



ಕ್ರಮಾಂಕ/No: MU/ACC/CR 7/2024-25/A8

ಕುಲಸಚಿವರ ಕಛೇರಿ

ಮಂಗಳಗಂಗೋತ್ರಿ- 574 199

Office of the Registrar

Mangalagangothri – 574 199

ದಿನಾಂಕ/Date: 09/07/2026

NOTIFICATION

Sub: Syllabi of UG Programmes under the Faculty of Commerce as per the SEP guidelines reg.

Ref: Decision of the Academic Council meeting dated: 29.06.2026

Pursuant to the above the syllabi of following UG programmes, prepared in accordance with the guidelines of the SEP commission and approved by the Academic Council at its meeting held on 29.06.2026 are hereby notified for implementation with effect from the academic year 2026-27.

Sl.No.	UG Programmes
1.	B.Com (V -VI sem)
2.	B.Com(Voc)(Office Management & Secretarial Practice) (V -VI sem)
3.	B.Com(Voc)(Tax Procedure & Practice) (V -VI sem)
4.	B.Com(Voc)(Computer Applications) (V -VI sem)
5.	B.Com (Voc) (Accounting & Finance) (V -VI sem)
6.	B.Com (Business Data Analytics) (V-VI sem)
7.	B.Com (Business Data Analytics) (III-IV sem)(Revised)
8.	B.Com(Voc)(Tax Procedure & Practice) (III-IV sem) (Revised)
9.	B.Com (Voc) (Office Management & Secretarial Practice) – (III-IVsem)(Revised)
10.	B.Com(Voc)(Computer Applications) (III-IV sem) (Revised)
11.	AEDP Programme-B.Com in Banking Financial Services and Insurance-(III- ~~VI~~ sem)(Revised)
12.	AEDP Programme-B.Com in Banking Financial Services and Insurance-(I-II sem) (Revised)
13.	B.Com (Voc) (Accounting & Finance) (III-IV sem)

	(Revised)
14.	AEDP Programme-B.Com in Retail Operations- (III-IV sem)
15.	AEDP Programme-B.Com in Retail Operations- (I-II sem)(Revised)
16.	B.Com (I-II sem)(Revised)
17.	B.Com (III-IV sem)(Revised)
18.	B.Com (Voc) (Accounting & Finance) (I-II sem) (Revised)
19.	BBA Logistics (V -VI sem)

Copy of the syllabi shall be downloaded from the Mangalore University website
www.mangaloreuniversity.ac.in


 REGISTRAR.

To:

- 1) The Registrar(Evaluation),Mangalore University.
- 2) The Chairpersons, U.G BOS in concerned subjects, Mangalore University.
- 3) The Director, College Development Council, Mangalore University.
- 4) The Principal's of all affiliated/Constituent colleges of Mangalore University.
- 5) The Director, computer centre, Mangalore University.
- 6) The Assistant Registrar/The superintendent, Academic section, O/O the Registrar, Mangalore university.
- 7) Guard file.

MANGALORE UNIVERSITY

Scheme of Teaching, Evaluation & Curriculum

Revised Syllabus from Academic Year 2026-27

III to VI Semester

Three Year Under-Graduate Program

Bachelor of Commerce (B.COM) –

AEDP BFSI

A. Regulations

B. Course Matrix

C. Curriculum of Courses

Programme Outcomes (PO) of AEDP BCom (BFSI) Degree Programme

The **Apprentice Embedded Degree programme** (AEDP) Bachelor of Commerce (BCom) BFSI programme has the core objective of preparing employable and resourceful graduates. With this positive outlook, the **programme outcomes** of BCom would be as follows:

- a. To provide students with the knowledge, skills, attitudes and values that will help them take decisions for their lives.
- b. Hands on tools to help them in the world of business and commerce with in depth awareness of the contents of different courses under the Programme.
- c. Holistic development of the personality to understand and actively participate in the well-being of the society.
- d. Work collaboratively and productively in teams. Critically evaluate new ideas, research findings, methodologies and theoretical frame work in their chosen elective field.
- e. Courses like Accounts Assistant, Insurance Advisors, Mutual Fund Distributors and Credit Processing Officers will built the Skills required in the field over a period of first four Semesters and Courses like Business and Applied Law, Financial Management, Financial Analysis, Business Mathematics and Statistics, Income Tax, Indirect Taxes, Corporate Taxation, etc will help a student build confidence and knowledge of the corporate world, will strengthen the legal aspects and will help in all round growth of a learner about the working of Banking, Financial Services & Insurance Sector.

Programme Objectives of BCom Degree

- a. To create Employable and resourceful Graduates ready to seek either fruitful employment or build in confidence to pursue entrepreneurship.
- b. Demonstrate leadership skills in all walks of life, be it personal or professional.
- c. Become academically brilliant and inculcate research skills to add to the existing stock of knowledge in the public domain.
- d. Create an unfulfilling urge to become enriching global citizens and
- e. Overall a constructive citizens of our country.

REGULATIONS PERTAINING TO B.COM (BFSI) - AEDP

1. INTRODUCTION

As per the Government Order No. ED 166 UNE 2023, Bangalore, dated 08.05.2024, all Universities in Karnataka, are required to revise the curriculum of Degree Programs as per the guidelines of the Karnataka State Higher Education Council and State Education Planning Commission, constituted by the government, from the academic year 2024-2025.

B. Com in BFSI is an Undergraduate three-year undergraduate apprenticeship embedded

program designed by Skill Council of India consisting of six semesters. The program is a judicious mix of professional education in the form of apprenticeship along with general and Retail operations management education on the principles of dual learning methodology.

This programme is an Apprenticeship Embedded Degree Programme (AEDP) curated in consultation with experts from Industry and Academia. The curriculum is dovetailed with the general management subjects taught under any undergraduate management programme whilst necessary skill training that is required to perform roles in Banking and financial institutions is embedded in the form of apprenticeship/ on-the-job training (OJT). On The Job training will be delivered in the live business environments under the guidance, training and coaching from the Industrialist. Therefore, the AEDP programme is designed to achieve hybrid outcomes to pave a well guided path for a fresh graduate to obtain a job after completion of the three-year degree programme whilst fast tracking her/ his career progression.

The student who joins this programme needs to study 2 years that is the first 4 Semesters in college and in the third year that is 5th and 6th Semester, the student will be placed with a suitable firm for Apprenticeship with a monthly stipend for one year. On successful completion of the third year Apprenticeship, the student will be awarded the Undergraduate Degree by the University. All the other Rules/Regulations/ Guidelines which are applicable to Regular graduate Courses of B.Com and BBA of Bengaluru City University will be applicable to this programme as well.

2. PROGRAM OBJECTIVES:

1. To create manpower for global middle level management equipped with core managerial competencies and relevant IT skills.
2. To cater to the requirements of Industries.
3. To prepare students to take up Higher Education to become business scientists, researchers, consultants and teachers, with core competencies.
4. To develop Ethical Managers with Inter-Disciplinary and Holistic approach.
5. To familiarize with retail store operations
6. To evaluate the processes followed for servicing customers at Point of Sale (POS)
7. To identify the processes and best practices to ensure security at retail stores
8. To understand the basic concepts, principles, tools and techniques of marketing.
9. To provide on the Job training in the live retail business environments under the guidance, training and coaching from the managers of various Financial Institutions associated with CRISP.

3. ELIGIBILITY FOR ADMISSION:

Candidates who have completed Two-year Pre-University Course of Karnataka State or 10+2 years of education in Karnataka and other states or its equivalent are eligible for admission into this program. Students who have cleared 2nd PUC Examination directly (through open schooling are also eligible to apply for this programme. Students who have completed Diploma in

Commercial Practice are eligible for lateral entry into 3rd Semester B.Com.

4. DURATION OF THE PROGRAMME:

The duration of the programme is three (03) years of Six Semesters. A candidate shall complete his/her degree within six (06) academic years from the date of his/her admission to the first semester. Students successfully completing three (03) years of the course will be awarded Bachelor's Degree in Commerce (BFSI) – B.COM- BFSI.

5. MEDIUM OF INSTRUCTION

The medium of instruction shall be in English. However, a candidate will be permitted to write the examination completely, either in English or in Kannada.

6. CLASSROOM STRENGTH OF STUDENTS

Maximum number of students in each section shall be 60 or as per University Regulations.

7. ATTENDANCE:

- a. For the purpose of calculating attendance, each semester shall be taken as a Unit.
- b. A student shall be considered to have satisfied the requirement of attendance for the semester, if he / she has attended not less than 75% in aggregate of the number of working periods in each of the courses compulsorily.
- c. A student who fails to complete the course in the manner stated above shall not be permitted to take the University examination.

8. TEACHING AND EVALUATION:

M.Com graduates with B. Com, B.B.M, BBA as basic degrees from a recognized University are only eligible to teach and to evaluate the Courses (except Languages & Constitutional Values) mentioned in this regulation. Languages and Constitutional Values shall be taught by the Post-graduates as recognized by the respective Board of Studies.

9. SCHEME OF EXAMINATION:

- a. There shall be a University examination at the end of each semester. The maximum marks for the university examination in each course/paper shall be 80.
- b. Of the 20 marks allotted for Internal Assessment, 10 marks shall be based on average of two tests (20 Marks each). Each test shall be of at least 01hour duration to be held during the semester. The remaining 10 marks of the Internal Assessment shall be based on Attendance and Assignments /skill development exercises of 05 marks each.
- c. The candidates who have passed each course in the semester end examination in the first attempt only shall be eligible for award of ranks. The first ten ranks only shall be notified by the University.

AEDP B.Com BFSI Course Curriculum

Course Type	Particulars	Total hours	Hours per week	Credits	Total Credits
I SEMESTER					
Skill Courses	Accounts Assistant	90	8	6	
Core Courses	Basic Business & Applied Law	48	4	4	
	Business Mathematics & Statistics	48	4	4	
	Corporate Accounting	48	4	4	
General Courses	Language I	48	4	3	
	Language II	48	4	3	
Compulsory	Constitution Values/ EVS	24	2	2	
			30	26	26
II SEMESTER					
Skill Courses	Insurance Advisor/Agent	90	8	6	
Core Courses	Financial Management	48	4	4	
	Financial Analysis and Portfolio Management	48	4	4	
	Management Accounting	48	4	4	
General Courses	Language I	48	4	3	
	Language II	48	4	3	
Compulsory	EVS/ Constitution Values	24	2	2	
			30	26	26
III SEMESTER					
Skill Courses	Mutual Fund Distributor	90	7	6	
Core Courses	Personal Financial Planning	48	4	3	
	Introduction to Indian Capital Markets	48	4	3	
	Sales & Distribution Management	48	4	3	
General Courses	Language I	48	4	3	
	Language II	48	4	3	
Compulsory	Income Tax – I	48	4	3	
			31	24	24
IV SEMESTER					
Skill Courses	Credit Processing Officer	90	7	6	
Core Courses	Retail Banking Assets Sales and Underwriting	48	4	3	
	Retail Banking Liabilities Sales	48	4	3	
	Indirect Tax	48	4	3	
General Courses	Language I	48	4	3	
	Language II	48	4	3	
Compulsory	Income Tax – II	48	4	3	
			31	24	24
V & VI SEMESTER					
V Sem	Apprenticeship				24
VI Sem	Apprenticeship				24
					148

Semester III	Course Title: Mutual Fund Distributor	Hours Per Week – 7	Total Credits: 6
Course Outcomes: At the end of the program, the learner will be able to: 1. Apply proper techniques to conduct market research on mutual funds and sell the products 2. Employ proper procedure to perform after-sales activities 3. Employ suitable practices to maintain data integrity and data privacy 4. Dramatize how to communicate effectively with guests, colleagues, and superiors to achieve a smooth workflow 5. Apply health, hygiene, and safety practices at the work place 6. Use resources at the workplace optimally			
Module	Contents	No. of Hours	
1	Introduction of Banking Sector and the Job Role of a Mutual Fund Distributor: Objectives and benefits of the Skill India Mission, Scope of Banking Industry and its sub-sectors, role and opportunities for a Mutual Fund Distributor & List the basic terminologies used in banking services.	06	
2	Conduct Market Research and Sell the Products: Legal and related regulations and functions of the national financial and regulatory authorities with regards to mutual funds like SEBI, etc., Methods of analysing mutual fund market to identify the top- performing funds, customer interests, trends, etc. and studying the features of identified top mutual funds and factors influencing them, Types of mutual fund schemes, their characteristics and structure, Standard methods of calculating risk adjusted returns, annual growth rate, Net Asset Value (NAV), and other accounting formulae that help in determining returns of mutual fund schemes, Significance of gathering and analyzing the latest insights for regular stock market updates, Process of creating customer profile, Standard procedure of conducting risk profiling and identifying the financial requirements and goals of the customer. List various documents required for sale and purchase of mutual funds and Methods to handle customers and their queries	36	
3	Perform After Sales Activities: Standard procedure to submit the request of customers for top-up/switch/redemption and mark lien on the mutual fund units, Standard procedure to update the KYC details, nomination, etc., Effective techniques for up- selling and cross-selling, based on revised financial goals of the customer, Significance of maintaining relationship with customers, and updating the customer on mutual fund and responding to their queries and concerns regarding the mutual fund schemes held by them& Risk-assessment methods for the customer portfolio in the changing market scenario	36	
4	Employability skills: Employability skills required for jobs in various industries, Ways to explore learning and employability portals, Significance of legal values, including civic rights and duties, citizenship, responsibility towards society, personal values and ethics such as honesty, integrity, caring and respecting others, etc. Significance of 21st century skills for employment, Benefits of the continuous learning, how to read and understand routine information, notes, instructions, mails, letters etc. written in English, Difference between job and career, Communicate and behave appropriately with all genders and PwD, how to escalate any issues related to sexual harassment at workplace according to Posh Act, Common components of salary and compute income, expenses, taxes, investments etc, Relevant rights and laws and use legal aids to fight against legal exploitation, Identify and list different types of entrepreneurship and enterprises and assess opportunities for potential business through research, identify and list sources of funding, anticipate, and mitigate any financial/ legal hurdles for the potential business opportunity & how to identify different types of customers. Identify and list apprenticeship opportunities and register for it as per guidelines and requirements.	12	
Application: This Course will be taught practically with approach towards clientele expectations.			

Additional Resources and Tools:
Visiting AMFI, SEBI & Specific AMC Websites and various relevant website for latest on the contents.
Evaluation and Assessment:
Exams and quizzes assessing understanding and application of different concepts.

Semester III	Course Title: Personal Financial Planning	Hours Per Week – 4	Total Credits: 3
Course Outcomes:			
1. This curriculum provides a comprehensive understanding of personal financial planning, covering theoretical concepts, practical applications 2. This course will help learners understand the behavioral aspects to empower individuals to make informed financial decisions and achieve their financial goals.			
Module	Contents	No. of Hours	
1	Foundations of Personal Financial Planning: Introduction to Personal Finance: Introduction to Personal Finance, Importance of personal financial planning, Key financial goals (short-term, medium-term, long-term), Overview of the financial planning process. Financial Statements and Budgeting: Understanding income statements and balance sheets, Budgeting techniques (zero-based budgeting, envelope system), Developing a personal budget and tracking expenses. Financial Goal Setting and Prioritization: Identifying financial goals and objectives, Setting SMART financial goals, Prioritizing goals based on importance and urgency.	10	
2	Managing Cash Flow and Debt: Cash Flow Management: Cash Flow Management, Managing income and expenses effectively, Strategies for increasing income (career advancement, side hustles), Emergency fund planning and savings strategies. Debt Management: Understanding different types of debt (credit card debt, student loans, mortgages), Debt repayment strategies (snowball method, avalanche method), Consolidation and refinancing options. Savings and Investment Strategies: Building a Savings Plan: Importance of saving for emergencies and future goals, Strategies for increasing savings rate (automatic transfers, pay yourself first), Savings vehicles (savings accounts, money market accounts, certificates of deposit). Introduction to Investments: Overview of investment options (stocks, bonds, mutual funds, ETFs), Risk-return trade-off and investment objectives, Basics of asset allocation and diversification. Retirement Planning: Understanding retirement needs and expenses, Retirement savings vehicles (401(k), IRA, pension plans), Retirement income sources (Social Security & Annuities).	14	
3	Risk Management and Insurance: Understanding Insurance: Types of insurance (life insurance, health insurance, property insurance), Evaluating insurance needs and coverage options, Importance of risk management in financial planning. Estate Planning: Basics of estate planning (wills, trusts, power of attorney), Estate planning considerations for different life stages, Minimizing estate taxes and probate costs.	10	
4	Tax Planning and Optimization: Tax Basics: Understanding the tax system (income tax, capital gains tax, and estate tax), Tax deductions and credits, Strategies for tax-efficient investing. Tax Planning Strategies: Retirement account contributions and withdrawals, Tax-loss harvesting, Charitable giving and tax deductions. Behavioral Finance and Psychology of Money: Understanding Behavioral Biases: Common behavioral biases in personal finance (loss aversion, overconfidence, anchoring), Impact of emotions on financial decision-making, Strategies for overcoming behavioral biases. Financial Psychology and Money Mindset: Building a healthy relationship with money, Goal visualization and motivation techniques, Financial mindfulness and stress management.	14	
Case Studies and Practical Applications: Analyzing real-life financial scenarios and case studies, Developing personalized financial plans and strategies, Simulated investment portfolio management exercises			

Additional Resources and Tools: Personal finance books, blogs, and podcasts - Indian Institute of Banking & Finance Financial planning software and tools (e.g., Mint, Personal Capital) Workshops and seminars on personal finance topics
Evaluation and Assessment: Assignments, quizzes, and exams assessing understanding of personal financial planning concepts and principles Case study analyses and presentations evaluating application of financial planning strategies Development of personal financial plans and portfolios

Semester III	Course Title: Introduction to Indian Capital Markets	Hours Per Week – 4	Total Credits: 3
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Course Outcomes:

1. This curriculum provides a comprehensive understanding of Indian capital market products, covering theoretical concepts & practical applications
2. It will help the learners understand the regulatory aspects needed to navigate and invest in the Indian Financial Markets.

Module	Contents	No. of Hours
1	Foundations of Indian Capital Market: Introduction to Indian Financial Markets: Overview of Indian capital markets (equity, debt, derivatives), Role and importance of capital markets in the Indian economy, Regulatory framework (SEBI, RBI, stock exchanges). Market Participants: Role of investors, issuers, intermediaries, and regulators, Overview of market infrastructure (stock exchanges, depositories, clearing corporations), Types of market participants (retail investors, institutional investors, market makers).	10
2	Equity Market Products: Introduction to Equities: Basics of stocks and shares, Types of equities (common stock, preferred stock), Stock exchanges in India (NSE, BSE). Equity Market Operations: Trading mechanisms (cash market, derivatives market), Order types and execution, Market indices (Nifty, Sensex) and their significance. Initial Public Offerings (IPOs): Process of IPO issuance, IPO valuation methods, Investing in IPOs: Opportunities and risks. Debt Market Products: Introduction to Debt Instruments: Types of debt securities (bonds, debentures, government securities), Characteristics of debt instruments (coupon rate, maturity, credit rating), Role of debt markets in financing. Bond Market Operations: Bond pricing and yield calculation, Primary bond market vs. secondary bond market, Government securities market (G-Sec market). Corporate Bonds and Debentures: Issuance process and documentation, Credit rating agencies and credit risk assessment, Investing in corporate bonds: Strategies and considerations.	16
3	Derivatives Market Products: Introduction to Derivatives: Basics of derivatives (futures, options, swaps), Purpose and functions of derivatives markets, Regulatory framework for derivatives trading. Futures and Options: Mechanics of futures contracts (trading, margin, settlement), Options contracts (call options, put options), Trading strategies using futures and options, Currency and Interest Rate Derivatives, Currency futures and options, Interest rate futures, Hedging and speculation using currency and interest rate derivatives.	10
4	Mutual Funds and Exchange-Traded Funds (ETFs): Introduction to Mutual Funds: Basics of mutual funds (structure, types), Mutual fund units and NAV calculation, Role of mutual funds in investment management. Types of Mutual Funds: Equity funds, debt funds, hybrid funds, Index funds vs. actively managed funds, Sectoral funds and thematic funds. Exchange-Traded Funds (ETFs): Structure and features of ETFs, Advantages of investing in ETFs, ETFs vs. mutual funds: A comparative analysis Alternative Investment Products: Real Estate Investment Trusts (REITs): Introduction to REITs, Structure and operation of	12

	REITs, Investing in REITs: Pros and cons. Infrastructure Investment Trusts (InvITs): Basics of InvITs, InvIT structure and regulation, Investing in InvITs: Risks and rewards.	
Case Studies and Practical Applications: Analyzing real-world investment scenarios and case studies, Simulated trading exercises using virtual trading platforms, Portfolio construction projects incorporating various capital market products		
Additional Resources and Tools: Financial market textbooks, research papers, and regulatory publications - Indian Institute of Banking & Finance Financial news portals and market analysis websites (e.g., Money control, Economic Times) Interactive trading platforms and virtual investment simulations		
Evaluation and Assessment: Assignments, quizzes, and exams assessing understanding of Indian capital market products and concepts Case study analyses and presentations evaluating application of investment strategies Portfolio performance assessments and investment simulations		

Semester III	Course Title: Sales and Distribution Management	Hours Per Week – 4	Total Credits: 3
Course Outcomes: 1. This curriculum provides a comprehensive understanding of sales and distribution management, covering theoretical concepts & practical applications 2. It will help the learners understand the emerging trends to prepare them for careers in sales management, channel management, retail management and related fields.			
Module	Contents	No. of Hours	
1	Foundations of Sales and Distribution Management: Introduction to Sales Management: Definition and scope of sales management, Importance of sales function in business, Evolution of sales management concepts. Sales Process: Steps in the sales process (prospecting, pre-approach, approach, presentation, closing, follow-up), Sales cycle and pipeline management, Customer relationship management (CRM) systems. Distribution Channels: Types of distribution channels (direct, indirect, omnichannel), Channel design and management, Selection of distribution partners and intermediaries. Sales Strategies and Planning: Sales Planning and Forecasting: Setting sales objectives and targets, Sales forecasting methods (qualitative and quantitative), Sales budgeting and resource allocation. Sales Strategies: Market segmentation and targeting, Positioning and differentiation strategies, Pricing strategies and tactics. Sales Promotion and Personal Selling: Sales promotion techniques (discounts, coupons, sales contests), Personal selling skills and techniques, Sales presentation and negotiation skills.	12	
2	Sales Force Management: Recruitment and Selection: Sales force recruitment methods, Selection criteria for sales personnel, Assessing sales aptitude and skills. Training and Development: Sales training programs and methods, Product knowledge training, Sales techniques and communication skills training. Motivation and Compensation: Sales incentive schemes (commission, bonuses, contests), Motivational theories and techniques, Performance appraisal and feedback mechanisms. Sales Analytics and Performance Measurement:: Sales Performance Metrics: Key performance indicators (KPIs) for sales, Sales activity tracking (calls, meetings, conversions), Sales productivity and efficiency metrics. Sales Analytics: Data-driven decision making in sales, Sales forecasting models, Customer lifetime value analysis. Sales Force Automation: Sales Force Automation, CRM systems and sales automation tools, Lead management and tracking, Integration with other business systems (ERP, marketing automation).	12	
3	Channel Management and Logistics: Channel Relationship Management: Partner selection and evaluation, Channel conflict resolution, Channel incentives and support programs. Logistics and Supply Chain Management: Inventory management and replenishment strategies, Order processing and fulfillment, Warehousing and distribution network design.	10	

4	Retail Management: Retailing Concepts: Types of retail formats (brick-and-mortar, e-commerce, mobile commerce), Retail store layout and design, Merchandising and visual merchandising techniques. Customer Service and Experience: Importance of customer service in retail, Managing customer complaints and feedback, Creating memorable customer experiences. Emerging Trends and Technologies in Sales and Distribution: E-commerce and Digital Sales: Trends in online retailing and e-commerce, Digital marketing strategies for sales, Omnichannel retailing and integrated sales approaches. Artificial Intelligence (AI) in Sales: AI-powered sales automation and predictive analytics, Chatbots and virtual assistants in sales, Personalization and recommendation engines.	14
Case Studies and Practical Applications: Analyzing real-world sales and distribution management scenarios and case studies, Developing sales plans and strategies for hypothetical businesses, Simulated sales presentations and negotiations		
Additional Resources and Tools: Sales management textbooks, journals, and academic literature – Vipul Prakashan Sales training programs and workshops, Sales automation software and CRM platforms		
Evaluation and Assessment: Assignments, quizzes, and exams assessing understanding of sales and distribution management concepts and principles. Case study analyses and presentations evaluating application of sales strategies and techniques. Sales role-playing exercises and performance evaluations		

Semester III	Course Title: Income Tax – I	Hours Per Week – 4	Total Credits: 3
Course Outcomes: 1. This curriculum provides a comprehensive understanding of direct taxes, covering theoretical concepts, practical applications 2. This course will help learners understand the advanced topics to prepare themselves for careers in taxation field.			
Module	Contents	No. of Hours	
1	Foundations of Direct Taxes: Introduction to Direct Taxes: Definition and types of direct taxes, Historical perspective and evolution of direct taxation. Constitutional Framework: Constitutional provisions related to taxation in India, Distribution of taxing powers between the central and state governments. Basic Principles of Taxation. Income Tax Laws and Regulations: Income Tax Act, 1961: Overview of the Income Tax Act and its amendments, Structure and organization of the Income Tax Act.	10	
2	Income from Salary Exempted incomes U/s 11 relating to computation of Salary Income. Income from Salary: Characteristics of Salary Income – Allowances – Perquisites and their valuation - Residential Accommodation, Obligations paid by the employer, Any other Amenity or benefit received free of cost, Sweat Equity Shares etc. - Tax free perquisites – Medical Facilities; Provident Funds – Meaning & Income Tax provisions relating to Recognized Provident Fund and Superannuation Fund; Deductions under Sec.19. Problems on Computation of Taxable Salary and Deductions u/s 123 & 124. Provisions relating to Deduction of Tax at Source (TDS) from Salaries u/s 392.	16	
3	Income from House Property: Introduction - Basis for charge - Deemed owners -House property incomes exempt from tax, composite rent and unrealized rent. Annual Value –Determination of Annual Value - Deductions from Annual Value - Problems on Computation of Income from House Property.	12	

4	Income from Business or Profession: Business, Profession & Vocation – Inclusions in business income. Depreciation: Conditions for allowing Depreciation – Block of Assets – Rules governing Depreciation – Additional Depreciation - Computation of Depreciation. Deduction Permissible u/s 28 to 35, Expenses not Deductible u/s 36 – Deemed Business Incomes u/s 38 - Computation of Professional Income and Business Income.	10
Case Studies and Practical Applications: Analyzing case studies related to tax planning, computation, and compliance Preparation of tax returns for individuals and corporates Simulation exercises on handling tax assessments and appeals		
Additional Resources and Tools: Tax software and online tools for computation and filing of tax returns - Indian Institute of Banking & Finance, Manan Prakashan, Vipal Prakashan Taxation journals, books, and online resources Workshops, seminars, and webinars conducted by tax experts		
Evaluation and Assessment: Practical assignments on tax computation, planning, and compliance. Quizzes and tests assessing understanding of tax laws and principles Project work involving application of tax knowledge in real-world scenarios		

Reference Books:

Sl. No.	Title of the Book	Name of the Author/s	Name of the Publisher
1	Direct Taxes,	Dr. Vinod K Singhanian,	Taxmann's Publications.
2	Income Tax Law and Practice,	Dr. H.C.Mehrotra and Dr. S.P.Goyal,	Sahithya Bhavan Publication.
3	Students Hand Book on Taxation	T.N. Manoharan	Snow White Publications.
4	Practical Approach to Income Tax	Dr. Girish Ahuja and Dr. Ravi Gupta	Commercial Law Publishers (India) Pvt. Ltd.
5	Income Tax – I & II	Dr. Ravi M.N., Dr. Suman Shetty N and Bhanuprakash B.E.	Professional Books publishers

Semester IV	Course Title: Credit Processing Officer	Hours Per Week – 7	Total Credits: 6
Course Outcomes: At the end of the program, the learner will be able to: 1. Employ appropriate methods to verify and check eligibility of the loan application 2. Apply proper procedure to prepare the credit appraisal memorandum 3. Prepare a sample credit appraisal memorandum based on inputs/data from the application form and supporting documents 4. Apply proper procedure for providing services to customers 5. Prepare a sample periodic report on status of the sourced customers 6. Employ suitable practices to maintain data integrity and data privacy 7. Dramatize how to communicate effectively with guests, colleagues, and superiors to achieve a smooth workflow 8. Apply health, hygiene, and safety practices at the workplace 10. Use resources at the workplace optimally 11. Employ proper process for corporate loan applications 12. Apply appropriate process for lease finance application			
Module	Contents	No. of Hours	
1	Introduction to the Banking Sector and the Job Role of a Credit Processing Officer: Objectives and benefits of the Skill India Mission, Scope of Banking Industry and its sub-sectors, Job role and opportunities for a Credit Processing Officer and List the basic terminologies used in the banking services	10	
2	Check and Verify Eligibility of the Loan Application: Standard policies and procedures on providing loan, Standard procedure to check and verify loan applicant's account history and the loan application form, Eligibility criteria for various types of loan applicants and loan products, List various supporting documents required for loan along with application form as per the standard checklist, Standard procedure of conducting all due-diligence for loan application and to check validity of the documents, Process to extract the latest CIBIL score or credit rating as applicable for the loan applicant and Standard procedure to maintain the record of loan applications.	16	
3	Prepare the Credit Appraisal Memorandum: Standard policies and procedures on providing loan, List various documents required for loan as per the checklist, Standard procedure to scrutinize the loan application and related documents, Significance of quantitative and qualitative data provided by the loan applicant, Types of loans and borrowers and the respective terms and conditions and credit policy for different loan products, Methods of computing projected cash flows and incorporating findings of the reports of the third-party vendors, Methods of reviewing and noting comments on the banking habit of the applicant, Standard procedure to review the CIBIL score/credit rating against the applicant's present loan outstanding and Standard procedure to prepare the credit appraisal memorandum.	16	
4	Employability Skills: Employability skills required for jobs in various industries, Ways to explore learning and employability portals, Significance of legal values, including civic rights and duties, citizenship, responsibility towards society, personal values and ethics such as honesty, integrity, caring and respecting others, etc. Significance of 21st century skills for employment, Benefits of the continuous learning, how to read and understand routine information, notes, instructions, mails, letters etc. written in English, Difference between job and career, Communicate and behave appropriately with all genders and PwD, how to escalate any issues related to sexual harassment at workplace	12	

	according to Posh Act, Common components of salary and compute income, expenses, taxes, investments etc, Relevant rights and laws and use legal aids to fight against legal exploitation, Identify and list different types of entrepreneurship and enterprises and assess opportunities for potential business through research, identify and list sources of funding, anticipate, and mitigate any financial/ legal hurdles for the potential business opportunity & how to identify different types of customers. Identify and list apprenticeship opportunities and register for it as per guidelines and requirements.	
5	Process Corporate Loan Applications: Procedure to carry out loan processing activities, Documents required for loan processing application, Methods of evaluating the financial history and income of the borrower as well as examining the existing debt of the entity and purpose of the loan, Standard methods of analyzing the credit history, available collateral and income of the borrower along with the loan sanction limit based on the analyzed documents, Eligibility criteria for sanctioning a loan and factors that guide decision making for loan processing, Techniques to analyze related documents for loan application, Importance of ensuring the agreement of the parties involved in loan processing on the terms and condition as well as making sure the documents are appropriately signed by the borrower and the loan is disbursed as per the standards & Significance of achieving the targets of loan application of the day.	14
6	Process Lease Finance Application: Types of leases and lease plans offered by different lease-finance companies, Terms of typical lease finance contracts and typically leased assets and their market prospects, Effective methods of evaluating the financial history or income of the lessee, risk-return of the lease deal and various related operating and administrative costs as per standard procedure, Methods to estimate value and resale value of asset. Discuss eligibility, sanction criteria and information required for lease finance, Standard methods to analyse the application and supporting documents and forward them for lease approval, Significance of achieving the targets of loan application of the day and Standard documentation process for processing lease	16
Application: This Course will be taught practically with approach towards clientele expectations.		
Additional Resources and Tools: Visit RBI, SBI, other banks & CIBIL Websites and various other relevant website for latest on the contents.		
Evaluation and Assessment: Exams and quizzes assessing understanding and application of different concepts.		

Semester IV	Course Title: Retail Banking Assets Sales and Underwriting	Hours Per Week – 4	Total Credits: 3
Course Outcomes: 1. This curriculum provides a comprehensive understanding of retail banking asset sales, covering theoretical concepts and practical applications 2. This course will help learners understand the regulatory compliance considerations to equip sales professionals with the skills and knowledge needed to succeed in retail banking sales roles. 3. This course will also equip underwriting professionals with the skills and knowledge needed to effectively assess and manage credit risk in retail banking portfolios.			
Module	Contents	No. of Hours	
1	Foundations of Retail Banking Asset Sales: Introduction to Retail Banking: Overview of retail banking products and services, Importance of retail banking asset sales in revenue generation, Role of retail banking sales professionals. Understanding Retail Banking Products: Understanding Retail Banking Products, Understanding Retail Banking Products, Types of retail banking assets (loans, mortgages, credit cards), Features, benefits, and risks associated with each product, Regulatory requirements and compliance considerations. Sales Process in Retail Banking: Sales funnel stages (prospecting, qualification, presentation, closing), Relationship-building techniques with retail banking customers, Cross-selling and upselling strategies. Retail Banking Sales Techniques: Customer Needs Analysis: Understanding customer financial goals and needs, Conducting financial health checks and risk assessments, Identifying opportunities for personalized product recommendations. Effective Sales Communication: Active listening and questioning techniques, Value-based selling approach, Overcoming objections and handling customer concerns. Product Knowledge and Demonstration: In-depth understanding of retail banking products and features, Demonstrating product benefits and suitability to customers, Using product comparison and visualization tools.	10	
2	Relationship Management and Customer Service: Building Customer Relationships: Building rapport and trust with retail banking customers, Managing customer expectations and preferences, Strategies for retaining and nurturing customer relationships. Customer Service Excellence: Providing personalized service and support, Handling customer inquiries, complaints, and feedback, Resolving customer issues promptly and effectively. Client Onboarding and Retention: Onboarding new retail banking customers smoothly, Developing customer retention strategies, Conducting customer satisfaction surveys and feedback sessions. Regulatory Compliance and Risk Management: Compliance Requirements in Retail Banking Sales: Understanding regulatory frameworks (e.g., Consumer Financial Protection Bureau, Anti-Money Laundering laws), Compliance with Fair Lending laws and regulations, Responsible lending practices and customer privacy protection. Risk Assessment and Mitigation: Identifying and assessing credit risk in retail banking assets, Implementing risk management controls and procedures, Monitoring and managing portfolio risk exposure. Ethical Sales Practices: Ethical Sales Practices, Adhering to ethical standards and professional conduct, Avoiding predatory lending practices and deceptive sales tactics, Promoting financial literacy and consumer education. Sales Performance Measurement and Improvement: Key Performance Indicators (KPIs): Tracking sales metrics (conversion rates, average deal size, customer lifetime value), Setting SMART sales goals and targets, Performance evaluation and feedback mechanisms. Continuous Learning and Development: Staying updated on industry trends and market developments, Participating in training programs and skill enhancement workshops, Learning from successful sales strategies and best practices.	12	
3	Foundations of Retail Banking Assets Underwriting: Introduction to Retail Banking Underwriting: Overview of retail banking assets (loans, mortgages, credit cards), Importance of underwriting in retail banking risk management,		

	Role of underwriters in the loan approval process. Credit Risk Management: Understanding credit risk and its components, Credit risk assessment methodologies, Factors affecting creditworthiness of borrowers. Regulatory Environment: Overview of retail lending regulations (e.g., Consumer Financial Protection Bureau, Fair Lending laws), Compliance requirements and regulatory guidelines, Ethical considerations in retail banking underwriting. Loan Underwriting Processes: Pre-Application Assessment: Customer eligibility criteria and pre-qualification requirements, Initial customer screening and risk profiling, Gathering relevant customer information and documentation. Credit Analysis: Assessing borrower's creditworthiness (credit history, income, debt-to-income ratio), Assessing borrower's creditworthiness (credit history, income, debt-to-income ratio), Financial statement analysis and cash flow assessment, Evaluating collateral and loan security. Decision Making and Approval: Loan structuring and terms negotiation, Risk-based pricing and interest rate determination, Credit scoring models and automated underwriting systems. Retail Banking Products Underwriting: Consumer Loans Underwriting: Types of consumer loans (personal loans, auto loans, student loans), Underwriting criteria and risk assessment factors, Loan documentation requirements and processing procedures. Mortgage Underwriting: Mortgage loan types (fixed-rate, adjustable-rate, FHA, VA), Mortgage underwriting standards and guidelines, Appraisal and valuation of real estate properties. Credit Card Underwriting: Credit card application screening and evaluation, Credit limit determination and risk management, Assessing credit card affordability and usage patterns.	16
4	Risk Management and Mitigation: Credit Risk Mitigation Strategies: Loan diversification and portfolio management, Collateralization and asset-backed securities, Credit enhancements and guarantees. Fraud Prevention and Detection: Identifying red flags and warning signs of fraud, Anti-money laundering (AML) and know-your-customer (KYC) procedures, Fraud detection tools and techniques. Loan Loss Provisioning and Reserving: Estimating and provisioning for loan losses, Reserve management and impairment testing, Regulatory requirements for loan loss reserves. Underwriting Quality and Performance Monitoring: Quality Control and Assurance: Underwriting quality standards and best practices, Quality control measures and audits, Continuous improvement and process optimization. Monitoring and Reporting: Tracking loan performance and delinquency rates, Early warning indicators and risk triggers, Reporting to senior management and regulatory authorities.	10
Case Studies and Practical Applications: Analyzing real-world retail banking sales scenarios and case studies Role-playing exercises and simulations Field visits to observe retail banking sales processes in action Analyzing real-world underwriting scenarios and case studies Underwriting decision-making projects and presentations		
Additional Resources and Tools: Retail banking sales manuals, scripts, and training materials - Indian Institute of Banking & Finance Sales automation tools and customer relationship management (CRM) software Online resources and industry publications on retail banking sales strategies Underwriting manuals, guidelines, and training materials - Indian Institute of Banking & Finance Underwriting software and decision support systems Industry publications and research reports on retail banking underwriting practices		

Evaluation and Assessment:

Sales performance evaluations and assessments

Role-play observations and feedback sessions

Case study analyses and presentations

Underwriting case analysis and presentations

Quality assurance evaluations and audits

Performance metrics tracking and analysis

Semester IV	Course Title: Retail Banking Liabilities Sales	Hours Per Week – 4	Total Credits: 3
Course Outcomes: 1. This curriculum provides a comprehensive understanding of retail banking liabilities sales, covering theoretical concepts, practical applications 2. This course will help the learner understand the various regulatory compliances to equip themselves with the skills and knowledge needed to succeed in retail banking sales roles.			
Module	Contents	No. of Hours	
1	Foundations of Retail Banking Liabilities Sales: Introduction to Retail Banking Liabilities: Overview of retail deposit products (savings accounts, checking accounts, certificates of deposit), Importance of liabilities sales in retail banking revenue generation, Role of liabilities sales professionals in banking institutions. Understanding Customer Needs and Preferences: Identifying customer financial goals and objectives, conducting needs assessments and financial health checks, Segmentation and targeting of retail banking customers. Regulatory Environment and Compliance: Regulatory framework governing retail banking liabilities sales (e.g., Consumer Financial Protection Bureau, Know Your Customer regulations), Compliance requirements and ethical considerations in retail banking sales practices, Anti-money laundering (AML) and customer due diligence (CDD) procedures. Retail Deposit Products and Features: Savings Accounts: Types of savings accounts (regular savings, high-yield savings, money market accounts), Features, benefits, and interest rate structures, Target customer segments and marketing strategies. Checking Accounts: Types of checking accounts (basic checking, interest-bearing checking, premium checking), Account features, fees, and overdraft protection options, Cross-selling opportunities and relationship-building strategies. Certificates of Deposit (CDs): Characteristics of CDs (term length, interest rates, early withdrawal penalties), Advantages and limitations of CDs for customers, Positioning CDs as part of a diversified savings portfolio.	16	
2	Sales Techniques and Strategies: Consultative Selling Approach: Building rapport and trust with retail banking customers, asking probing questions to uncover customer needs and financial goals, Tailoring product recommendations based on customer profiles. Value Proposition and Benefits Communication: Articulating the value proposition of retail deposit products, highlighting key features and benefits to customers, overcoming objections and addressing customer concerns. Cross-Selling and Up-Selling: Identifying cross-selling opportunities based on customer relationships and transaction history, Promoting bundled product offerings and package deals, Maximising customer lifetime value through up-selling strategies.	10	
3	Relationship Management and Customer Service: Building Customer Relationships: Developing long-term relationships with retail banking customers, Providing personalized service and proactive account management, Leveraging customer feedback for product improvement and innovation. Customer Onboarding and Engagement: Streamlining the account opening process for new customers, Onboarding best practices and welcome communication strategies, Engaging customers through targeted marketing campaigns and loyalty programs. Customer Retention and Loyalty: Strategies for retaining retail banking customers and reducing churn, Recognizing and rewarding customer loyalty, Handling customer complaints and resolving issues promptly.	10	
4	Sales Performance Measurement and Improvement: Key Performance Indicators (KPIs): Tracking sales metrics (account openings, deposit balances, cross-sell ratio), Setting sales targets and performance goals, Performance evaluation and feedback mechanisms. Continuous Learning and Development: Staying updated on retail banking products and industry trends, Participating in sales training programs and skill enhancement workshops, Learning from successful sales strategies and best practices. Sales Automation and Technology: Leveraging sales automation tools and customer relationship management (CRM) software, Analyzing customer data and behavior to inform sales strategies, Using technology to streamline	12	

	sales processes and improve efficiency.	
Case Studies and Practical Applications: Analyzing real-world retail banking sales scenarios and case studies Role-playing exercises and simulations Sales campaign development and execution projects		
Additional Resources and Tools: Retail banking sales manuals, scripts, and training materials - Indian Institute of Banking & Finance Sales automation software and CRM platforms Industry publications and research reports on retail banking sales strategies		
Evaluation and Assessment: Sales performance evaluations and assessments Role-play observations and feedback sessions Case study analyses and presentations		

Semester IV	Course Title: Indirect Taxes	Hours Per Week – 4	Total Credits: 3
Course Outcomes: 1. This curriculum provides a comprehensive understanding of indirect taxes, covering theoretical concepts & practical applications. 2. Advanced topics in this course will prepare students for careers in indirect taxation, customs, international trade or related fields.			
Module	Contents	No. of Hours	
1	Foundations of Indirect Taxes: Introduction to Indirect Taxes: Definition and types of indirect taxes, Importance and role of indirect taxes in the economy. Evolution of Indirect Taxation in India: Historical overview of indirect taxation in India, Transition from cascading taxes to GST regime. Basic Concepts in Indirect Taxation: Concepts of supply, goods, services, and taxable events, Principles of levy, collection, and administration of indirect taxes. Excise Duty and Other Indirect Taxes: Excise Duty: Overview of central excise duty and related laws, Excise duty on manufacturing, production, and clearance of goods. Goods and Services Tax (GST): Objectives and salient Features of GST; Genesis of GST: Taxes subsumed and not subsumed under GST; Structure of GST (Dual Model) - Types of GST (CGST, SGST/UTGST and IGST); Benefits and Limitations of GST – Relevance of Articles 246A, 269A, No 366 and 279A of Indian Constitution; GST Council – Structure, Composition, Powers and Functions. GST Act, 2017 – Salient features and Important Definitions. E-way Bill, Reverse Charge Mechanism, Foreign Diplomatic Mission. Supply - Types of supply. Rates of GST.	14	
2	Registration and Returns under GST Registration procedure, persons liable, persons not liable, compulsory registration, Deemed registration, Documents required for registration, Goods and Service Tax Identification Number (GSTIN) and Unique Identification Number (UIN), Special provisions for casual taxable persons and non-resident taxable persons. Aggregate Turnover - inclusions & exclusions. Composition Scheme: Conditions and GST Provisions – problems on computation of turnover for the purpose of registration and applicability of Composition Levy. Taxable Turnover under CGST, SGST and IGST. Returns under GST – types of returns	12	
3	Procedure and Incidence of Tax under GST: Provisions and procedure relating to levy of GST. Documents: Tax Invoice, Credit and Debit Notes. HSN/SAC codes – meaning, source and identification; Scope of supply, tax liability on mixed and composite supply. Time of Supply of Goods and Services; Place of Supply of Goods and Services; Valuation of Taxable Supply: Valuation rules - Transaction Value – Inclusions and Exclusions - Computation of taxable value and tax liability.	14	
4	Customs Duty:		

	Customs Law and Regulations: Customs Act, 1962 and related rules, Classification of goods, valuation, and assessment under customs. Import Duties and Procedures: Basic customs duty, countervailing duty (CVD), and special additional duty (SAD), Customs clearance procedures, documentation, and compliance requirements.	12
Case Studies and Practical Applications: Analyzing case studies related to GST registration, compliance, and indirect tax planning Preparation of GST returns and customs documentation using case studies Simulation exercises on handling GST-related queries and customs clearance procedures		
Additional Resources and Tools: GST portals, customs websites, and online resources provided by government authorities Training materials and guides on GST compliance and customs procedures - Indian Institute of Banking & Finance, Manan Prakashan, Vipal Prakashan Workshops, seminars, and webinars conducted by experts in indirect taxation		
Evaluation and Assessment: Practical assignments on GST registration, filing returns, and customs clearance procedures Quizzes and tests assessing understanding of indirect tax laws and compliance requirements Project work involving application of indirect tax knowledge in real-world scenarios		

Reference Books:

Sl. No.	Title of the Book	Name of the Author/s	Name of the Publisher
1	GST Law & Practice	CA Ashok & CA Raj Jaggi	Bharath Books
2	GST Ready Reckoner	CA Pankal Goel	Commercial Law Publishers (India) Pvt. Ltd.
3	Systematic Approach to Taxation containing Income Tax & GST	Dr. Girish Ahuja and Dr. Ravi Gupta	Commercial Law Publishers (India) Pvt. Ltd.
4	Indirect Tax Laws	Dr. Vinod K Singhania	Taxmann's Publication
5	Indirect Tax Laws	Dr. Yogendra Bangar & Dr. Vandana Bangar	Bangar's Publication
6	Students Hand Book on Taxation	T.N. Manoharan	Snow White Publications.
7	Direct Tax Laws and International Taxation	T. N. Manoharan et al	Snow White Publications
8	Students Guide to Income Tax (including GST)	Dr. Vinod K Singhania & Dr. Monica Singhania	Taxmann's Publication
9	GST and Customs Duty	Dr. Ravi M.N. and Dr. Suman Shetty N. and Dr. Bhanupraksh B.E.	Professional book publisher

Semester IV	Course Title: Income Tax – II	Hours Per Week – 4	Total Credits: 3
Course Outcomes: 1. This curriculum provides a comprehensive understanding of direct taxes, covering theoretical concepts, practical applications 2. This course will help learners understand the advanced topics to prepare themselves for careers in taxation field.			
Module	Contents	No. of Hours	
1	Income from Capital Gains and Other Sources Capital Asset – Exceptions to Capital Asset – Types of Capital Assets: Short Term & Long Term – Transfer, Transactions not regarded as Transfer- Short Term and Long Term Capital Gains - Cost of Acquisition: Meaning and Income Tax Rules – Exemptions available in respect of Capital Gains – Problems on Computation of Taxable Capital Gains. Income from other sources: Inclusions - Interest on securities – Types of Securities - Grossing up Rules – Other Important Exemptions u/s10 including section 10(15) – Unexplained Asset/ Expenditure/ Investment - Deductions u/s 93.	12	
2	Assessment of Individuals: Set off and Carry forward of losses. General deductions U/s 80. Rates of Income Tax (Old & New Tax Regime); Rebate u/s 87A and provisions relating to Marginal Relief. Computation of Total Income and Tax Liability (Old & New Tax Regime) (including Partial Integration of Agricultural Income) - Taxability of share of income from HUF and from Firm/ AOP.	14	
3	Assessment of Companies: Introduction – Meaning & Definition of Company – Types of Companies under Income Tax Act - Computation of Total Income; Computation of Book Profits and Tax liability (applicability of Minimum Alternate Tax: MAT u/s 115JB)	14	
4	Assessment and Appeals: Assessment Procedures: Types of assessments (scrutiny assessment, best judgment assessment, etc.), Time limits for filing returns and assessment proceedings. Appeals and Dispute Resolution: Appellate authorities under the Income Tax Act, Procedures for filing appeals and resolution of tax disputes	8	
Case Studies and Practical Applications: Analyzing case studies related to tax planning, computation, and compliance Preparation of tax returns for individuals and corporates Simulation exercises on handling tax assessments and appeals			
Additional Resources and Tools: Tax software and online tools for computation and filing of tax returns - Indian Institute of Banking & Finance, Manan Prakashan, Vipal Prakashan Taxation journals, books, and online resources Workshops, seminars, and webinars conducted by tax experts			
Evaluation and Assessment: Practical assignments on tax computation, planning, and compliance. Quizzes and tests assessing understanding of tax laws and principles Project work involving application of tax knowledge in real-world scenarios			

Reference Books:

Sl.No	Title of the Book	Name of the Author/s	Name of the Publisher
1	Direct Taxes Law & Practice with Special Reference to Tax	Dr. Vinod K Singhania & Kapil Singhania	Taxmann's Publications.

	Planning		
2	Income Tax Law and Practice	Dr. H.C.Mehrotra and Dr. S.P.Goyal,	SahithyaBhavan Publication.
3	Students Hand Book on Taxation	T.N. Manoharan	Snow White Publications.
4	Practical Approach to Income Tax	Dr. Girish Ahuja and Dr. Ravi Gupta	Commercial Law Publishers (India) Pvt. Ltd.
5	Direct Tax Laws and International Taxation	T. N. Manoharan et al	Snow White Publications
6	Income Tax Law and Practice	V. P. Gaur, D. B. Narang et. al	Kalyani Publishers
7	Income Tax - III	Dr. Ravi M.N. and Dr. Suman Shetty N. and Dr. Bhanupraksh B.E.	Professional book publisher

Semester V	Course Title: Apprenticeship	Skill Sector Council will be arranging for Two semester Apprenticeship for students and also conduct evaluation.	Credits: 30
Semester VI	Course Title: Apprenticeship		Credits: 30

Notes:

1. Semester End Exams will be for 3 hours duration and for 80 marks. In case of Skill based paper the Semester End Exam will be for 60 marks with a 2-hour duration with practicals for 20 marks
2. Two internal Assessment exams of 1 hour duration for 30 marks each must be conducted.
3. Internal Assessment will be for 20 marks. It encompasses 10 marks for two internal assessment exams (5 marks each), 5 marks for Assignment/Projects & 5 marks for Class Test/Course Activity/Quizzes/Workshops, etc.
4. Wherever possible, the teacher must be able to focus more on practical insights rather than just theoretical foundation alone.
5. All the above courses must enhance student productivity and encourage them to take up either fruitful employment or entrepreneurship, or higher education of their choice.

Question Paper Pattern
Internal Exams

Total Marks: 30
Time: 1 hour

Section A

Answer any one of the following

4 * 1 = 4

1. XXXX
2. XXXX
3. XXXX

Section B

Answer any one of the following

10 * 1 = 10

4. XXXX
5. XXXX
6. XXXX

Section C

Answer any one of the following

16 * 1 = 16

7. XXXX
8. XXXX

Question Paper Pattern
Semester End Exams (Regular Courses)

Total Marks: 80
Time: 3 hours

Section A

Answer any four of the following

4 * 4 = 16

1. XXXX
2. XXXX
3. XXXX
4. XXXX
5. XXXX
6. XXXX

Section B

Answer any four of the following

8 * 4 = 32

7. XXXX
8. XXXX
9. XXXX
10. XXXX
11. XXXX
12. XXXX

Section C

Answer any two of the following

16 * 2 = 32

13. XXXX
14. XXXX
15. XXXX
16. XXXX

Question Paper Pattern
Semester End Exams (Skill Based Courses)

Total Marks: 60
Time: 2 hours

Section A

Answer any three of the following

4 * 3 = 12

1. XXXX
2. XXXX
3. XXXX
4. XXXX
5. XXXX

Section B

Answer any two of the following

8 * 2 = 16

6. XXXX
7. XXXX
8. XXXX.
9. XXXX

Section C

Answer any two of the following

16 * 2 = 32

10. XXXX
11. XXXX
12. XXXX
13. XXXX