>	Contingencies				12
		<b>V</b>	Statistical Method				12

- **Lecture Duration – 48 Minutes (60 Lectures equivalent to 48 hours)**
- **One Credit = 16 hours**

## Part 2- Detail Scheme Theory

### TYBBI - SEMESTER V

#### Course Code : UC-TBI-501- International Banking & Finance

Unit	Content	No. of Lectures
I	1. Fundamentals of International Finance 1.1 Meaning and Scope of International Finance, Balance of Payment, Components, Deficit in Balance of Payment, Concept of Currency Convertibility. 1.2 International Monetary System, Gold Standard, Features, Bretton Wood System, Background and Features, Reasons for its Failure, SDRs, 1.3 Current Exchange Rate Systems - Fixed and Flexible Exchange Rate, Merits Demerits, Types of Fixed Exchange Rate, Hard Pegs and Soft Pegs, Types of Flexible Exchange Rate, Managed and Free Float.	05
II	2. International Capital Market 2.1 Types of Capital Flows, FDI, FPI, FII 2.2 Euro Currency Markets, Origin and Reasons of growth, a Brief Understanding of Eurocurrency Deposit, Loans Bonds and Notes Market, Concept of Offshore Banking. 2.3 International Equity Markets, Concept of Depository Receipts, GDR, Characteristics, Mechanism of Issue, Participants Involved, ADR, Types and Characteristics, Concept of IDR. 2.4 International Bond Market, Concepts of Domestic Bond, Concept and Types of Foreign Bonds, Concept and Types of Euro Currency Bonds	10
III	3. Foreign Exchange Markets 3.1 Introduction 3.2 Market and Market Participants, Foreign Exchange Management in India, Role of FEDAI, FEMA and Regulatory Framework 3.3 Foreign Exchange Arithmetic, Exchange Rate Quotations, Direct, Indirect and Cross rate, Percentage Spread, Arbitrage, Geographical, Triangular and Interest Rate (formula method only), Calculation of Forward Rates using Schedule of Swap Points, Determinants of Exchange Rate – Purchasing Power and Interest Rate Parity.	25
IV	4. Risk in International Banking: 4.1 Risks in bank- credit risk-market risk-settlement risk-liquidity risk-operational risk-legal risk. 4.2 Need and importance of credit rating-rating agencies 4.3 Risk Management and Derivatives, Transaction, Translation and Economic Risk Faced by Corporates 4.4 Techniques -Internal and External Hedging, Foreign Currency Derivative Instruments for Risk Management, Forward, Futures, Swaps and Options, Country Risk Management	15



V	5. Recent trends in International Banking: 5.1 Globalisation- meaning - causes-consequences- Securitisation-definition-assets suitable for 5.2 Securitization -benefits – process- Forfaiting-meaning -operating procedure and role of EXIM bank.	05
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**Self-Learning topics (Unit wise):**

Sr. No	Unit	Topic
1	1	International Monetary system
	2	Derivatives as tool to manage the risk
	3	FDI in Banking
	4	FOREX Risk Management

**Online links:**

1. [https://www.youtube.com/watch?v=yF1lz\\_SCrXQ&list=PL-uRhZ\\_p-BM5OwNpuI6krXG957-6tt2W6](https://www.youtube.com/watch?v=yF1lz_SCrXQ&list=PL-uRhZ_p-BM5OwNpuI6krXG957-6tt2W6)
2. <https://www.youtube.com/watch?v=gArgPWV4dKU>

**Reference Books**

- Apte P.G. International Finance – A Business Perspective, New Delhi, TATA McGraw Hill , McGraw Hill Education; 2 edition, July 2017.
- Bhalla .V.K. international Financial Management- S.Chand Publishing,
- International Banking Operations- IIBF- MacMillan Publishers, 2007
- International Banking Legal and Regulatory Aspects- IIBF- MacMillan Publishers, 2007

## UC-TBI-502- Treasury Management

Unit	Content	No. of Lectures
I	<p><b>Introduction to Treasury Management</b></p> <ul style="list-style-type: none"> <li>• Concept &amp; Evolution of Treasury [Including other important terminology in treasury:- Arbitrage; Bank Rate; Options; Capital Adequacy; Capital Fund; CRR; CDSL; Clearing House; DP; Hedging; LAF; OMOs; RTGS; Refinance; SLR; SWIFT; T-Bills; Tier-I &amp; II Capital]</li> <li>• Objectives &amp; Role of Treasury</li> <li>• Structure of Treasury &amp; Functions of Treasurer</li> <li>• Scope &amp; Functions of Treasury Management</li> <li>• Internal Treasury Control System</li> <li>• Role of Information Technology in Treasury Management [Negotiated Dealing System(NDS); Straight-Through-Processing(STP)]</li> </ul>	15
II	<p><b>Treasury Operations</b></p> <ul style="list-style-type: none"> <li>• Liquidity Management [Objectives-CRR-SLR-RTGS-CCIL]</li> <li>• Treasury Management in Commercial Banks; Banking and Finance Companies [NPA &amp; Capital Adequacy Norms (CRAR); Investment Policy Statement; Back office support &amp; Accounting]</li> <li>• Treasury Management in Manufacturing and Service Companies</li> <li>• FOREX Market Operations [International Financial System &amp; FOREX Market; Instrument traded; Exchange Rate mechanism; Indian FOREX market; RBI &amp; Exchange Market]</li> <li>• Risk Management in Market Operations [Gilt-edged Markets; Exchange Rate &amp; Currency Risk; Interest Risk Management]</li> <li>• Impact of Treasury Operations [Structural &amp; Statutory changes; Need for Regulation; Development in Markets]</li> <li>• Practical Problems on FOREX Valuation [FEDAI Guidelines &amp; Valuation]</li> <li>• Interpretating NIOS</li> </ul>	15
III	<p><b>Risk Analysis &amp; Control</b></p> <ul style="list-style-type: none"> <li>• Interest Rate risk: Investment /Trading Book • Value at Risk [VaR]</li> <li>• FOREX (Market ) Risk</li> <li>• Risk Management in banks [RBI Guidelines]</li> <li>• Treasury &amp; Asset-Liability Management(ALM)</li> </ul>	15

	<ul style="list-style-type: none"> <li>Internal and External Risk Controls</li> </ul>	
<b>IV</b>	<b>Regulatory, Supervising &amp; Compliance Framework</b> <ul style="list-style-type: none"> <li>Ethics, Morals &amp; Code of Conduct- The Dealing Room [General Principles from FIMMDA]</li> <li>RBI guidelines &amp; Policy [Organizational set up; Industrial Sickness; NPAs in Scheduled Commercial banks]</li> <li>Tax Environment in treasury [Corporate Taxation; Need for Tax Planning; Tax changes during 2004 to 2007 &amp; at Present; Tax on Investments; Tax Compliance]</li> </ul>	15

**Self-Learning topics (Unit wise):**

Sr. No	Unit	Topic
1	1	Role of Treasury
2	2	FOREX Market Operations
3	3	Risk Analysis
4	4	RBI Guidelines

Readings:

- Quantitative methods for valuation of sec by AS Ramashastrri

Online Links:

- [www.rbi.org.in](http://www.rbi.org.in)
- [https://www.youtube.com/watch?v=2UAap\\_lk46o&list=PLueyxqYHkwIMZCkrY3a2ndj4XxNXsWIUn](https://www.youtube.com/watch?v=2UAap_lk46o&list=PLueyxqYHkwIMZCkrY3a2ndj4XxNXsWIUn)

Reference Books

- Treasury Management: The Practitioner's Guide by Steven M. Bragg
- Treasury Risk Management by S.K. Bagchi
- Treasury Management by Dr. Jeffrey C. K. Lim
- The Strategic Treasurer - A partnership for Corporate Growth
- Treasury Finance and Development Banking: A guide to Credit, Debt and Risk by Biagio Mazzi Wiley

**UC-TBI-503- Financial Reporting & Analysis**

<b>Sr. No.</b>	<b>Modules / Units</b>	<b>No. of Lectures</b>
<b>I</b>	<b>Final accounts of Banking Company</b>	
	1.1 Legal provisions in Banking Regulation Act ,1949 relating to accounts 1.2 Statutory reserves including Cash Reserve and Statutory Liquid Ratio. Bills purchased and discounted, rebate on bills discounted 1.3 Final Accounts in prescribed form 1.4 Non performing assets and income from Non performing assets 1.5 Capital adequacy, Classification of Advances, standard, sub standard, doubtful and provisioning requirements	15
<b>II</b>	<b>Non-Banking Financial Companies</b>	
	Introduction, Definition, Registration and Regulation, Classification, Income recognition, Accounting of Investment, Applicability of Prudential Norms, Assets Classification, Non-performing Assets Capital Adequacy, Preparation of Financial Statement.	15
<b>III</b>	<b>Final accounts of Insurance Companies</b>	
	1. Preparation and Presentation of Corporate Final Accounts of Insurance Companies 2. Final accounts in accordance with Insurance Legislation 3. Study of Accounting Policies from annual reports of Listed Insurance Companies	15
<b>IV</b>	<b>Preparation of Final Accounts of Companies</b>	
	4.1 Relevant Provisions of Companies Act relating to preparation of final accounts (excluding Cash flow of statement). 4.2 Preparation of Financial Statements as per Companies Act. 4.3 AS1 in relation to Final Accounts of Companies ( disclosure of Accounting Policies).	15

## **Self Learning Evaluation:**

Non -Banking Financial Companies

4.1 Introduction, Definition

4.2. Registration & Regulation, Classification

4.3. Income recognition, Accounting of Investment

4.4 Applicability of prudential norms

4.5 Priority Sector Lending (PSL) - On-lending by Small Finance Banks (SFBs) to NBFC-MFIs, RBI/2021-22/27

4.6 Report on Aggregate Public Deposits of NBFC Sector from 2010-2020

4.7. Asset's classification, Non-performing Assets, Capital adequacy

## **Online Resources:**

[https://m.rbi.org.in/Scripts/bs\\_nbfclist.aspx](https://m.rbi.org.in/Scripts/bs_nbfclist.aspx)

<https://www.investopedia.com/terms/n/nbfc.asp>

<https://www.crisil.com/en/home/our-analysis/reports/2020/08/crisil-nbfc-sector-report.html>

[https://www.icaai.org/post.html?post\\_id=5189&c\\_id=91](https://www.icaai.org/post.html?post_id=5189&c_id=91)

[https://mca.gov.in/MCA21/dca/RegulatoryRep/pdf/Nbfc\\_Companies.pdf](https://mca.gov.in/MCA21/dca/RegulatoryRep/pdf/Nbfc_Companies.pdf)

## **References:**

1. Financial and Management Accounting: An Introduction, Bierman, H. Macmillan, New York.
2. Schaum's Financial Accounting, Jae K Shim and Joel G Siegel, Mc Graw Hill Publications.
3. Financial Accounting: An Introduction to Concepts, Methods and Uses. Clyde P. Stickney, Roman L. Weil, Katherine Schipper.
4. Financial Accounting, Jain S.P., Narang K.L., Kalyani Publishers, Delhi.
5. Financial Accounting, Dr. V. K. Goyal, Published by Excel Books.
6. Financial Accounting, Grewal, Shukla, S. Chand (Sultan Chand Publications), Delhi.
7. Advanced Accountancy, Hrishikesh Chakraborty, Oxford University Press.
8. Fundamentals of Advanced Accounting, R.S.N Pillai Bagavathi, S. Chand Publications, Delhi.

**UC-TBI-504- Auditing**

Sr. No.	Modules / Units	No. of Lectures
<b>I</b>	<b>Introduction to Auditing</b>	
	<p>1.1 Basics– Financial Statements, Users of Information, Definition of Auditing, Objectives of Auditing – Primary and Secondary, Expression of Opinion, Detection of Frauds and Errors, Inherent limitations of Audit. Difference between Accounting and Auditing, Investigation and Auditing.</p> <p>1.2 Errors &amp; Frauds– Definitions, Reasons and Circumstances, Types of Error – Commission, Omission, Compensating error. Types of frauds, Risk of Fraud and Error in Audit, Auditors Duties and Responsibilities in Case of Fraud</p> <p>1.3 Principles of Audit – Integrity, Objectivity, Independence, Skills, Competence, Work Performed by Others, Documentation, Planning, Audi Evidence, Accounting System and Internal Control, Audit Conclusions and Reporting</p> <p>1.4 Types of Audit – Meaning, Advantages and Disadvantages of Balance sheet Audit, Interim Audit, Continuous Audit, Concurrent Audit and Annual Audit</p>	15
<b>II</b>	<b>Audit Planning, Procedures and Documentation</b>	
	<p>2.1 Audit Planning &amp; Audit Program – Meaning, Objectives, Factors to be Considered, Sources of Obtaining Information, Overall Audit Approach.</p> <p>2.2 Audit Working Papers - Meaning, Importance, Main Functions / Importance, Contents of Permanent Audit File, Temporary Audit File, Ownership, Custody, Access of Other Parties to Audit Working Papers, Auditors Lien on Working Papers, Auditors Lien on Client's Books</p> <p>2.3 Audit Notebook – Meaning, Structure, Contents, General Information, Current Information, Importance.</p> <p>2.4 Test Check- Test Checking Vs Routing Checking, Test Check meaning, Features, Factors to be Considered, When Test Checks Can be Used, Advantages, Disadvantages and Precautions.</p> <p>2.5 Audit Sampling - Audit Sampling, Meaning, Purpose, Factors in Determining Sample Size - Sampling Risk, Tolerable Error and Expected Error, Methods of Selecting Sample Items, Auditors Liability in Conducting Audit Based on Sample.</p> <p>2.6 Internal Control - Meaning and Purpose, Advantages, Auditors Duties, Review of Internal Control, Inherent Limitations of Internal Control, Internal Checks Vs Internal Control, Internal Checks Vs Test Checks.</p> <p>2.7 Internal Audit - Meaning, Basic Principles of Establishing Internal Audit,</p>	15

	Objectives, Usefulness of Internal Audit, Internal Audit Vs External Audit, Internal Checks Vs Internal Audit	
<b>III</b>	<b>Auditing Techniques: Vouching &amp; Verification</b>	
	<p>3.1 Audit of Income - Cash Sales, Sales on Approval, Consignment Sales, Sales Returns Recovery of Bad Debts written off, Rental Receipts, Interest and Dividends Received, Royalties Received.</p> <p>3.2 Audit of Expenditure - Purchases, Purchase Returns, Salaries and Wages, Rent, Insurance Premium, Telephone Expenses, Postage and Courier, Petty Cash Expenses, Travelling Commission, Advertisement, Interest Expenses.</p> <p>3.3 Audit of Assets- Book Debts / Debtors, Stocks -Auditors General Duties; Patterns, Dies and Loose Tools, Spare Parts, Empties and Containers, Quoted Investments and Unquoted Investment, Trade Marks / Copyrights, Patents, Know-how, Plant and Machinery, Land and Buildings, Furniture and Fixtures.</p> <p>3.4 Audit of Liabilities - Outstanding Expenses, Bills Payable, Secured loans, Unsecured Loans, Contingent Liabilities.</p>	15
<b>IV</b>	<b>Audit of Companies</b>	
	4.1 Qualifications, Disqualifications, Appointments, Reappointment, Removal of auditors. Special auditors Branch auditors Rights and duties of company auditors	15

**Self-Learning topics (Unit wise):**

<b>SR No</b>	<b>Units</b>	<b>Topic</b>
1	1	Errors & Frauds– Definitions, Reasons and Circumstances
2	2	Internal Control
3	3	Vouching & Verification of different Incomes/Expenses/Assets/Liabilities
4	4	Rights and duties of company auditors

**Online Reference: -**

[www.icaai.org](http://www.icaai.org)

<https://youtu.be/kDdRaGqjUjU>

**Reference Books:**

- Contemporary Auditing by Kamal Gupta, Tata Mc-Graw Hill, New Delhi.
- A Hand-Book of Practical Auditing by B.N. Tandon, S. Chand and Company, New Delhi.
- Fundamentals of Auditing by Kamal Gupta and Ashok Arora, Tata McGraw Hill, New Delhi.
- Auditing: Principles and Practice by Ravinder Kumar, Virender Sharma, PHI Learning Pvt. Ltd., New Delhi.
- Auditing and Assurance for CA IPCC by Sanjib Kumar Basu, Pearson Education, New Delhi.
- Contemporary Auditing by Kamal Gupta, McGraw Hill Education Pvt. Ltd., New Delhi.
- Fundamentals of Auditing by Kamal Arora and Ashok Gupta, Tata McGraw Hill, New.



## UC-TBI-505- Strategic Management

<b>Sr No</b>	<b>Units/Modules</b>	<b>No. of Lectures</b>
I	<b>Introduction</b> 1.1 Strategy-Meaning, Definition 1.2 Strategic Management-Meaning, Definition, Importance, Strategic management 1.3 Process & Levels of Strategy and Concept and importance of Strategic Business Units (SBU's) 1.4 Strategic Intent-Mission, Vision, Goals, Objective, Plans 1.5 Core Competencies of Business and Competitive Advantage 1.6 Strategic Choice- Factors and Importance	15
II	<b>Strategy Formulation</b> 2.1 Environment Analysis and Scanning(SWOT ) 2.2 Corporate Level Strategy (Stability, Growth, Retrenchment, Integration and Internationalization) 2.3 Business Level Strategy(Cost Leadership, Differentiation, Focus) 2.4 Functional Level Strategy(R&D, HR, Finance, Marketing, Production)	15
III	<b>Strategy Implementation</b> 3.1 Models of Strategy making. 3.2 Strategic Analysis& Choices &Implementation: BCG Matrix, GE 9Cell, Porter5 Forces, 7S Frame Work 3.3 Implementation: Meaning, Steps and implementation at Project, Process, Structural ,Behavioral ,Functional level. 3.4 Case studies related to strategy implementation in Banking and Insurance companies	15
IV	<b>Strategic Evaluation &amp; Control</b> 4.1 Meaning, Steps of Evaluation & Techniques of Control Difference Between Strategic Control and Operational Control	15

	<p>4.2 Synergy: Concept , Types , evaluation of Synergy. Synergy as a Component of Strategy &amp; its Relevance.</p> <p>4.3 Recent Trends in Strategic Management: Introduction, Strategic Thinking, Organizational Culture and its Significance, Organizational Development and Change Management</p> <p>Strategic management in a new digital economy in Banking and Insurance sector</p>	
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### Self Learning Topics:

Unit	Topics
1	1.2 Strategic Management-Meaning, Definition, Importance, Strategic management
2	2.1 Environment Analysis and Scanning (SWOT)
4	4.3 Organizational Development and Change Management

### Online Resources:

<https://nptel.ac.in/courses/110/108/110108047/>

[https://www.youtube.com/watch?v=EQUGBQ-W\\_o8](https://www.youtube.com/watch?v=EQUGBQ-W_o8) (IIT Kharagpur)

<https://www.youtube.com/watch?v=tzU3b4d5hbc> (IIT Madras)

<https://nptel.ac.in/courses/110/101/110101146/>

### Reference Books:

1. Kazmi Azhar, Business Policy & Strategic Management, Tata McGraw Hill.
2. P.K. Ghosh: Business Policy, Strategy, Planning and Management
3. Christensen, Andrews Dower: Business Policy- Text and Cases
4. William F. Gkycj: Business Policy – Strategy Formation and Management Action
5. Bongee and Colonan: Concept of Corporate Strategy.

**UC-TBI-506- Innovative Financial Products & Services**

<b>Unit</b>	<b>Content</b>	<b>No. of Lectures</b>
I	<p><b>Introduction to Traditional Financial Services (Fund and Fee Based Universal Banks Vs Standalone Services)</b></p> <p><b>a) Financial Services:</b></p> <ul style="list-style-type: none"> <li>• Concept, Objectives/Functions, Characteristics, Financial Service Market, Financial Service Market Constituents, Growth of Financial Services in India, Problems in Financial Services Sector, Banking and Non-Banking Companies, Regulatory Framework</li> </ul> <p><b>b) Factoring and Forfaiting:</b></p> <ul style="list-style-type: none"> <li>• Introduction, Types of Factoring, Theoretical Framework, Factoring Cost, Advantages and Disadvantages of Factoring, Factoring in India, Factoring v/s Forfaiting, Working of Forfaiting, Benefits and Drawbacks of Forfaiting.</li> </ul> <p><b>c) Bill Discounting:</b></p> <ul style="list-style-type: none"> <li>• Introduction, Framework, Bill Market Schemes, Factoring V/s Bill Discounting in Receivable Management.</li> </ul>	15
II	<p><b>Issue Management and Securitization</b></p> <p><b>a) Issue Management and Intermediaries:</b></p> <ul style="list-style-type: none"> <li>• Introduction, Merchant Bankers/ Lead Managers, Underwriters, Bankers to an Issue, Brokers to an issue, Issue management process - forms of prospectus DRHP RHP BOOK BUILDING, PRE AND POST ISSUE ACTIVITIES</li> </ul> <p><b>b) Stock Broking:</b></p> <ul style="list-style-type: none"> <li>• Introduction, Stock Brokers, SubBrokers, Foreign Brokers, Trading and Clearing/Self Clearing Members, Stock Trading ( Cash and Normal) Derivative Trading</li> </ul> <p><b>c) Credit Rating:</b></p> <ul style="list-style-type: none"> <li>• Meaning, Origin, Features, Advantages of Rating, Regulatory Framework,</li> </ul>	15

	Credit Rating Agencies, Credit Rating Process, Credit Rating Symbols. Credit Rating Agencies in India, Limitations of Rating, Credit Info Bureaus, Info Utilities	
<b>III</b>	<p><b>Financial Services and its Mechanism</b></p> <p><b>a) Lease and Hire-Purchase:</b></p> <ul style="list-style-type: none"> <li>• Meaning, Types of Lease – Finance Lease, Operating Lease, Advantages and Disadvantages of Leasing, Leasing in India, Legal Aspects of Leasing.</li> <li>• Definition of Hire Purchase, Hire Purchase and Installment Sale Characteristics, Hire Purchase and Leasing, Advantages of Hire Purchase, Problems of Hire Purchase, Financing for Consumer Durables, Commercial Vehicles and MSMes.</li> </ul> <p><b>b) Housing Finance:</b></p> <ul style="list-style-type: none"> <li>• Introduction, Housing Finance Industry, Housing Finance Policy Aspect, Sources of Funds, Market of Housing Finance, Housing Finance in India- Major Issues, Housing Finance in India – Growth Factors, Housing Finance Institutions in India, National Housing Bank (NHB), Guidelines for Asset Liability Management System in HFC, Fair Trade Practice Code for HFC’s, Housing Finance Agencies, Reverse Mortgage, and Mortgage Guarantee</li> </ul> <p><b>c) Venture Capital:</b></p> <ul style="list-style-type: none"> <li>• Introduction, Features of Venture Capital, Types of Venture Capital Financing Stages, Disinvestment mechanisms, Venture Capital Investment process, Indian Scenario</li> </ul>	15
<b>IV</b>	<p><b>Consumer Finance and Innovative Financial Products</b></p> <p><b>a) Consumer Finance:</b></p> <ul style="list-style-type: none"> <li>• Introduction, Sources, Types of Products, Consumer Finance Practice in India, Mechanics of Consumer Finance, Terms, Pricing, Marketing and Insurance of Consumer Finance, Consumer Credit Scoring, Case for and against Consumer Finance</li> </ul> <p><b>b) Plastic Money:</b></p> <ul style="list-style-type: none"> <li>• Growth of Plastic Money Services in India, Types of Plastic Cards- Credit card Debit Card- Smart card- Add-on Cards, Performance of Credit Cards and Debit Cards, Benefits of Credit Cards, Dangers of Debit Cards, Prevention of Frauds and Misuse, Consumer Protection. Indian Scenario.</li> </ul>	15

	<ul style="list-style-type: none"> <li>• Smart Cards- Features, Types, Security Features and Financial Applications</li> </ul>	
	<p>b) Innovative Financial Products</p> <ul style="list-style-type: none"> <li>• Exchange Traded Funds</li> <li>• Mortgage backed securities</li> <li>• Collateralized Debt Obligations</li> </ul>	

**Self-Learning topics (Unit wise):**

Sr. No	Unit	Topic
1	1	Factoring
2	2	Issue Management Process
3	3	Venture Capital
4	4	Consumer Finance

Online Links:

1. <https://www.youtube.com/watch?v=NAtOa6wM3z4>

Reference Books

1. Khan M.Y., Financial Services, Mc Graw Hill Education.
2. Dr.S.Gurusamy, Financial Services, Vijay Nicole Imprints.
3. Financial Market and Services, E, Gordon and K. Natrajan, Himalaya Publishing House

**UC-TBI-507- Rural Banking & Financial Inclusion**

<b>Unit</b>	<b>Content</b>	<b>No. of Lectures</b>
<b>I</b>	<p><b>Rural Banking-I</b></p> <p>1.1 Rural India-Demographic features; Population, occupation, literacy, socio-economic development</p> <p>1.2 Economic Features; Economic life of rural people, share in National income - Trends in per capita income, rural money markets, rural indebtedness, rural poverty - main causes and methods of measuring rural poverty.</p> <p>1.3 Rural infrastructure; Transport, Power, Markets and other services.</p> <p>1.4 Financing Rural Development- Regulation of Rural Financial Services; Function and policies of RBI in Rural Banking</p> <p>1.5 Tractor financing and Crop Loans</p> <p>1.6 Joint Liability Groups</p>	05
<b>II</b>	<p><b>Rural Banking- II</b></p> <p>2.5 Problems and prospects in Rural Banking</p> <p>2.6 Role of rural banking.</p> <p>2.7 Problems of Rural branches of Commercial banks - transaction costs and risk costs.</p> <p>2.8 Emerging trends in rural banking-financing poor as bankable opportunity, Micro Credit,</p> <p>2.9 Self Help Groups / NGOs, linkages with banking, latest guidelines of GOI and RBI.</p> <p>2.10 Future of rural banking</p>	10
<b>III</b>	<p><b>Financial Inclusion-I</b></p> <p>1.1 Introduction, Definition, objectives, Extent of financial exclusion</p> <p>1.2 RBI Policy initiatives in financial inclusion</p> <p>1.3 Cross country analysis</p> <p>1.4 Strategic objectives</p> <p>1.5 Recommendations</p> <p>1.6 Measurement of progress of financial inclusion</p>	30
<b>IV</b>	<p><b>Financial Inclusion- II</b></p> <p>4.1 National strategies for financial inclusion</p> <p>4.2 Stake holders of financial inclusion</p> <p>4.3 Financial inclusion- initiatives – Jan-Dhan Adhar Mobile</p> <p>4.4 Financial services expansion in rural and semi- urban areas.</p> <p>4.5 Digital Payment promotion</p> <p>4.6 Challenges</p>	15

**Self-Learning topics (Unit wise):**

<b>Sr. No</b>	<b>Unit</b>	<b>Topic</b>
1	1	Joint Liability Group
	2	Future of rural banking
	3	Measurement of progress of financial inclusion
	4	Digital Payment promotion

Online Resources

- <https://www.youtube.com/watch?v=uccl5tl2K94>
- <https://www.youtube.com/watch?v=9CRxk8JWC88>
- <https://www.youtube.com/watch?v=RA7Ee3eaB7g>
- <https://www.youtube.com/watch?v=wyeqM9FZOk>

Reference Books

- Management of Small-Scale Industries by Vasant Desai, Himalaya Publishing House, Mumbai
- Indian Economy by Misra and Puri, Himalaya Publishing House, Mumbai
- Financial Inclusion for Rural Development - Dr. K. Martina Rani
- Financial inclusion in India - DR. S.V. Shinde
- Rural Banking System- Dr. Dilip Chellani
- Financial inclusion through rural and urban cooperative banks- Blessy A.Varghese

**UC-TBI-508- Actuarial Analysis in Banking & Insurance**

<b>Unit</b>	<b>Content</b>	<b>No. of Lectures</b>
I	<b>Probability &amp; Mathematical Statistics</b>  Concepts of Probability, Bayes' Theorem, Concepts of Random Variable, Probability Distribution, Distribution Function, Expected Value, Variance and Higher Moments, Basic Discrete And Continuous Distributions, Central Limit Theorem, Statistical Inference And Sampling Distribution, Confidence Intervals For Unknown Parameters. Test Hypotheses, Concepts of Analysis of Variance	12
II	<b>Models</b>  The Principles of Actuarial Modelling., General Principles of Stochastic Processes, Markov Chain, Markov Process, Concept of Survival Models., Estimation Procedures for Lifetime Distributions, Maximum Likelihood Estimators For The Transition Intensities in Models of Transfers Between States With Piecewise Constant Transition Intensities.	12
III	<b>Mortality Model</b>  Binomial Model of Mortality, Derive A Maximum Likelihood Estimator for The Probability of Death, How to Estimate Transition Intensities Depending on Age, Exactly or Using The Census Approximation, How To Test Crude Estimates For Consistency With A Standard Table or a Set of Graduated Estimates, The Process of Graduation.	12



IV	<p><b>Contingencies</b></p> <p>Simple Assurance and Annuity Contracts, Means and Variances of the Present Values of the Payments Under These Contracts, Assuming Constant Deterministic Interest. Expressions in the Form of Sums for the Mean and Variance of the Present Value of Benefit Payments Under Each contract Above, in terms of the curtate random future lifetime, assuming that death benefits are payable at the end of the year of death and that annuities are paid annually in advance or in arrear, and, where appropriate, Obtain expressions in the form of integrals for the mean and variance of the present value of benefit payments under each contract above, in terms of the random future lifetime, assuming that death benefits are payable at the moment of death and that annuities are paid continuously, and, where appropriate.</p>	12
V	<p><b>Statistical Method</b></p> <p>Concepts of Decision Theory, Decision Function and a Risk Function. Apply Decision Criteria to Determine Which Decision Functions are Best with Respect to a Specified Criterion. In particular Consider the Minimax Criterion and the Bayes Criterion. Calculate Probabilities and Moments of Loss Distributions both with and without Limits and Risk-Sharing Arrangements.</p> <p>The properties of the Statistical Distributions which are Suitable for Modelling Individual and Aggregate Losses. Apply the Principles of Statistical Inference to Select Suitable Loss Distributions for Sets of Claims. Concepts of Excesses (deductibles), and Retention Limits. The Operation of Simple Forms of Proportional and Excess of Loss Reinsurance.</p> <p>Case Studies</p>	12

**Self Learning Topics:**

3. Basic Discrete And Continuous Distributions
4. Binomial Model of Mortality
5. Minimax Criterion

Online links:

3. <https://www.youtube.com/watch?v=QLcHy8Y2ZZw>
4. <https://www.youtube.com/watch?v=B396aJ7L6zE>

## Reference:

- “Actuarial Statistics: An Introduction Using R” by Shailaja R Deshmukh.
- “Predictive Modeling Applications in Actuarial Science” by Richard ADerrig and Glenn Meyers
- “Generalized Linear Models for Insurance Data (International Series on Actuarial Science)” by Piet de Jong and Gillian Z Heller
- “Contributions to Sampling Statistics (Contributions to Statistics)” by Maria Giovanna Ranalli and FulviaMecatti
- “Forecasting Product Liability Claims: Epidemiology and Modeling in the Manville Asbestos Case” by J B Weinstein and Eric Stallard
- “Financial Modeling, Actuarial Valuation and Solvency in Insurance” by Mario V Wuthrich and Michael Merz
- “Modern Actuarial Risk Theory: Using R” by Rob Kaas and Marc Goovaerts
- “Health Insurance: Basic Actuarial Models” by ErmannoPitacco
- “Financial and Actuarial Statistics: An Introduction” by Dale S Borowiak and Arnold F Shapiro

### Third Year of Banking & Insurance Semester – VI Summary

Sr. No.	Choice Based Credit System	Subject Code	Remarks
1.	<b>Core Course</b>		
	Central Banking	UC-TBI-601	
2.	<b>Ability Enhancement Course (AEC)</b>		
	Project Work in Banking & Insurance	UC-TBI-602	
3.	<b>Elective Course: Discipline related elective(DSE)(Any 3)</b>		
	HRM in Banking and insurance	UC-TBI-603	
	Security Analysis and Portfolio Management	UC-TBI-604	
	Financial Modelling & Business Valuation	UC-TBI-605	
	Management of Life and Non-life Insurance	UC-TBI-606	
	International Business	UC-TBI-607	
	Marketing in Banking & Insurance	UC-TBI-608	

**Third Year Semester VI Internal and External Detail Scheme**

Sr. No.	Subject Code	Subject Title	Periods Per Week						Credit	Seasonal Evaluation Scheme					Total Marks
			Units	S. L.	L	T	P	S. L. E		CT	TA	AP	SEE		
1	UC-TBI-601	Central Banking	5	20% *	4	0	0	4	10	15	10	05	60	100	
	UC-TBI-602	Project Work-I	--	--	4	-	-	4	--	--	--	--	--	--	
2	UC-TBI-603	HRM in Banking and insurance	4	20% *	3	0	0	3	10	15	10	05	60	100	
3	UC-TBI-604	Security Analysis and Portfolio Management	4	20% *	3	0	0	3	10	15	10	05	60	100	
4	UC-TBI-605	Financial Modelling & Business Valuation	4	20% *	3	0	0	3	10	15	10	05	60	100	
5	UC-TBI-606	Management of Life and Non-life Insurance	4	20% *	3	0	0	3	10	15	10	05	60	100	
6	UC-TBI-607	International Business	5	20% *	3	0	0	3	10	15	10	05	60	100	
7	UC-TBI-608	Marketing in Banking & Insurance	4	20% *	3	0	0	3	10	15	10	05	60	100	
Total Hours / Credit									20	Total Marks					600

**\* Three hours per week to be taken for CONTINUOUS self -learning Evaluation.**

- **Lecture Duration – 48 Minutes (60 Lectures equivalent to 48 hours) no need**
- **One Credit =16**

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

**Third Year Semester – VI- Units – Topics – Teaching Hours**

<b>S. N</b>	<b>Subject Code</b>	<b>Subject Unit Title</b>	<b>Lect ures</b>	<b>Total No. of lectures</b>	<b>Cre dit</b>	<b>Total Marks</b>	
<b>1</b>	<b>UC-TBI-601</b>	Central Banking		60	4	100 (60+40)	
		<b>I</b>	An Overview of Central Banking				15
		<b>II</b>	RBI as the Central Bank of India				15
		<b>III</b>	Supervisory Role of RBI				10
		<b>IV</b>	Central Bank in other Countries				15
		<b>V</b>	Central Banking in Cyber World				5
<b>3</b>	<b>UC-TBI-603</b>	HRM in Banking and insurance		60	3	100 (60+40)	
		<b>I</b>	Human Resource Management				15
		<b>II</b>	Human Resource Development				15
		<b>III</b>	Compensation				15
		<b>IV</b>	Emerging Issues In HRM				15
<b>4</b>	<b>UC-TBI-604</b>	Security Analysis and Portfolio Management		60	3	100 (60+40)	
		<b>I</b>	Portfolio Management – An Introduction & Process				15
		<b>II</b>	Portfolio Management – Valuation				15
		<b>III</b>	Fundamental Analysis				15
		<b>IV</b>	Technical Analysis & Trust in Investment Profession				15
<b>5</b>	<b>UC-TBI-605</b>	Financial Modelling & Business Valuation		60	3	100 (60+40)	
		<b>I</b>	Understanding Financial Modelling and Financial statement				15
		<b>II</b>	Financial Ratios & Business finance				15
		<b>III</b>	Equity Research Modeling				15
		<b>IV</b>	Business Valuation				15
<b>6</b>	<b>UC-TBI-606</b>	Management of Life and Non-life Insurance		60	3	100 (60+40)	
		<b>I</b>	An Overview of Life Insurance				15
		<b>II</b>	Non- Life Insurance in India (I)				20

		<b>III</b>	Non- Life Insurance in India (II)	15			
		<b>IV</b>	Basics of Reinsurance	10			
<b>7</b>	<b>UC-TBI-607</b>	International Business			<b>60</b>	<b>3</b>	<b>100</b> <b>(60+40)</b>
		<b>I</b>	Fundamentals of International Business	15			
		<b>II</b>	International business environment	15			
		<b>III</b>	Ethics in business and communication	15			
		<b>IV</b>	International Economic Institutions and Regional Groupings	15			
<b>8</b>	<b>UC-TBI-608</b>	Marketing in Banking & Insurance			<b>60</b>	<b>3</b>	<b>100</b> <b>(60+40)</b>
		<b>I</b>	Introduction to Marketing	12			
		<b>II</b>	Introduction to Service Marketing	12			
		<b>III</b>	Consumer Behavior	12			
		<b>IV</b>	Rural Marketing	12			
		<b>V</b>	E- Marketing & Customer Relationship Management	12			
					<b>Total</b>	<b>20</b>	<b>600</b>

- **Lecture Duration – 48 Minutes (60 Lectures equivalent to 48 hours)**
- **One Credit =16 hours**

**Part 3- Detail Scheme Theory  
TYBBI - SEMESTER VI**

**UC-TBI-601- Central Banking**

<b>Unit</b>	<b>Content</b>	<b>No. of Lectures</b>
<b>I</b>	<p><b>An Overview of Central Banking</b></p> <p>1.1 Overview: Concept of Central Banking, Institutional Growth of Central Banking, The Changing Face of Central Banking.</p> <p>1.2 Role of Central Banks: Determination of Goals, Inflation Targeting, Exchange Rate Targeting, Money Supply Targeting, Money Growth Targeting, Viable Alternatives to Central Bank</p> <p>1.3 Contemporary Issues, Autonomy and Independence, Credibility, Accountability and Transparency of a Central Bank.</p>	15
<b>II</b>	<p><b>RBI as the Central Bank of India</b></p> <p>2.1 Policy Framework for RBI: Organizational Framework, Operational Framework – Role as a Central Banker, Promotional Role of RBI, Regulatory Role of RBI</p> <p>2.2 Macroeconomic Policies: Meaning &amp; Objectives.</p> <p>2.3 Monetary Policy- Meaning &amp; Objectives</p> <p>2.4 Monetary Policy in India - Goals, Targets and Instruments, Monetary Policy Transmission Mechanisms and Channels</p> <p>2.5 A Brief Overview of Fiscal Policy, Budgetary deficits, Role of Finance commission,</p> <p>2.6 Striking Balance between Inflation and Growth through Monetary and Fiscal Policies</p>	15
<b>III</b>	<p><b>Supervisory Role of RBI</b></p> <p>3.1 Regulation and Supervision: Need for Regulation and Supervision, Banking Regulation Act, 1949, Banking Regulation and Supervision, Functions of the Department of Supervisory, Regulations Review Authority, Unified Regulator v/s Multiple Regulators, Banking Ombudsman scheme</p> <p>3.2 RBI – On-site Inspection and Off-site Monitoring and Surveillance: The Core Principles for Effective Supervision</p> <p>3.3 RBI and Financial System, Introduction, Functions, Characteristics of Financial System</p> <p>3.4 Role of RBI in Regulating Financial System and Financial Sector Reforms.</p>	10
<b>IV</b>	<p><b>Central Bank in other Countries</b></p> <p>4.1 Federal Reserve System</p> <p>4.2 Bank of England</p> <p>4.3 The European Central Banking</p> <p>4.4 Bank of Japan</p> <p>4.5 Peoples Bank of China</p> <p>4.6 BIS,(Objectives, Role and Functions, Basel Norms)</p>	15

	Case studies and discussions on measures by central banks during Covid	
V	Central Banking in Cyber World: 5.1 E -Banking, E- money, Cryptocurrency 5.2 E- payments 5.3 IT induced Changes and Monetary Policy, 5.4 Risks in the New IT Era, Impact of IT, Globalization and Central Banks.	05

Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	2	2.4 Monetary Policy in India
2	4	4.1 Federal Reserve System
3	4	4.3 The European Central Banking
4	5	5.1 E -Banking, E- money

**Reference Books**

- *Central Banking- IIBF- MacMillan Publishers, 2011*
- *Central Banking – ICFAI Press, 2008*
- *Theory and Practice of Central Banking in India- V.A.Avdhani, Second Edition, Published by Somaiya Publications Pvt. Ltd.*
- *Central Banking- M H deKock, Publisher Staples Press.*
- *Central Banking in Planned Economy- The Indian Experiment- C.R. Basu, Edition 2, Publisher Tata McGraw-Hill Publishing . Co, 1977.*
- *Fault Lines: How Hidden Fractures Still Threaten The World Economy – Dr. Raghuram Rajan*
- *Currency crisis by K. Shirsagar*
- *Financial Stability Report-- RBI*

**Online Resources**

<https://www.youtube.com/watch?v=QSmlq1a59zE>

<https://www.youtube.com/watch?v=Rkt8Ko3JHoY>

<https://www.youtube.com/watch?v=qXhXnwDANXo>

<https://www.youtube.com/watch?v=n5RhTild8Qk>



**UC-TBI-603- HRM in Banking and insurance**

<b>Sr No</b>	<b>Units/Modules</b>	<b>No. of Lectures</b>
I	<p><b>Human Resource Management</b></p> <p>1.1 Human Resource Management (HRM). Nature of HRM, Scope of HRM, Functions and Objectives of HRM</p> <p>1.2 Organization Structure of HRM Department – Changing Role of H.R. Manager (in Banking and Insurance Sector) and Challenges faced by Human Resource Managers , Strategic function of HRM, Understanding and Implementing Global Competitiveness and HR, strategic HR, Linkages of Organizational and HR Strategies,</p> <p>1.3 Human Resource Planning- Concept, Factors affecting HRP , Information Management in HRP – HRIS (Human Resource Information System)</p> <p>1.4 Job Analysis, Psychological and Behavioral issues in HRP.</p> <p>1.5 Job Designing and re-designing : rotation, enlargement, enrichment and remote working</p> <p>1.6 Recruitment – Process and Sources</p> <p>1.7 Selection – Process and Types of tests, Types of interviews , Induction and socialization,</p>	15
II	<p><b>Human Resource Development</b></p> <p>2.1 Training and Development - Designing of the effective training programme Evaluation of the effective training programme, criteria for identifying Training Needs (Person Analysis, Task Analysis, Organisation Analysis),</p> <p>2.2 Types–On the Job &amp;Off the Job Method, New technologies used in training, Global Training Trends ,New technology in training and development, Cultural Diversity Training</p> <p>2.3 Management Development Programme – Techniques. Programs &amp; methods, importance, evaluating a MDP.</p> <p>2.4 Performance Appraisal- Process, Guidelines for conducting appraisal Interviews, Ethical aspects in performance appraisal.</p> <p>2.5 Career Advancement and Succession Planning- Self-Development Mechanism and Knowledge enrichment, Managing Promotion and Transfers, Managing dismissal</p> <p>2.6 Succession Planning- Problems and Issues, Culture as a factor in Succession Planning</p>	15
III	<p><b>Compensation</b></p> <p>3.1 Meaning, Need and Importance, Current Trends in Compensation</p> <p>3.2 Team Based Incentives, Pension Schemes with Reference to Banking and</p>	15

	<p>Insurance, Fringe Benefits, Perquisites, Allowances and other Non – Monetary Benefits</p> <p>3.3 Separation - Termination, layoffs, Attrition, Retrenchment, Separations, Downsizing</p> <p>3.4 Voluntary Retirement Scheme - Concept, Types, Needs, Effects with reference to Banking and Insurance</p> <p>3.5 Participative Management Meaning, Levels, Types, Employee Welfare, Comparative Study of Working Conditions in Banks, Financial Institutions, Insurance Companies</p>	
IV	<p><b>Emerging Issues In H.R.M</b></p> <p>4.1 Stress and its Impact on Job Performance, Role of organization in ensuring mental and physical health of employees , Case studies and Examples of Organizational initiatives on managing stress during crisis ,Work life balance – Need and Importance</p> <p>4.2 Employee Engagement, Managing Millennials Gen Y , Gen Z</p> <p>4.3 Knowledge Management</p> <p>4.4 Learning Organization</p> <p>4.5 Awareness on Inclusiveness and Sexual Harassment at work</p> <p>4.5 HR 4.0 Latest Software tools included in man power planning and HRP</p>	15

**Self-Learning topics (Unit wise):**

Sr. No	Topic
1	Job analysis, designing and re-designing : rotation, enlargement, enrichment and remote working
2	Career Advancement, Succession Planning
3	Role of organization in ensuring mental and physical health of employees
4	Employee Engagement

### Online Resources

<https://youtu.be/0wNuyNZIzrQ> (IISC Bangalore) , Prof K.B. Akhilesh on job design and payment system

<https://www.youtube.com/watch?v=7kXdbXGYhWc> (IIT Kharagpur) Prof Aradhana Malik , Principles of Human Resource Management

<https://nptel.ac.in/courses/110/105/110105069/> (IIT Kharagpur) Prof Aradhana Malik, Career Development

<https://nptel.ac.in/courses/110/105/110105069/> IIT Kharagpur Prof Aradhana Malik, Principles of Human Resource Management ( career development and succession planning )

<https://youtu.be/naP-RIJ8xvQ>  
(Work Force Diversity)

<https://nptel.ac.in/courses/110/107/110107152/> employee engagement and talent management

### Reference Books:

- Human Resources Management, Gary Dessler
- Personnel Management – C.B Mamoria
- Managing Human Resources , R.S. Dwiwedi
- Human Resources Management, V.P. Michael
- Human Resources Management – Dr.P.C.Pardeshi
- Human Resources Management – Mirza&Zaiyadin
- Human Resources Management – L.M.Prasad
- Human Resources Management , Ashwathappa

**UC-TBI-604- Security Analysis and Portfolio Management**

Sr. No.	Modules/ Units	No. of Lectures
<b>1</b>	<b>Portfolio Management – An Introduction &amp; Process</b>	<b>15</b>
	<p>Investment, Meaning, Characteristics, Objectives, Investment V/s Speculation, Investment V/s Gambling and Types of Investors.</p> <p>Portfolio Management – Meaning, Evolution, Phases, Role of Portfolio Managers, Advantages of Portfolio Management.</p> <p>Investment Environment in India and Factors Conducive for Investment in India. Portfolio Analysis – Meaning and its Components, Calculation of Expected Return and Risk, Calculation of Covariance, Risk – Return Trade off.</p> <p>Portfolio Selection – Meaning, Feasible Set of Portfolios, Efficient Set of Portfolios, Selection of Optimal Portfolio, Markowitz Model, Limitations of Markowitz Model, Measuring Security Return and Portfolio Return and Risk under Single Index Model and Multi Index Model.</p>	
<b>2</b>	<b>Portfolio Management – Valuation</b>	<b>15</b>
	<p>Portfolio Revision – Meaning, Need, Constraints and Strategies.</p> <p>Portfolio Evaluation – Meaning, Need, Measuring Returns (Sharpe, Treynor and Jensen Ratios) and Decomposition of Performance.</p> <p>Bond Valuation – Meaning, Measuring Bond Returns, Yield to Maturity, Yield to Call and Bond Pricing. Bond Pricing Theorems, Bond Risks and Bond Duration.</p> <p>Valuation of Investment-Cost of Investment, Carrying amount of Investments, Switching of Investments within portfolio, Practical problems.</p>	
<b>3</b>	<b>Fundamental Analysis</b>	<b>15</b>
	<p>Economy Analysis – Meaning, Framework, Economic Analysis, Forecasting, Barometric or Indicator Approach, Econometric Model Building and Opportunistic Model Building.</p> <p>Industry Analysis – Concept of Analysis, Industry Life Cycle, Industry Characteristics</p> <p>Company Analysis – Financial Statements, Analysis of Financial Statements, (Practical questions on Debt Equity Ratios, Total Debt Ratio, Proprietary ratios, interest coverage ratio, Profitability ratios related to sales, investment and equity shares Efficiency or Activity Ratios) and Assessment of Risk( Leverages)</p>	

<b>4</b>	<b>Technical Analysis &amp; Trust in Investment Profession</b>	<b>15</b>
	<p>Technical Analysis- Meaning and Principles of Technical Analysis, Price Chart, Line Chart, Bar Chart, Japanese Candlestick Chart, Trends and Trend Reversals, Chart Patterns, Support and Resistance, Reversal Patterns, Continuation Patterns.</p> <p>Fintech in Investment Management-Meaning of Fintech, Big data and artificial Intelligence &amp; Machine learning, Fintech Applications to Investment Management.</p> <p>Ethics &amp; Trust in Investment Profession-Meaning of Ethics-Code of Ethics, Challenges to Ethical behavior, Framework for Ethical Decision making.</p>	

### Self-Learning Topics:

- 1) Investment, Meaning, Characteristics, Objectives, Investment V/s Speculation, Investment V/s Gambling and Types of Investors.
- 2) Portfolio Management – Meaning, Evolution, Phases, Role of Portfolio Managers, Advantages of Portfolio Management. Investment Environment in India and Factors Conducive for Investment in India.

### ONLINE RESOURCES

<https://youtu.be/PsfeumW6-k0n>

<https://youtu.be/Qmw15cG2Mv4>

<https://youtu.be/WxoNEtQSxd4>

### Reference Topics:

- Blake, David 1992, Financial Market Analysis , McGraw Hill London
- Francis J.C Investments, Analysis and Management McGraw Hill New York
- Pistolese Clifford Using Technical Analysis Vision Books
- Reilly Frank K and Keith Brown Investment Analysis and Portfolio Management

**UC-TBI-605- Financial Modelling & Business Valuation**

<b>Unit</b>	<b>Content</b>	<b>No. of Lectures</b>
I	1.Understanding Financial Modelling and Financial statement  1.1 Building a Financial model  1.2 Basic Case Study-Building Financial Model  1.3 Understanding Income Statement, Balance Sheet, Cash Flow Statement › Financial Analysis Techniques › Financial Statement Application › Du point Analysis › Peer to peer analysis	05
II	2. Financial Ratios & Business finance 2.1 Ratio analysis of industries 2.2 Peer to peer analysis 2.3 Preparation of Financial Analysis report on an industry 2.4 Time value of money 2.5 Long term financing 2.6 Cost of capital 2.7 Measure of Leverage Project Finance 2.8 Project evaluation; stage of project; construction & development phase; funding during investment phase 2.9 Costs during investment phase 2.10 Life of project 2.11 Decision making	10
III	3. Equity Research Modeling 3.1 Prepare an Income Statement, Balance sheet, Cash Flow Statement, Cost Statement, Debt Sheet, Analyze Revenue Drivers 3.2 Forecast Cost Statement, Debt, Income Statement, Balance Sheet, and Cash Flow Statement. 3.3 Performa Adjustments, Income Statement - Compute Margins, Balance Sheet Compute Ratios 3.4 Cash Flow Statement Projection, Valuation- Discounted Cash Flow Method (DCF), Valuation – Relative Valuation (Football Field Chart) 3.5 Valuation – Assumptions for Valuation Model, Prepare Valuation Model, Prepare Presentation Sheet, Prepare Company Overview, Sector Overview	30

IV	<p>4. Business Valuation</p> <p>4.1 Introduction to Valuation, Value, Distinction between Price and Value Foundation of Business Valuation, Purpose of business valuation</p> <p>4.2 Valuation of Fixed Assets: Related costs in relation to fixed asset valuation, Self-constructed fixed assets, Assets acquired in exchange, Fixed assets held for disposal, Valuation of Shares: Basics of Company analysis and stock selection</p> <p>4.3 Introduction to Goodwill, Patent, Copyright and Trademark</p> <p>4.4 Valuation of Goodwill (practical questions)</p>	15
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**Self-Learning topics (Unit wise):**

Sr. No	Unit	Topic
1	1	Importance of Business Valuation
	2	Valuation during Mergers & Acquisitions
	3	Determination of Maximum Finance Required Through Excel
	4	Start-up and Real Estate valuation

Online Resources

- <https://www.youtube.com/watch?v=kWn7I9kQqWw>
- <https://www.youtube.com/watch?v=TXcc3DqnbDQ>

Reference Books

- Valuation: Measuring and Managing the value of Companies: Thomas Copeland- Wiley
- The Handbook of Advance Business Valuation: Rovert F Reilly and Robert Swhweish: Mc Graw hill
- Business Valuation: Pitabas Mohanty- Taxmann
- Valuation- Measuring and Managing the value of Companies: Tim Koller- Mc Kinsey & Co

**UC-TBI-606- Management of Life and Non-life Insurance**

<b>Unit</b>	<b>Content</b>	<b>No. of Lectures</b>
I	<b>An Overview of Life Insurance</b> 1.1 Introduction of Life Insurance 1.2 Principles of life insurance 1.3 Life insurance Products – types of pure insurance products, pure investment products, blended products 1.4 Riders in Life insurance- Introduction, Forms and procedure	05
II	<b>Non- Life Insurance in India (I)</b>  2.1 Health Insurance- Central government schemes, comparison between public and private sector health insurance plans 2.2 Motor Insurance- comparisons between public and private sector plans 2.3 Understanding the policy documents - proposal and claims forms of health and motor insurance	10
III	<b>Non- Life Insurance in India (II)</b>  3.1 Fire Insurance- understanding the different policies in the public and private sector of fire insurance 3.2 Marine insurance- understanding the different policies in the public and private sector of marine insurance 3.3 Insurance in logistic- Meaning, Importance, Hazards, Protection 3.4 Understanding the policy documents - proposal and claims forms of fire and marine insurance 3.5 Miscellaneous insurance	30
IV	<b>Basics of Reinsurance</b> 4.1 Introduction and Functions of Reinsurance, 4.2 Types of Reinsurance, 4.3 Reinsurance Markets, 4.4 Types of Reinsurance Contracts 4.5 Role of Broker in Reinsurance Market	15



### Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
	1	Life insurance policies by LIC and HDFC Life
	2	SBI and ICICI health insurance plan
	3	Motor Insurance- SBI and ICICI Plans
	4	Fire Insurance- SBI and ICICI Plans
	5	Types of Reinsurance

### Online Resources

- <https://www.youtube.com/watch?v=PT-hfpX-d5s>
- <https://www.youtube.com/watch?v=MUG01t0bzPU>
- <https://www.youtube.com/watch?v=hmvch2xdALU>
- <https://www.youtube.com/watch?v=IVmKZMsYL6E>

### Reference Books

- Insurance Principles and Practice – M N Mishra & S B Mishra – S. Chand 22<sup>nd</sup> Edition
- Life & General Insurance -Manjula V.; Marwa Mona and Narasimha Murthy H.
- Reinsurance – Christopher Paine
- Reinsurance Simplified- Jagendra Rana

**UC-TBI-607- International Business**

<b>Unit</b>	<b>Contents</b>	<b>No. of Lectures</b>
I	<b>Fundamentals of International Business</b>  1.1 Introduction to Business:  1.2 Meaning/ Importance of International business, Scope of International Business, Advantages and Disadvantages of International Business.  1.3 Fundamental of International business :  1.4 Fundamental of International business : EPRG model  1.5 Last 5 years of Indian Economy	15
II	<b>International business environment</b>  2.1 International business environment : PESTEL analysis  2.2 Export &IMPORT documentation and procedure  2.3 Process to conduct international business  2.4 International logistics and supply chain management  2.5 International business HRM : Cross cultural management and global management.	15
III	<b>Ethics in business and communication</b>  3.1 Value & ethics in international business  3.2 International business ethics towards  3.3 Customers ,employees, government, society  3.4 International business communication  3.5 International business public relation, copyright & trade mark country wise economy growth	15

IV	<b>International Economic Institutions and Regional Groupings</b>  4.1 WTO and Globalisation 4.2 Trade Restrictions :Tariff and non tariff barriers, Quota 4.3 International organisations : NAFTA, ASEAN, SAARC, IMF 4.4 Different modes to enter in international business	15
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**Self-Learning topics (Unit wise):**

Sr. No	Unit	Topic
1	1	International business in last 5 years of Indian Economy
2	4	WTO and Globalisation

**Online Resources**

<https://archive.nptel.ac.in/courses/110/107/110107145/>

[https://onlinecourses.swayam2.ac.in/cec20\\_mg12/preview](https://onlinecourses.swayam2.ac.in/cec20_mg12/preview)

<https://nptel.ac.in/courses/109107173>

**Reference Books**

- Economic Survey, Govt. of India. Various issues • Export-import Policy and Other documents, Govt. of India.
- Czinkota, Michael R, 8th Edition, Publisher Wiley, 2010.
- Hill, Charles W. L., International Business, McGraw Hill, 2011, New York.
- Aswathappa K, International Business, Tata McGraw Hill Education, 2010.

**UC-TBI-608- Marketing in Banking & Insurance**

<b>Unit</b>	<b>Contents</b>	<b>No. of Lectures</b>
<b>I</b>	<p><b>Introduction to Marketing</b></p> <p>1.1 Meaning &amp; Definition,            1.2 Importance of Marketing            1.3 Marketing Mix,            1.4 Market Segmentation,            1.5 Marketing Strategy,            1.6 Channels of Marketing,            1.7 Marketing of Banking and Insurance Products,            1.8 Marketing Research - Introduction, Process and Types</p>	12
<b>II</b>	<p><b>Introduction to Service Marketing</b></p> <p>2.1 Meaning &amp; Concept,            2.2 Evolution and Characteristics of Service Marketing.            2.3 Need and Importance of Service Marketing,            2.4 7 P's of Services Marketing Mix,            2.5 Service Marketing Mix Strategies for Banking and Insurance            2.6 Marketing Logistics.            2.7 Overview on GAP Model of Service Quality</p>	12
<b>III</b>	<p><b>Consumer Behavior</b></p> <p>3.1 Introduction to Consumer Behavior,            3.2 Consumer Expectations,            3.3 Consumer Buying Behavior,            3.4 Role of Consumer in Service Delivery,            3.5 Consumer Responses, Consumer Delight, Consumer Astoundment – Concept and Importance.            3.6 Consumer Behavior and Marketing Communications: Introduction, Marketing Communication Flow, Communication Process, Interpersonal Communication, Persuasive Communication, Source, Message, Message Appeals, Communication Feedback.</p>	12
<b>IV</b>	<p><b>Rural Marketing</b></p> <p>4.1 Rural Marketing -Concept and Scope, Nature of Rural Markets &amp; Attractiveness of Rural Markets,            4.4 Rural Vs Urban Marketing,            4.5 Characteristics of Rural Consumers            4.6 Rural Marketing Strategies: Pricing Strategy, Pricing Policies, Innovative Pricing Methods for Rural Markets, Promotion Strategy, Appropriate Media, Designing Right Promotion Mix, Promotional Campaigns. Distribution- Logistics Management, Problems Encountered, Selection of Appropriate Channels, Electronic Choupal Applications.</p>	12

V	<b>E- Marketing &amp; Customer Relationship Management</b> 5.1 E-marketing: Scope, Benefits and Problems, 5.2 E-marketing Techniques: Internet Marketing, Digital Marketing and E-marketing 5.3 E-Marketing Mix Strategy: Introduction, Objectives, the 4Ps in E-Marketing, Additional 3Ps in E-Marketing of Services, the 2P+2C+3S Formula in E-Marketing 5.4 Customer Relationship: Concept, Objectives, Benefits of CRM to Customers and Organizations, Barriers to CRM	12
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### Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	I	Introduction to marketing: Meaning & Importance
2	II	Service Marketing: Meaning, Characteristics, Needs & Importance
3	IV	Rural Marketing: Concept and Scope

### Online Resources

<a href="https://nptel.ac.in/courses/110104068">https://nptel.ac.in/courses/110104068</a>
<a href="https://nptel.ac.in/courses/110107142">https://nptel.ac.in/courses/110107142</a>

### Reference Books

- Baran Roger J. & Robert J. Galka (2014), Customer Relationship Management: The Foundation of
- Contemporary Marketing Strategy, Routledge Taylor & Francis Group.
- Anderrson Kristin and Carol Kerr (2002), Customer Relationship Management, Tata McGraw-Hill.
- Marketing Management -Philip Kotler, PrenticeHall of India New Delhi.
- Service Marketing- S.M.Jha,Himalaya Publishing House, Mumbai.
- Essence of Service Marketing- Adrian Payne, Prentice Hall of India New Delhi.
- Service Marketing- Hellen Woodruffle,Macmillan Publishers,India, Delhi.
- E- Marketing - Judy Strauss, Raymond Frost, Pearson Prentice Hall, 2009, 5th Edition
- Marketing Management – An Asian Perspective Philip Kotler, Gary Armstrong, Prafulla Y. Agnihotri, Ehsan UIHaque – Pearson Education 2010.
- Rural Marketing – Text and Cases , C.S Krishnamacharayu and Lathiha Ramkrishnan, Pearson Education.
- Service Marketing – Christopher Loveloca, Pearson Education



**HSNC University, Mumbai**  
(2022-2023)

Ordinances and Regulations

With Respect to

Choice Based Credit System  
(CBCS)

For the Programmes Under

**The Faculty of Commerce and Management**

For the Programme

**Project Work Guidelines**

## Introduction

Along with the electives the students of Self Finance courses will have project work in sixth semester. The main objective of inclusion of project work is to inculcate the element of research work challenging the potential of learner as regards to his/ her eagerness to enquire and ability to interpret particular aspect of the study in his/ her own words. It is expected that the guiding teacher should undertake the counselling sessions with their students and make them aware about the methodology of formulation, preparation and evaluation pattern of the project work. The students can choose **Any One** option for preparation of their project work.

- Project work based on topics as suggested and approved by their teacher guide with proper research methodology in the study area. The research study can be done either through primary data method or secondary data method. If the research is done through secondary data method in that situation case study method can be followed to collect the information and proper research methodology as suggested by teacher guide to be followed for preparation of project book.
- Project work based on the internship with minimum 20 days/100 hrs with an organization/NGO/Charitable organization.

### **General Guidelines for preparation of project work based on**

#### **Option 1 -Project Topics approved by Teacher Guide**

- The project topic may be undertaken in any area of Elective Courses.
- Each learner has to undertake a Project individually under the supervision of a teacher-guide.
- The learner shall decide the topic and title which should be specific, clear and with definite scope in consultation with the teacher-guide concerned.
- University/College shall allot a guiding teacher for guidance to the students based on her /his specialization.
- The project report shall be prepared as per the broad guidelines given below:

- Font type: Times New Roman
- Font size: 12-For content, 14-for Title
- Line Space : 1.5-for content and 1-for in table work
- Paper Size: A4
- Margin : in Left-1.5, Up-Down-Right-1
- The Project Report shall be bounded.
- The Project Report should be 60 to 80 pages



# Format

*1<sup>st</sup> page (Main Page)*

*Title of the problem of the Project*

A Project Submitted to  
HSNC University, Mumbai for partial completion of  
the degree of Third year of Bachelor in Commerce  
(Banking & Insurance)

Under the Faculty of Management

By

*Name of the Learner*

Under the Guidance of

*Name of the Guiding Teacher*

*Name and address of the College*

*Month and Year*

*2<sup>nd</sup> Page*

*This page to be repeated on 2<sup>nd</sup> page (i.e. inside after main*

## Table of Contents

<b>Sr No.</b>	<b>Contents</b>	<b>Page Nos</b>
1	<b>Declaration Certificate Acknowledgment Preface List of Tables List of Figures List of Abbreviations</b>	
2	<b>Chapter 1: Introduction</b>	
3	<b>Chapter II- Literature Review</b>	
4	<b>Chapter III: Research Methodology</b>	
5	<b>Chapter IV: Data Analysis</b>	
6	<b>Chapter V: Findings /Suggestions and Conclusion</b>	
	<b>Bibliography</b>	
	<b>Appendices : Questionnaire , Interview Schedule</b>	

## *Declaration by Learner*

I the undersigned Miss / Mr. \_\_\_\_\_ Name of the learner (Roll No & Class) here by, declare that the work embodied in this project work titled “ \_\_\_\_\_ Title of the Project \_\_\_\_\_”, forms my own contribution to the research work carried out under the guidance of \_\_\_\_\_ Name of the Guiding Teacher \_\_\_\_\_ is a result of my own research work and has not been previously submitted to any other University for any other Degree/ Diploma to this or any other University.

Wherever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

The learner has complied to the provisions of the UGC(Promotion of Academic Integrity and Prevention of Plagiarism in Higher Educational Institution)Regulation 2018.

I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

Name and Signature of the  
learner

Certified by

Name and Signature of the Guiding Teacher

**On Separate page**

**Name and Address of the college**

**Certificate**

**This is to certify that Ms/Mr \_\_\_\_\_ (Roll No & Class) has worked and duly completed her/his Project work for the degree of Master of Commerce under the Faculty of Commerce in the subject of \_\_\_\_\_ and her/his project is entitled, “ \_\_\_\_\_ under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any degree or diploma of any University.**

**It is her/his own work and facts reported by her/his personal findings and investigations**

Seal of the College

Signature of Guiding Teacher

Date of Submission:

On separate page

## ***Acknowledgment***

***(Model structure of the acknowledgement)***

To list who all have helped me is difficult because they are so numerous and the depth is so enormous.

I would like to acknowledge the following as being idealistic channels and fresh dimensions in the completion of this project.

I take this opportunity to thank the **HSNC University** for giving me chance to do this project.

I would like to thank my **Principal**, \_\_\_\_\_ for providing the necessary facilities required for completion of this project.

I take this opportunity to thank our **Coordinator** \_\_\_\_\_, for her moral support and guidance.

I would also like to express my sincere gratitude towards my project guide \_\_\_\_\_ whose guidance and care made the project successful.

I would like to thank my **College Library**, for having provided various reference books and magazines related to my project.

Lastly, I would like to thank each and every person who directly or indirectly helped me in the completion of the project especially **my Parents and Peers** who supported me throughout my project.

## PREFACE

*It is the summary of your Research work undertaken by the learner on the topics under study. The learner has to introduced the topic ,significant and methodology undertaken to complete the research work.*

*Name of the Learner*

### List of Tables

Sr No	Particulars	Page Nos

### List of Figures

Sr No	Particulars	Page nos

## **Structure to be followed for Presentation of Project Work**

- **Chapter No. 1: Introduction**

In this chapter Selection and relevance of the problem, historical background of the problem, brief profile of the study area, definition/s of related aspects, characteristics, different concepts pertaining to the problem etc can be incorporated by the learner.

- **Chapter No. 2: Literature Review**

This chapter will provide information about studies done on the respective issue. This would specify how the study undertaken is relevant and contribute for value addition in information/ knowledge/ application of study area which ultimately helps the learner to undertake further study on same issue.

- **Chapter No. 3: Research Methodology**

This chapter will include Objectives, Hypothesis, Scope of the study, limitations of the study, significance of the study, Selection of the problem, Sample size, Data collection, Tabulation of data, Techniques and tools to be used, etc can be incorporated by the learner

- **Chapter No. 4: Data Analysis, Interpretation and Presentation**

This chapter is the core part of the study. The analysis pertaining to collected data will be done by the learner. The application of selected tools or techniques will be used to arrive at findings. In this, table of information's, presentation of graphs etc. can be provided with interpretation by the learner.

- **Chapter No. 5: Findings, Suggestions and Conclusion**

In this chapter of project work, findings of work will be covered and suggestion will be enlisted to validate the objectives and hypotheses.

**(Note: If required more chapters of data analysis can be added.)**

**Bibliography :** In this the learner has to write all the references of books, journals, research paper, research reports, newspaper articles referred for completing the research work. The reference should be in APA format. You are required to refer this link for understand APA style of referencing

<https://www.mendeley.com/guides/apa-citation-guide>

**Appendices :** An appendix contains supplementary material that is not an essential part of the text itself but which may be helpful in providing a more comprehensive understanding of the research problem or it is information that is too cumbersome to be included in the body of the paper.

List of appendices if any

- Supporting evidence [e.g. raw data]
- Contributory facts or specialized data [raw data appear in the appendix, but with summarized data appearing in the body of the text].
- Sample calculations
- Technical figures, graphs, tables, statistics
- Detailed description of research instruments
- Maps, charts, photographs, drawings
- Letters, emails, and other copies of correspondence
- Questionnaire/survey instruments, with the results appearing in the text
- Complete transcripts of interviews
- Complete field notes from observations

**Option II: Guidelines for Internship based project work**

- Minimum 20 days with 100 hours of Internship with an Organisation/ NGO/ Charitable Organisation/ Private firm/company to be approved by the guiding teacher.
- The theme of the internship should be based on any study area of the elective courses.
- Project Report should be of 40 to 60 Pages
- Experience Certificate is Mandatory.
- A project report has to be brief in content and must include the following aspects:



**Executive Summary:**

A bird’s eye view of your entire presentation has to be precisely offered under this category.

**Introduction on the Company:**

A Concise representation of company/ organization defining its scope, products/services and its SWOT analysis.

▪ **Statement and Objectives:**

The mission and vision of the organization need to be stated enshrining its broadstrategies.

▪ **Your Role in the Organisation during the internship:**

The key aspects handled, the department under which you were deployed and brief summary report duly acknowledged by the reporting head.

▪ **Challenges:**

The challenges confronted while churning out theoretical knowledge into practical world.

▪ **Conclusion:**

A brief overview of your experience and suggestions to bridge the gap between theory and practice.

- The project report based on internship shall be prepared as per the broad guidelines given below:
  - Font type: Times New Roman
  - Font size: 12-For content, 14-for Title
  - Line Space: 1.5-for content and 1-for in table work
  - Paper Size: A4
  - Margin: in Left-1.5, Up-Down-Right-1
  - The Project Report shall be bounded.
  - The project report should be 40 to 60 pages

**Pattern of Evaluation of the Project work**

<b>The Project Report shall be evaluated in two stages viz.</b>	
• <b>Evaluation of Project Report (Bound Copy)</b>	<b>60 Marks</b>

▪ Introduction and other areas covered	20 Marks
▪ Research Methodology, Presentation, Analysis and interpretation of data	30 Marks
▪ Conclusion & Recommendations	10 Marks
• <b>Conduct of Viva-voce</b>	<b>40 Marks</b>
▪ In the course of Viva-voce, the questions may be asked such as importance / relevance of the study, objective of the study, methodology of the study/ mode of Enquiry (question responses)	10 Marks
▪ Ability to explain the analysis, findings, concluding observations, recommendation, limitations of the Study	20 Marks
▪ Overall Impression (including Communication Skill)	10 Marks

**Note:**

The guiding teacher along with the external evaluator appointed by the University/ College for the evaluation of project shall conduct the viva-voce examination as per the evaluation pattern

**Passing Standard**

- Minimum of Grade D in the project component
- In case of failing in the project work, the same project can be revised for ATKKT examination.
- **Absence of student for viva voce:** If any student fails to appear for the viva voce on the date and time fixed by the department such student shall appear for the viva voce on the date and time fixed by the Department, only along with students of the next batch.



**Dr Tasneem Razmi**  
**Chairperson BOS (Banking Insurance & Financial markets)**