

# **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 2025-26**



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

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

a) **Dr. Tasneem Razmi, Chairperson**, Assistant Professor- Accounting and Finance, HR College, HSNC University Churchgate, Mumbai –400 020. Email ID- [tasneemrazmi@gmail.com](mailto:tasneemrazmi@gmail.com)

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](mailto:ritika.pathak@kccollege.edu.in),

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

a) **Ms. Bharti Jethani**, Assistant Professor- HR College, HSNC University, Churchgate, Mumbai – 400 020 Email ID- [bharti\\_jethani06@yahoo.co.in](mailto:bharti_jethani06@yahoo.co.in), Mobile No- 9665403944

b) **Dr. Riya Nathani**, Assistant Professor- KC College, HSNC University Churchgate, Mumbai – 400 020. Email ID [riya.nathani@kccollege.edu.in](mailto:riya.nathani@kccollege.edu.in), Mobile No-8698908583

c) **Dr. Bhakti Mulchandani**, Assistant Professor- HR College, HSNC University, Churchgate, Mumbai –400 020  
Email Id: [bhakti.mulchandani@hrcollege.edu](mailto:bhakti.mulchandani@hrcollege.edu), Mobile No. 9552447447

d) **Dr. Sneha Singh**, Assistant Professor- KC College, HSNC University Churchgate, Mumbai – 400 020. Email ID [Sneha.singh@kccollege.edu.in](mailto:Sneha.singh@kccollege.edu.in), Mobile No-9004004767

e) **Mr. Vicky karnani**, Assistant Professor-HR College, HSNC University, Email Id: [Vicky.karnani@hrcollege.edu.in](mailto:Vicky.karnani@hrcollege.edu.in), Mobile No- 9820289580

f) **Mr Rahul Mishra**, Assistant Professor- HR College, HSNC University, Churchgate, Mumbai –400 020, Email Id: [rahul.mishra@hrcollege.edu](mailto:rahul.mishra@hrcollege.edu) , Mobile No. 8108588601

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

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

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

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

b) **Mr. Tushar Desai**, Ex MD Goldman Sachs, Email ID-tushardesai31@gmail.com, Mobile No-9902173030

c) **Mr. Bhavin Doshi**, Email ID- bhavin.doshi@sharekhan.com Mobile No- 9870974813

d) **Rishi Pania**, Senior consultant PWC, email – rishi.pania24@gmail.com

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

a) **Mr. Pasan Chokshi**, AVP- Trading, Ujjivan Small Finance Bank Ltd. ,Email [id-  
pasanchoksi@gmail.com](mailto:pasanchoksi@gmail.com) Mobile no- 92207 27759

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

c) **Ms. Shweta Anchan**, Senior team Member, JPMorgan Chase & Co, Email ID: [shwetaanchan2811@gmail.com](mailto:shwetaanchan2811@gmail.com), Mobile No- 8452805085

d) **Mr Hritik Sandeep Khadye**, Swyom Capital Pvt Limited Email- hrithikkhadye@gmail.com



**HSNC University Mumbai  
(2025-2026)**

**Ordinances and Regulations  
With Respect to**

**Choice Based Credit System (CBCS)**

**For the Programmes**

**Under**

**The Faculty of Commerce & Management**

**For the Programme**

**Bachelors of Commerce (Banking and Insurance)**

**Curriculum– Third Year Undergraduate Programme**

**Semester-V and Semester -VI**

# INDEX

## Semester V

### Major

1. International Banking and Finance (4 credits)
2. Financial Product & Services (4 credits)

### Minor

1. Treasury Management (2 credits)

### Discipline Specific - Elective DSE (Any one)

1. Financial Reporting & Analysis (4 credits)
2. HRM in Banking (4 credits)

### Vocational Course

1. Taxation procedures and practices (2 credits)

### Indian Knowledge System

1. Evolution in Financial Practice (2 credits)

### Internship (4 credits)

## Semester VI

### Major

1. Central Banking (4 credits)
2. Strategic Financial Management (4 credits)

### Minor

1. Marketing in Banking and insurance (2 credits)

### Discipline Specific - Elective DSE (Any one)

1. Securities analysis and Portfolio management (4 credits)
2. Rural Banking & Financial Inclusion (4 credits)

### Vocational Course

1. Auditing in Banking and Insurance (2 credits)
2. Personal Financial planning (2 credits)

### Field Project – Research Based (4 credits)

### **Preamble**

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

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

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

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

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

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

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

**Semester – V**

**Summary**

<b>Sr. No.</b>	<b>Choice Based Credit System</b>	<b>Subject Code</b>	<b>Remarks</b>
1	International Banking and Finance	UC-TBI-501	Major
2	Financial Product & Services	UC- TBI -502	Major
3	Financial Reporting & Analysis	UC- TBI -503	DSE
4	HRM in Banking	UC-TBI -504	DSE
5	Treasury Management	UC- TBI -505	Minor
6	Taxation Procedures and Practices	UC- TBI -506	VAC
7	Evolution of Financial Practices	UC- TBI -507	IKS
8	Internship Project	UC- TBI -508	Project Credit

### Third Year Semester V Formative and Summative Detail Scheme

	Subject Code	Subject Title	Periods Per Week						Seasonal Evaluation Scheme					
			Units	S. L.	L	T	P	Credit	S. L. E	CT	TA	AP	SEE	
1	UC-TBI-501	International Banking and Finance	4	20% *	4	0	0	4	15	20	00	05	60	100
2	UC- TBI -502	Financial Product & Services	4	20% *	4	0	0	4	15	20	00	05	60	100
3	UC- TBI -503	Financial Reporting & Analysis	4	20% *	4	0	0	4	15	20	00	05	60	100
3	UC-TBI-504	HRM in Banking	4	20% *	4	0	0	4	15	20	00	05	60	100
4	UC- TBI -505	Treasury Management	2		2	0	0	2	15	00	00	05	30	50
5	UC- TBI -506	Taxation Procedures and Practices	2		1	0	2	2	15	00	00	05	30	50
6	UC- TBI -507	Evolution of Financial Practices	2		2	0	0	2	15	00	00	05	30	50
7	UC- TBI -508	Internship Project	4					4						100
Total Hours / Credit									22	Total Marks				550

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

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

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

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

S.N	Subject Code	Subject Unit Title		Lectures	Total No. of lectures	Credit	Total Marks
<b>1</b>	UC-TBI-501	<b>I</b>	Fundamentals of International Finance	05	60	4	100
		<b>II</b>	International Capital Market	10			
		<b>III</b>	Foreign Exchange Markets	25			
		<b>IV</b>	Risk in International Banking	15			
		<b>V</b>	Recent trends in International Banking	05			
<b>2</b>	UC-TBI-502	<b>I</b>	Issue Management & Credit Rating	15	60	4	100
		<b>II</b>	Securitization & Fintech	15			
		<b>III</b>	Emerging Financial Services	15			
		<b>IV</b>	Consumer Finance and Innovative Financial Products	15			
<b>3</b>	UC-TBI-503	<b>I</b>	Final Accounts of Banking Company	15	60	4	100
		<b>II</b>	Final Accounts of Insurance Companies	15			
		<b>III</b>	Preparation of Final Accounts of Companies	15			
		<b>IV</b>	Non-Banking Financial Companies	15			
<b>4</b>	UC-TBI-504	<b>I</b>	Human Resource Management	15	60	4	100
		<b>II</b>	Human Resource Development	15			
		<b>III</b>	Compensation	15			
		<b>IV</b>	Emerging Issues In H.R.M	15			
<b>5</b>	UC-TBI-505	<b>I</b>	Introduction to Treasury Management	15	30	2	50
		<b>II</b>	Treasury Operations, Market Interface, Regulations & Case Studies	15			
<b>6</b>		<b>I</b>	Introduction to Direct Tax	15	60	2	50

	UC-TBI-506		Definitions U/S 2- Basis of charge and exclusions from total income				
		<b>II</b>	Income from Capital Gain & Deductions	15			
<b>7</b>	UC-TBI-507	<b>I</b>	Foundations of Economic Thought and Financial Practices in Ancient India	15	30	2	50
		<b>II</b>	Evolution of Financial Instruments and Institutions in Ancient India	15			
			Total			22	550

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

# SEMESTER V

## INTERNATIONAL BANKING & FINANCE

### UC-TBI-501

#### Learning Outcomes

To provide a comprehensive understanding of the structure, functions, and role of international banking in the global financial system
To familiarize students with international financial markets, institutions, and instruments, including foreign exchange markets, Eurocurrency markets, and international bond and equity markets
To analyze the operations and regulations of multinational banks, including risk management strategies, international lending practices, and Basel norms
To examine the impact of global economic events and monetary policies on international banking activities and cross-border capital flows
To understand the mechanisms of international payment systems, foreign exchange management, and the functioning of SWIFT and other international banking communication systems
To evaluate the roles of international financial institutions, such as the IMF, World Bank, and BIS, in supporting global financial stability and development
To develop skills in managing financial risks, including currency risk, interest rate risk, and credit risk in an international banking context

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	<p>2. International Capital Market</p> <p>2.1 Types of Capital Flows, FDI, FPI, FII</p> <p>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.</p> <p>2.3 International Equity Markets, Concept of Depository Receipts, GDR, Characteristics, Mechanism of Issue, Participants Involved, ADR, Types and Characteristics, Concept of IDR.</p> <p>2.4 International Bond Market, Concepts of Domestic Bond, Concept and Types of Foreign Bonds, Concept and Types of Euro Currency Bonds</p>	10
III	<p>3. Foreign Exchange Markets</p> <p>3.1 Introduction</p> <p>3.2 Market and Market Participants, Foreign Exchange Management in India, Role of FEDAI, FEMA and Regulatory Framework</p> <p>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.</p>	25
IV	<p>4. Risk in International Banking:</p> <p>4.1 Risks in bank- credit risk-market risk-settlement risk-liquidity risk-operational risk-legal risk.</p> <p>4.2 Need and importance of credit rating-rating agencies</p> <p>4.3 Risk Management and Derivatives, Transaction, Translation and Economic Risk Faced by Corporates</p> <p>4.4 Techniques -Internal and External Hedging, Foreign Currency Derivative Instruments for Risk Management, Forward, Futures, Swaps and Options, Country Risk Management</p>	15
V	<p>5. Recent trends in International Banking:</p> <p>5.1 Globalisation- meaning - causes-consequences- Securitisation-definition-assets suitable for</p> <p>5.2 Securitization -benefits – process- Forfaiting-meaning -operating procedure and role of EXIM bank.</p>	05

**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=yFl1z\\_SCrXQ&list=PL-uRhZ\\_p-BM5OwNpul6krXG957-6tt2W6](https://www.youtube.com/watch?v=yFl1z_SCrXQ&list=PL-uRhZ_p-BM5OwNpul6krXG957-6tt2W6)
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

**Evaluation Pattern:**

External Paper Pattern:

Q. 1	Attempt any two out of three	15 Marks
Q. 2	Attempt any two out of three	15 Marks
Q. 3	Attempt any two out of three	15 Marks
Q. 4	Attempt any two out of three	15 Marks

# FINANCIAL PRODUCT AND SERVICES

## UC-TBI-502

### Course Objectives:

1. To enable students to make investment decisions considering the products and services available.
2. To develop an understanding of various new services.
3. To enable students to understand the various types of products and services to help them invest, and also in Issue management

### Learning Outcomes:

1. Learner will understand the structure and functioning of traditional and modern financial services.
2. Learner will analyze the role of intermediaries in issue management and securitization processes.
3. Learner will evaluate the mechanisms and applications of various emerging financial services in the Indian context.
4. Learner will explore consumer finance trends and assess the impact of innovative financial products on the market.

### Financial Products & Services

Unit No.	Module	No.of Lectures
1	<b>Issue Management &amp; Credit Rating</b>  <b>A. Issue Management and Intermediaries:</b> <ul style="list-style-type: none"><li>● Introduction, Merchant Bankers/ Lead Managers, Underwriters, Bankers to an Issue, Brokers to an issue</li><li>● Issue management process - forms of prospectus DRHP, RHP Book Building, Pre &amp; Post Issue Activities.</li></ul> <b>B. Stock Broking:</b> <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> <b>C. Credit Rating:</b> <ul style="list-style-type: none"><li>● Meaning, Origin, Features, Advantages &amp; Limitations of Rating</li><li>● Regulatory Framework, Credit Rating Agencies, Credit Rating Process, Credit Rating Symbols, Credit Info Bureaus, Info Utilities</li></ul>	15
2	<b>Securitization &amp; Fintech</b> <b>A. Securitization</b> <ul style="list-style-type: none"><li>● Definition, Securitization v/s Factoring, Features of Securitization, Pass Through Certificates</li><li>● Securitization Mechanism, Special Purpose Vehicle, Securitised</li></ul>	15

	<p>Assets, Benefits of Securitization</p> <p><b>B. Fintech</b></p> <ul style="list-style-type: none"> <li>● Robo Advisory</li> <li>● Cryptocurrencies</li> <li>a. Case studies on – <ul style="list-style-type: none"> <li>● FiNeTech in India: Empowering the Unbanked through Neobanking Platforms like Fi and Jupiter"</li> <li>● "Fino Payments Bank: Driving Financial Inclusion at the Last Mile"</li> </ul> </li> </ul>	
<b>3</b>	<p><b>Emerging Financial Services</b></p> <ul style="list-style-type: none"> <li>● Alternative Financing – Crowdfunding, Supply Chain Finance.</li> <li>● Digital Banking &amp; Payment Systems – UPI, e-RUPI, CBDC</li> <li>● Insurance Tech – Usage Based Insurance, On-Demand Insurance.</li> <li>● Embedded Finance and Banking as-a- Service</li> <li>● Investment Services – Portfolio Management Services (PMS)</li> </ul> <p>Case studies on -</p> <ul style="list-style-type: none"> <li>● "PhonePe: Driving UPI Growth and Financial Inclusion"</li> <li>● "Zerodha: Disrupting Traditional Stock Broking with Technology"</li> <li>● "Razorpay: Powering Digital Payments for Indian Businesses"</li> <li>● "e-RUPI: Revolutionizing Welfare Delivery through Digital Vouchers"</li> <li>● "BNPL in India: The Rise of Instant Credit with MobiKwik &amp; ZestMoney"</li> </ul>	<b>15</b>
<b>4</b>	<p><b>Consumer Finance and Innovative Financial Products</b></p> <p><b>B. Consumer Finance:</b> 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</p> <p><b>C. Innovative Financial Products</b></p> <ol style="list-style-type: none"> <li>a. Digital &amp; Decentralized Finance - Cryptocurrencies and Stable coins, DeFi.</li> <li>b. Investment &amp; wealth tech innovations - Green Bonds, Blue Bonds &amp; ESG Funds with case studies.</li> <li>c. Exchange Traded Funds (ETF's) – Thematic, Sectoral, Global ETF's.</li> <li>d. Banking &amp; Lending Innovations - Buy Now &amp; Pay Later, Neobanks, P2P Lending Platforms.</li> <li>e. Financial inclusion Tools – Micro-Investment platforms, Digital Gold</li> </ol>	<b>15</b>

<b>Total</b>		<b>60</b>
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**Self-Learning topics (Unit wise):**

<b>Sr. No</b>	<b>Unit</b>	<b>Topic</b>
1	1	Issue Management Process
2	2	Fintech - Robo Advisory
3	3	Digital Banking & Payment Systems
4	4	Buy Now & Pay Later

**Online Links:**

1. <https://www.youtube.com/watch?v=NAAtOa6wM3z4>
2. [https://www.youtube.com/watch?v=SSo\\_ElwHSd4](https://www.youtube.com/watch?v=SSo_ElwHSd4)
3. [https://www.youtube.com/watch?v=rQsftUm\\_ZGk](https://www.youtube.com/watch?v=rQsftUm_ZGk)

**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

**Evaluation Pattern:**

**External Paper Pattern:**

Q. 1	Attempt any two out of three	15 Marks
Q. 2	Attempt any two out of three	15 Marks
Q. 3	Attempt any two out of three	15 Marks
Q. 4	Attempt any two out of three	15 Marks

# FINANCIAL REPORTING & ANALYSIS

## UC-TBI-503

### Course Objectives:

- To acquaint the learners with various concepts of reporting.
- To enable the learners in understanding, developing, preparing and presenting the financial reports of banking companies.
- To enable the learners in understanding, developing, preparing and presenting the financial reports of insurance companies.
- To enable the learners in understanding, developing, preparing and presenting the financial reports of other companies.
- To acquaint the students about the provisions and implementations of Non-Banking Finance Companies.

### Learning Outcomes:

- 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 corporate.
- Acquire the basic knowledge about rules and regulations of non banking financial companies.
- Students will be enabled to analyze and judge the effectiveness of different companies, helping them in choosing the most suitable one for investment purpose.

### Detailed Scheme

<b>Unit No.</b>	<b>Module</b>	<b>No. of Lectures</b>
<b>1</b>	<b>Final Accounts of Banking Company</b> Legal provisions in Banking Regulation Act, 1949 relating to accounts. Statutory reserves including Cash Reserve and Statutory Liquid Ratio. Bills purchased and discounted, rebate on bills discounted. Final Accounts in prescribed form. Non-performing assets and income from Non-performing assets, Classification of Advances, standard, sub standard, doubtful and provisioning requirements. Capital adequacy, Computation of Risk-Weighted Assets. Practical Problems.	<b>15</b>
<b>2</b>	<b>Final Accounts of Insurance Companies</b> Preparation and Presentation of Corporate Final Accounts of Insurance Companies. Final accounts in accordance with Insurance Legislation. Study of Accounting Policies from annual reports of Listed Insurance Companies. Practical Problems.	<b>15</b>
<b>3</b>	<b>Preparation of Final Accounts of Companies as per Revised Schedule</b> Relevant Provisions of Companies Act relating to preparation of final accounts (excluding Cash flow Statement). Preparation of Financial Statements as per the Companies Act and IND AS 1 (Presentation of Financial Statements), with key adjustments including Fixed Assets Schedule, Advance Tax, Provision for Taxation TDS, etc. explained through practical problems.	<b>20</b>
<b>4</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.	<b>10</b>
<b>Total</b>		<b>60</b>

## Self-Learning Topics (Unit wise)

1	Non – Performing Assets.
2	Study of Accounting Policies from annual reports of Listed Insurance Companies
4	IND AS 1 Presentation of Financial Statements
4	Non – Banking Finance Companies

### Online Resources

<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)  
[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>

### Reference Books

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.

### A) Formative Assessment

**40 marks**

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

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

**Semester End Examination- 60 %**

**60 Marks**

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

# HRM in Banking

## UC-TBI -504

### Course Objective

1. To recall the nature, scope, and functions of HRM
2. To apply the principles of job design and redesign in different scenarios
3. To analyze the strategic function of HRM and its linkages with organizational strategies.
4. To evaluate the concept of alternative work arrangements like remote working
5. To develop strategies for career advancement and succession planning.
6. To evaluate the significance of employee engagement and well-being.

### Course outcomes

1. **Remembering** abilities by recalling fundamental HRM concepts, definitions, and terminology, as well as listing various HR functions and processes.
2. **Understanding** will deepen as they explain the strategic role of HRM, describe key HR processes such as recruitment, selection, training, and performance appraisal, and discuss factors influencing employee motivation and compensation.
3. **Applying**, students will utilize HR planning techniques, apply job design principles, and use HRIS for managing employee data
4. **Analyzing** skills by examining the complexities of HRM in the banking and insurance sectors, analyzing factors affecting employee behavior and performance
5. **Creating** outcomes by designing HR programs, developing strategies for improving employee performance and retention, and formulating recommendations for fostering a positive work environment

Sr No	Units/Modules	No. of Lectur es
I	<b>Human Resource Management</b>  1.1 Human Resource Management (HRM). Nature of HRM, Scope of HRM, Functions and Objectives of HRM 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, 1.3 Human Resource Planning- Concept, Factors affecting HRP , Information Management in HRP – HRIS (Human Resource Information System) 1.4 Job Analysis, Psychological and Behavioral issues in HRP. 1.5 Job Designing and re-designing : rotation, enlargement, enrichment remote working and concept of alternative work arrangements 1.6 Recruitment – Process and Sources 1.7 Selection – Process and Types of tests, Types of interviews , Induction and socialization,	15

II	<b>Human Resource Development</b> 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), 2.2 Types–On the Job &Off the Job Method, New technologies used in training, Global Training Trends ,New technology in training and development, Cultural Diversity Training  2.3 Management Development Programme – Techniques. Programs & methods, importance, evaluating a MDP.  2.4 Performance Appraisal- Process, Guidelines for conducting appraisal Interviews, Ethical aspects in performance appraisal. 2.5 Career Advancement and Succession Planning- Self-Development Mechanism and Knowledge enrichment, Managing Promotion and Transfers, Managing dismissal 2.6 Succession Planning- Problems and Issues, Culture as a factor in Succession Planning	15
III	<b>Compensation</b> 3.1 Meaning, Need and Importance, Current Trends in Compensation 3.2 Team Based Incentives, Pension Schemes with Reference to Banking and Insurance, Fringe Benefits, Perquisites, Allowances and other Non – Monetary Benefits 3.3 Separation - Termination, layoffs, Attrition, Retrenchment, Separations, Downsizing 3.4 Voluntary Retirement Scheme - Concept, Types, Needs, Effects with reference to Banking and Insurance 3.5 Participative Management Meaning, Levels, Types, Employee Welfare, Comparative Study of Working Conditions in Banks, Financial Institutions, Insurance Companies	15
IV	<b>Emerging Issues In H.R.M</b> 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 4.2 Employee Engagement, Managing Millennials Gen Y , Gen Z 4.3 Knowledge Management 4.4 Learning Organization 4.5 Awareness on Inclusiveness and Sexual Harassment at work 4.5 HR 4.0 Latest Software tools included in man power planning and HRP	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

<a href="https://youtu.be/0wNuyNZIzrQ">https://youtu.be/0wNuyNZIzrQ</a> (IISC Bangalore) , Prof K.B. Akhilesh on job design and payment system
<a href="https://www.youtube.com/watch?v=7kXdbXGYhWc">https://www.youtube.com/watch?v=7kXdbXGYhWc</a> (IIT Kharagpur) Prof Aradhana Malik , Principles of Human Resource Management
<a href="https://nptel.ac.in/courses/110/105/110105069/">https://nptel.ac.in/courses/110/105/110105069/</a> (IIT Kharagpur) Prof Aradhana Malik, Career Development
<a href="https://nptel.ac.in/courses/110/105/110105069/">https://nptel.ac.in/courses/110/105/110105069/</a> IIT Kharagpur Prof Aradhana Malik, Principles of Human Resource Management ( career development and succession planning )
<a href="https://youtu.be/naP-RIJ8xvQ">https://youtu.be/naP-RIJ8xvQ</a> (Work Force Diversity)
<a href="https://nptel.ac.in/courses/110/107/110107152/">https://nptel.ac.in/courses/110/107/110107152/</a> employee engagement and talent management

### Reference Books:

- A) Human Resources Management, Gary Dessler
- B) Personnel Management – C.B Mamoria
- C) Managing Human Resources , R.S. Dwiwedi
- D) Human Resources Management,V.P.Michael
- E) Human Resources Management – Dr.P.C.Pardeshi
- F) Human Resources Management – Mirza&Zaiyadin
- G) Human Resources Management – L.M.Prasad
- H) Human Resources Management , Ashwathshwathappa

# **TREASURY MANAGEMENT**

## **UC- TBI -505**

### **Course Objective**

- To provide a comprehensive understanding of treasury management
- To learn about cash management, liquidity management
- To explore techniques for short-term investing, cash flow forecasting, and managing working capital.
- To familiarize students with financial risks and strategies to hedge or mitigate these risks.
- To evaluate and implement different risk management tools
- To understand the role of treasury management in ensuring compliance with financial regulations and corporate governance standards.

### **Learning Outcomes**

- Understand the concept and strategic importance of treasury management.
- Explain the structure and roles of front, mid, and back office in treasury operations.
- Interpret key treasury-related financial terms and instruments.
- Apply techniques of cash management and liquidity planning.
- Evaluate bond and currency markets, including valuation and forecasting tools.
- Apply compliance and risk management tools in treasury operations.
- Assess and learn from major treasury-related case studies and failures.

<b>SR.No</b>	<b>Modules/ Units</b>	<b>No. of Lectures</b>
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<b>Unit I:</b>	<b>Introduction to Treasury Management</b>  Concept & Evolution of Treasury in Banks, Insurance Companies and Corporates  Objectives & Role of Treasury as a Strategic Function  Treasury Structure: Front, Mid, Back Office  Key Terminologies: CRR, SLR, LAF, RTGS, T-Bills, SWIFT, Capital Adequacy, Hedging, etc.  Internal Controls & Use of Technology (NDS, STP)	15
<b>Unit II:</b>	<b>Treasury Operations, Market Interface, Regulations &amp; Case Studies</b>  Liquidity & Fund Management in Banks and Insurers  Treasury Functions in Commercial Banks, NBFCs & Insurance Companies  Overview of Bond Market: Yield Curve, Duration, Valuation  Currency Market: Spot, Forward, Exchange Mechanism  Role of RBI in Treasury Operations, CCIL, FIMMDA, FBIL, FEDAI  Impact of Budget, Global Flows  Cash Flow Forecasting & Short-Term Investments in Corporates  Regulatory Framework: RBI, IRDA, FEMA, Internal Audit  Case Studies: Barings Bank, LIBOR Scandal, GFC 2008, Pandemic Impact  Recent Cases of Treasury Failures in Corporates	15

### **Benchmark Institutions**

- RBI (Reserve Bank of India)
- IRDAI (Insurance Regulatory and Development Authority)
- CCIL (Clearing Corporation of India Ltd.)
- SEBI (Securities Exchange Board of India)
- FIMMDA ( Fixed Income Money Market and Derivatives Association of India)

## Evaluation

- Class test - 20 marks

### Online Resources

[www.rbi.org.in](http://www.rbi.org.in)

<https://iongroup.com/blog/treasury/understanding-treasury-management-a-comprehensive-guide/>

### Reference Books

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

Wiley

### Evaluation Pattern for 50 Marks:

Summative Assessment	Formative Assessment	Total Marks
30	20	50

### A) Formative Assessment

20 marks

Sr. No.	Particulars	Marks
1	Self-Learning Evaluation/ Online examination/Case studies/Assignment	15 Marks
2	Active participation in routine class instructional deliveries	05 Marks

**For 30 Marks**

Semester End Examination

Time 2 hours

**Question Paper Pattern**

N. B. 1. All questions are Compulsory.

2. All questions carry equal marks.

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

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

# **Taxation Procedure and Practice**

## **UC- TBI -506**

### **COURSE OBJECTIVE:**

1. To understand key definitions and terms under Section 2, the basis of charge under Sections 3 and exclusions from total income under Section 10.
2. To explain the various heads of income and the implications of the new tax regime U/S 115BAC.
3. To apply deductions under Chapter VI-A (Sections 80A–80U) in practical scenarios.
4. To analyze the computation of total income for individuals and HUFs, incorporating relevant deductions and exemptions.

### **Learning Outcome:**

1. The learners will be able to define and explain key terms, concepts, and provisions under the Income Tax Act, including basis of charge and exclusions from income.
2. The learners will be able to determine residential status and analyze its impact on the scope of total income and taxability.
3. The learners will be able to classify and compute income under various heads and evaluate the applicability of the new tax regime under Section 115BAC.
4. The learners will be able to apply deductions under Chapter VI-A and compute the total income and tax liability of individuals and HUFs

### **Detailed Scheme**

<b>Sr. No</b>	<b>Content</b>	<b>No. of Lectures</b>

1	<b>Definitions U/S 2- Basis of charge and exclusions from total income</b> 1.1 Section 2 –Assessee, Assessment Year, Assessment, Annual value, Business, Capital asset, Income, Person, Previous Year, Transfer 1.2 Basis of Charge: Previous Year, Residential Status, Scope of Total Income, Deemed Income 1.3 Introduction to Exclusions from Total Income: Section 10 1.4 Heads of Income 1.5 Salary Income: Section 15 – 17, Including Section 10 relating to House Rent Allowance, Travel Concession, Special Allowance, Gratuity, Pension – Commutation, Leave Encashment, Compensation, Voluntary Retirement, Payment from Provident Fund 1.6 Income from Other Sources: Section 56 – 59	15
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2	2.1 Capital Gains: Section 45, 48, 49, 50, 54 and 55 2.2 Deductions under Chapter VI A: 80 A, 80C, 80CCC, 80CCD, 80 D, 80DD, 80E, 80U, 80TTA. 2.3 Computation of Total Income and New Tax Regime U/S 115 BAC	30
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### Self-Learning topics (Unit wise)

Unit	Topics
1	Scope of Total Income
2.	Income from Other sources

### Online Resources

<https://resource.cdn.icai.org/61996bos50392cp1.pdf>

**Reference Books:**

1. Direct Taxes Law & Practice by V.K. Singhania - Taxman
2. Systematic Approach to Direct Tax by Ahuja & Gupta - Bharat Law House
3. Income Tax Ready Reckoner by Dr .V.K. Singhania – Taxman
4. Direct Tax Laws by T.N. Manoharan - Snow White Board of Studies-in-Accountancy
5. Gaur & Narang – Practical Approach to Income Tax, Kalyani Publishers
6. Mehrotra & Goyal – Income Tax Law and Accounts, Sahitya Bhawan Publications
7. Vinod K. Singhania & Monica Singhania – Students’ Guide to Income Tax, Taxmann Publications
8. T.N. Manoharan – Students’ Handbook on Income Tax Law, Snow White Publications
9. R.N. Lakhotia – Basics of Income Tax, Vision Books
10. Dr. H.C. Mehrotra – Income Tax Law & Accounts, Sahitya Bhawan Publications

**Evaluation Pattern for 50 Marks:**

Summative Assessment	Formative Assessment	Total Marks
30	20	50

**B) Formative Assessment****20 marks**

Sr. No.	Particulars	Marks
1	Self-Learning Evaluation/ Online examination/Case studies/Assignment	15 Marks
2	Active participation in routine class instructional deliveries	05 Marks

**C) Summative Assessment****30 Marks**

Q1	Full Length Question OR Full Length Question	15 Marks
Q2	Full Length Question OR Full Length Question	15 Marks
Note	15 marks question may be divided into sub questions of 7.5 and 7.5 or 8 and 7 or 10 and 5 or 5, 5 and 5 marks if required.	

# IKS – EVOLUTION OF FINANCIAL PRACTICES

UC- TBI -507

## Course Objectives :

- 1) To introduce students to the early concepts of finance, trade, and economic systems rooted in ancient Indian texts and practices
- 2) Evolution of Financial Instruments and Institutions in Ancient India

## Learning Outcomes

- Understand the foundations of trade and commerce in ancient India, focusing on the Vedic and post-Vedic periods.
- Analyze the transition from the barter system to coinage and early financial systems.
- Explain the economic and financial ideas presented in ancient Indian texts like the *Arthashastra* and *Dharmaśāstra*.
- Describe the evolution of the Hundi system and its role as proto-banking in ancient India.
- Examine the legacy of ancient financial practices and their relevance to modern financial systems.

Unit	Content	No. of Lectu res
I	<b>Foundations of Economic Thought and Financial Practices in Ancient India</b> 1. Overview of trade and commerce in the Vedic and post-Vedic periods <ul style="list-style-type: none"><li>• Importance of barter system and transition to coinage</li></ul> 2. Ancient Textual References: <ul style="list-style-type: none"><li>• Financial and economic thoughts in Arthashastra by Kautilya</li><li>• Role of Dharmaśāstra in economic behavior and ethical trade</li></ul> 3. Currency & Banking: <ul style="list-style-type: none"><li>• Ancient coins (Pana, Nishka, Karshapana)</li><li>• Indigenous banking systems (Shresthis and Mahajans)</li></ul> 4. Taxation and Revenue Collection: <ul style="list-style-type: none"><li>• Tax structure under Mauryan Empire</li><li>• Principles of revenue management</li></ul> 5. Marketplaces and Trade Centers: <ul style="list-style-type: none"><li>• Famous trade centers: Takshashila, Pataliputra, Bharuch, etc.</li><li>• Local and international trade routes (Silk Road, Indian Ocean Trade)</li></ul>	15

II	<b>Evolution of Financial Instruments and Institutions in Ancient India</b> <ol style="list-style-type: none"> <li>1. Hundi System (Proto-Banking): <ul style="list-style-type: none"> <li>• Origin and evolution of Hundis</li> <li>• Role of Sarrafs and brokers</li> </ul> </li> <li>2. Guilds and Corporate Financing: <ul style="list-style-type: none"> <li>• Role of Shrenis (merchant guilds) as proto-corporations</li> <li>• Internal funding and investment mechanisms</li> </ul> </li> <li>3. Insurance &amp; Risk Management: <ul style="list-style-type: none"> <li>• Methods of risk-sharing in maritime trade</li> <li>• Early concepts of joint liability and trade insurance</li> </ul> </li> <li>4. Financial Ethics and Regulations: <ul style="list-style-type: none"> <li>• Ethical practices in trade from Jain and Buddhist literature</li> <li>• Role of kings and councils in market regulation</li> </ul> </li> <li>5. Legacy and Modern Relevance: <ul style="list-style-type: none"> <li>• Lessons from ancient systems for modern-day policy making</li> <li>• Continuity of financial traditions in post-ancient India</li> </ul> </li> </ol>	15
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### Recommended Online Resources:

- Banking Systems in Ancient India: A Historical Overview

An in-depth analysis of early banking practices and institutions.

Read the full article

- Insurance in India: From Ancient Practices to Modern Innovations

Explores the evolution of insurance mechanisms from ancient times to the present.

### Articles

- Hundi: Traditional Financial Instruments

Details the function and types of Hundis in historical financial systems.

Learn more on Wikipedia <sup>[OBJ]</sup>

- Arthashastra: Ancient Economic Thought

Provides insights into the economic policies and regulations of ancient India.

Explore the text

### Books:

1. "Indian Financial System" by Bharati V. Pathak

Covers historical development of banking, RBI, financial institutions, and reforms.

2. "Banking Theory and Practice" by K.C. Shekhar & Lekshmy Shekhar

Easy-to-understand with chapters on evolution of banking and modern reforms.

3. "History of the Reserve Bank of India" (Official RBI Publications)

Multi-volume series covering detailed pre and post-independence banking events.

4. "Indian Economy" by Ramesh Singh (McGraw Hill)

Includes relevant chapters on financial sector development, reforms, and RBI's role.

5. "Development of Banking in India" by Dr. S.V. Murthy

Academic text focusing specifically on the evolution of the Indian banking system.

### Online Resources

1. Reserve Bank of India Official Website – [rbi.org.in](http://rbi.org.in)

Access RBI's history, annual reports, speeches, and key policy updates.

2. National Stock Exchange (NSE) Modules – [ncfm.nseindia.com](http://ncfm.nseindia.com)

Offers free and paid courses on banking and finance basics.

3. IGNOU eGyankosh – [egyankosh.ac.in](http://egyankosh.ac.in)

Search for "Indian Banking System" or "Banking and Finance" to access free study materials.

4. YouTube Channels

Channels like Study IQ, Unacademy, Drishti IAS, and RBI Grade B Prep often cover historical banking topics in an engaging format.

5. MOOCs (Massive Open Online Courses)

Platforms like SWAYAM, Coursera, and edX have courses on banking and financial systems (Search: Indian Financial System, Evolution of Banking)

### Evaluation Pattern for 50 Marks:

Summative Assessment	Formative Assessment	Total Marks
30	20	50

#### A) Formative Assessment

20 marks

Sr. No.	Particulars	Marks
1	Self-Learning Evaluation/ Online examination/Case studies	15 Marks
2	Active participation in routine class instructional deliveries	05 Marks

**B) Summative Assessment**

30 Marks

Q1	Full Length Question OR Full Length Question	15 Marks
Q2	Full Length Question OR Full Length Question	15 Marks
Note	15 marks question may be divided into sub questions of 7.5 and 7.5 or 8 and 7 or 10 and 5 or 5, 5 and 5 marks if required.	

## Semester – VI

### Summary

Sr. No.	Choice Based Credit System	Subject Code	Remarks
1	Central Banking	UC-TBI-601	Major
2	Strategic Financial Management	UC- TBI-602	Major
3	Securities analysis and Portfolio management	UC- TBI-603	DSE
4	Rural Banking & Financial Inclusion	UC- TBI-604	DSE
5	Marketing in Banking and insurance	UC- TBI-605	Minor
6	Auditing in Banking and Insurance	UC- TBI-606	Vocational
7	Personal Financial planning	UC- TBI-607	Vocational
8	Research Project	UC- TBI-608	Project Credit

### Third Year Semester VI Formative and Summative 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	C T	T A	A P	SE E	
1	UC-TBI-601	Central Banking	4	20%*	4	0	0	4	15	20	00	05	60	100
2	UC-TBI-602	Strategic Financial Management	4	20%*	4	0	0	4	15	20	00	05	60	100
3	UC-TBI-603	Securities analysis and Portfolio management	4	20%*	4	0	0	4	15	20	00	05	60	100
4	UC-TBI-604	Rural Banking & Financial Inclusion	4	20%*	4	0	0	4	15	20	00	05	60	100
5	UC-TBI-605	Marketing in Banking and insurance	2		2	0	0	2	15	00	00	05	30	50
6	UC-TBI-606	Auditing in Banking and Insurance	2		1	0	1	2	15	00	00	05	30	50

7	UC-TBI-607	Personal Financial planning	2		1	0	1	2	15	00	00	05	30	50
8	UC-TFM-608	Research Project	4											100
Total Hours / Credit								22				Total Marks		550

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

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

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

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

<b>S.N</b>	<b>Subject Code</b>	<b>Subject Unit Title</b>		<b>Lectures</b>	<b>Total No. of lectures</b>	<b>Credit</b>	<b>Total Marks</b>
<b>1</b>	<b>UC-TFM-601</b>	<b>I</b>	An Overview of Central Banking	15	60	4	100
		<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	05			
<b>2</b>	<b>UC-TFM - 602</b>	<b>I</b>	Analysis of Financial Statements	10	60	4	100
		<b>II</b>	Ratio Analysis and interpretation based on Vertical Financial Statements as above	15			
		<b>III</b>	Cash Flow Analysis	20			
		<b>IV</b>	Working Capital Management	15			
<b>3</b>	<b>UC-TFM - 603</b>	<b>I</b>	Portfolio Management–An Introduction & Process	15	60	4	100
		<b>II</b>	Portfolio Management –Valuation	15			
		<b>III</b>	Fundamental Analysis	15			
		<b>IV</b>	Technical Analysis & Trust in Investment Profession	15			
<b>4</b>	<b>UC-TFM - 604</b>	<b>I</b>	Rural Banking-I	15	60	4	100
		<b>II</b>	Rural Banking- II	15			
		<b>III</b>	Financial Inclusion-I	15			
		<b>IV</b>	Financial Inclusion-II	15			
<b>5</b>		<b>I</b>	Introduction to Marketing of Financial Services & Marketing Mix	15	30		

	<b>UC-TFM - 605</b>	<b>II</b>	CRM, Digital Marketing, Branding, Ethics & Emerging Trends	15			
<b>6</b>	<b>UC-TFM - 606</b>	<b>I</b>	Introduction to Auditing, Audit Procedure and Techniques	15	60	2	50
		<b>II</b>	Auditing in Banking and Insurance	15			
<b>7</b>	<b>UC-TFM - 607</b>	<b>I</b>	Introduction to Personal Financial Planning	8	60	2	50
		<b>II</b>	Financial Mathematics, Retirement and Insurance Planning	8			
		<b>III</b>	Tax and estate Planning	8			
		<b>IV</b>	Case Study	6			
<b>8</b>	<b>UC-TFM - 608</b>		Research Project				
			Total			22	550

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

# SEMESTER VI

## CENTRAL BANKING

### UC-TBI-601

#### Learning Outcomes

- To understand the role of central banks in the financial system and the broader economy
- To analyze the part central banks have played during major financial crises
- To describe the key functions and responsibilities of the Reserve Bank of India (RBI)
- To Compare the central banking systems of different countries

Unit	Content	No. of Lectures
I	<b>An Overview of Central Banking</b> 1.1 Overview: Concept of Central Banking, Institutional Growth of Central Banking, The Changing Face of Central Banking. 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 1.3 Contemporary Issues, Autonomy and Independence, Credibility, Accountability and Transparency of a Central Bank. 1.4 CBDC: Framework of CBDC, Advantages & Disadvantages of CBDC	15
II	<b>RBI as the Central Bank of India</b> 2.1 Policy Framework for RBI: Organizational Framework, Operational Framework – Role as a Central Banker, Promotional Role of RBI, Regulatory Role of RBI 2.2 Macroeconomic Policies: Meaning & Objectives. 2.3 Monetary Policy- Meaning & Objectives 2.4 Monetary Policy in India - Goals, Targets and Instruments, Monetary Policy Transmission Mechanisms and Channels 2.5 A Brief Overview of Fiscal Policy, Budgetary deficits, Role of Finance commission, 2.6 Striking Balance between Inflation and Growth through Monetary and Fiscal Policies 2.7 Union Budget and RBI: Impact of Budget on RBI policy, Budgetary deficit provisions	15

III	<b>Supervisory Role of RBI</b> 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 3.2 RBI – On-site Inspection and Off-site Monitoring and Surveillance: The Core Principles for Effective Supervision, RBI guidelines for Bank Audits 3.3 Role of RBI in managing integrity of Indian Banking system & dealing with Frauds 3.4 Narsimham Committee report on Banking sector reforms & financial sector reforms	10
IV	<b>Central Bank in other Countries</b> 4.1 Federal Reserve System 4.2 Bank of England 4.3 The European Central Banking 4.4 Bank of Japan 4.5 Peoples Bank of China 4.6 BIS,(Objectives, Role and Functions, Basel Norms) 4.7 Case studies and discussions on measures by central banks during Covid	15
V	<b>Central Banking in Cyber World</b> 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	Monetary Policy in India
2	4	Federal Reserve System
3	1	CBDC: Framework of CBDC
4	5	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, Publishedby Somaiya Publications Pvt. Ltd.*
- *Central Banking- M H deKock,Publisher Staples Press.*
- *Central Banking in Planned Economy- The Indian Experiment- C.R.Basu, Edition2,PublisherTata 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>

### Evaluation Pattern:

#### A) Formative Assessment

40 marks

Sr. No.	Particulars	Marks
1	Self-Learning Evaluation	15 Marks
2	Online examination	20 Marks
3	Active participation in routine class instructional deliveries	05 Marks

#### B) Summative Assessment

Semester End Examination- 60 %

60 Marks

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

# STRATEGIC FINANCIAL MANAGEMENT

## UC-TBI-602

Unit No.	Module	No. of Lectures
1	<b>Analysis of Financial Statements</b> <ul style="list-style-type: none"><li>• Meaning of Financial Statement Analysis, steps, Objective of Analysis.</li><li>• Tools of analysis of Financial Statements</li><li>• Trend analysis</li><li>• Comparative Statement</li><li>• Common Size Statement</li></ul>	15
2	<b>Ratio Analysis and interpretation based on Vertical Financial Statements as above</b> <ul style="list-style-type: none"><li>• Balance sheet Ratios: Current Ratio, Liquid Ratio, Stock Working Capital Ratio, Proprietary Ratio, Debt Equity Ratio, Capital Gearing Ratio</li><li>• Revenue Statement Ratios: Gross Profit Ratio, Expenses Ratio, Operating Ratio, Net Profit Ratio, Net Operating Profit Ratio, Stock Turnover Ratio</li><li>• Combined Ratios: Return on Capital employed (Including Long Term Borrowings), Return on proprietor's Fund (Shareholders Fund and Preference Capital, Return on Equity Capital, Dividend Payout Ratio, Debt Service Ratio, Debtors Turnover, Creditors Turnover</li></ul>	15
3	<b>Cash Flow Analysis</b> <ul style="list-style-type: none"><li>• Concepts, Need and Importance of Cash flow Statements</li><li>• Preparation of Cash Flow Statement with reference to</li></ul>	15

	Accounting Standard 3.	
<b>4</b>	<b>Working Capital Management</b> <ul style="list-style-type: none"> <li>● Concept, Nature of Working Capital, Planning of Working Capital.</li> <li>● Estimation / Projection of Working Capital Requirement in case of Trading and Manufacturing Organization.</li> <li>● Practical Problems on Estimation of Working Capital through Balance Sheet and Operating Cycle.</li> </ul>	<b>15</b>
<b>Total</b>		<b>60</b>

### Self-Learning Topics (Unit wise)

<b>1</b>	Tools of analysis of Financial Statement.
<b>2</b>	Different types of Ratios.
<b>3</b>	Cash flow Analysis- Analyzing Cash flows of different companies.
<b>4</b>	Estimation of Working Capital.

### Online Resources

<https://resource.cdn.icai.org/62098bosinp8cp1.pdf>

<https://resource.cdn.icai.org/62098bosinp8cp1.pdf>

[https://cloudcampus.icai.org/page.html?page\\_id=172](https://cloudcampus.icai.org/page.html?page_id=172)

[https://cloudcampus.icai.org/page.html?page\\_id=173](https://cloudcampus.icai.org/page.html?page_id=173)

[https://cloudcampus.icai.org/page.html?page\\_id=108](https://cloudcampus.icai.org/page.html?page_id=108)

### Reference Books

- Cost Management by Saxena & Vashist

- Cost & Management Accounting by Ravi N.Kishor , Publication Taxmonth
- Financial Of Management Accounting by S.R.Varshney, Wisdom
- Srivastava R M, Essentials of Business Finance, Himalaya Publications
- Anthony R N and Reece JS. Accounting Principles , Hoomwood Illinos , Richard D. Irvin
- Bhattacharya SK and Dearden J. - Accounting for Management. Text and Cases , New Delhi.

### **Evaluation Pattern:**

#### **A) Formative Assessment**

**40 marks**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Marks</b>
1	Self-Learning Evaluation	15 Marks
2	Online examination	20 Marks
3	Active participation in routine class instructional deliveries	05 Marks

#### **B) Summative Assessment**

**Semester End Examination- 60 %**

**60 Marks**

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

# SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

## UC-TBI-603

### Course Objectives:

- 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.

### Learning Outcomes:

- 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.

Unit	Content	No.of Lectures
1	<b>Portfolio Management–An Introduction &amp;Process</b>	15
	Investment, Meaning, Characteristics, Objectives, Investment V/s Speculation, Investment V/s Gambling and Types of Investors.  Portfolio Management – Meaning, Evolution, Phases, Role of Portfolio Managers, Advantages of Portfolio Management.  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.  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.	
2	<b>Portfolio Management –Valuation</b>	15

	<p>Portfolio Revision–Meaning, Need, Constraints and Strategies.</p> <p>Portfolio Evaluation–Meaning, Need, Measuring Returns, (Sharpe, Treynor and Jensen Ratios)</p> <p>Portfolio Theory - Construction and analysis, portfolio optimization, portfolio management strategies, portfolio performance measurement.</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, Types of Charts, Trends and Trend Reversals, Chart Patterns, Support and Resistance, Reversal Patterns, Continuation Patterns, Dow Theory, Elliot Wave Theory.</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 (Unit wise):**

<b>Sr.No</b>	<b>Unit</b>	<b>Topic</b>
1	1	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**

**Reference Books**

Reference Topics:

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

**Evaluation Pattern:**

**A) Formative Assessment**

**40 marks**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Marks</b>
1	Self-Learning Evaluation	15 Marks
2	Online examination	20 Marks
3	Active participation in routine class instructional deliveries	05 Marks

**B) Summative Assessment**

**Semester End Examination- 60 %****60 Marks**

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

# RURAL BANKING

## UC- TBI-604

### Course Objectives

1. To understand the demographic and economic features of rural India.
2. To explore the role and regulation of rural financial services and RBI's policies in rural banking.
3. To examine the challenges and prospects of rural banking, including transaction costs and risk costs.
4. To analyze the emerging trends in rural banking, such as microcredit and self-help group linkages.
5. To study the policies and initiatives for **financial inclusion** and their impact on rural development.

### Learning Outcomes

1. Students will be able to explain the demographic and economic characteristics of rural India.
2. Students will understand the function and challenges faced by rural banks in financing agriculture and rural development.
3. Students will be able to assess the role of government and RBI policies in promoting rural banking and financial inclusion.
4. Students will evaluate the impact of microcredit, self-help groups, and joint liability groups in rural finance.
5. Students will be able to identify and analyze the emerging trends and future prospects of rural banking.

Unit	Content	No. of Lectures
I	<b>Rural Banking-I</b>  1.1 Rural India-Demographic features; Population, occupation, literacy, socio-economic development 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. 1.3 Rural infrastructure; Transport, Power, Markets and other services. 1.4 Financing Rural Development- Regulation of Rural Financial Services; Function and policies of RBI in Rural Banking 1.5 Tractor financing and Crop Loans 1.6 Joint Liability Groups	05

II	<b>Rural Banking- II</b> 2.5 Problems and prospects in Rural Banking 2.6 Role of rural banking. 2.7 Problems of Rural branches of Commercial banks - transaction costs and risk costs. 2.8 Emerging trends in rural banking-financing poor as bankable opportunity, Micro Credit, 2.9 Self Help Groups / NGOs, linkages with banking, latest guidelines of GOI and RBI. 2.10 Future of rural banking	10
III	<b>Financial Inclusion-I</b> 1.1 Introduction, Definition, objectives, Extent of financial exclusion 1.2 RBI Policy initiatives in financial inclusion 1.3 Cross country analysis 1.4 Strategic objectives 1.5 Recommendations 1.6 Measurement of progress of financial inclusion	30
IV	<b>Financial Inclusion- II</b> 4.1 National strategies for financial inclusion 4.2 Stake holders of financial inclusion 4.3 Financial inclusion- initiatives – Jan-Dhan Adhar Mobile 4.4 Financial services expansion in rural and semi- urban areas. 4.5 Digital Payment promotion 4.6 Challenges	15

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

Sr. No	Unit	Topic
1	1	Joint Liability
	2	Group Future of
	3	rural banking
	4	Measurement of progress of financial inclusion
		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=wyefqM9FZOk>

**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

### Evaluation Pattern:

#### C) Formative Assessment

**40 marks**

Sr. No.	Particulars	Marks
1	Self-Learning Evaluation	15 Marks
2	Online examination	20 Marks
3	Active participation in routine class instructional deliveries	05 Marks

#### D) Summative Assessment

**Semester End Examination- 60 %**

**60 Marks**

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

# MARKETING IN BANKING AND INSURANCE

## UC- TBI-605

### Course Objectives

- To understand the core marketing concepts specific to banking and insurance services.
- To analyze consumer behavior and apply STP strategies in the BFSI (Banking, Financial Services, and Insurance) sector.
- To explore the application of the 7Ps of service marketing in the BFSI industry.
- To learn about CRM and digital marketing tools used in financial services.
- To understand ethical marketing issues, branding, and the role of regulations in BFSI marketing.
- To apply these concepts through case studies and practical assignments.

### Learning Outcomes

By the end of the course, students will be able to:

- Define marketing terms and elements of the marketing mix in banking and insurance.
- Explain the importance of marketing in financial services and describe consumer behavior in BFSI.
- Apply segmentation, targeting, positioning, and the 7Ps in designing marketing strategies for financial products.
- Analyze marketing strategies in BFSI and interpret the role of regulations.
- Evaluate the ethical implications and effectiveness of marketing practices in financial services.
- Design practical marketing plans for banking and insurance services using digital tools and CRM techniques.

Sr.No.	Unit	Lectures
	<b>Introduction to Marketing of Financial Services &amp; Marketing Mix</b>  1.1 Meaning, Features, and Importance of Marketing in Banking and Insurance 1.2 Principles of Service Marketing 1.3 Customer Expectations in the Financial Services Sector 1.4 Marketing Environment for Banks and Insurers: Economic, Legal, Competitive, Technological 1.5 Case Study: Marketing Shift from Traditional to Digital in Banking 1.6 Consumer Behavior in Banking and Insurance Services 1.7 Buying Decision Process: Risk Perception and Trust-Building 1.8 Market Segmentation, Targeting, and Positioning in BFSI 1.9 7Ps of Services Marketing in Banking and Insurance	15

	1.10 Product Design (savings accounts, loans, life/general insurance) 1.11 Pricing Strategies (premium, interest rate sensitivity) 1.12 Place (branch, ATM, mobile apps, agents) 1.13 Promotion (advertising, personal selling, public relations) 1.14 People, Process, Physical Evidence	
	<b>CRM, Digital Marketing, Branding, Ethics &amp; Emerging Trends</b>  2.1 Importance of Customer Relationship Management (CRM) 2.2 Customer Lifecycle and Retention Strategies 2.3 Role of Technology in Marketing Financial Services 2.4 Digital Marketing Tools in Banking and Insurance: Email, Social Media, SEO, Apps 2.5 E-CRM and Data-Driven Marketing 2.6 Brand Building in BFSI: Brand Equity, Loyalty, and Trust 2.7 Ethical Issues in Financial Marketing Mis-selling, Transparency, Data Privacy 2.8 Role of Regulatory Bodies (RBI, IRDAI) in Marketing Practices 2.9 Emerging Trends Fintech, Insurtech, Blockchain, AI in Marketing 2.10 Financial Inclusion and Rural Marketing Strategies	15

Self-Learning topics (Unit wise): Sr. No	Unit	Topic
1	I	1.1 Evolution of financial services marketing in India
2	II	2.1 Consumer behavior in banking and insurance services

### Online Resources

<https://nptel.ac.in/courses/110104068>

<https://nptel.ac.in/courses/110107142>

## 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 UlHaque – Pearson Education 2010.*
- *Rural Marketing – Text and Cases , C.S Krishnamacharayu and Lathiha Ramkrishnan, Pearson Education.*
- *Service Marketing – Christopher Loveloca, Pearson Education*

## Evaluation Pattern:

- **A) Formative Assessment** **20 marks**

Sr. No.	Particulars	Marks
1	Self-Learning Evaluation	15 Marks
3	Active participation in routine class instructional deliveries	05 Marks

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- **B) Summative Assessment**
- **Semester End Examination- 60 %** **30 Marks**

Q.No.	Particulars	Marks
1	Full Length Question OR Full Length Question	15
2	Full Length Question OR Full Length Question	15

<b>Note</b>	15 marks question may be divided into sub questions of 7.5 and 7.5 or 8 and 7 or 10 and 5 or 5, 5 and 5 marks if required.	
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# AUDITING IN BANKING AND INSURANCE

## UC- TBI-606

### Course Objectives:

1. To understand the fundamentals of auditing, including its definitions, objectives, and principles.
2. To explore audit procedures and techniques, including audit planning, audit programs, audit working papers, and audit note books.
3. To develop knowledge about the audit process, including internal control systems, audit sampling, vouching of income and expenditure, and verification of assets and liabilities.
4. To understand the specific aspects of auditing for banking and insurance companies, including financial statements, audit reports, and internal control systems.
5. To gain proficiency in conducting audits for general and life insurance companies, preparing and submitting audit reports, and evaluating internal controls.

### Learning Outcomes:

By the end of this course, students will be able to:

1. To Understand auditing concepts including definitions, objectives, principles, and types of audits.
2. To Apply audit procedures such as audit planning, programs, working papers, and sampling techniques.
3. To Conduct vouching and verification of income, expenditure, assets, and liabilities.
4. To Apply auditing techniques to banking and insurance sectors, focusing on financial statements and audit reports.
5. To Conduct audits of general and life insurance companies, including the maintenance of books and submission of reports.
6. To Prepare and interpret audit reports, ensuring compliance with auditing standards and formats.

### Detailed Scheme

Sr.No	Units/Modules	No. Of Lectures
1.	<b>Introduction to Auditing, Audit Procedure and Techniques</b> <ul style="list-style-type: none"><li>• Definition of Auditing, Objectives of Auditing, Inherent Limitation of Audit, Principles of Auditing, Types Errors and Frauds, Types of Audits</li><li>• Audit Planning, Audit Program, Audit Working Paper, Audit</li></ul>	15

	Note Book <ul style="list-style-type: none"> <li>• Audit Sampling, Internal Control, Internal Audit, Vouching of Income and Expenditure, Verification of Assets and Liabilities</li> </ul>	
<b>2.</b>	<b>Auditing of Banking and Insurance Companies</b> <ul style="list-style-type: none"> <li>• Introduction to Banking Companies Form and Content of Financial Statements, Qualification of Auditors, Auditors Report, Format of Audit Report, Long Form Audit Report, Conducting Audit, Initial Consideration by Statutory Auditor, Internal Control Systems, Verification of Assets and Liabilities</li> <li>• Audit of Companies Carrying General Insurance Companies, Audit of Companies Carrying Life Insurance Business Books and Registers to be Maintained, Submission of Reports and Returns, Audit of Accounts, Preparation of Audit and Internal Controls</li> </ul>	15
<b>TOTAL</b>		<b>30</b>

### **Self-Learning Topics (Unit wise)**

<b>1</b>	Audit Planning, Audit Program, Audit Working Paper, Audit Note Book
<b>2</b>	Reading and Understanding the audit reports of the Banking and Insurance Companies

### **Reference Books**

- 1) Auditing Principles and Practices – SK Basu
- 2) Sharma T. R., Auditing Principles and Problems, Sahitya Bhavan Agra
- 3) Spicer and Pegler, Practical Auditing
- 4) Woolf, Emile Auditing Today
- 5) Basu, Sanjib Kumar, Fundamentals of Auditing, Pearson
- 6) CA Surbhi Bansal – Auditing and Assurance
- 7) Taxman-Auditing
- 8) Dr S MeenaKumari- Fundamentals of Auditing
- 9) Baldev Sachdeva & Jagwant Singh Pradeep Kumar – Auditing Theory and Practice
- 10) Auditing Assurance Standards and Guidelines issued by ICAI

**Evaluation Pattern:**

**Evaluation Pattern**

**A) Formative Assessment**

**20 marks**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Marks</b>
1	Self-Learning Evaluation/ online examination/ Class test	15 Marks
2	Active participation in routine class instructional deliveries	05 Marks

**B) Summative Assessment**

**Semester End Examination- 60 %**

**30 Marks**

External Paper Pattern:

Q. 1	Full Length Question OR Full Length Question	15 marks
Q. 2	Full Length Question OR Full Length Question	15 marks
Note ,	15 marks question may be divided into sub questions of 7.5 and 7.5 or 8 and 7 or 10 and 5 or 5, 5 and 5 marks if required.	

# **PERSONAL FINANCIAL PLANNING**

## **UC- TBI-607**

### **Course Objective (CO):**

- Understand the key principles, processes, and components involved in comprehensive personal and professional financial planning.
- To equip students with knowledge and tools to evaluate financial goals, risk tolerance, and wealth-building strategies.
- Analyse various financial instruments, tax planning avenues, insurance, retirement schemes, and estate planning frameworks.
- Develop budgeting, investment, and savings strategies for individuals and businesses.
- Evaluate financial plans using tools such as time value of money, capital adequacy, asset allocation, and portfolio optimization.
- Strengthen ethical decision-making and advisory skills to meet client-specific financial goals.
- To prepare students for roles such as Financial Planner, Wealth Manager, Investment Advisor, Tax Consultant, or Client Relationship Executive.

### **Learning Outcome: (CO)**

- Remember the fundamental concepts of financial planning and components of a personal financial plan.
- Understand the interrelationship between life stages, financial goals, income sources, and investment needs.
- Analyse client needs and risk profiles to offer customized financial recommendations.
- Apply financial planning techniques using budgeting tools, calculators, and investment planning strategies.
- Evaluate financial plans with respect to liquidity, risk-return trade-offs, inflation, and future needs.

- Create comprehensive financial plans that include budgeting, investment, tax, retirement, and estate planning.

Sr. No.	Content	No. of Lectures
I	<b>Introduction to Personal Financial Planning</b> <ul style="list-style-type: none"> <li>1.1 Understanding Personal Finance</li> <li>1.2 Benefits of Financial Planning and financial goal setting</li> <li>1.3 Personal Financial Planning Process and financial freedom</li> <li>1.4 Properties/Assets and Loans/Debts</li> <li>1.5 Savings Vs. Investment and inflation</li> <li>1.6 Time Value of Money</li> <li>1.7 Cash flow management: income and expenditure statement</li> </ul>	8
II	<b>Financial Mathematics, Retirement and Insurance Planning</b> <ul style="list-style-type: none"> <li>2.1 Calculation of Returns-Nominal Rate of Return, Effective Rate of Return, Internal Rate of Return, and Compounded Annual Growth rate (CAGR), Real Rate of Return, Rate of Return after adjusting taxes, Analysis of Return..</li> <li>2.2 Risk &amp; Return Analysis (HPR)</li> <li>2.3 CIBIL score/ personal debt management</li> <li>2.4 Loan Calculations &amp; Amortization</li> <li>2.5 Net Worth Calculation and Financial Ratios</li> <li>2.6 Retirement planning and Retirement Corpus calculation:3 step process</li> <li>2.7 Insurance Planning and human life value calculation and expense replacement method calculation</li> </ul>	8
III	<b>Tax and estate Planning</b> <ul style="list-style-type: none"> <li>4.1 Income Tax s</li> <li>4.2 Capital gains tax</li> <li>4.3 Dividend tax</li> <li>4.4 Estate planning and succession planning</li> </ul>	8
IV	<b>Case study</b>	6

**Capstone Project Title:**

“Smart Personal Financial Planning using Real Tools”

Total Marks: 20

Tools to Use:

- ☒ Screener.in (for stock data)
- ☒ MoneyControl or MutualFundsIndia.com (for MF & SIP info)
- ☒ Excel / Google Sheets (for budgeting, calculations, goal tracker)

 Project Brief:

Assume you are starting your financial journey at age 22 with a monthly income of ₹25,000.

You need to design a practical financial plan for the next 12 months that includes:

- ◇ 1. Monthly Budget Plan (use Excel/Google Sheets)

Income, Expenses (split into essential, lifestyle, savings)

Use formulas for totals, savings %

Include a pie/bar chart of budget breakdown

- ◇ 2. Financial Goal & Investment Strategy

Pick 1 short-term goal (e.g., trip, laptop) and 1 long-term goal (e.g., retirement corpus, higher education)

Find 2 real investment products using:

Screener.in → pick 1 stock you would invest in

MoneyControl/MutualFundsIndia → pick 1 SIP or debt MF

Justify both in 2–3 bullet points (Why you chose them? What is the risk level?)

- ◇ 3. Mutual Fund Plan

Use SIP calculator (from Groww / AMFI / MoneyControl)

Choose 1 mutual fund suitable for your long-term goal

Show SIP amount, tenure, expected value

Add this plan to your Excel sheet or present as screenshot

- ◇ 4. Risk & Insurance Awareness

Briefly mention 1 insurance product you would consider (life or health)

One safety habit you will follow (e.g., UPI safety, not sharing OTPs)

### Online Resources

<https://www.youtube.com/watch?v=LLdKcFpHgM8>

<https://www.youtube.com/watch?v=C49nSjzg1iw>

<https://www.youtube.com/watch?v=XYkwa1D1AC4>

### References:

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

### Evaluation Pattern for 50 Marks:

Summative Assessment	Formative Assessment	Total Marks
30	20	50

#### A) Formative Assessment

20 marks

Sr. No.	Particulars	Marks
1	Self-Learning Evaluation/ Online examination/Case studies/Assignment	15 Marks
2	Active participation in routine class instructional deliveries	05 Marks

#### B) Summative Assessment

30 Marks

Q1	Full Length Question OR Full Length Question	15 Marks
Q2	Full Length Question OR Full Length Question	15 Marks
Note	15 marks question may be divided into sub questions of 7.5 and 7.5 or 8 and 7 or 10 and 5 or 5, 5 and 5 marks if required.	