

# **B.Com (Financial Services)**

## **Program Outcomes**

- Ability to understand practical applications of investment and portfolio theories.
- Development of skills required to act as financial analyst or consultant having thorough knowledge of financial analysis, risk management, portfolio theory and insurance etc.
- Equip the students with required proficiency to enable them to work in banks and insurance companies.

## **Program Specific Outcomes**

- To impart knowledge regarding the components of Indian Financial System.
- To provide in depth understanding of different avenues of financial system viz. capital markets, banking, insurance, mutual funds & other related services.
- To enable the students to understand the role & functioning of regulatory bodies in financial sector
- To equip the students with skills required to operate in competitive environment in the service sector

## **Course Objectives and Outcomes**

### **B.Com (Financial Services) Semester- I**

**Subject: Communication Skills in English-I**

**Subject Code: Paper-I**

**Periods per week: 6**

**Duration of period: 45 minutes**

#### **Course Objectives**

1. Development of an understanding of the process of interpersonal Communication.
2. Development of students' critical reading and writing skills.
3. Apply appropriate communication skills across settings purposes and audiences.
4. Improve listening and observational skills.

#### **Course Outcomes**

1. To have competence in Oral, Written and visual Communication.
2. Demonstrating critical and innovative thinking.
3. Communicate ethically.
4. Understanding the process of communication and its effect on giving and receiving information.
5. Apply effective communication skills in a variety of public and interpersonal settings.

**Subject: Financial Accounting with Tally**

**Subject Code: Paper-III**

**Periods per week: 6**

**Duration of period: 45 minutes**

**Course Objectives**

- To introduce the art and science of Financial Accounting.
- To enable the students to understand the accounting principles and accounting cycle.
- To equip the students with the knowledge of accounting process and preparation of final accounts of both sole trader and partnership firm.
- To familiarize the students with computerized accounting and related software viz. Tally ERP 9.

**Course Outcomes**

- Familiarization with the relevance of accounting and its procedures.
- Development of the skill of recording financial transactions and preparation of financial statements in accordance with GAAP.
- Ability to record the adjustments arising out of admission, retirement, death and dissolution of firm.
- Enable the students to prepare the financial statements of a sole trader using Tally ERP 9.

**Subject: Quantitative Techniques for Business-I**

**Subject Code: Paper-IV**

**Periods per week: 6**

**Duration of period: 45 minutes**

**Course Objectives**

- To introduce an important and highly useful branch of knowledge i.e. Statistics.
- To enable the students understand the concept of various statistical techniques for analyzing, forecasting and interpreting data.
- To familiarize with the concept of index number and its applicability in business.
- To make the students understand various techniques of discounting and factoring.
- To enable the students to calculate simple and compound Interest

**Course Outcomes**

- Enable the students to understand the practical applications of statistical techniques.
- Develop the skills to understand the relationship among different variables.
- Develop the skills to calculate simple and Compound Interest.
- Understanding the relevance of the concept of inflation and cost of living.

**Subject: Business Organization and Management**

**Subject Code: Paper-V**

**Periods per week: 6**

**Duration of period: 45 minutes**

**Course Objectives**

- To impart the knowledge of the discipline integral to the business world.
- To enable the students to understand the concept of corporate social responsibility, business ethics and its relevance in the business world.
- To develop an understanding of the various functions of the management.
- To gain basic knowledge of branches of Functional Management: personnel, marketing, strategic management and production management.

**Course Outcomes**

- Clarity about the different forms of business organisations.
- Familiarizing with the concept of management, its functions and principles.
- Understanding of the concept of social responsiveness and its benefits.
- Awareness regarding the importance of the role of CEO in modern business.

**Subject: Computer Applications**

**Subject Code: Paper-VI**

**Periods per week: 6**

**Duration of period: 45 minutes**

**Course Objectives**

- To impart knowledge about the structure, components and functions of a computer system.
- To develop understanding and working of basic input and output devices.
- To explain the binary number representation along with its operations.
- To enable the students to effectively utilize hardware and software technologies.
- To develop an intuitive sense of how computers work and how they can be used to make their academic work more efficient.

**Course Outcomes**

- Familiarization with the terms like operating system, peripheral devices etc.
- Development of the ability to use internet for searching information on web, sending e-mails and many other tasks.
- Development of skill to work with Command Line Interface (DOS).

## **Semester II**

**Subject: Quantitative Techniques for Business-II**

**Subject Code: Paper-III**

**Periods per week: 6**

**Duration of period: 45 minutes**

### **Course Objectives**

- To enable the students understand the concept of various statistical techniques for analyzing, forecasting and interpreting data.
- To familiarize them with the concept of correlation and regression and its applicability in business.
- To make students understand the calculation and relevance of probability and its distributions.
- To enable the students to understand the meaning of sampling and various sampling techniques.

### **Course Outcomes**

- Develop decision making ability.
- Ability to establish cause and effect relationships between variables.
- Prediction and forecasting on the basis of data.
- Familiarization with the characteristics of various probability distributions.

**Subject: Mercantile Law**

**Subject Code: Paper-IV**

**Periods per week: 6**

**Duration of period: 45 minutes**

### **Course objectives**

- To introduce the legal environment and to develop the understanding of legal principles prevalent in business.
- To deliver a comprehensive view of Indian Contract Act 1872 and its essential provisions.
- To familiarize the students with the relevance and provisions of Consumer Protection Act, 1986.
- To impart the knowledge about the regulatory framework of various Industrial Laws viz. Factory Act, 1948, Workmen Compensation Act, 1923, Payment of Wages Act, 1936 and Trade Union Act, 1926.

### **Course Outcomes**

- Ability to understand the development and the judicial setup of business Laws.
- Detailed understanding of legal procedures to form a business contract.
- Learn how to pursue the consumer rights under Consumer Protection Act 1986.
- Ability to understand the complexities of resolution of industrial disputes.
- Develops an insight into the legal framework governing the formation of trade unions, rights and duties of its members and functioning of trade unions.

**Subject: Banking Operations and Regulations**

**Subject Code: Paper V**

**Periods per week: 6**

**Duration of Period: 45 minutes**

### **Course Objectives**

- To provide fundamental understanding of the structure of commercial banking in India.
- To enable students to understand the various aspects of banker customer relationship.
- To familiarize the students regarding the process of opening and closing of bank accounts.
- To impart knowledge of KYC norms in different types of customers.
- To apprise the students regarding the various types of non-performing assets and their provisioning norms

### **Course Outcomes**

- Understanding different types of bank accounts and the process of opening a bank account.
- Ability to assess the significance of KYC norms.
- Knowledge regarding different types of banks in India.
- Ability to understand the provisions required to be created for different types of non-performing assets.
- Familiarization with the different types of banker-customer relationship.

**Subject: Indian Financial System**

**Subject Code: Paper-VI**

**Periods per week: 6**

**Duration of Period: 45 Minutes**

### **Course Objectives**

- To deliver an overview of Financial System in India.
- To explain the concepts of Money, Money Supply and Money Creation in an economy.
- To impart knowledge of Financial Markets, Financial Institutions, Financial Services and Financial Instruments that formulates a financial system.
- To give an overview of Life and Non-life Insurance and different types of policies under both the insurances.

### **Course Outcomes**

- Complete knowledge of Financial System of India.
- Clarity about the basic concepts of money, money supply and money creation.
- Understanding of technical terms relating to Financial System like Derivatives, Stock etc.
- Development of basic understanding relating to Life Insurance and General Insurance.

**Subject: Corporate and Bank Accounting**

**Subject Code: Paper-VII**

**Periods per week: 6**

**Duration of Period: 45 Minutes**

## **Course Objectives**

- To equip the students with the knowledge of the provisions of preparation of final accounts of joint stock companies and banks as per Companies Act, 2013.
- To enable the students to know the accounting treatment of issue and redemption of shares and debentures in the books of company.
- To familiarize the students with the provisions and accounting treatment of internal and external reconstruction of a company.
- To learn how to calculate the rate of interest and EMI on a bank loan.
- To introduce the concept of Non Performing Assets (NPAs) and its provisioning norms.

## **Course Outcomes**

- Understanding of preparation of the Final Accounts of joint stock companies and banking companies.
- Ability to record accounting transactions related to issue of shares and debentures.
- Development of skills to record the transactions related to internal and external reconstruction of companies.
- Knowledge about the calculation of EMI and interest in case of bank loans and annuities.
- Ability to calculate provisions on Non Performing Assets (NPAs) as per the norms given by Reserve Bank of India

## **Semester III**

**Subject: Cost Accounting**

**Subject Code: Paper-I**

**Periods per week: 6**

**Duration of Period: 45 Minutes**

## **Course Objectives**

- To impart the knowledge about the concept and significance of Cost Accounting.
- To help them understand the process of introducing the cost accounting system in an organization.
- To enable students to comprehend the process of ascertaining the cost of a product/service.
- To familiarize the students with the various cost accounting methods applicable in different industries.
- To acquaint them with the various techniques that can be applied to control and reduce the cost within a limit.

## **Course Outcomes**

- Understanding the intricacies involved in ascertaining cost of production of a product/service.
- Knowledge about the adoption of divergent Cost accounting methods by different industries.

- Ability to apply various techniques to control/reduce costs.
- Learning the procedures to fix selling prices and tender prices of their products.
- Familiarization with the managerial applications of Cost accounting techniques in their strategic decision making process.

**Subject: Financial Market Operations**

**Subject Code: Paper-II**

**Periods per week: 6**

**Duration of Period: 45 Minutes**

### **Course Objectives**

- To deliver an overview of Financial Markets.
- To explain the concepts of Capital Market and Money Market and their respective sub-markets.
- To impart knowledge about SEBI and its role in investor protection.
- To give an overview of services provided by Indian Development Banks in Indian Financial Market.
- To provide an overview about the role of mutual funds and depositories in India.

### **Course Outcomes**

- Complete knowledge of Financial Markets of India.
- Clarity about the role of SEBI, IDBI, NABARD, EXIM and other development banks.
- Understanding of technical terminology and policies related to Mutual Funds.
- Development of basic understanding related to services offered by the depositories in India.

**Subject: Contemporary Accounting and Reporting Practices**

**Subject Code: Paper-III**

**Periods per week: 6**

**Duration of Period: 45 Minutes**

### **Course Objectives**

- To introduce the students to contemporary issues in Accounting.
- To enable the students to understand the concept of Human Resource Accounting and Price Level Accounting.
- To provide an overview of various models of Corporate social reporting and corporate reporting.
- To impart the knowledge about the concept of Value added reporting and Economic value added.
- To acquaint with the concept of Forensic Accounting and Environmental Accounting.

### **Course Outcomes**

- Complete practical knowledge about the application of HRA and Price Level Accounting in Indian context.
- Ability to prepare the reports with respect to recent trends in published accounts.
- Learn to prepare the value added statement and calculation of economic value added.
- Understanding the applicability of forensic accounting and environmental accounting in Indian companies

**Subject: Banking Laws and Practice**

**Subject Code: Paper-IV**

**Periods per week: 6**

**Duration of Period: 45 Minutes**

### **Course Objectives**

- To develop understanding regarding the role of Central Bank of a country.
- To introduce the mechanism of credit creation.
- To acquaint the students with the concept of financial inclusion and asset liability management.
- To introduce the legal aspects relating to Negotiable Instruments.
- To appraise the students regarding the types of Non- Performing Assets and their provisioning norms.
- To make them familiar with demonetization and its impact on Indian Economy.

### **Course Objectives**

- Understanding the role of Central Bank.
- Learn the process of credit creation.
- Familiarization with the legal aspects of various negotiable instruments.
- Ability to understand the effects of demonetization.
- Understand the various provisions required to be created for different types of Non-Performing Assets.

**Subject: Business Economics-I**

**Subject Code: Paper-V**

**Periods per week: 6**

**Duration of Period: 45 Minutes**

### **Course Objectives:**

- To make the students understand the concept of demand, revenue and cost.
- To familiarize the students with different laws of production.
- To enable the students to determine the price under different market forms
- To enable the students to understand the situation of consumer and producer equilibrium.
- To make the students understand the determination of factor payments: Rent, Interest and Profits.

### **Course Outcomes**

- Helpful in demand forecasting.
- Students will be able to chalk out Business Policies.
- It will be helpful in Business Planning.
- Students will gain the knowledge of Profit Planning and control.



**Subject: Goods and Services Tax (GST)**

**Subject Code: Paper-VI**

**Periods per week: 6**

**Duration of Period: 45 Minutes**

### **Course Objectives**

- To provide the knowledge about the concept of Indirect taxation and GST from the pre-GST period to post- GST period.
- To introduce the students about the implementation and impact of GST in the taxation system.
- To familiarize the students regarding the procedure for registration, payment and refund of GST.
- To learn how to compute the amount of CGST, SGST and IGST payable after considering the eligible input tax credit.

### **Course Outcomes**

- Development of Critical thinking and problem solving skills to resolve the GST related issues.
- Learn about the role and functioning of GST Council.
- Ability to prepare and file GST returns.
- Familiarization with the processing and recording of GST transactions.
- Understanding the practical aspects of GST and equip them to become tax practitioners.

## **Semester IV**

**Subject: Management Accounting & Auditing**

**Subject Code: Paper-I**

**Periods per week: 6**

**Duration of period: 45 minutes**

### **Course Objectives**

- To familiarize the students with the specialized branch of accounting i.e. Management Accounting.
- To enable the students to understand, develop and apply the techniques of management accounting in the financial decision making in various business organizations.
- To gain knowledge about the importance of Auditing in the presentation of financial statements of business entities.
- To enable the students to understand the relationship between Auditing and Internal Control.
- To introduce the students with Code of Conduct for Auditors issued by ICAI.

### **Course Outcomes**

- Comprehensive view of relevance of Management Accounting.
- Ability to critically analyse and provide recommendations to improve the operations of organisations through the application of management accounting techniques.
- Understanding of audit process, planning and programme.

- Familiarization with the recent trends in Auditing.
- Ability to apply different techniques of Auditing and to study the Audit report.

**Subject: Leadership and Personality Development**

**Subject Code: Paper-II**

**Periods per week: 6**

**Duration of period: 45 minutes**

### **Course Objectives**

- To enable the students to understand the concept of leadership and its relevance in the current challenging world.
- To elaborate the role of a leader as a motivator, conflict manager and decision maker.
- To introduce the concept of personality development and impart knowledge about the relevance of good communication and inter-personal skills in the overall development of one's personality.
- To give a detailed view on group dynamics and to discuss the function of stress management.

### **Course Outcomes**

- Familiarization with the concept of Leadership and its auxiliary functions.
- Enabling the students to develop their personality through the study and practice of Personality Development Techniques.
- Awareness regarding the ways to manage stress.
- Development of an understanding about the group dynamics.

**Subject: Corporate Law and Secretarial Practice**

**Subject Code: Paper III**

**Periods per week: 6**

**Duration of period: 45 minutes**

### **Course Objectives**

- To impart the knowledge regarding the important role of corporations and corporate law in modern society.
- To familiarize with the important documents of company like Memorandum of Association, Articles of Association and Prospectus.
- To provide an outline of the various Statutory Provisions to be complied with in conducting various types of Company Meetings.
- To familiarise with the responsibilities and duties of company secretary in the smooth functioning of company.

### **Course Outcomes**

- Understanding of the numerous types of corporate entities that can be formed under the law.
- Knowledge of legal requirements for the formation, working and dissolution of a company.
- Capability to evaluate corporate problems and identify legal obligations.
- Ability to evaluate role and importance of Company Secretary and other key managerial personnel.

**Subject: Business Economics-II**

**Subject Code: Paper IV**

**Periods per week: 6**  
**Duration of period: 45 minutes**

### **Course Objectives**

- To introduce the nature and scope of macroeconomics.
- To study Classical school of thought on output, employment and output.
- To familiarize students with the importance of Keynesian concept of multiplier.
- To impart knowledge regarding the concept of inflation and its adverse effects on the economic development.
- To study the effects of trade cycles on business.

### **Course Outcomes**

- Understanding the role of various factors in the overall functioning of an economy.
- Skill to formulate economic policies using data regarding various economic factors i.e. national income, employment, price level etc.
- Ability to understand the mutual dependence and interdependence of different sectors.

**Subject: Fundamentals of Insurance and its Accounting**

**Subject Code: Paper V**

**Periods per week: 6**

**Duration of Period: 45 minutes**

### **Course Objectives:**

- To provide fundamental understanding of insurance and its types.
- To familiarize the students regarding the preparation of final accounts of life and general insurance companies.
- To impart knowledge of insurance business environment in India.
- To enable students to understand the regulatory framework for insurance companies in India.

### **Course Outcomes:**

- Understanding of the different types of insurance policies in life and general insurance sector.
- Ability to assess the significance of buying insurance for individuals as well as for business houses.
- Knowledge regarding different Acts for regulating insurance companies.
- Ability to understand and prepare financial statements of life and general insurance companies.

**Subject: Fundamentals of Human Resource Management**

**Subject Code: Paper -VI**

**Periods per week: 6**

**Duration of period: 45 minutes**

### **Course Objectives:**

- To enable the students to understand the nature and scope of Human Resource Management.
- To impart the knowledge about the challenges involved in Human Resource Management.

- To apprise the students about the various methods of performance appraisal and job evaluation applicable to different industries.
- To develop an insight regarding the concept of Compensation Management and its components.

### **Course outcomes:**

- Practical knowledge about the implications of various issues involved in Human Resource Management.
- Ability to evaluate the various types of incentives plans.
- Understanding the impact of various challenges to human resource management regarding human resource policies.

## **Semester - V**

**Subject: Financial Management**

**Subject Code: Paper I**

**Periods per week: 6**

**Duration of period: 45 minutes**

### **Course Objectives**

- To introduce the students with the meaning and the need of Financial Management in current competitive environment.
- To discuss the usage of financial management by the finance manager of the company in taking important financial decisions (i.e. Investment decisions, Financing decisions and Dividend decisions).
- To provide an insight into various modes and techniques of managing the financial resources of an organization.
- To impart knowledge about the significant factors to be considered while planning the financial policies.

### **Course Outcomes**

- Development of skills that are required by the finance manager of a company.
- Ability to comprehend the relevance of Financial Management in a company.
- Ability to apply various methods and techniques to estimate, raise and invest the finances.
- Knowledge of various sources of finance available to corporate houses.

**Subject: Operations Research**

**Subject Code: Paper II**

**Periods per week: 6**

**Tutorials per week: 3**

**Duration of period: 45 minutes**

### **Course Objectives**

- To introduce the students about the concept and tools of Operations Research.
- To impart in-depth knowledge of various techniques of operations research such as assignment problems, transportation problems, inventory control, PERT and CPM, etc.

- To develop the understanding about the concept of Linear Programming Problems and its applications in various spheres of routine life.

### **Course Outcomes**

- Practical knowledge about the use of various operations research techniques in daily life.
- Ability to understand the implications of PERT and CPM in construction projects.
- Understanding of the practical aspects and scope of Linear Programming Problems in mixing, diet balancing, inventory management etc.
- Development of skill to apply techniques constructively to make effective business decisions.

**Subject: Income Tax Law-I**

**Subject Code: Paper-III**

**Periods per week: 6**

**Tutorials per week: 6**

**Duration of Period and Tutorial: 45 minutes**

### **Course Objectives**

- To provide an overview about the fundamental concepts of Income Tax Law.
- To make students aware about the provisions of Income Tax Act, 1961 and Income Tax Rules, 1962.
- To understand the provisions and procedure involved in computing total income and liability of various individual assessee.
- To familiarize the students with various deduction and rebates available to assessee.
- To provide an insight into practical aspects of Income Tax Law and apply the provisions of laws to various situations.

### **Course Outcomes**

- Development of critical thinking and problem solving skills to resolve income tax issues.
- Understanding the amendments made from time to time in Finance Act.
- Ability to compute the total income and tax liability of an individual.
- Knowledge about various deductions and eligibility to avail it.
- Ability to file ITR for an individual assessee.

**Subject: E-Commerce and E-Reporting**

**Subject Code: Paper IV**

**Periods per week: 6**

**Duration of Period: 45 minutes**

### **Course Objectives**

- To provide basic knowledge about the concept of E-Commerce and various E-Business strategies.
- To impart understanding of the common legal, ethical and taxation issues involved in E-Commerce.
- To impart knowledge of the various tools required to build a dynamic website.
- To familiarize with the various types of plastic cards, used for e-payment.
- To elaborate the concept of corporate reporting system through web.

## **Course Outcomes**

- Knowledge of pre-requisites for starting and operating an e-commerce website.
- Familiarization with the scope of cyber laws in e-commerce.
- Development of skills to use online payment services.
- Ability to buy products online.
- Understanding of corporate reporting environment in India

**Subject: Marketing of Financial Services**

**Subject Code: Paper V**

**Periods per week: 6**

**Duration of Period: 45 minutes**

## **Course Objectives**

- To explain the meaning and concepts of marketing and financial services.
- To impart knowledge about the concept of Product research and development, Product life cycle and Product modification, diversification, packaging and branding of financial products.
- To familiarize with the concepts of pricing, distribution and promotion of financial services.
- To equip the students with the knowledge of Management Information System and Marketing of allied activities i.e. mutual funds, credit cards, personal loans etc.

## **Course Outcomes**

- Capability to identify key issues in marketing of financial services.
- In depth knowledge of key external influences in marketing of financial services.
- Skill to understand and articulate the process of product development, product pricing and its distribution.
- Ability to comprehend the concepts and marketing of Mutual funds, credit cards, housing finance, personal loans and factoring services.

**Subject: Foreign Trade**

**Subject Code: Paper VI**

**Periods per week: 6**

**Duration of each period: 45 minutes**

## **Course Objectives**

- To introduce the students to the concept of foreign trade and various modes to enter the international market.
- To create awareness about the various commercial policy instruments.
- To impart the knowledge regarding functioning of the international organizations.
- To develop an understanding about the foreign exchange market and foreign exchange rate determination.

## **Course outcomes**

- Understanding of aspects of globalization and its impact on the domestic market.
- Knowledge of various tariff and non-tariff measures used by government to stabilize its balance of payment account.
- Ability to deal in the foreign exchange market and managing foreign exchange risks.