



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

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

Course Contents:

Semester I	Course Title: Accounts Assistant	Hours Per Week - 8	Total Credits: 6
Course Outcomes:			
1. Ascertain different types of tax liabilities, evaluate tax compliance documents and prepare tax challans and make tax payments. 2. Seek and receive income tax declarations from employees, calculate net salaries after deductions, prepare salary statements giving details of earnings and deductions. 3. Verify the receipt / payments related documents and record the receipt /payment transactions in the book of accounts, prepare reconciliation statements and execute cash and inventory management. 4. Obtain and verify documents related to purchases / sales and pass accounting entries in journals. 5. Make provisions under various heads, prepare statement of depreciation, and prepare reports on profit and loss account and balance sheet and other financial statements. 6. Communicate effectively with customers, superiors and colleagues, maintain service orientation and achieve customer satisfaction. 7. Maintain integrity of transactions to ensure security of data and practice ethical behavior. 8. Focus on team work with a view to create a healthy team atmosphere			
Module	Contents	No. of Hours	
1	Introduction to Accounts Assistant: Meaning, Objectives Duties and Requirements of Account Assistant,	4	
2	Financial Accounting & Reporting: Basic Accounting concepts and Accounting Terminologies, Book Keeping, Elements of Financial Statement, Bank Reconciliation Statement, Trial Balance, Trading and Profit and Loss Account, Cash flow and Fund Flow statement, Ratio Analysis & Balance sheet	20	
3	Labour Laws and Payroll Accounting: Contract Act, Law of Payment of Wages Act & Minimum Wages Act, Law of Employees' State Insurance Act, Applicability of ESIC, Provident Fund Act, Applicability of EPFO, Payment of Bonus Act, Payment of Gratuity Act & Payroll Accounting.	12	

4	Heads of Income under Income Tax Act, 1961: Overview of Income Tax, Residential Status, Tax Rate, Heads of Income, Identify the Steps for Computing Total Income, Clubbing of Income, Set off losses and carry forward of losses, TDS, TCS and Advance Tax.	24
5	Deductions under Chapter VI A: Overview of Chapter VIA & Deductions U/S 80C to 80U	12
6	Filing of Income Tax Return: PAN, Types of ITR forms, Steps for filing Income Tax Return, Assessment Procedure, Interest and Penalty, Steps for Income Tax Refund & Presumptive Taxation u/s 44AD, 44ADA & 44AE.	12
7	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 using different accounting software (including ZOHO) and use of Income Tax Website for demonstration of Filing ITR forms and various Utility Software.		
Additional Resources and Tools: Visiting Income Tax Website and various law website for latest on the contents.		
Evaluation and Assessment: Exams and quizzes assessing understanding and application of different concepts and practicals of filing of Dummy IT Returns till the process of validation.		

Semester I	Course Title: Basic Business & Applied Law	Hours Per Week - 4	Total Credits: 4
Course Outcomes: 1. This curriculum provides a comprehensive understanding of applied Indian business law, covering both theoretical concepts and practical applications in the Indian business environment. 2. It prepares students for legal compliance, risk management, and ethical decision-making in Indian businesses and commercial transactions.			
Module	Contents	No. of Hours	
1	Introduction to Indian Business Law: Overview of the Indian legal system, Sources of Indian business law (constitution, statutes, case law), Importance of legal compliance in Indian business operations, Key Legal Concepts in Indian Regulatory Framework for Business in India: Role of regulatory agencies (SEBI, RBI, IRDAI, CCI) – Overview and Functions Overview of taxation laws (Income Tax Act, 2025 GST Act, 2017) - Meaning and Features	12	
2	Contract Law and Commercial Transactions: Indian Contract Act, 1872, Principles of Indian contract law, Formation and essentials of a valid contract, Types of contracts under Indian law (sale, lease, agency), Performance, breach, and discharge of contracts, Special Contracts: Bailment and pledge, Indemnity and guarantee, Contract of agency & Commercial Transactions. Sale of Goods Act, 1930 - Meaning and Features Negotiable Instruments Act, 1881- Meaning and Features Overview of e-commerce laws and electronic contracts - Meaning and Features	12	
3	Corporate Law and Business Organizations: Companies Act, 2013, Incorporation and registration of companies, Corporate governance requirements for Indian companies, Directors' duties and liabilities, Limited Liability Partnerships (LLPs), Formation and registration of LLPs, Rights and duties of partners in an LLP, Conversion and winding up of LLPs, Partnership Act, 1932, Formation and types of partnerships, Rights and duties of partners, Dissolution of partnerships. Intellectual Property Rights (IPR) in India: Intellectual Property Laws in India: Indian Patents Act, 1970, Trademarks Act, 1999, Copyright Act, 1957, Protection of Trade Secrets and Designs, Indian laws on trade secrets, Design protection under the Designs Act, 2000 & Geographical Indications (GI) protection. (Meaning and Features Only)	12	
4	Regulatory Compliance and Business Ethics: Regulatory Compliance for Businesses, Securities laws and regulations (SEBI Act), Consumer protection laws (Consumer Protection Act, 2019), Consumer protection laws (Consumer Protection Act, 2019), Business Ethics and Corporate Social Responsibility (CSR), Legal and ethical responsibilities of businesses, CSR provisions under the Companies Act, 2013 & Compliance and reporting requirements for CSR activities. Emerging Areas in Indian Business Law: Data Protection and Privacy Laws, Overview of the Personal Data Protection Bill, 2019, Compliance requirements for data protection, Impact of data protection laws on businesses, Start-up and Entrepreneurship Laws, Legal framework for start-ups in India, Incentives and support mechanisms for start-ups & Intellectual property strategies for start-ups	12	
Case Studies and Practical Applications: Analyzing real-world legal cases and business disputes in India, Analyzing real-world legal cases and business disputes in India, Drafting legal documents and contracts under Indian law, Simulated negotiations and legal advisory exercises.			
Additional Resources and Tools:			

1. Business Law By N. D. Kapoor
2. Elements of Business Law By N D Kapoor
3. Business Law By M. C. Kuchhal and Vivek Kuchhal
4. Business Law For Management By Bulchandani
5. Business Law By S. D. Geet
6. Business Law By Dr. N. M. Vechalekar
7. Company Law By Avtar Singh

Legal databases and online resources (Manupatra, SCC Online), Guest lectures by legal practitioners and business lawyers

Evaluation and Assessment:

Assignments, quizzes, and exams assessing understanding of Indian business law concepts and principles

Case analysis and legal memo writing

Oral presentations and moot court simulations on legal issues

Semester I	Course Title: Business Mathematics and Statistics	Hours Per Week - 4	Total Credits: 4
Course Outcomes: 1. This curriculum provides a comprehensive understanding of business mathematics and statistics, covering both mathematical concepts and statistical techniques relevant to various business applications. 2. Practical skills will prepare students for analyzing data, making informed business decisions, and solving complex problems in real-world contexts.			
Module	Contents	No. of Hours	
1	Basic Arithmetic Operations: Addition, subtraction, multiplication, and division, Order of operations (PEMDAS), Fractions, decimals, and percentages. Algebraic Concepts: Variables, constants, and expressions, Solving linear equations and inequalities, Formulas and their applications in business. Functions and Graphs: Linear functions and their graphs, Quadratic functions and parabolas, Exponential and logarithmic functions. Financial Mathematics: Discounted Cash Flow Analysis: Net present value (NPV) and internal rate of return (IRR), Capital budgeting decisions, Sensitivity analysis and scenario modeling. Financial Ratios and Analysis: Liquidity ratios (current ratio, quick ratio), Solvency ratios (debt-to-equity ratio, interest coverage ratio), Profitability ratios (return on investment, profit margin).	12	
2	Descriptive Statistics: Data Presentation and Summary: Frequency distributions and histograms, Measures of central tendency (mean, median, mode), Measures of dispersion (variance, standard deviation). Probability Distributions: Discrete probability distributions (binomial, Poisson), Continuous probability distributions (normal distribution), Sampling and Estimation, Sampling techniques (random sampling, stratified sampling).	16	
3	Inferential Statistics: Hypothesis Testing: Null and alternative hypotheses, Type I and Type II errors, One-sample and two-sample hypothesis tests. Regression Analysis: Simple linear regression, Multiple regression analysis, Interpretation of regression coefficients. ANOVA and Nonparametric Tests: Analysis of variance (ANOVA), Nonparametric tests (Mann-Whitney U test, Kruskal-Wallis test). Time Series Analysis: Trend Analysis: Moving averages and trend lines, Seasonal variations and seasonal decomposition. Forecasting Techniques: Exponential smoothing methods, Time series models (ARIMA).	12	
4	Decision Analysis and Optimization: Decision Trees: Decision nodes, chance nodes, and terminal nodes, Expected value and decision tree analysis. Linear Programming: Formulating linear programming problems & Simplex methods for solution.	8	
Business Applications and Case Studies: Financial analysis using ratios and financial models, Market research and data analysis for business decision-making, Risk assessment and management using statistical techniques			
Additional Resources and Tools: Business mathematics and statistics software (e.g., Excel, MATLAB, R) Online resources, textbooks, and academic journals – BM Agarwal, JK Thukral,			

Workshops, tutorials, and webinars on business mathematics and statistics
Evaluation and Assessment: Problem-solving exercises and assignments on mathematical and statistical concepts Data analysis projects and case studies Exams and quizzes assessing understanding and application of business mathematics and statistics principles

Semester I	Course Title: Corporate Accounting	Hours Per Week – 4	Total Credits: 4
Course Outcomes: On successful completion of the course, the student will be able to, 1. Prepare the final accounts of a Sole Trading Concern. 2. Raise the Fire Insurance Claim for loss of Stock in the business. 3. Ascertain the P&L of each department in a Departmental Organisation. 4. Ascertain the profit or loss from each branch in a Branch Businesses. 5. Prepare the final accounts of NPOs			
Module	Contents	No. of Hours	
1	Valuation of Shares Introduction to Share Valuation: Definition and Significance of Share Valuation, Necessity for Share Valuation, Determinants Influencing Share Valuation. Methods of Share Valuation: Intrinsic Value Method, Yield Method, Earning Capacity Method, Fair Value of Shares. Specialised Subjects in Valuation: Rights Offerings and the Valuation of Rights Offerings, Valuation of Warrants	10	
2	Underwriting of Shares Introduction to Underwriting: Definition of Underwriting, SEBI Regulations Pertaining to Underwriting, Underwriting Commission. Underwriter: Roles of an Underwriter, Benefits of Underwriting. Categories of Underwriting: Designated Applications, Undesignated Applications. Assessment of Liability in Underwriting Agreements: Fully Underwritten Agreements, Partially Underwritten Agreements, Agreements with Firm Underwriting (including issues), Agreements without Firm Underwriting (including issues)	12	
3	Internal Reconstruction of Companies Internal Reconstruction and Capital Reduction: Definition of Capital Reduction, Aims of Capital Reduction, Regulations for Share Capital Reduction under the Companies Act, 2013. Methods of Capital Reduction. Journal Entries for Capital Reduction: Accounting for Capital Reduction. Preparation of the Capital Reduction Account and the Balance Sheet post-reduction in accordance with Schedule III of the Companies Act, 2013.	12	

4	Final Accounts of Companies Preparation of Financial Statements for Companies: Legal Requirements for Financial Statement Preparation, Schedule III of the Companies Act, 2013, IND AS-1: Presentation of Financial Statements. Management of Distinct Items: Tax Deducted at Source (TDS), Advance Tax Payment, Tax Provision, Depreciation, Interest on Debentures. Dividends - Regulations Concerning Dividend Disbursement and Allocation to Reserves. Preparation of Financial Statements: Statement of Profit and Loss (in accordance with Schedule III), Balance Sheet (in accordance with Schedule III)	14
Case Studies and Practical Applications: Analyzing real-world business scenarios and case studies Applying economic concepts to business decision-making processes Simulation exercises on market behavior, strategic interactions, and policy analysis		
Additional Resources and Tools: Economic textbooks, journals, and academic literature – Manan Prakashan, Michael Vaz. Economic databases and statistical resources Industry reports and market analysis tools		
Evaluation and Assessment: Assignments, quizzes, and exams assessing understanding of economic principles and theories, Case study analyses and presentations evaluating application of economic concepts in business contexts. Project work and group activities measuring ability to conduct economic analysis and make informed business decisions		

Books for reference:

- M.C. Shukla, T.S. Grewal, and S.C. Gupta. Advanced Accounts. Vol.-II. S. Chand & Co., New Delhi
- S.N. Maheshwari, and S. K. Maheshwari. Corporate Accounting. Vikas Publishing House, New Delhi.
- Ashok Sehgal, Fundamentals of Corporate Accounting. Taxman Publication, New Delhi.
- V.K. Goyal and Ruchi Goyal, Corporate Accounting. PHI Learning.
- Jain, S.P. and K.L. Narang. Corporate Accounting. Kalyani Publishers, New Delhi.
- Bhushan Kumar Goyal, Fundamentals of Corporate Accounting, International Book House
- P. C. Tulsian and Bharat Tulsian, Corporate Accounting, S.Chand
- Amitabha Mukherjee, Mohammed Hanif, Corporate Accounting, McGraw Hill Education

Semester II	Course Title: Insurance Advisor/Agent	Hours Per Week – 8	Total Credits: 6
1. Course Outcomes: 2. At the end of the program, the learner will be able to: 3. Apply proper techniques to source insurance customers 4. Draft a sample daily report on lead conversion for the sales of insurance policies 5. Role play on how to assist customers in filling application form and providing pre-issuance services 6. Employ appropriate practices to assist customers with post-sale services 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 9. Use resources at the workplace optimally			
Module	Contents	No. of Hours	
1	Introduction to the Banking Sector and the Job Role of Insurance Agent: Objectives and benefits of the Skill India Mission, Scope of Banking Industry and its sub-sectors, Job role and opportunities for a Insurance Agent & List the basic terminologies used in the banking services	6	
2	Source Insurance Customers: Procedure of conducting market survey using digital and non- digital tools to identify potential customers, based on the types of insurance policies targeted to be sold, Effective approaches and techniques to analyze customer's profile and perform customer, Segmentation based on financial and non- financial parameters, Methods of identifying and understanding the customer's needs to cover themselves adequately against financial losses and their requirement of insurance policies, List various types of insurance covers, detailed features of products and services offered by the insurance companies, Various risk and return of non- insurance products, Effective techniques of handling customer objections, Standard procedure of the insurance companies & Formats used in preparing sales reports	24	
3	Provide Pre-Issuance Services to the Customers: Regulations or guidelines of IRDAI, Outline the terms and conditions and related material facts for an insurance policy, List various types of insurance covers, Significance of obtaining all supporting documents and payment of first premium from the customer as per applicable standards, Standard procedure to submit application to the underwriting team with supporting documents for processing, Standard procedure to coordinate with underwriting team and the vendor partners, Significance of regular follow- up on medical reports and ensuring the same is received by the underwriting team	24	
4	Assist Customers with Post-Sale Services: Standard operating procedure to notify beneficiaries/nominees for insurance policies and process the claim of life and non-life insurance policies, Methods of analyzing any change in customer's financial goals through regular meetings/follow-up with them, Significance of building and maintaining long-term relationships with the customers, Methods of handling customer queries/complaints and helping them to get the resolution from the insurance organization, Methods of collating necessary documents as per the checklist, Procedure to handle requests regarding partial/complete withdrawal or surrender of the policy, obtaining loan against the policy, etc. while assisting customers& Formats used in preparing reports and procedures to prepare them	24	

5	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 IRDAI Website and various relevant website for latest on the contents.		
Evaluation and Assessment: Exams and quizzes assessing understanding and application of different concepts.		

Semester II	Course Title: Financial Management	Hours Per Week – 4	Total Credits: 3
Course Outcomes: This curriculum provides a comprehensive understanding of financial management, covering theoretical concepts, practical applications, and tools and techniques to equip individuals with the skills needed to make informed financial decisions and effectively manage financial resources within organizations.			
Module	Contents	No. of Hours	
1	Foundations of Financial Management: Introduction to Financial Management: Definition and objectives of financial management, Role and responsibilities of financial managers, Overview of financial markets and institutions. Capital Budgeting and Investment Decisions: Capital Budgeting Techniques: Payback period method, Accounting Rate of Return (ARR), Net present value (NPV) analysis, Internal rate of return (IRR) method, Profitability Index (PI). Risk Evaluation in Capital Budgeting- Understanding risk and return, Risk adjusted discount rate, Certainty Equivalent Technique, Sensitivity Analysis. Capital rationing and project prioritization	14	
2	Financing Decisions and Capital Structure: Capital Structure Theory: Modigliani-Miller theorem and capital structure irrelevance, Trade-off theory and pecking order theory, Factors influencing optimal capital structure. Debt and Equity Financing: Sources of long-term financing (debt, equity, hybrid securities), Cost of debt and cost of equity calculation, Dividend policy and distribution decisions. . Financial Leverage and Risk Management: Impact of financial leverage on returns and risk, Managing financial risk through hedging and derivatives. Working Capital Management: Managing cash, receivables and inventory, Cash conversion cycle optimization, Short-term financing and liquidity management.	14	
3	Financial Performance Measurement and Analysis: Financial Performance Metrics: Key performance indicators (KPIs) for financial analysis, Economic value added (EVA) and shareholder value analysis, Balanced scorecard approach to performance measurement. Financial Reporting and Disclosure: International Financial Reporting Standards (IFRS) and Generally Accepted Accounting Principles (GAAP), Corporate governance and financial transparency, Regulatory compliance and financial reporting requirements.	10	
4	Corporate Finance and Strategic Financial Management: Mergers and Acquisitions: M&A process and valuation methods, Financial and strategic considerations in mergers and acquisitions, Post-merger integration and performance evaluation. Corporate Restructuring: Types of corporate restructuring (divestitures, spin-offs, joint ventures), Financial implications of restructuring activities, Shareholder value creation through restructuring. International Financial Management: Foreign exchange risk management, Multinational capital budgeting and financing decisions, Global financial markets and international investment opportunities.	10	
Case Studies and Practical Applications: Analyzing real-world financial management scenarios and case studies Financial modeling and decision-making projects Simulations and business games for strategic financial management			

Additional Resources and Tools:

Financial management textbooks, journals, and research papers - Indian Institute of Banking & Finance.
 Financial analysis software and tools (e.g., Excel, financial modeling software)
 Workshops and seminars on financial management topics

Evaluation and Assessment:

Assignments, quizzes, and exams assessing understanding of financial management concepts and theories.
 Case analysis and presentation evaluations
 Financial modeling and forecasting projects assessment

References

Sl. No.	Title of the Book	Name of the Author/s	Name of the Publisher	Edition and Year
1	Financial Management	Ravi M Kishore	TaxMann publishers	9 th edition, 2023
2	Financial Management	M. Y. Khan and P. K. Jain	Tata MC Graw Hill	8th edition, 2018
3	Financial Management	Dr. S. N. Maheshwari	Sultan Chand & Sons	2019
4	Financial Management	I M Pandey	Pearson	12 th Edition, 2024
5	Management of Financial services	V.K. Bhalla	Anmol Publications	

Semester II	Course Title: Financial Analysis and Portfolio Management	Hours Per Week – 4	Total Credits: 3
Course Outcomes: 1. This curriculum covers a comprehensive range of topics in financial analysis, starting from basic concepts to advanced techniques. 2. It will help integrate practical applications to provide a well-rounded learning experience.			
Module	Contents	No. of Hours	
1	Basic Finance Concepts: Introduction to Finance: Overview of financial markets, Objectives of financial analysis. Risk and Return Fundamentals: Definition of risk and return, Measures of risk (standard deviation, beta) and return (ROI, expected return). Time Value of Money: Principles of time value of money (present value, future value, discounting), Applications of time value of money in investment decision-making, Calculating present and future values of cash flows.	10	
2	Valuation Techniques: Discounted Cash Flow (DCF) Analysis: Forecasting cash flows, Estimating terminal value, Calculating present value, Comparable Company Analysis (CCA). Identifying comparable companies, Analyzing multiples (P/E, EV/EBITDA, etc.), and Valuation using market comparables. Asset-Based Valuation: Valuing assets and liabilities, Adjusted book value method, Liquidation value method. Company Valuation Modeling: Integrating DCF, CCA, and other valuation methods, Developing valuation models for different industries. Excel Skills for Financial Modeling: Building income statement, balance sheet, cash flow statement, Creating dynamic financial models.	16	
3.	Foundations of Investments: Introduction to Investments: Definition and objectives of investment, Importance of risk-return trade-off in investment decisions, Overview of investment vehicles (stocks, bonds, mutual funds, ETFs). Financial Markets and Instruments: Overview of financial markets (stock market, bond market, money market), Types of financial instruments (stocks, bonds, derivatives),	10	
4.	Portfolio and Investment Management Fundamental Analysis: Categories- Qualitative analysis, Qualitative analysis, Macro Economic analysis, other aspects of fundamental analysis. Technical Analysis: Basic assumptions of technical analysis, Distinction between fundamental and technical analysis. Price and volume analysis, Chart patterns and trends, Technical indicators (moving averages, MACD, RSI). Portfolio Risk and Return : Capital Asset pricing Model(CAPM) Modern Portfolio Theory (MPT): Portfolio diversification and risk reduction, Efficient frontier and optimal asset allocation, Capital Market Line (CML)	12	
Case Studies and Practical Applications: Valuation techniques in M&A			

Analyzing real-world financial statements Valuing companies based on case studies Hands-on financial modeling exercises
Additional Resources and Tools: Financial analysis software (e.g., Bloomberg Terminal, FactSet) Online resources, books, and academic journals – Indian Institute of Banking & Finance. Guest lectures from industry professionals
Evaluation and Assessment: Assignments on financial statement analysis Valuation projects and presentations Quizzes and exams to test understanding

References

Sl. No.	Title of the Book	Name of the Author/s	Name of the Publisher	Edition and Year
1	Financial Management	Ravi M Kishore	TaxMann publishers	9 th edition, 2023
2	Financial Management	M. Y. Khan and P. K. Jain	Tata MC Graw Hill	8th edition, 2018
3	Financial Management	Dr. S. N. Maheshwari	Sultan Chand & Sons	2019
4	Financial Management	I M Pandey	Pearson	12 th Edition, 2024
5	Management of Financial services	V.K. Bhalla	Anmol Publications	

Semester II	Course Title: Management Accounting	Hours Per Week – 4	Total Credits: 3
Course Outcomes: 1. This course provides a comprehensive understanding of management accounting- theoretical concepts & practical applications 2. It will help a learner understand the Cash flow statement, ratio and financial statement analysis, budgetary control and variance analysis.			
Module	Contents	No. of Hours	
1	Introduction to Management Accounting Introduction: Meaning, features and Objectives of Management Accounting, Functions and Importance of Management Accounting, Difference between Financial Accounting, Cost Accounting, and Management Accounting. Recent trends in Management Accounting- Responsibility Accounting, Human Resource Accounting, Balanced Scorecard, Sustainability and Green Accounting	08	
2	Financial Statement and Ratio Analysis Introduction to Ratio Analysis: Objectives and Importance of Ratio Analysis. Classification of Ratios- Functional Classification – Liquidity ratios, Profitability ratios, Solvency ratios and Activity ratios, Duo Point Analysis. Practical application and interpretation of ratios. Financial Statement Analysis: introduction, objectives, Techniques of Financial Analysis- Comparative Financial Statements, Common Size Financial Statements and Trend Analysis.	14	
3	Cash Flow Statement Meaning and Definition of Cash flow Statement. Objectives and Merits of cash flow statement. Cash and cash equivalents- meaning. Cash flows- meaning, classification of cash flow activities. Problems -Preparation of Cash flow statement as per Ind AS 7 (Indirect method only).	12	
4	Budgetary Control and Variance Analysis Introduction to Budgetary Control- meaning, features and Objectives of budget and budgetary control, Steps in budgetary control. Types of Budgets - Sales Budget, Production Budget, Production Cost Budget, Purchase Budget (theory only), Cash Budget and Flexible Budget (Practical illustrations) Variance Analysis – Meaning of Variance and Variance Analysis - importance. Classification of variances -Types- Material Cost Variances and Labour Cost Variance (practical illustrations) Overhead Cost Variances (theory only).	14	

Reference Books:

Sl. No.	Title of the Book	Name of the Author/s	Name of the Publisher
1	Cost and Management Accounting	Dr. S. N. Maheshwari & P. K. Jain	Sultan Chand and sons
2	Cost and Management Accounting	K.S. Adiga	Shubha Prakashana
3	Management Accounting	Dr. Ravi M.N., Dr. Suman Shetty N. & Dr. Roshni Yeshawanth	Professional book publisher
4	Management Accounting	M. Y. Khan	Tata Mcgraw Hill Publishing Co Ltd

5	Management Accounting	Robert N. Anthony	Richard D Irwin
6	Management Accounting	I. M. Pandey	Vikas Publishing House

End 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 hours 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