



Department of Commerce Self Financing & Vocational Studies
St. Xavier's College, Ranchi

(An Autonomous College Affiliated to Ranchi University, Ranchi)

Ref. No.: B&I/2025

Date: 8th November 2025

The meeting of the Board of Studies held today i.e. 8th November 2025 at 11.30 am at the Conference Hall of the Department to finalize the syllabus of three years undergraduate programme of B.Com. (Banking & Insurance) Honors under the new CBCS Credit System which is effective from academic session of 2025 -28 as per the directions of Ranchi University, Ranchi

<u>Sl No</u>	<u>Members Name of the Board of Studies</u>	<u>Status of the Board Member</u>	<u>Signature</u>
1	Prof. Gautam Rudra, H.O.D. - Department of Commerce Self Financing & Vocational Programs, St. Xavier's College, Ranchi	Chairperson	
2	FCMA. Ajay Deep Wadhwa, Rt. General Manager - Finance Central Coal Fields Ltd., Ranchi	University Representative	
3	Prof. (Dr.) Pinaki Ghosh, Associate Professor, Xavier Institute of Social Sciences (XISS), Ranchi	Post Graduate Alumnus	
4	Prof. (Dr.) Somnath Mukherjee, Sr. Assistant Professor, Birla Institute of Technology, Mesra, Ranchi	Academic Experts	
5	Prof. (Dr.) Harmeet Kaur, Associate Professor, Dean – Faculty of Commerce & Management, Jharkhand Rai University, Ranchi	Academic Experts	
6	Shri Saswat Mazumdar, Sr. Branch Manager, Reliance Nippon Life Insurance Co. Ltd., Ranchi, Jharkhand	Industry Experts	
7	Prof. (Dr.) Kaushik Dutta, Assistant Professor, Department of Commerce Self Financing & Vocational Programs, St. Xavier's College, Ranchi	Internal Member	
8	Prof. Nidhi Arya, Assistant Professor, Department of Commerce Self Financing & Vocational Programs, St. Xavier's College, Ranchi	Internal Member	
9	Prof. (Dr.) Rakesh Kumar Dixit, Assistant Professor, Department of Commerce Self Financing & Vocational Programs, St. Xavier's College, Ranchi	Internal Member	
10	Prof. (Dr.) Shakil Anwar Siddique, Assistant Professor, Department of Commerce Self Financing & Vocational Programs, St. Xavier's College, Ranchi	Internal Member	
12	Prof. Fabian Amuranjan Tete, Assistant Professor, Department of Commerce Self Financing & Vocational Programs, St. Xavier's College, Ranchi	Internal Member	
13	Prof. Hussain Ahmed, Assistant Professor, Department of Commerce Self Financing & Vocational Programs, St. Xavier's College, Ranchi	Internal Member	
14	Prof. (Dr.) Deependra Kumar Sinha, Assistant Professor, Department of Commerce Self Financing & Vocational Programs, St. Xavier's College, Ranchi	Internal Member	

Minutes of the Meeting:

All the members discussed in details thoroughly all the important point of the syllabus and unanimously this syllabus is approved with some changes for the three year undergraduate programme as per CBCS regulations of Ranchi University applicable from academic session 2017-20 and subsequently amended on 2019 to include one more GE papers in 1st to 4th semester of the programme. All regulations in related to composition of marks for the non-practical & practical papers, promotion and Credits of courses are to be followed as per the CBCS regulations of the Ranchi University, Ranchi.

<u>S.No.</u>	<u>CONTENTS</u>	<u>Page No.</u>
1.	PROGRAMME OUTCOME	5
2.	PROGRAMME SPECIFIC OUTCOME	6
3.	PROGRAMME PEDAGOGY	7
4.	COURSE STUCTURE FOR UNDERGRADUATE 'HONOURS' PROGRAMME	8
	➤ Distribution of 164 Credits	
	➤ Course structure for B. Com (Banking & Insurance) Honors Programme	
	➤ Semester wise Examination Structure for Mid Sem. & End Sem. Examinations	
	<u>SEMESTER-I</u>	
5.	I. Core Course – C1	9
6.	II. Core Course – C2	10
7.	III. Generic Elective (GE 1A)	11
8.	IV. Generic Elective (GE 1B)	12
9.	V. Ability Enhancement Compulsory Course (AECC 1)	13
	<u>SEMESTER-II</u>	
10.	I. Core Course –C 3	14
11.	II. Core Course- C 4	15
12.	III. Generic Elective (GE 2A)	16
13.	IV. Generic Elective (GE 2B)	17
14.	V. Ability Enhancement Compulsory Course (AECC 2)	18
	<u>SEMESTER-III</u>	
15.	I. Core Course –C 5	20
16.	II Core Course- C 6	21
17.	III. Core Course- C 7	22
18.	IV. Generic Elective (GE 3A)	23
19.	V. Generic Elective (GE 3B)	24
20.	VI. Skill Enhancement Course (SEC 1)	26
	<u>SEMESTER-IV</u>	
21.	I. Core Course –C 8	27
22.	II. Core Course- C 9	28
23.	III. Core Course- C 10	29
24.	IV. Generic Elective (GE 4A)	30
25.	V. Generic Elective (GE 4B)	31
26.	VI. Skill Enhancement Course (SEC 2)	32

SEMESTER-V

27.	I. Core Course –C 11	33
28.	II. Core Course- C 12	34
29.	III. Discipline Specific Elective (DSE 1)	36
30.	IV. Discipline Specific Elective (DSE 2)	37

SEMESTER-VI

31.	I. Core Course –C 13	38
32.	II. Core Course- C 14	39
33.	III. Discipline Specific Elective (DSE 3)	40
34.	IV. Discipline Specific Elective (DSE 4)	42

ANNEXURE (I – IX)**(44 – 52)**

35.	Semester wise Distribution of Credits for B. Com (Banking & Insurance)
36.	Marks Distribution for Examinations and Format of Question Papers
37.	Format of Question Paper for Mid Sem Examinations of 25 Marks (Subjects without Practical)
38.	Format of Question Paper for End Sem Examinations of 75 Marks (Subjects without Practical)
39.	Format of Question Paper for End Sem Examinations of 100 Marks (Subjects without Practical for GE, SEC & AECC Papers)
40.	Format of On the Job Training Internal Assessment Examinations of 50 Marks
41.	Format of On the Job Training External Assessment Examinations of 50 Marks
42.	Semester & Paper wise Credit System and Calculation of SGPA & CGPA on 10 Point Scale
43.	Sample calculation for SGPA & CGPA for B.Com (Banking & Insurance)

Programme Outcomes (PO) for B.Com. (Banking & Insurance)

Mission: To offer high quality management programme that equip students with right knowledge, skills and attitudes required to succeed in a dynamic world.

- **Knowledge:** the right knowledge implies relevant contemporary and cutting-edge knowledge obtained through research and practiced which empowers students to think and act independently, creatively and ethically.
- **Skills:** The right skills enable students to think through complex problems, analyze them critically and find solutions quickly in a changing business environment.
- **Attitudes:** The right attitudes help students put their thoughts, feelings, behaviors' and actions in place while handling tough situations.

Vision: To be a leader in management education through industry focused curriculum, case based learning and applied research.

PO1-Critical Thinking: By the end of the programme students are expected to act intellectually such that they are able to take informed actions after identifying the assumptions that frame our thinking and actions, checking out the degree to which these assumptions are accurate and valid, and looking at the ideas and decisions from different perspectives.

PO2-Effective Communications: By the end of the programme students are expected to possess good communication skills that are the cornerstone of any successful verbal and written communication required for the higher studies and jobs.

PO3-Special Interaction: At the end of the programme students are expected to have an insightful perspective towards difference in gender race, class, and disability and are able interact with each social entity in the most amicable way.

PO4- Community engagements: By the end of the programme students are expected to be continuously involved with their local community and contribute through their knowledge and skills towards the up liftment of the society and the country as a whole.

PO5-Ethics: At the end of the programme students are expected to have high ethical standards in terms of their work, social structure, family and their role responsibilities.

PO6-Environment & Sustainability: By the end of their programme students are expected to be aware of environmental issues and contribute towards sustainable developments of locality, society and nation as a whole.

PO7-Self-directed and Lifelong learning: By the end of the programme students are expected to be in a mental state such that they are able to cope with the dynamic socio technological changes and are motivated to learn and contribute towards self, social and national developments.

PO8-Teamwork: By the end of the programme students are expected to have an outstanding team skill which is much needed to create synergy in society and at the work place.

PO9-Employability: By the end of the programme students are expected to possess the necessary skills to become highly employable in the industry of their choice.

PO10-Initiative & Leadership: By the end of the programme students are expected to demonstrate initiative and leadership skill required for self, social, organization and nation's development.

PO11-Demonstrate Mastery in Analytics: Demonstrate the ability to identify a business situation from the stated information, assess the statistical techniques and the software applications required to model the same, and interpret the subsequent results to assist in effective decision making.

PO12-Sensitivity towards Global Perspective: Understand and imbibe information related to global business modules, brands strategies, and thereby assess global practices against localized customizations to better global presence within local settings and vice versa.

Programme Specific Outcomes (PSO) for B.Com. (Banking & Insurance)

POS 1 - This program endeavors to upgrade the depth of knowledge of different aspects of banking and insurance and other financial services and practical applications of the theory in view of the unprecedented changes that have taken place in the past few years.

POS 2 - This program provides useful knowledge to students regarding financial markets, which have undergone a radical transformation today and there is a need of the hour to give a clearer understanding of the same to the students.

POS 3 - This programme helps students to acquire knowledge in the field of accounting, taxation, auditing, financial accounting, managerial economics, business laws and business communications practiced in Banking and Insurance sector.

POS 4 - Major advantage of this programme is students have an in depth understanding in the field as they specialize and emphasize more in Banking and Insurance and to be able to apply knowledge gained through theoretical and practical experience in the real business world.

POS 5 - This Programme provides comprehensive management training to students by way of interactions, projects preparation & presentations, industrial visits, practical training, job orientations & placements.

POS 6 - This program would result in the output of knowledge and skill-ready professionals for banking sector, insurance sector, finance companies and other allied sectors.

POS 7 - The students of this programme will be able to understand the advanced treatment of investments and building portfolios.

POS 8 - Student gets insight about various legal and ethical aspects, new reforms taken place in banking and insurance sector.

POS 9 - The students will be able to learn the practical utility of information technology and develop their competency in managing the activities involved in banking and insurance sector.

POS 10 - Students will be able to Identify, Compare and analyze the characteristics, structure, functioning and performance of banking and insurance companies demonstrate the capability to work independently in the related fields/areas.

POS 11 - The student will be able to integrate and communicate qualitative and quantitative information to the community at large.

POS 12 - Students will be able to explain the working of Indian financial system and its significance in the growth of economy.

POS 13 - This Programme helps to gain knowledge about the claim settlement procedure of various contracts.

POS 14 - Students obtains knowledge regarding the role of RBI in financial markets.

POS 15 - Students will be able to understand the Banking Industry, Commercial Banking and Customer – Banker Relationship, concept of Universal Banking & Technology in Banking sector, concept of Microfinance & Financial Inclusion.

POS 16 - Student will be able to understand the Life Insurance Business, Products of Life Insurances, Non Traditional Life Insurance Products, Health Insurance, Home Insurance

POS 17 - This programme helps students to gain knowledge about concept, structure and classification of mutual funds in India and management of mutual funds.

Programme Pedagogy for B.Com. (Banking & Insurance)

- Classroom lecture with multimedia system.
- Comprehensive discussion of topics.
- Workshop & Simulation practices.
- Outcome Based Learning System.
- Market Survey & Market Research under the guidance of Prof. Mentor.
- Live workshops in the presence of industry experts.
- Task assignments through team work
- Summer and winter internship in the respective areas for gaining practical knowledge.
- Collaborative Learning System with industry experts & trainers.
- Lecture from industry experts & industrial exposure visit.
- Technical delivery through comprehensive practical and simulation practices.
- Student's presentation and feedback and evaluation by industrial experts.
- Case studies and interpretation.
- Organizing "Know Your Corporate" programmes.
- Panel discussion with industry experts.
- Encourage to write Research paper on the different subjects.
- Special remedial classes for weaker academic students.
- Mentorship system of academic practices.
- Organizing Interview and Soft Skill Development sessions for personality development.

COURSES OF STUDY FOR B.COM (BANKING & INSURANCE) HONOURS PROGRAMME**Subjects Combination for B. Com –Banking & Insurance (B&I) Honors Programme (164 Credits)**

Honors/Core Courses CC 14 Papers B&I	Discipline Specific Elective Courses DSE 4 Papers B&I Specific	Skill Enhancement Courses SEC 2 Papers SEC in B&I	Compulsory Course AECC 1+1=2 Papers Language English Communication +EVS	Generic Courses GE 2+2+2+2=8 Papers GE in B&I
--------------------------------------------	----------------------------------------------------------------------	---------------------------------------------------------	----------------------------------------------------------------------------------	--------------------------------------------------------

Semester Wise Examination Structure for Mid Semester & End Semester Examinations:

Sem	Core Honors, Allied DSE, Compulsory AECC Courses		Examination Structure		
	Code	Papers	Mid Semester Theory (F.M)	End Semester Theory (F.M)	End Semester Practical/ Viva (F.M)
I	Core 1	Fundamentals of Insurance	25	75	---
	Core 2	Principle & Practice of Banking	25	75	---
	GE 1 (A)	Financial Accounting	---	100	---
	GE 1 (B)	Corporate Governance & Ethics	---	100	---
	AECC 1	English Communication	---	100	---
II	Core 3	Principles of Life Insurance	25	75	---
	Core 4	Merchant Banking Operation	25	75	---
	GE 2 (A)	Financial Risk Management	---	100	---
	GE 2 (B)	Financial Management	---	100	---
	AECC 2	Environmental Studies	---	100	---
III	Core 5	General Insurance	25	75	---
	Core 6	Underwriting & Claim Management in Insurance	25	75	---
	Core 7	Insurance & Banking Laws	25	75	---
	GE 3 (A)	Mutual Fund & Price Management	---	100	---
	GE 3 (B)	Business Economics	---	100	---
	SEC 1	Research Methodology	---	100	---
IV	Core 8	Health and Miscellaneous Insurance	25	75	---
	Core 9	FinTech & Digital Finance	25	75	---
	Core 10	International Banking	25	75	---
	GE 4 (A)	Portfolio Management	---	100	---
	GE 4 (B)	Security Analysis	---	100	---
	SEC 2	Quantitative Techniques in Business	---	100	---
V	Core 11	Financial Crime & Compliance	25	75	---
	Core 12	Bank Management	25	75	---
	DSE 1	IT for Bank & Insurance	25	75	---
	DSE 2	Behavioral Finance	25	75	---
VI	Core 13	Asset, Liability & Capital Management	25	75	---
	Core 14	Principle & Practice of Reinsurance	25	75	---
	DSE 3	Entrepreneurship Development	25	75	---
	DSE 4	On the Job Training	---	---	50 + 50

Semester – I**5 Papers****CORE COURSE – C1****(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for****Mid Semester Examination (MSE):**

There will be two groups of questions. Group A is compulsory and will contain five questions of the very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 will be short answer type of 5 marks. Group B will contain descriptive type six question of 15 marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

FUNDAMENTALS OF INSURANCE**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This course familiarizes the students with insurance subject with nature, tools and scope. Different kinds of insurance products are discussing for better understanding of the subjects.

Course Learning Outcome:

After completing this course student will be able to:

- Understand the concept of Insurance along with the basic laws and practices of Insurance.
- Apply basic Insurance principles to solve business and industry related problems.
- Understand the concept of Life insurance

Unit I: Principle of Insurance, Different kinds of Insurance, Nature and functions of insurance, Life Insurance Organization—Context and Important Activities, Internal Organization Distribution Systems & trends.

Lectures: 15

Unit II: Appointment, Functions and Remuneration of Agents & Brokers, Insurance Contracts, Rating of insurance products, Legal framework of insurance business, Registration and licensing of insurance.

Lectures: 12

Unit III: Elements of Insurable risk—Randomness and Economic feasibility, financial aspects of insurance operations—Statutory accounting requirements, Life insurance companies, and non-life insurance companies.

Lectures: 15

Unit IV: Reinsurance-Nature, Type, Functions, Techniques, Objectives, Reinsurance in Indian perspectives.

Lectures: 08

Unit V: Underwriting—Definition and Objectives, Process for underwriting in life and non-life insurance, Loss adjustments.

Lectures: 10**Recommended Books**

1. Fundamentals of Insurance—P. K. Gupta
2. Insurance Theory and Practice—Nalini Prava Tripathy and Prabir Pal
3. Fundamentals of Risk and Insurance—Emmett J. Vaughan and T. Vaughan
4. Principles and Practice of Insurance—M. N. Mishra
5. Principles and Practice of Banking and Insurance—O. P. Agarwal
6. IC-01—Insurance Institute of India
7. IC11—Insurance Institute of India

Note: Latest edition of text books may be used

CORE COURSE – C2**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for****Mid Semester Examination (MSE):**

There will be two groups of questions. **Group A** is compulsory and will contain five questions of the very short answer type consisting of 1 mark each. **Group B** will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. **Group A** is compulsory and will contain two questions. **Question No. 1** will be very short type of consisting of ten questions of 1 mark each. **Question No. 2** will be short answer type of 5 marks. **Group B** will contain descriptive type six question of 15 marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

PRINCIPLE & PRACTICE OF BANKING**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: It provides the knowledge about the banking sector and its working procedures. Different banking products are also analyzed for proper understanding. Management of banks is also discussing for clear understanding of this sector.

Course Learning Outcome:

After completing this course student will be able to:

- Understand the concept of Bank along with the basic laws and practices of bank.
- Understand the terminologies associated with the field of Bank and control along with their relevance.
- Apply basic Banking principles to solve business and industry related problems.

Unit I: Introduction, Evolution and structure Indian Banking system: Role and functions of Banks, Regulatory provisions/enactments, Governing Banks, Major functions of RBI. **Lectures: 10**

Unit II: Retail, Wholesale and International Banking: Nature & scope of retail banking, Wholesale banking services. **Lectures: 10**

Unit III: Deposit: Banker-Customer Relation, Different deposit products, Services rendered by banks, Mandate and Power of Attorney, Banker's Lien-Right of set off, Garnishee Order, Income Tax Attachment Order etc. **Lectures: 10**

Unit IV: Credit: Principles of lending, various credit facilities, Working capital and term loans, Credit appraisal techniques, Approach to lending. Credit Management, Credit Monitoring, NPA (Non-Performing Asset), SARFASI Act. **Lectures: 10**

Unit V: Risk Management in Banking Business- Fundamental concepts of Different types of Risk in banking business specially Interest rate risk, Credit Risk and operational risk. **Lectures: 05**

Unit VI: Priority lending sectors: Target issues/problems, Current guidelines, Bank's performance, Developments in new products and services. **Lectures: 05**

Unit VII: Negotiable Instrument Act- 1881, KYC norms and Money Laundering, New Developments of Banking. **Lectures: 10**

Recommended Books

1. Know your Banking Series—Taxman
2. Principles of Banking—Taxman
3. Principles and Practice of Banking and Insurance—O. P. Agarwal

Note: Latest edition of textbooks may be used

GENERIC ELECTIVE (GE 1A)**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40****Instructions to Question Setter for
End Semester Examination (ESE):**

There will be two groups of questions. **Group A is compulsory** and will contain three questions. **Question No. 1 will be very short type** of consisting of ten questions of 1 mark each. **Question No. 2 & 3 will be short answer type** of 5 marks. **Group B will contain descriptive type** six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

FINANCIAL ACCOUNTING**Theory: 75 Lectures; Tutorial: 15 Lectures**

Objective: To make the students familiar with generally accepted accounting principles of financial accounting and their applications in business organizations excluding corporate entities.

Course Learning Outcome:

After completing this course student will be able to:

- Understand the process of recording and classifying the business transactions and events
- Understand the financial statements, viz., Profit and Loss Account, Balance Sheet, of a sole proprietor.
- Understand the role of IFRS/ Ind-AS/ AS in accounting discipline.

Unit I: Financial Accounting: Nature and scope, Limitations of financial accounting. Accounting Standards: Meaning, Significance, Overview of Generally Accepted Accounting Principles (GAAP), IFRS, AS and Ind-AS. **Lectures: 20**

Unit II: Accounting Process: Form recording of transactions in preparation of final accounts, Rectifications of errors. **Lectures: 15**

Unit III: Depreciation Accounting: Meaning of depreciation, causes, and objects of providing depreciation, factors affecting depreciation. Methods of depreciation: straight line method and diminishing balance method. **Lectures: 10**

Unit IV: Cash Flow Statement- Meaning, Objectives, Importance, Components of cash flow, Preparation of Cash flow statement- Direct method- Indirect method- Analysis and interpretation of Operating, Investing and financing activities. **Lectures: 10**

Unit V: Financial Statements: Meaning- Nature- Objectives – Types- Characteristics- Use – Importance – Limitations Financial Statement Analysis and Types-External Analysis – Internal Analysis- Horizontal – Vertical analysis. **Lectures: 10**

Unit VI: Ratio Analysis: Meaning — Nature- Guidelines or precautions for use of ratios- Uses and significance of ratio analysis- Limitations of ratio analysis- Types of Ratios. **Lectures: 10**

Recommended Books

1. Fundamentals of Accounting—D.C. Rawat & R.C. Bhatt
2. Financial Accounting—S. N. Maheshwari
3. Financial Accounting—P. C. Tulsian, Naseem Ahmed, Nawab Ali Khan, M.L.Gupta
4. Fundamentals of Financial Accounting—Ashok Sehgal & Deepak Sehgal
5. Financial Accounting—R. Narayanaswamy
6. Advanced Accounting—S. P. Jain and K.L.Narang
7. Accounting & Analysis—CRISIL
8. Financial Accounting—Weygandt, Kieso & Kimmel
9. Introduction to Accountancy—T. S. Grewal and S. C. Gupta

Note: Latest edition of textbooks may be used

GENERIC ELECTIVE (GE 1B)**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40****Instructions to Question Setter for****End Semester Examination (ESE):**

There will be two groups of questions. **Group A is compulsory** and will contain three questions. **Question No. 1 will be very short type** of consisting of ten questions of 1 mark each. **Question No. 2 & 3 will be short answer type** of 5 marks. **Group B will contain descriptive type** six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

CORPORATE GOVERNANCE & ETHICS**Theory: 75 Lectures; Tutorial: 15 Lectures**

Objective: This course provides the knowledge of corporate governance and its importance for the corporate sector. Different parameters of the governing systems are also discussed for proving knowledge of application.

Course Learning Outcome:

After completing this course student will be able to:

- Explore the relationship between ethics and business and the subsequent theories of justice and economics across different cultural traditions.
- Comprehend the relationship between ethics, morals and values in the workplace.
- Analyse and understand various ethical philosophies to explain how they contribute to current management practices.

Unit I: Introduction to Business Ethics - Definition, Meaning, Nature of Ethics, Importance of Ethics in Business, Areas of Business Ethics, Marketing Ethics, Foreign Trade Ethics and Ethics Relating to Copyright.

Lectures: 15

Unit II: Application of Ethical Theories - Business Ethical Decision Making: Decision Making -Normal Dilemmas and Problems, Ethical Issues in Finance.

Lectures: 15

Unit III: Introductions to Corporate Governance - Definition & Conceptual Framework of Corporate Governance, Important dimension to Corporate Governance, Fair and Unfair Business Practices. Mechanism - Corporate Governance Systems, Theories underlying Corporate Governance (Stake holder's theory and Stewardship theory, Agency theory, Separation of Ownership and Control.

Lectures: 15

Unit -4 Implementation of Corporate Governance - Role of Board of Directors and Board Structure, Role of the Non Finance Reporting and Corporate Governance, Non Accounting Regulations in Corporate Governance, Corporate Governance & CSR, Family Owned Business - Background, Family Businesses in India, Need for Professionalization and Transparency in Family Business.

Lectures: 15

Unit V: Global Scenario - Business Ethics in Global Economy, Ethics in the Context of Global Economy, Relationship between Business, Corporate Governance and Issues Related to Scams, Corruption: Meaning, Causes, and Effects. Frauds and Scams in Banks, Insurance Companies, Financial Institutions, Measures to Overcome Fraud and Corruption, Zero Tolerance of Corruption.

Lectures: 15**Recommended Books**

1. Corporate Governance-Code Systems, Standards and Practices—Subhash Chandra Das
2. Corporate Governance in India-An Evolution—Subhash Chandra Das

Note: Latest edition of textbooks may be used

ABILITY ENHANCEMENT COMPULSORY COURSE (AECC 1)**(Credit: Theory – 02)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40*****Instructions to Question Setter for******End Semester Examination (ESE):***

There will be two groups of questions. Group A is compulsory and will contain three questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 & 3 will be short answer type of 5 marks. Group B will contain descriptive type six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

ENGLISH COMMUNICATION**Theory: 30 Lectures**

Objective: To equip students effectively to acquire skills in reading, writing, comprehension and communication, as also to use electronic media for English communication

Course Learning Outcome:

After the completion of this course students will able to:

- Write clear, concise, and grammatically correct documents, including emails, memos, reports, and other business correspondence.
- Speak confidently and articulately in English, including public speaking, presentations, and participating in meetings and discussions.
- Communicate effectively in one-on-one or small group settings, including active listening, empathy, and conflict resolution skills.

Unit 1: Introduction to communication- Meaning and process, types of verbal and non- verbal communication, barriers to communication, 7'C of effective communication. **Lectures: 05**

Unit 2: Comprehending and summarizing- comprehension, note making and summarizing. **Lectures: 03**

Unit 3: Writing for specific purposes: notices, advertisements - copywriting, minutes of meeting. **Lectures: 04**

Unit 4: Reading and listening skills: types of listening, listening process, types of reading and their importance. **Lectures: 04**

Unit 5: Professional communication: job application (resume and cover letter), business letter, resignation letter, orders & replies, invitation & replies, Emails. **Lectures: 06**

Unit 6: Presentation skills, Interview skills, GD & Soft Skills. **Lectures: 05**

Unit 7: Vocabulary building: One-word substitution, synonyms and antonyms, idioms and phrases. **Lectures: 03**

Recommended Books:

1. Essential English for better communication- Raj Kumar Sharma and Nidhi Singh
2. Effective Business Communication, Asha Kaul
3. Developing Communication Skills, Krishnamohan
4. Functional Grammar and Spoken and Written Communication in English, Bikram K. Das, Orient Blackswan
5. Precise, Paraphrase and Summary, P.N. Gopalkrishnan, Authors Press
6. Communication Skills, Sanjay Kumar and Pushplata, Oxford Publication

Note: Latest edition of textbooks may be used

-----END OF SEM I-----

Semester – II**5 Papers****CORE COURSE – C3****(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for****Mid Semester Examination (MSE):**

There will be two groups of questions. Group A is compulsory and will contain five questions of very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain three questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 will be short answer type of 5 marks. Group B will contain descriptive type six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

PRINCIPLES OF LIFE INSURANCE**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This course will enable the student to learn and understand the elements of life insurance, types of contracts in life insurance, common policies sold, and policy conditions and benefits. Further, the basics of pricing and underwriting considerations will also be learnt by the student.

Course Learning Outcome:

After completing this course student will be able to:

- Understand the fundamental principles of life insurance, such as insurable interest and utmost good faith.
- Analyse various life insurance products, including pensions, annuities, and other schemes.
- Understand the procedures for claims, including documentation, and how to handle claims settlement.

Unit I: Life Insurance-meaning, purpose and need uses and its role in financial planning, Human Life value-meaning and valuing it, assessing life insurance requirements-methods, Stages in life and the amount of insurance required, Revaluating life insurance need, Life insurance contract-definition and special features, Tax benefits.

Lectures: 12

Unit II: Policy Form-Contents of a typical life insurance Policy-Conditions and privileges-free look period, payment of premium, grace days' auto covers, forfeiture, proof of age, suicide, revival of lapsed policy, non-forfeiture regulations, indisputable policy assignment and nomination, travel, residence and occupation, and other restrictive conditions.

Lectures: 12

Unit III: Conventional Policies-Main types of life insurance contract. Whole life, endowment and money back, Joint lives and partnership. Simple annuities, trust, employee and group, Policies for women and children, Social security policies, Single versus regular premium policies.

Lectures: 12

Unit IV: Contemporary and special Policies-Contemporary- term-meaning, features, benefits and types, Unit Linked policies (ULIP's) – meaning, features, merits, demerits, types and their current regulations, ULIP annuities and their regulations, Variable life policies, Special policies-credit.

Lectures: 12

Unit V: Underwriting and Pricing-Underwriting-meaning, purpose, factors, medical examination, sources of information, primary underwriting, financial underwriting, and methods, Pricing-meaning, objectives, steps and factors, Risk, net, stepped and level premium, Transparency in pricing of insurance, Customer responsiveness.

Lectures: 12**Recommended Books:**

1. Principles & Practices of Insurance—M. N. Mishra
2. Principles of Insurance—Tripathi and Reddy
3. Principles of General Insurance—Tripathi and Reddy
4. Principles & Practices of Insurance—Dr. P. Periasamy
5. IC-38—Insurance Institute of India
6. IC-33—Insurance Institute of India

Note: Latest edition of textbooks may be used

CORE COURSE – C4**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for****Mid Semester Examination (MSE):**

There will be two groups of questions. **Group A is compulsory** and will contain five questions of very short answer type consisting of 1 mark each. **Group B will contain descriptive type** six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. **Group A is compulsory** and will contain three questions. **Question No. 1 will be very short type** of consisting of ten questions of 1 mark each. **Question No. 2 will be short answer type** of 5 marks. **Group B will contain descriptive type** six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

MERCHANT BANKING OPERATION**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This course provides the knowledge of different merchant banking products and its operational systems of banks. Different services provided by the banks under the merchant banking system and customer orientation with it is thoroughly discusses for proper understanding of the students.

Course Learning Outcome:

After completing this course student will be able to:

- Understand the nature and management of merchant banking.
- Interpret the regulation and registration of merchant banking.
- Critically evaluate the SEBI guidelines for merchant bankers.

Unit I: Introduction to the Merchant Banking, Concept and Evolution of Merchant Banking, Services and its importance, Regulatory Framework, and Merchant Banking tools and process. **Lectures: 15**

Unit II: Financial Services - Hire Purchase, Leasing, Amalgamation, Merger and Acquisition, Lease agreement, Project Planning and Finance, Venture Capital, Credit Rating. **Lectures: 15**

Unit III: Factoring & Forfeiting - Concept, nature and scope of Factoring - Forms of Factoring, Forfeiting, Foreign Direct Investment & Cross-Border Financing (FDI flows, foreign collaborations, regulatory constraints, Recent trends: increased FDI in financial services, implications for merchant banking. **Lectures: 10**

Unit IV: Securitization / Mortgages: Meaning, nature and scope of securitization, Mortgages. Asset backed securities and Senior securities. residential mortgage-backed securities (RMBS). **Lectures: 10**

Unit V: SEBI & RBI Guidelines for Merchant Bankers. Regulatory framework: SEBI (Merchant Bankers) Regulations, 1992 — recent amendments **Lectures: 10**

Recommended Books

1. Financial Instruments and Services—Nalini PravaTripathy
2. Banking Products and Services—Taxman

Note: Latest edition of textbooks may be used

GENERIC ELECTIVE (GE 2A)**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40****Instructions to Question Setter for
End Semester Examination (ESE):**

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 & 3 will be short answer type of 5 marks. Group B will contain descriptive type six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

FINANCIAL RISK MANAGEMENT**Theory: 75 Lectures, Tutorial: 15 Lectures**

Objectives: It gives very insight view of risk management regarding investment for long or short term basis. It also appraises students regarding various types of credit facilities offered by different financial institutions and risk associated with it.

Course Learning Outcome:

After completing this course student will be able to:

- Explain the concept, need, types and sources of risk
- Illustrate the risk management and reporting process
- Evaluate the risk at corporate level

Unit I: Introduction to Risk, concept of risk, Characteristics of Risk, Risk and uncertainty, Risk distinguished from peril and hazards, Classification of Risk. **Lectures: 10**

Unit II: Source and Evaluation of Risks- Identification of Risk & Sources of Risk, Risk Measurement methodologies, Impact of Risk on Business, Property, Liabilities, Life, Health and income. **Lectures: 15**

Unit III: Risk Management- Concept of Risk Management, Objectives and process of Risk management, Importance of Risk Management and Risk Management Techniques **Lectures: 15**

Unit IV: Insurance method of Risk management- Life Insurance, Health Insurance, Property Insurance, Insurance for liabilities such as Housing Loan, Education Loan, Personal Loan etc. Retirement Planning and other annuities **Lectures: 10**

Unit V: Organizational system of the risk management- Risk management committee and role of risk managers. Operational risk in digital banking and payment system, risk management practices in Indian stock exchanges. **Lectures: 10**

Recommended Books

1. Fundamentals of Risk and Insurance—E. J. Vaughan and T. Vaughan
2. Risk Management—Trieschman, Hoyt and Somme.

Note: Latest edition of textbooks may be used

GENERIC ELECTIVE (GE 2B)**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40****Instructions to Question Setter for****End Semester Examination (ESE):**

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 & 3 will be short answer type of 5 marks. Group B will contain descriptive type six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

FINANCIAL MANAGEMENT**Theory: 75 Lectures; Tutorial: 15 Lectures**

Objectives: To acquaint students with the techniques of financial management and their applications for business decision making.

Course Learning Outcome:

After completing this course student will be able to:

- Understand basic concepts of financial management and their application in investment, financing and dividend decisions.
- Understand concepts of cost of capital, leverage analysis, capital structure and dividend theories and identify courses of action in financial environment that would result in maximization of wealth of an organization.
- Understand management of working capital and estimate the same for an organization.

Unit I: Financial Management – Scope of Financial Management; Objectives of Financial Management; Emerging role of Finance Managers. **Lectures: 07**

Unit II: Time Value of Money- Concept and Techniques; Practical Applications of Compounding; and Present Value Techniques. **Lectures: 07**

Unit III: Capital Budgeting – Principles and Techniques, Nature of Capital Budgeting; Evaluation Techniques- ARR, Payback Period, Discounted Payback Period, NAV, IRR and Profitability Index. **Lectures: 15**

Unit IV: Concept and Measurement of Cost of Capital- Importance and concept; Measurement of Specific Costs; Computation of Overall Cost of Capital; and WACC. **Lectures: 10**

Unit V: Leverage - Operating Leverage; Financial Leverage; and Combined Leverage. **Lectures: 05**

Unit VI: Capital Structure - Cost of Capital and Valuation Capital Structure, Theories; Net Income Approach; Net Operating Income (NOI) Approach; Modigliani-Miller (MM) Approach; and Traditional Approach. **Lectures: 12**

Unit VII: Working Capital Management - Concept and determinants of Working Capital. Calculation of working Capital, Receivable Management, Payable management and Inventory management. **Lectures: 15**

Unit VIII: Dividend Decision Policy and Tax Aspects associated with Dividend Decision. **Lectures: 04**

Recommended Books

1. Fundamentals of Financial Management—Prasan Chandra
2. Financial Management—Khan and Jain
3. Financial Management – I M Pandey

Note: Latest edition of textbooks may be used

ABILITY ENHANCEMENT COMPULSORY COURSE (AECC 2)**(Credit: Theory – 02)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40****Instructions to Question Setter for****End Semester Examination (ESE):**

There will be two groups of questions. **Group A is compulsory** and will contain three questions. **Question No. 1 will be very short type** of consisting of ten questions of 1 mark each. **Question No. 2 & 3 will be short answer type** of 5 marks each. **Group B will contain descriptive type** six question of 20 marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

ENVIRONMENTAL STUDIES**Theory: 30 Lectures**

Objective: Develop awareness among the students about the necessity and importance of environment for human and its developments.

Course Outcomes

After completion of this course students will able to:

- Gain an interdisciplinary understanding of environmental issues and the importance of sustainable development. Develop analytical and critical thinking skills to address environmental problems.
- Equipped to contribute positively to environmental protection efforts, supported by an understanding of laws, conservation practices, and ethical considerations.
- Apply practical knowledge to real-world contexts through fieldwork, fostering an active role in environmental monitoring and advocacy.

Unit I: Introduction to Environmental Studies: Multidisciplinary nature of environmental studies; Scope and importance; Concept of sustainability and sustainable development

Lectures: 02

Unit II: Ecosystems: Definition, Structure and function of ecosystem; Energy flow in an ecosystem: food chains, food webs and ecological succession. Case studies of the following ecosystems: Forest ecosystem Grassland Ecosystem Desert Ecosystem Aquatic ecosystems (ponds, streams, lakes, rivers, oceans, estuaries).

Lectures: 02

Unit III: Natural Resources: Renewable and Non-renewable Resources: Land resources and land use change; Land degradation, soil erosion and desertification. Deforestation: Causes and impacts due to mining, dam building on environment, forests, biodiversity and tribal populations. Water: Use and over-exploitation of surface and ground water, floods, droughts, conflicts over water (international & inter-state). Energy resources: Renewable and non-renewable energy sources, use of alternate energy sources, growing energy needs, case studies.

Lectures: 05

Unit IV: Biodiversity and Conservation: Levels of biological diversity: genetic, species and ecosystem diversity; Biogeographic zones of India; Biodiversity patterns and global biodiversity hot spots India as a mega-biodiversity nation; Endangered and endemic species of India Threats to biodiversity: Habitat loss, poaching of wildlife, man-wildlife conflicts, biological invasions; Conservation of biodiversity: In-situ and Ex-situ conservation of biodiversity. Ecosystem and biodiversity services: Ecological, economic, social, ethical, aesthetic and Informational value.

Lectures: 05

Unit V: Environmental Pollution: Environmental pollution: types, causes, effects and controls; Air, water, soil and noise pollution Nuclear hazards and human health risks Solid waste management: Control measures of urban and industrial waste. Pollution case studies.

Lectures: 05

Unit VI: Environmental Policies & Practices: Climate change, global warming, ozone layer depletion, acid rain and impacts on human communities and agriculture Environment Laws: Environment Protection Act; Air (Prevention & Control of Pollution) Act; Water (Prevention and control of Pollution) Act; Wildlife Protection Act; Forest Conservation Act. International agreements: Montreal and Kyoto protocols and Convention on Biological Diversity (CBD). Nature reserves, tribal populations and rights, and human wildlife conflicts in Indian context.

Lectures: 04

Unit VII: Human Communities and the Environment: Human population growth: Impacts on environment, human health and welfare. Resettlement and rehabilitation of project affected persons; case

studies. Disaster management: floods, earthquake, cyclones and landslides. Environmental movements: Chipko, Silent valley, Bishnois of Rajasthan. Environmental ethics.

Role of Indian and other religions and cultures in environmental conservation. Environmental communication and public awareness, case studies (e.g., CNG vehicles in Delhi).

Lectures: 03

Unit VIII: Field work

Lectures: Equal to 04

Visit to an area to document environmental assets: river/ forest/ flora/fauna, etc. Visit to a local polluted Site-Urban/Rural/Industrial/Agricultural. Study of common plants, insects, birds and basic principles of identification, Study of simple ecosystems-pond, river, Delhi Ridge, etc.

Recommended Books:

1. Raziuddin, M.Mishra P.K. 2014, A Handbook of Environmental Studies, Akanaksha Publications, Ranchi.
2. Mukherjee, B. 2011: Fundamentals of Environmental Biology. Silverline Publications, Allahabad.
3. Carson, R. 2002. Silent Spring. Houghton Mifflin Harcourt.
4. Gadgil, M., & Guha, R.1993. This Fissured Land: An Ecological History of India. Univ. of California Press.
5. Gleeson, B. and Low, N. (eds.) 1999.Global Ethics and Environment, London, Routledge.
6. Gleick, P. H. 1993. Water in Crisis. Pacific Institute for Studies in Dev., Environment & Security. Stockholm Env. Institute, Oxford Univ. Press.
7. Groom, Martha J., Gary K. Meffe, and Carl Ronald Carroll. Principles of Conservation Biology. Sunderland: Sinauer Associates, 2006.
8. McCully, P. 1996. Rivers no more: the environmental effects of dams (pp. 29-64). Zed Books.
9. McNeill, John R. 2000. Something New Under the Sun: An Environmental History of the Twentieth Century.
10. Pepper, I.L., Gerba, C.P. & Brusseau, M.L. 2011. Environmental and Pollution Science. Academic Press.
11. Rao, M.N. & Datta, A.K. 1987. Waste Water Treatment. Oxford and IBH Publishing Co. Pvt. Ltd.
12. Raven, P.H., Hassenzahl, D.M. & Berg, L. R. 2012.Environment. 8th edition. John Wiley & Sons.
13. Rosencranz, A., Divan, S., & Noble, M. L. 2001. Environmental law and policy in India. Tripathi 1992.
14. Sengupta, R. 2003. Ecology and economics: An approach to sustainable development. OUP. Singh, J.S.,
15. Singh, S.P. and Gupta, S.R. 2014. Ecology, Environmental Science and Conservation. S. Chand Publishing, New Delhi.
16. Warren, C. E. 1971. Biology and Water Pollution Control. WB Saunders.
17. Wilson, E. O. 2006.The Creation: An appeal to save life on earth. New York: Norton.

Note: Latest edition of textbooks may be used

-----END OF SEM II-----

Semester – III**6 Papers****CORE COURSE – C5****(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for****Mid Semester Examination (MSE):**

There will be two groups of questions. **Group A** is compulsory and will contain five questions of very short answer type consisting of 1 mark each. **Group B** will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. **Group A** is compulsory and will contain two questions. **Question No. 1** will be very short type of consisting of ten questions of 1 mark each. **Question No. 2** will be short answer type of 5 marks. **Group B** will contain descriptive type six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

GENERAL INSURANCE**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: The study of this course will provide a glimpse of motor, marine, fire, and rural social and micro insurance to the student. Further, the student will be able to know about the common policies sold in the above branches along with their features and benefits.

Course Learning Outcome:

After completing this course student will be able to:

- Understand the Features of General Insurance and Insurance Companies in India
- Analyze various schemes and policies related to General Insurance sector
- Choose suitable insurance policy under Health, Fire, Motor, and Marine Insurances

Unit I: Motor Insurance—Comments on the Motor Vehicles Act, 1988-I, IV, V, X, XI and XII, Types of policies-comprehensive-contents-schedule, own damage, their party liability, and owner-driver cover, exceptions, conditions, deductions, no claim bonus, pricing and discounts, Motor-Add-on-benefits, Claim Settlement. **Lectures: 12**

Unit II: Marine Insurance— Marine Insurance-Contract-Meaning, nature, types, causes and claims. Warranties-meaning, nature, effects, implied warranty of the sea worthiness of the ship. **Lectures: 10**

Unit III: Fire Insurance—Contract-meaning and salient features, Standard Fire and Special Perils Policy-recital, coverage, exclusions, conditions, and add-on-covers, Special Policies-reinstatement, declaration and floater, Theory of rating and claims. **Lectures: 12**

Unit IV: Rural Social and Micro Insurance— Meaning and importance, Insurers obligations towards rural and social sectors, Rural market-opportunities and challenges, Rural and micro products, Micro insurance regulations, Social security's schemes-meeting social obligations through group insurance. **Lectures: 15**

Unit V: Personal Accident and Travel Insurance: Personal Accident Policy-special features, as well a sickness policy, an accident, coverage, benefits, provisions, exclusions, conditions, bonus and extensions, Group personal accident policies, Travel Insurance-domestic and overseas policies. Claim process. **Lectures: 11**

Recommended Books

1. Fundamentals of Risk and Insurance—E. J. Vaughan and T. Vaughan
2. Risk Management—Trieschman, Hoyt and Sommer

Note: Latest edition of textbooks may be used

CORE COURSE – C6**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for****Mid Semester Examination (MSE):**

There will be two groups of questions. **Group A is compulsory** and will contain five questions of very short answer type consisting of 1 mark each. **Group B will contain descriptive type** six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. **Group A is compulsory** and will contain two questions. **Question No. 1 will be very short type** of consisting of ten questions of 1 mark each. **Question No. 2 will be short answer type** of 5 marks. **Group B will contain descriptive type** six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

UNDERWRITING AND CLAIM MANAGEMENT IN INSURANCE**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: To impact sound understanding of the practice of Life Insurance underwriting. The inter relationships of underwriting to firm's Solvency, Key Factors Affecting Insurability, Regulatory aspects. To familiarize students with rules, regulations, practice, scope and claims management pertaining to Life & Non-Life insurance.

Course Learning Outcome:

After completing this course student will be able to:

- Explain and apply fundamental concepts of underwriting and pricing.
- Evaluate and execute decision-making in underwriting and claims management.
- Analyze and interpret regulatory, ethical, and legal aspects of both underwriting and claims.

Unit I: Significance of underwriting & pricing, Assumptions on pricing and other contingency risks to solvency & inter relationships with underwriting. Underwriting Basics: Importance of sound underwriting; Adverse selection and Persistency-Actuarial principles, Organization of underwriting: Principles of being Equities to Policy holders.

Lectures: 15

Unit II: Underwriting Philosophy & Guidelines: Risk classes and risk assessment factors in individual assurance factors and in individual assurance underwriting. Risk Assessment Factors: in group underwriting, renewal cases, underwriting regulations & requirements, Field underwriting, Tele underwriting.

Lectures: 10

Unit III: Making an underwriting decision: The numerical rating method, scoring models, Policy issue, Postponement, Declinature of proposal rationale, Group and Life Insurance Underwriting, Technology in underwriting, common underwriting lapses and their impact.

Lectures: 10

Unit IV: Importance, concept and classification of claims, claims management procedure and system for different types of claims, role of intermediaries and surveyors, importance of investigations and role of investigators.

Lectures: 15

Unit V: Regulatory and legal aspects of Claims Management, Relevance of different claim documents, disputed and complicated claims, Grievance redressal mechanism including reference to arbitration, digital compliance (e-claims, e-signatures, cybersecurity in claims).

Lectures: 10**Recommended Books:**

1. Principles & Practices of Insurance—M. N. Mishra
2. Fundamental of risk & insurance—P. K. Gupta
3. IC-22—Insurance Institute of India
4. Life & Health Insurance—Skipper & Black
5. Principles of Risk Management and Insurance—George Rejda

Note: Latest edition of textbooks may be used

CORE COURSE – C7**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for****Mid Semester Examination (MSE):**

There will be two groups of questions. **Group A is compulsory** and will contain five questions of **very short answer type** consisting of 1 mark each. **Group B will contain descriptive type** six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. **Group A is compulsory** and will contain two questions. **Question No. 1 will be very short type** of consisting of ten questions of 1 mark each. **Question No. 2 will be short answer type** of 5 marks. **Group B will contain descriptive type** six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

INSURANCE & BANKING LAWS**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This course provides the knowledge of different rules, regulations and laws applicable for the financial sectors. Different provisions of laws are describing for better understanding of the students.

Course Learning Outcome:

After completing this course student will be able to:

- Identify the salient features of banking and insurance systems
- Define and differentiate various types of relationships in banking and insurance laws
- Identify various types of negotiable instruments and their applicability to various transactions.

Insurance Acts:**Lectures: 35**

Introduction to Indian Contract Act 1872, Essentials of Insurance contract, The Insurance Act, 1938; The Marine Insurance Act, 1963; The Life Insurance Corporation Act, 1956; The General Insurance Business (Nationalization) Act, 1972; The Insurance Regulatory and Development Authority Act, 1999 & The Insurance Act 2015. Duty of disclosure –Section 45, Assignment of policies under section 38, Nomination under section 39 of the Insurance Act 1938-Policies under trust- Section 6 of the MWP Act—Loss of Policies.

Banking Acts:**Lectures: 25**

Banking Regulation Act 1949, Reserve Bank of India Act 1934 and Section 45, NBFC directions issued by RBI, Anti Money Laundering Act, SARFASI Act, Basic features of Insolvency & Bankruptcy of India (IBBI). Digital personal data protection act: (DPDP ACT; 2023).

Recommended Books

1. Laws Related to Banking and Insurance—O. P. Agarwal
2. Business Laws—Nabhi's
3. Business Law—R. S. N. Pillai & Bagavathi
4. Insurance Law Manual—Taxman
5. IC 24 of Insurance Institute of India

Note: Latest edition of textbooks may be used

GENERIC ELECTIVE (GE 3A)**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40****Instructions to Question Setter for****End Semester Examination (ESE):**

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 & 3 will be short answer type of 5 marks. Group B will contain descriptive type six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

MUTUAL FUND & PRICE MANAGEMENT**75 Lectures; Tutorial: 15 Lectures**

Objectives: To understand the role of mutual fund and its investment factors. Various influential tools are also to be discussed as a live example to understand long term and short term return factors as compared to conventional investments.

Course Learning Outcome:

After completing this course student will be able to:

- Understanding of mutual funds, including their structure, types and operation.
- Analyze mutual fund performance, evaluate investment strategies, and make informed decisions about fund selection and portfolio allocation.
- Assess investment risks, understand the principles of diversification, and construct well-balanced portfolios using mutual funds.

Mutual Fund**Lectures: 40**

Unit I: Mutual Fund—Introduction, Importance & Role, Advantages and Disadvantages. Current status of Mutual Fund in global market & Indian market.

Unit II: Mutual Fund and different schemes—Classifying mutual fund and schemes, Investment mix, Performance of different mutual fund schemes, Classification of Investors. Behavioral aspects in fund selection and portfolio management.

Unit III: Organizational structure of Mutual Fund Company- Qualification of Sponsors and their roles. Mutual Fund Trust, AMC, RTA and others – Appointment and Functions.

Unit IV: Mutual Fund Distribution Channels – Corporate and Individual Distributors – Appointment, Role and remuneration system. Digital platforms & online Mutual fund transactions.

Unit V: Mutual Fund regulation and its framework, SEBI guidelines for Mutual Fund and AMFI Code of conducts and Ethics. Advertising Guidelines of Mutual Fund.

Unit VI: Documentation for NFO and existing Funds.

Price Management**Lectures: 35**

Unit VII: Stock price movements, Price Volatility and Market phase analysis.

Unit VIII: Implication of price movement, Net Asset Value (NAV) and its implications to the different types of Mutual Fund, The behavior of NAV and market price of unit.

Unit IX: SIP, SWP and STP. Rupee cost averaging, Exchange – Traded Funds (ETFs), Passive investing & Index tracking funds. SIF (Systematic Investment Fund), Portfolio Management Service.

Unit X: Mutual Fund Performance Evaluation.

Unit XI: Taxation in Mutual Fund- Tax benefits, STT and Capital Gain Tax.

Recommended Books

1. Mutual Fund Their Scheme and Price Management—R. Jatana& K. J. Bosire
2. Mutual Funds: Data, Interpretation and Analysis—K.G. Sahadevan
3. How Mutual Fund Works—Albert J. Fredman& Russ Wiles

Note: Latest edition of textbooks may be used

GENERIC ELECTIVE (GE 3B)**(Credit: Theory: 05 + Tutorials: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40****Instructions to Question Setter for****End Semester Examination (ESE):**

There will be two groups of questions. **Group A is compulsory** and will contain three questions. **Question No. 1 will be very short type** of consisting of ten questions of 1 mark each. **Question No. 2 & 3 will be short answer type** of 5 marks each. **Group B will contain descriptive type** six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

BUSINESS ECONOMICS**Theory: 75 Lectures; Tutorial: 15 Lectures**

Objectives: To provide students with an understanding of economic concepts and analytical tools that help in making effective business decisions and formulating strategies in a dynamic market environment.

Course Learning Outcomes

After completing this course student will be able to:

- Apply economic principles to analyses business problems and decision-making.
- Evaluate the impact of market structures and economic policies on business operations.
- Interpret demand, supply, cost, and pricing concepts to enhance managerial decisions.

Unit I: Introduction to Managerial Economics: Definition, Nature, and Scope of Managerial Economics, Objectives and importance of Managerial Economics in business decision-making, Goals of Business: Economic Goals, Social Goals, Strategic Goals, Business Ethics and Corporate Social Responsibility, Role of Managerial Economics in the Banking and Insurance Sector, Introduction to Behavioral Economics in Financial Decision-Making.

Lectures: 15

Unit II: Demand and Supply Analysis: Law of Demand and Determinants of Demand, Movements vs. Shifts in Demand Curve, Market Demand and Demand Forecasting Techniques, Elasticity of Demand: Price, Income, and Cross Elasticities, Applications of Elasticity in Banking and Insurance Pricing, Law of Supply, Determinants of Supply, and Market Equilibrium, Applications of Demand and Supply: Price Rationing, Price Floors, and Policy Implications

Lectures: 15

Unit III: Consumer Behavior and Decision-Making: Concepts of Utility: Total and Marginal Utility, Law of Diminishing Marginal Utility & Equi-Marginal Principle, Indifference Curve Analysis and Budget Constraints, Price, Income, and Substitution Effects, Consumer and Producer Surplus, Behavioral Biases in Consumer Decisions (anchoring, loss aversion, risk preference)

Lectures: 15

Unit IV: Production, Cost, and Revenue Analysis: Production Function and Short-Run vs. Long-Run Production, Law of Variable Proportions and Returns to Scale, Iso-Quant, Iso-Cost Lines, and Producer's Equilibrium, Short-Run and Long-Run Costs, Revenue and Profit Maximization; Economies and Diseconomies of Scale, Cost-Volume-Profit (CVP) Analysis for Financial Institutions

Lectures: 15

Unit V: Market Structures and Pricing Decisions: Perfect Competition: Short-Run and Long-Run Equilibrium, Monopoly: Price and Output Determination, Price Discrimination and Regulation, Oligopoly: Kinked Demand, Collusive Models, Game Theory Introduction, Monopolistic Competition and Product Differentiation, Pricing Strategies in Banking and Insurance Services

Lectures: 15

Recommended Books:

1. P.L. Mehta – *Managerial Economics: Analysis, Problems and Cases* (Sultan Chand)
2. D.N. Dwivedi – *Managerial Economics* (Vikas Publishing House)
3. Varshney & Maheshwari – *Managerial Economics* (Sultan Chand & Sons)
4. Peterson, H. Craig & Lewis, W. Chris – *Managerial Economics* (Pearson)
5. Salvatore, Dominick – *Managerial Economics in a Global Economy* (McGraw-Hill)
6. Paul, Keat & Young – *Managerial Economics: Economic Tools for Today's Decision Makers* (Pearson)
7. Koutsoyiannis, A. – *Modern Microeconomics* (Macmillan)
8. Pindyck, Robert & Rubinfeld, Daniel – *Microeconomics* (Pearson)
9. Mishra, S.K. & Puri, V.K. – *Indian Economy and Managerial Applications* (Himalaya Publishing)

Note: Latest edition of textbooks may be used

SKILL ENHANCEMENT COURSE (SEC 1)**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE = 40****Instructions to Question Setter for****End Semester Examination (ESE):**

There will be two groups of questions. **Group A** is compulsory and will contain two questions. **Question No. 1** will be very short type of consisting of ten questions of 1 mark each. **Question No. 2 & 3** will be short answer type of 5 marks. **Group B** will contain descriptive type six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

RESEARCH METHODOLOGY**Theory: 30 Lectures**

Course Objectives: To equip students with the knowledge and skills necessary to design, conduct, analyze, and interpret research effectively for informed decision-making and problem-solving in academic and professional contexts.

Course Learning Outcomes

After completing this course student will be able to:

- Understand and apply the fundamental concepts, processes, and types of research.
- Develop research designs, formulate hypotheses, and use appropriate data collection methods.
- Analyze and interpret research data to draw valid conclusions and present findings effectively.

UNIT I: Fundamentals of Research: Meaning, Nature, and Scope of Research, Objectives and Significance of Research in Commerce and Management, Types of Research: Pure, Applied, Descriptive, Analytical, Exploratory, Experimental, Qualitative vs Quantitative, Research Process: Steps from Problem Identification to Report Writing, Ethics in Research, Plagiarism, Integrity, and Referencing

Lectures: 03

UNIT II: Research Problem, Hypothesis, and Design: Defining and Selecting a Research Problem, Review of Literature: Sources and Techniques (Journals, Google Scholar, etc.), Hypothesis: Meaning, Types, Formulation, and Testing Logic, Research Design: Exploratory, Descriptive, Diagnostic, Experimental, Sampling: Meaning, Types (Random, Stratified, Systematic, Cluster, Judgmental), Determination of Sample Size

Lectures: 06

UNIT III: Data Collection and Measurement: Sources of Data: Primary & Secondary, Methods: Questionnaire, Schedule, Interview, Observation, Experiment, Scaling & Measurement: Nominal, Ordinal, Interval, Ratio, Attitude Measurement Scales – Likert, Semantic Differential, Thurston, Reliability and Validity

Lectures: 07

UNIT IV: Data Processing, Analysis & Interpretation: Editing, Coding, Classification, Tabulation, Introduction to Statistical Analysis (Descriptive Statistics, Charts, Graphs), Hypothesis Testing Basics: t-test, χ^2 -test, ANOVA (Conceptual Level), Use of Excel/SPSS for Data Entry and Summary Statistics.

Lectures: 07

UNIT V: Report Writing and Presentation: Structure and Layout of Research Report, Bibliography, Footnotes, and Citation Styles, Executive Summary and Abstract, Avoid Plagiarisms, Graphical and Tabular Presentation of Data, Use of PowerPoint / Google Slides for Research Presentation

Lectures: 07**Recommended Books:**

1. Kothari, C.R. & Garg, G. — Research Methodology: Methods & Techniques
2. Uma Sekaran & Roger Bougie — Research Methods for Business
3. Zikmund, W.G. — Business Research Methods
4. Ranjit Kumar — Research Methodology: A Step-by-Step Guide for Beginners
5. Cooper & Schindler — Business Research Methods

Note: Latest edition of textbooks may be used

-----END OF SEM III-----

Semester – IV**6 Papers****CORE COURSE – C8****(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for****Mid Semester Examination (MSE):**

There will be two groups of questions. **Group A** is compulsory and will contain five questions of very short answer type consisting of 1 mark each. **Group B** will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. **Group A** is compulsory and will contain two questions. **Question No. 1** will be very short type of consisting of ten questions of 1 mark each. **Question No. 2** will be short answer type of 5 marks. **Group B** will contain descriptive type six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

HEALTH & MISCELLANEOUS INSURANCE**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This course provides the knowledge about the important area of health and miscellaneous insurance. It discusses the various products covered under this subject category thoroughly and also the scope of insurance in the various fields.

Course Learning Outcome:

After completing this course student will be able to:

- Acquaint students with the basic concepts of Health Insurance.
- Impart skills in decision making with refers to manage health insurance business.
- Learn the claim process.

Health Insurance

Unit I: Health Insurance – Meaning, Importance, types, and claims. Underwriting and claims, Health Insurance fraud, Health Financing Models and Health Financing in India. **Lectures: 05**

Unit II: Personal Accident Insurance—Basic Principles, Coverage & Benefits, Provisions & Exclusions, Rating, Extensions, Discounts, Claim procedures, Group policies. **Lectures: 10**

Unit III: Mediciam—Benefit, Exclusions, Discounts, Conditions, Groups, Claims, Cancer policy, Deferred Mediciam. **Lectures: 05**

Unit IV: Overseas medical—Benefits and conditions, Exclusions, Overseas practice. **Lectures: 05**

Miscellaneous Insurance

Unit V: Miscellaneous Insurance—Types, Scope, Exclusions, Underwriting, Survey, Claims. **Lectures: 03**

Unit VI: Baggage—Underwriting, Claims. **Lectures: 02**

Unit VII: Money in transit—Exclusions, Conditions, Extensions, Underwriting. **Lectures: 05**

Unit VIII: Fidelity guarantee—Coverage, Types, Conditions, Underwriting, Investigation. **Lectures: 05**

Unit IX: Court Bonds—Liquidator and Receivership, Government Bonds. **Lectures: 03**

Unit X: Banker's Blanket and Jewelers Block policies—Exclusions, Conditions, Rating, Claims. **Lectures: 05**

Unit XI: Other Miscellaneous Policies—Pedal cycle, Plate glass, Special contingency, Missing documents, Neon sign, Blood stock (Horse, Pet dog etc.), Sports, Television, Shopkeepers, Householders, Multi-peril for LPG gas dealer, Doctors package, Office protection, Burglary insurance-private dwellings and business premises, Householder's and Shopkeepers 'package policies, Wedding (event) insurance, Credit insurance, Rural Insurance, Claim procedures. **Lectures: 12**

Recommended Books

1. IC-27 (Insurance Institute of India)
2. IC-73 (Insurance Institute of India)
3. IC-78 –Miscellaneous Insurance

Note: Latest edition of textbooks may be used

CORE COURSE – C9**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for****Mid Semester Examination (MSE):**

There will be two groups of questions. **Group A** is compulsory and will contain five questions of very short answer type consisting of 1 mark each. **Group B** will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. **Group A** is compulsory and will contain two questions. **Question No. 1** will be very short type of consisting of ten questions of 1 mark each. **Question No. 2** will be short answer type of 5 marks. **Group B** will contain descriptive type six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

FINTECH & DIGITAL FINANCE**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: Understand how finance and technology have evolved and are transforming finance around the world and discuss major technological trends, including cryptocurrencies, Block chain, AI and Big Data.

Course Learning outcome:

After completing this course student will be able to:

- Know Artificial Intelligence, Big Data, Crypto currencies and Block chain is changing the Financial World.
- Explain the recent developments in digital financial services.
- Analyze the progress of Fin-Tech Regulations.

Unit I: Fin-Tech: Introduction– Fin-Tech Evolution: Infrastructure, Collaboration between Financial Institutions and Start-ups –Fin-Tech Typology – Emerging Economics: Opportunities and Challenges – Introduction to Regulation Industry **Lectures: 10**

Unit II: Payments, Crypto currencies and Block chain – Introduction – Individual Payments –Digital Financial Services – Mobile Money – Regulation of Mobile Money – SFMS – RTGS – NEFT –NDS Systems – Crypto currencies – Legal and Regulatory Implications of Crypto currencies –Block chain – The Benefits from New Payment Stacks. **Lectures: 10**

Unit III: Digital Finance and Alternative Finance -Introduction – Brief History of Financial Innovation – Digitization of Financial Services – Fin-Tech & Funds- Crowd funding– Regards, Charity and Equity – P2P and Marketplace Lending – New Models and New Products – ICO **Lectures: 10**

Unit IV: Fin-Tech Regulation and Reg-Tech -Introduction – Fin-Tech Regulations Evolution of Reg-Tech, Reg-Tech Ecosystem: Financial Institutions – Reg-Tech Ecosystem Ensuring Compliance from the Start: Suitability and Funds – Reg-Tech Startups: Challenges –Reg-Tech Ecosystem: Regulators Industry – Use and Redesigning Better Financial Infrastructure. **Lectures: 15**

Unit V: Data & Tech – Introduction– Data in Financial Services –Application of Data Analytics in Finance – Methods of Data Protection – How AI is Transforming the Future of Fin-Tech –Digital Identity – Change in mindset: Regulation 1.0 to 2.0 (KYC to KYD) – AI & Governance – New Challenges of AI and Machine Learning – Challenges of Data Regulation **Lectures: 15**

Recommended Books:

1. Susanne Chishti and Janos Barberis, "The FINTECH Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries", John Wiley, 1st Edition, 2016
2. Theo Lynn, John G. Mooney, Pierangelo Rosati, Mark Cummins, "Disrupting Finance: FinTech and Strategy in the 21st Century", Palgrave, 1st edition, 2018
3. Abdul Rafay, "FinTech as a Disruptive Technology for Financial Institutions", IGI Global,

Note: Latest edition of textbooks may be used

CORE COURSE – C10**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for****Mid Semester Examination (MSE):**

There will be two groups of questions. **Group A is compulsory** and will contain five questions of very short answer type consisting of 1 mark each. **Group B will contain descriptive type** six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. **Group A is compulsory** and will contain two questions. **Question No. 1 will be very short type** of consisting of ten questions of 1 mark each. **Question No. 2 will be short answer type** of 5 marks. **Group B will contain descriptive type** six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

INTERNATIONAL BANKING**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This course provides the knowledge about the area of international banking along with its operational systems. Various international systems including international banking rules and regulations are considered and discusses for proper understanding.

Course Learning Outcome:

After completing this course student will be able to:

- Appraise the fundamental knowledge on working of international financial Institutions in India.
- Gain knowledge of role of international financial institutions like BIS and ADB
- Monitor foreign exchange market movement

Unit I: Factors determining exchange rates-national-international, political and Economic-Direct and indirect Quotations-Spot rates, Forward rate premium and discount and cross rates. **Lectures: 12**

Unit II: Basics of Derivatives-Forward exchange rates, Contracts, Currency options, Swaps and Interest rate swaps, Major recommendations of the various expert groups of Forex (Foreign Exchange). **Lectures: 12**

Unit III: Documentary Letters of Credit-UCPDC600 (Uniform Code of Procedure for Documentary Credit) eUPC. **Lectures: 04**

Unit IV: Correspondent Banking-Bank Accounts-NOSTRO and VOSTRO Accounts-SWIFASHION TECHNOLOGYS (Society for Worldwide Financial Telecommunication System)-CHIPS (Clearing House Interbank Payment System), CHAPS (Clearing House Auto Payment System), FEDWIRE (Federal Reserve Wire System). **Lectures: 15**

Unit V: NRI (Non Resident Indian) Accounts—Indian Rupee and Foreign Currency Accounts **Lectures: 02**

Unit VI: Role of EXIM Bank—Role of RBI and Exchange Control—Regulations of India, Role of FEDAI (Foreign Exchange Dealer Association of India) and its rules, Risk in Foreign Trade, Role of ECGC (Export Credit & Guarantee Corporation), Types of Insurance and guarantee covers of ECGC. **Lectures: 15**

Recommended Books:

1. Management of Banking—S. Scott Macdonald & Timothy W. Koch
2. Banking Theory and Practice—K. C. Shekhar&LekshmyShekhar
3. Merchant Banking & Financial Services—Dr. K. Ravichandran
4. Banking and Insurance-Law and Practice—The Institute of Company Secretaries of India
5. Merchant Banker—H. R. Suneja.

Note: Latest edition of textbooks may be used

GENERIC ELECTIVE (GE 4A)**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40****Instructions to Question Setter for****End Semester Examination (ESE):**

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 & 3 will be short answer type of 5 marks. Group B will contain descriptive type six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

PORTFOLIO MANAGEMENT**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: It gives through knowledge regarding development of portfolio and its various financial benefits including risk and return factors for various portfolios.

Course Learning Outcome:

After completing this course student will be able to:

- Acquire the knowledge of investment management techniques.
- Familiarize the students with portfolio planning methods.
- Analyse and value individual securities, such as equity and debt instruments, using financial models.

Unit I: Basic concept of Portfolio Management- Basic concept, Portfolio objectives, Types of portfolios, Constrains. Portfolio Investment Process—Basic Principles, Planning, Implementation, Portfolio monitoring. Portfolio Risk and Return —Introduction to Portfolio and Security risk and returns. **Lectures: 15**

Unit II: Markowitz Portfolio Theory - Basic Assumptions, Efficient market frontiers, frontiers. Capital Asset Pricing Model—Introduction and Assumptions of CAPM, Concept of SML and CML. Estimation Beta and its significant. Concept of Risk- Free rate of Return Application of CAPM in portfolio management. **Lectures: 15**

Unit III: Bond Portfolio Management Strategies—Active strategy and Passive Strategies, Bond indexing, Indexing methodologies and diversification of bond portfolio. **Lectures: 10**

Unit IV: Portfolio Performance Evaluation—Measurement of Return, Risk adjusted measure of performance, Sharpe's Reward to Variability ratio, Treynor's Reward to Volatility ratio, Jansen's differential return measure, Application of other evaluation technique. Bond Portfolio performance measurement and evaluation. **Lectures: 20**

Recommended Books

1. Fundamentals of Investment Management—V.K. Bhalla
2. Investment Management-Security Analysis and Portfolio Management-V. K. Bhalla
3. Investment Management—V. Gangadhar & G. Ramesh Babu

Note: Latest edition of textbooks may be used

GENERIC ELECTIVE (GE 4B)**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 100 (ESE: 3Hrs)=100****Pass Marks Th ESE =40****Instructions to Question Setter for
End Semester Examination (ESE):**

There will be two groups of questions. **Group A is compulsory** and will contain two questions. **Question No. 1 will be very short type** of consisting of ten questions of 1 mark each. **Question No. 2 & 3 will be short answer type** of 5 marks. **Group B will contain descriptive type** six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations

SECURITY ANALYSIS**Theory: 75 Lectures; Tutorial: 15 Lectures**

Objectives: This course provides full knowledge regarding different types of scripts along with its analysis for long and short term. It's also giving knowledge of various tools relates with security analysis and its applications in live demonstration.

Course Learning Outcome:

After completing this course student will be able to:

- Explore different avenues of investment.
- Equipped with the knowledge of security analysis.
- Invest in less risk and more return securities.

Unit I: Introduction to Security Analysis, types of Security Analysis, Difference between Fundamental analysis and Technical Analysis. **Lectures: 10**

Unit II: Economic Analysis- Economic evaluations, Economic Indicator-Interpretation & Significations. Industry analysis -Industry and its growth cycle concept—Pioneer, Expansion, Stagnation, Decline, Investment classification of industry. **Lectures: 30**

Company Analysis—Marketing, Accounting Policies, Profitability, Dividend Policy, Capital Structure, Financial analysis, Operating efficiency, Management

Unit III: Technical Analysis—Introduction, Basic Assumptions, Advantages and limitations of Technical Analysis. Charting, Importance and Limitations of Charts, Types of Charts Line Chart, Bar Chart, Candle stick Charts and Doji.

Patterns Study – Formation of Support and Resistance Lines, Important patterns and its significant – Head and shoulders, Double top and bottoms, Round Top and Bottom etc. Gap Analysis.

Technical Indicators and Oscillators – Basic concepts, Types and significant of Technical indicators. Calculation and significant of Moving Average and Exponential Moving Average. Basic concepts, Types and significant of Oscillators – MACD and RSI. Use of Multiple Indicators. **Lectures: 35**

Recommended Books

1. Fundamentals of Investment Management—V.K. Bhalla
2. Investment Management-Security Analysis and Portfolio Management-V. K. Bhalla
3. Investment Management—V. Gangadhar & G. Ramesh Babu

Note: Latest edition of textbooks may be used.

SKILL ENHANCEMENT COURSE (SEC-2)**(Credits: Theory-02)****Marks: =100 (ESE: 3Hrs)=100****Pass Marks Th ESE = 40****Instructions to Question Setter for****End Semester Examination (ESE):**

There will be two groups of questions. **Group A is compulsory** and will contain three questions. **Question No. 1 will be very short type** of consisting of ten questions of 1 mark each. **Question No. 2 & 3 will be short answer type** of 5 marks. **Group B will contain descriptive type** six question of 20 each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

QUANTATIVE TECHNIQUES IN BUSINESS**Theory: 30 Lectures**

Course Objectives: To develop students' ability to apply quantitative methods and analytical tools for solving business problems, supporting decision-making, and improving organizational efficiency.

Course Learning Outcomes

After completing this course student will be able to:

- Understand and apply key quantitative techniques such as statistics, probability, and optimization in business contexts.
- Analyze business data to make informed and effective managerial decisions.
- Use quantitative models and tools to solve real-world business problems and improve operational efficiency.

Unit I: Introduction to Quantitative Techniques: Definition, Nature, and Scope of Quantitative Techniques, Role in Decision-Making and Research, Quantitative Models and their Business Applications, Limitations of Quantitative Approaches **Lectures: 03**

Unit II: Measures of Central Tendency and Dispersion: Mean, Median, Mode, Geometric Mean, Harmonic Mean, Range, Quartile Deviation, Mean Deviation, Standard Deviation, Coefficient of Variation, Skewness and Kurtosis – Meaning and Interpretation **Lectures: 06**

Unit III: Correlation and Regression Analysis: Meaning, Importance, and Types of Correlation, Karl Pearson's Coefficient, Spearman's Rank Correlation, Regression: Concept, Equation, Line of Best Fit, Uses, and Limitations, Coefficient of Determination (R^2) and Interpretation **Lectures: 08**

Unit IV: Probability, Index Numbers, and Time Series: Probability: Concepts, Rules, Addition and Multiplication Theorems, Conditional Probability and Bayes' Theorem (Conceptual & Simple Problems), Index Numbers: Types, Methods (Simple & Weighted), Base Shifting, Deflation, Time Series: Components, Trend Analysis (Moving Average, Least Squares), Seasonal Variations **Lectures: 07**

Unit V: Linear Programming & Decision Analysis: Concept, Formulation, and Assumptions of Linear Programming Problem (LPP), Graphical Method of Solving LPP (Two Variables), North west corner method, simplex, Vogals method, Transportation and Assignment Problems (Concept & Formulation), Decision Theory: Decision under Certainty, Risk, and Uncertainty, Game Theory (Pure and Mixed Strategies – Conceptual) **Lectures: 06**

Recommended Books:

1. Vohra, N.D. — Quantitative Techniques in Management
2. S.C. Gupta & Indra Gupta — Business Statistics
3. J.K. Sharma — Business Statistics
4. Anderson, Sweeney & Williams — Statistics for Business & Economics
5. Levin & Rubin — Statistics for Management

Note: Latest edition of textbooks may be used

-----END OF SEM IV-----

Semester – V**4 Papers****CORE COURSE – C11****(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for****Mid Semester Examination (MSE):**

There will be two groups of questions. Group A is compulsory and will contain five questions of very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No. 1 will be very short type of consisting of ten questions of 1 mark each. Question No. 2 will be short answer type of 5 marks. Group B will contain descriptive type six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

FINANCIAL CRIME & COMPLIANCES**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objective: This course gives full knowledge regarding digital financial transactions and scope of different financial crime along with prevention and safety measures require to be adopted during financial transactions.

Course Learning Outcome:

After completing this course student will be able to:

- Identify and define the various types of financial crimes, such as money laundering, terrorist financing, fraud, and bribery.
- Conduct due diligence: Know Your Customer (KYC), Customer Due Diligence (CDD), Enhanced Due Diligence (EDD) for high-risk customers, such as politically exposed persons (PEPs).
- Comply with regulations: understand of relevant legal and regulatory frameworks, standards set by the Financial Action Task Force (FATF) and Office of Foreign Assets Control (OFAC).

Unit I: AML - Background, Purpose, Scope, the Need to Combat Money Laundering, Basic Principles and Objectives of Money Laundering Prevention and Compliance **Lectures: 08**

Unit II: Know Your Customer and Identification, Establishing Identity, Identification Procedures: General Principles, Know Your Customer - the Basis for Recognizing Suspicious. **Lectures: 08**

Unit III: Money Laundering Risk Assessment, Extra Precautions to Be Taken in the Opening of Some Types of Accounts, Recognizing and Reporting Suspicious Transaction / Activity and Role of the Principal Officer. **Lectures: 10**

Unit IV: Introduction to Cyber Crime: Concepts and Techniques, Channels of Cyber Crimes, Module Outcome: Cyber Crime Methods-Stalking and cyber-squatting, Cyber extortion and cyber cheating, Cyber warfare and cyber terrorism, Phishing and hacking. **Lectures: 10**

Unit V: Computer Insecurity- Internet Crime and internet fraud, User failures and causes, Bank failure. **Lectures: 05**

Unit VI: Online transactions- Concepts, Emerging trends and legal implications, Payment cards and data security, Electronic card frauds - ATM cards, Credit cards and Smart cards. **Lectures: 05**

Unit VII: Cyber-crime management - Cyber-crime reporting, cyber-crime risk management, Computer fraud protection - Prevention controls, Detection controls, Mitigation controls and Encryption/ Decryption. Important provisions under Information Technology Act – 2000. **Lectures: 14**

Recommended Books

1. Cyber Crimes and Fraud Management by the Indian Institute of Banking & Finance.
2. Lawman's Legal Framework on Cyber Crimes by Kant Mani, Kamal Publisher
3. Anti-Money Laundering & KYC by Indian Institute of Banking and Finance

Note: Latest edition of textbooks may be used

CORE COURSE – C12**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for****Mid Semester Examination (MSE):**

There will be two groups of questions. **Group A is compulsory** and will contain five questions of very short answer type consisting of 1 mark each. **Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.**

End Semester Examination (ESE):

There will be two groups of questions. **Group A is compulsory** and will contain two questions. **Question No. 1 will be very short type** of consisting of ten questions of 1 mark each. **Question No. 2 will be short answer type** of 5 marks. **Group B will contain descriptive type six question of fifteen marks each, out of which any four are to answer.**

Note: There may be subdivision in each question asked in Theory Examinations.

BANK MANAGEMENT**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This course discusses all the functional areas of the banks with its resource management systems. Major functional areas are considered for clear understanding of the subject.

Course Learning Outcomes

After completing this course student will be able to:

- Demonstrate and apply foundational knowledge of HRM.
- Analyses and evaluate strategic decisions in the banking context.
- Design and implement practical solutions for banks.

Human Resource Management in Banks

Unit I: Fundamentals of HRM – Concepts, evolution, HRM vs. HRD, structure and functions, role of HRD professionals, HRD subsystems, development of HRM in Indian banking.

Lectures: 05

Unit II: HR Research & Knowledge Management – HR analytics, data-driven decision making, and knowledge sharing systems in banks.

Lectures: 05

Unit III: Human Resource Development – Training & development, attitude building, role and impact of training, career path planning, leadership development.

Lectures: 05

Unit IV: Performance Management – Performance appraisal, review and counseling, managing performance in hybrid work models, HR issues in digital banking.

Lectures: 05**Technology Management in Banks**

Unit V: Core Banking and Digital Platforms – Architecture of CBS, mobile and internet banking, API banking, cloud banking, and digital transformation.

Lectures: 05

Unit VI: Payment Systems and Security – RTGS, NEFT, SFMS, IMPS, UPI, Block chain-based settlements, PKI (Public/Private Key Infrastructure), digital certificates, and authentication protocols.

Lectures: 05

Unit VII: Regulatory Framework and IT Act – Electronic records, digital signatures, e-KYC, Aadhar-enabled payments, and RBI guidelines on data protection.

Lectures: 05

Unit VIII: Cybersecurity and Legal Aspects – Cyber law, data privacy, digital forensics, e-commerce laws, and compliance frameworks (e.g., GDPR, DPDP Act 2023).

Lectures: 05**Marketing Management of Banks**

Unit IX: Marketing Fundamentals – Concepts, segmentation, targeting, positioning, and customer value creation in financial services.

Lectures: 05

Unit X: Product and Pricing Strategy – Product mix, life cycle, branding, pricing models for banking services, bundling and dynamic pricing.

Lectures: 05

Unit XI: Distribution and Promotion – Channels (branch, ATM, digital, fin-tech partnerships), Omni channel marketing, CRM systems, advertising, sales promotion, and social media marketing.

Lectures: 05

Unit XII: Customer Relationship and Experience Management – Service quality, customer retention, grievance handling, and AI-driven personalization.

Lectures: 05

Recommended Books

1. Management of Banking – S. Scott Macdonald & Timothy W. Koch (*Latest Edition*)
2. Banking Theory and Practice – K. C. Shekhar & Lekshmy Shekhar (*Latest Edition*)
3. Merchant Banking and Financial Services – Dr. K. Ravichandran
4. Banking and Insurance: Law and Practice – Institute of Company Secretaries of India (ICSI)
5. Digital Banking and Financial Inclusion – R. K. Uppal & Rimpi Jatana (*Suggested Addition*)
6. Fintech and the Future of Finance – Darrell Duffie (*Suggested Addition*)

DISCIPLINE SPECIFIC ELECTIVE (DSE 1)**(Credits: Theory-05, Tutorial-01)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for****Mid Semester Examination (MSE):**

There will be two groups of questions. **Group A** is compulsory and will contain five questions of very short answer type consisting of 1 mark each. **Group B** will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. **Group A** is compulsory and will contain two questions. Question No.1 will be very short answer type consisting of ten questions of 1 mark each. Question No.2 will be short answer type of 5 marks. **Group B** will contain descriptive type six questions of fifteen marks each, out of which any four are to answer.

Note: There may be subdivisions in each question asked in Theory Examinations.

IT FOR BANK & INSURANCE**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objective: This course provides the knowledge about shopping mall and its various system of management. The administration of malls is also described for orientation with mall cultural system and resource management.

Course Learning Outcomes

After completing this course student will be able to:

- Perform tasks in word processing (like mail merge), create presentations in PowerPoint, and use Excel for data analysis, including mathematical and logical functions.
- Establish investment objectives, develop portfolio strategies, and evaluate performance.
- Understand how computer applications can be used for various business operations and re-engineer business processes using IT.

Unit I: Information System for Business: Need for Information Systems, Advantages, Disadvantages Information Systems. Data Base Concepts- Definition- Application: Data Interchange (EDI), Electronic Funds Transfer (EFT), M-Commerce Services & Applications Emerging Trends in Computing – Cloud Computing, Cyber Crime, Need for Security - Security Threat & Attacks. Security Mechanisms - Cryptography, Digital Signature, Firewall

Lectures: 20

Unit II: Introduction to Advanced Excel & MS Access Advanced Options of MS-EXCEL: Getting started with Excel; working with Formulas & Functions and creating Charts & Graphs. Statistical tools – use statistical functions such as average, Standard Deviation, ANOVA, IF function etc. Financial Tools – use of Financial Functions such as NPV, IRR FV PV IPMT RATE Date Functions. Data analysis by using What IF, PIVOT table, Scenarios, Goal seek

Lectures: 20

Unit III: MS-ACCESS: Creating a database and tables by different methods- Entering and Editing Data Sorting, Filtering and Displaying data, Creating & querying using forms. Creating & printing reports and labels.

Lectures: 10

Unit IV: MS- POWERPOINT-: Creation and designing of PPT, Link building with online and offline sources. Wrapping of PPT.

Lectures: 10**Recommended Books**

1. Ken Laudon, Jane Laudon & Rajnish Dass - Management Information System, 11nd Ed. Pearson
2. B. Muthukumaran, - Information Technology for Management, 2010, Oxford
3. S. Sudalaimuthu & S. Anthony Raj - Computer Applications of Business, 2010, HPH
4. Arpita Gopal & Chandrani Singh - E - World- Emerging Trends in Information Technology

Note: Latest edition of textbooks may be used

DISCIPLINE SPECIFIC ELECTIVE (DSE 2)**(Credits: Theory-05, Tutorial-01)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for****Mid Semester Examination (MSE):**

There will be two groups of questions. Group A is compulsory and will contain five questions of very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. Group A is compulsory and will contain two questions. Question No.1 will be very short answer type consisting of ten questions of 1 mark each. Question No.2 will be short answer type of 5 marks. Group B will contain descriptive type six questions of fifteen marks each, out of which any four are to answer.

Note: There may be subdivisions in each question asked in Theory Examinations.

BEHAVIOURAL FINANCE**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: It provides the knowledge various natures of financial behaviors regarding investments and consultation as providing suggestions by various financial investment experts. Human spree of investment also cover for various types of investments and its related matters.

Course Learning Outcomes

After completing this course student will be able to:

- Acquire disciplinary knowledge in behavioral finance, exploring irrationalities in savings and investment decisions, as well as financial market puzzles.
- Cultivate critical thinking and problem-solving abilities through comprehensive training in finance, with a special focus on savings, investment, and financial markets.
- Engage in reflective thinking to evaluate their financial decisions and continuously improve their strategies.

Unit I: Introduction to Behavioral Finance- Rational Markets Hypothesis and the Challenge of Behaviouralist Intellectual Underpinnings

Lectures: 10

Unit II: Heuristics and Biases - How the Human Mind Works) The Two Systems, Familiarity and Related Heuristics, Representativeness and Related Biases. The Heuristics and Biases Mean for Decision Making.

Lectures: 10

Unit III: Forms of Self-Deception- Overconfidence & other forms of self-deception, Causes of Overconfidence, The Success Equation: Untangling Skill and Luck in Business. Implications of Overconfidence for Decision Making

Lectures: 10

Unit IV: Substance of Emotion - Theories of Emotion, Evolutionary Perspective on Emotions, Types and Dimensions of Emotions, Emotional Style, Emotions and Investing, Fairness, Reciprocity, and Trust, Conformity, Social Influence on Investment and Consumption.

Lectures: 10

Unit V: Investor Behavior - Portrait of an Individual Investor, Influence of Emotions, Implications of Mental Accounting, Behavioral Portfolio Theory and designing portfolio, Knowing Yourself: Psychographic Models, Basic Ingredients of a Sound Investment Philosophy, and Guidelines for Overcoming Psychological Biases.: (Neuro finance). neuroscientific basis of Financial Decision Making.

Lectures: 20**Recommended Books**

1. Chandra, P, "Behavioural Finance", McGraw Hill Publication
2. Forbes, William, "Behavioural Finance", Student ed, Wiley Publication

Note: Latest edition of text books may be used

Semester – VI**4 Papers****CORE COURSE – C13****(Credits: Theory-05, Tutorial-01)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for****Mid Semester Examination (MSE):**

There will be two groups of questions. **Group A is compulsory** and will contain five questions of **very short answer type** consisting of 1 mark each. **Group B will contain descriptive type** six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. **Group A is compulsory** and will contain two questions. **Question No. 1 will be very short type** of consisting of ten questions of 1 mark each. **Question No. 2 will be short answer type** of 5 marks. **Group B will contain descriptive type** six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

ASSET LIABILITY & CAPITAL MANAGEMENT**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This core course provides the knowledge of functional approach adopted by the banks in relation to Assets Liability and Capital Management. The procedure and importance of Asset and Capital Management is thoroughly discussing with examples for the well understanding of the students.

Course Learning Outcomes

After completing this course student will be able to:

- Understand asset & liability composition of the bank
- Understand different types of risks associated with the banking business
- Manage assets & liabilities of a bank.

Asset Liability Management

Unit I: Banks Balance Sheet-Components of Assets/Liabilities and their management.

Lectures: 08

Unit II: Liquidity Management-definition-dimensions of liquidity management-role of liquidity risk management in asset liability management-measurement of liquidity through ratio analysis, CRR & SLR.

Lectures: 10

Unit III: Interest Rate Management-factors affecting interest rate-management of Interest Rate Risk, Hedging techniques of interest rate risk.

Lectures: 10

Unit IV: AML Implementation-RBI Guidelines

Lectures: 08**Capital Management and Profit Planning**

Unit V: Basal Norms-I, II and III

Lectures: 08

Unit VI: Profit and Profitability-Historical perspective of the approach of banks to Profitability-Effects of NPA (Non-Performing Asset) on profitability- Profitability Model-Shareholder's value maximization & EVA-Profit Planning-measures to improve profitability, SARFASI Act.

Lectures: 10

Unit VII: Treasury Management - Concepts and functions, instruments in the treasury market, development of new financial products, Control and Supervision of Treasury management, Introduction to the Concept of Integrated Treasury Management.

Lectures: 6**Recommended Books:**

1. Management of Banking—S. Scott Macdonald & Timothy W. Koch
2. Banking Theory and Practice—K. C. Shekhar & Lekshmy Shekhar
3. Indian Institute of Banking & Finance
 - a) Workbook for JAIIB
 - b) Theory & Practice of Treasury & Risk Management in Banks
 - c) Know your Banking-I & II
 - d) Principles and Practice of Banking

Note: Latest edition of textbooks may be use

CORE COURSE – C14**(Credit: Theory: 05 + Tutorial: 01=06)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40****Instructions to Question Setter for****Mid Semester Examination (MSE):**

There will be two groups of questions. **Group A is compulsory** and will contain five questions of **very short answer type** consisting of 1 mark each. **Group B will contain descriptive type** six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two groups of questions. **Group A is compulsory** and will contain two questions. **Question No. 1 will be very short type** of consisting of ten questions of 1 mark each. **Question No. 2 will be short answer type** of 5 marks. **Group B will contain descriptive type** six question of fifteen marks each, out of which any four are to answer.

Note: There may be subdivision in each question asked in Theory Examinations.

PRINCIPLE & PRACTICE OF RE-INSURANCE**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objectives: This course provides the knowledge in the very specialized area of insurance and discusses the nature and scopes of re-insurance with its importance.

Course Learning Outcomes

After completing this course student will be able to:

- Explain the nature, functions and scope of re-insurance, including major forms (facultative, treaty; proportional, non-proportional) and their relevance to the insurer's risk management and solvency.
- Design and evaluate a re-insurance programme
- Analyze the legal, regulatory and market-environment aspects of re-insurance.

Unit I: Introduction-Brief historical background, Nature of reinsurance, Functions of reinsurance.

Lectures: 05

Unit II: Methods of reinsurance—Major Forms-Facultative and Treaty, Facultative Reinsurance-Proportional-Excess of Loss, Treaty Reinsurance-Proportional: Quota Share Surplus, Facultative obligatory, Non-Proportional: Excess of loss, per risk, Catastrophe Stop Loss, Aggregative Excess of Loss. **Lectures: 10**

Unit III: Law relating to reinsurance Contracts-Fundamentals of contract law as applicable to reinsurance, Insurance and Reinsurance contracts, Reinsurance documentation-slips, Cover notes, Agreements. **Lectures: 08**

Unit IV: Reinsurance Programme—Designing and Arranging, Setting Retentions, determining retentions for various classes of business and property, Liability, Marine, Aviation, Needs based on business strategy, financial needs, needs based on management style and attitude, construction of reinsurance programme. **Lectures: 08**

Unit VI: Negotiation and placement of reinsurance—Direct placement, Placement through intermediaries, Role of intermediaries, advantages and disadvantages of direct placement. **Lectures: 08**

Unit VII: Reinsurance clauses—Common clause, Operative clause, Commencement and Termination clauses, Access to record clause, Errors and Omission clause, Intermediary clause, Currency clause, Arbitration clause, Insolvency clause, Offset clause, Claim settlement clause, Accounting clause. **Lectures: 07**

Unit VIII: Reinsurance Accounting—Special nature of reinsurance accounts, formats of reinsurance accounting, taxation aspects, Exchange control regulation. **Lectures: 04**

Unit IX: Reinsurance Markets—Special characteristics of certain important reinsurance markets, Lloyd's Reinsurance Exchange, Pools. **Lectures: 05**

Unit X: New forms of reinsurance, Finite Risk/Financial Reinsurance, new markets, Emerging trends in global reinsurance markets. **Lectures: 05**

Recommended Books:

1. IC-85 (Insurance Institute of India)

Note: Latest edition of textbooks may be used

DISCIPLINE SPECIFIC ELECTIVE (DSE 3)**(Credits: Theory-05, Tutorial-01)****Marks: 25 (MSE: 1Hr) + 75 (ESE: 3Hrs)=100****Pass Marks (MSE + ESE)=40*****Instructions to Question Setter for******Mid Semester Examination (MSE):***

There will be two groups of questions. Group A is compulsory and will contain five questions of very short answer type consisting of 1 mark each. Group B will contain descriptive type six questions of five marks each, out of which any four are to answer.

End Semester Examination (ESE):

There will be two group of questions. Group A is compulsory and will contain two questions. Question No.1 will be very short answer type consisting of ten questions of 1 mark each. Question No.2 will be short answer type of 5 marks. Group B will contain descriptive type six questions of fifteen marks each, out of which any four are to answer.

Note: *There may be subdivisions in each question asked in Theory Examinations.*

ENTREPRENEURSHIP DEVELOPMENT**Theory: 60 Lectures; Tutorial: 10 Lectures**

Objective: To develop an entrepreneurial mind-set and equip students with the knowledge, skills, and attitudes necessary to identify business opportunities, create innovative ventures, and manage small and medium enterprises successfully.

Course Learning Outcome:

After completing this course student will be able to:

- Understand the concepts, theories, and process of entrepreneurship and innovation.
- Identify, evaluate, and develop viable business opportunities and plans.
- Demonstrate the skills required for starting, managing, and sustaining entrepreneurial ventures.

Unit 1: Entrepreneurial Management: The evolution of the concept of entrepreneurship, John Kao's Model on Entrepreneurship, Idea generation, Identifying opportunities and Evolution, Building the Team/Leadership, Strategic planning for business, Steps in strategic planning, Forms of ownership-Sole proprietorship, partnership, limited liability partnership and corporation form of ownership, advantage/disadvantage, Franchising, advantages/disadvantages of franchising, types of franchise arrangements, franchise contracts, franchise evolution checklist, Financing entrepreneurial ventures, managing growth, Valuation of a new company, Harvesting and Exist strategies, Corporate Entrepreneurship.

Lectures: 10

Unit II: Application of CPM, PERT in Enterprise Management: Importance of project management in new ventures and MSMEs, Role of planning and scheduling in entrepreneurial success, Overview of project life cycle: conception, planning, execution, and control, Meaning and purpose of network analysis, Comparison between CPM and PERT, Relevance of CPM and PERT in entrepreneurial project planning and control, Steps in CPM analysis - Listing activities and their durations, Drawing the network, Calculating Earliest Start Time (EST), Earliest Finish Time (EFT), Calculating Latest Start Time (LST), Latest Finish Time (LFT), Identifying the Critical Path, Importance of the critical path for entrepreneurs, Applications of CPM in time and cost optimization, Concept of three time estimates - Optimistic time (to), Most likely time (tm), Pessimistic time (tp), Calculation of expected time (te), Variance and standard deviation of project duration, Probability of project completion within a given time, Application of PERT in managing project uncertainty, Using CPM and PERT for - New business setup and product launch planning, Resource allocation and scheduling, Time-cost trade-off decisions, Identifying project bottlenecks and improving efficiency, Role in decision-making, control, and monitoring of entrepreneurial ventures

Lectures: 15

Unit III: Entrepreneurship Creativity and Innovation: Stimulating Creativity, Organizational actions that enhance/hinder creativity, Managerial responsibilities, Creative Teams, source of innovation business, managing organizations for innovation and positive creativity.

Lectures: 06

Unit IV: Social Entrepreneurship: Introduction to social entrepreneurship, Characteristics and role of social entrepreneurs, Innovation and Entrepreneurship in a social Context, Start-Up and early stage venture issues in creating and sustaining a Non-profits organization, Financing and Risks, Business Strategies and Scaling up.

Lectures: 06

Unit V: Family Business and Entrepreneurship: The entrepreneur, role and personality, family business, concepts, structure and kinds of family firms, culture and innovation of family firm, managing business, family and shareholder relationships, conflict and conflict resolution in family firms, managing leadership, succession and continuity, women's issues in the family business, encouraging change in the family business system.

Lectures: 07

Unit VI: Entrepreneurship management for MSME: Concept, nature, characteristics and types of entrepreneurs, Role and importance of MSMEs in the economy, Classification and features of MSMEs (as per latest MSME Act), Challenges and opportunities in the MSME sector, Sources of finance, Financial planning and working capital management for MSMEs, Cost control, budgeting, and pricing decisions, Succession planning and professionalization of MSMEs, Managing risk and uncertainty in small businesses, Sustainability and CSR in MSMEs, Establishing MSMEs, Case studies of successful MSMEs and entrepreneurs

Lectures: 10

Unit VII: Financing the Entrepreneurial Business: Arrangements of funds, traditional source of financing, Loan syndicating, Consortium finance, role played by commercial banks, appraisal of loan applications by financial institutions, Venture capital.

Lectures: 06

Recommended Books:

1. Entrepreneurship Development and Management – Vasant Desai
2. Entrepreneurship Development and Small Business Enterprises – Poornima M. Charantimath
3. Entrepreneurship and Small Business Management – C.B. Gupta & S. S. Khanka
4. Entrepreneurship Development – S. Anil Kumar, Poornima, K. Abraham, & Jayashree
5. Small Business Management and Entrepreneurship – David Stokes & Nicholas Wilson
6. MSME Policy and Management – R. K. Mishra & K. Goyal

Note: Latest edition of textbooks may be used

DISCIPLINE SPECIFIC ELECTIVE (DSE 4)**(Credit: Theory: 01 + Tutorials: 05=06)****Marks: 50 (Internal Evaluation)+50 (External Evaluation)=100 Pass Marks (Internal + External)=40****ON JOB TRAINING****Objectives:** To provide basic and hand on understanding of the industry.**On the Job Works for six to eight weeks at the Designated Organization recommended by the college.****Guidelines to Examiners for End Semester Examination (ESE Pr):**

Evaluation of project dissertation work may be as per the following guidelines:

Overall project dissertation may be evaluated under the following heads by External & Internal Examiners Separately:

- **Motivation for the choice of topic = 05 marks**
- **Project dissertation design = 05 marks**
- **Methodology and Content depth = 10 marks**
- **Results, Discussion & Future Scope = 05 marks**
- **Presentation style = 10 marks**
- **Viva-voce = 15 marks**
- **Total Marks = 50 x 2 = 100**

PROJECT WORK

All student related to Specific discipline will undergo 'Training/Project' of minimum 6 weeks' duration in Semester-VI, related to area of their specialization. Student alone or in a group of not more than three, shall undertake one Project Dissertation approved by the Subject Teacher / H.O.D. of the Department/College concerned.

The progress of the Project Dissertation shall be monitored by the faculty members at regular intervals, and followed by internal and external viva exam of 50 marks each.

Training Schedule: The students will be allowed to work on any project based on the concepts studied in core /elective or skill based elective courses.

The Units imparting industrial exposure shall conduct formal induction sessions and emphasis on personality skills while acquainting the learners with skills of trade.

Academic Credits for training shall be based on following:

- Log books and attendance
- Appraisals, Report and presentation, as applicable. For distribution of marks refer to details on Course structure/ Credit Distribution during the tenure of Industrial Exposure, apart from carrying out the assigned jobs. All trainees must ensure that the log books and appraisals are signed by the departmental/ sectional heads as soon as training in a particular department or section is completed. Trainees are also advised to make a report in their specialization in Semester-VI on completion of training in that respective department.
- A Power Point presentation (based on the report) for duration of **10 minutes** should be make. This will be presented in front of a select panel from the institute and the industry. The presentation should express the student's experiences in the department and what has he learned/ observed.

Marks will be awarded on this presentation and documents submitted to the faculty coordinator at the institute. Students have to submit the following on completion of industrial training to the concern faculty at the college:

1. Synopsis submission
2. Synopsis Approval will be given within a week from the date of submission.
3. Synopsis will be approved by concerned department faculty member.
4. Faculty members will be the internal guide of particular group of Students.
5. The group size will be minimum of 1 candidate and maximum of 3 candidates.
6. Group will present power point presentation in front of panel and submit the project status Report within the 15 to 20 days from the date of approval.
7. Final Project Submission contains Hard copy, Soft copy & leave letter. Project hard copy contains
 - a) Front page
 - b) Certificate of Authenticity
 - c) Certificate of job Trainings
 - d) Declaration

- e) Acknowledgement
- f) Preface
- g) Table of content/index
- h) Objective of the project
- i) Scope of the Project
- j) Project guidelines (These points are mandatory)
 - 1. Introduction with Company profile.
 - 2. Vision, mission & objective.
 - 3. SWOT Analysis.
 - 4. Chronology of Achievements.
 - 5. Topic introduction & discussion.
 - 6. Its relevance & implication in company.
 - 7. Findings.
 - 8. Conclusion
 - 9. Further enhancement (Suggestion).
 - 10. Bibliography
 - 11. Reference Website
 - 12. CD (Compact Disc/Soft copy)
- k) The file should be Book Binding. One Project Report for office copy and each candidate must have its own copy.

***Topics, Objectives & Guidelines of the Project is to be decided by the Project Guide.**

-----END OF SEM VI-----

End of Syllabi-B. Com (Banking & Insurance) Honors

ANNEXURE-I**B.COM (BANKING & INSURANCE)****DISTRIBUTION OF CREDITS SEMESTER WISE FOR UNDERGRADUATE HONORS COURSES****SEMESTER WISE DISTRIBUTION OF 164 CREDITS**

	CC	AECC	GE-A	GE-B	SEC	DSE	Total Credits
Semester I	12	02	06	06			26
Semester II	12	02	06	06			26
Semester III	18		06	06	02		32
Semester IV	18		06	06	02		32
Semester V	12					12	24
Semester VI	12					12	24
	84	04	24	24	04	24	164

CC = Core Course; AECC = Ability Enhancement Compulsory Course; GE = Generic Elective; SEC = Skill Enhancement Course; DSE = Discipline Specific Elective

ANNEXURE-II**MARKS DISTRIBUTION FOR EXAMINATIONS AND FORMAT OF QUESTION PAPERS****Marks distribution of Theory Examinations of Mid Semester:**

Topic	Code	Full Marks	Pass Marks	Time	<u>Group-A</u>	<u>Group-B</u>	Total No. of Questions to Set	
					(Very Short answer type Compulsory Questions) No. of Questions X Marks = F.M.	(Descriptive Questions with Choices) No. of Questions X Marks = F.M.	Group A	Group B
Mid Sem	T25	25	---	1 Hr	5 x 1 =5	4 (out of 6) x 5=20	5	6

Marks distribution of Theory Examinations of End Semester

Topic	Code	Full Marks	Pass Marks	Time	<u>Group-A</u> (Very Short answer type Compulsory Questions) No. of Questions X Marks = F.M	<u>Group-B</u> (Descriptive Questions with Choices) No. of Questions X Marks = F.M.	Total No. of Questions to Set	
							Group A	Group B
End Sem	T75	75	40	3 Hrs.	Q.No.1 (10x1) +1x5 =15	4 (out of 6) x 15=60	2	6
	T100	100	40	3 Hrs.	Q.No.1 (10x1) +2x5 =20	4 (out of 6) x 20=80	3	6

Question No.1 in Group – A carries 10 very short answer type 1Mark Questions.

Abbreviations: T=Theory Examination, P= Practical Examination, I=Internal Exam, E=External Exam

Note: There may be sub divisions in each question asked in Theory Examinations.

Marks distribution of Practical Examinations of End Semester

Topic	Code	Full Marks	Pass Marks	Distribution of Marks
End Sem	P50 + P50	100	(Internal + External)	Project File
			40 (I + E)	P25 + P25
				Viva
				P25 + P25

Abbreviations: T=Theory Examination, P= Practical Examination, I=Internal Exam, E=External Exam

Note: There may be sub divisions in each question asked in Theory Examinations.

ANNEXURE-III

**FORMAT OF QUESTION PAPER FOR MID SEM EXAMINATION OF
SUBJECTS WITHOUT PRACTICAL**



St. Xavier's College, Ranchi

Mid Semester No. _____

Exam Year _____

Subject/Code _____

F.M. = 25

Time = 1Hr.

General Instructions:

- i. **Group A** carries very short answer type compulsory questions.
- ii. **Answer any 4 out of 6** subjective/ descriptive questions given in **Group B**.
- iii. Answer in your own words as far as practicable.
- iv. Answer all sub parts of a question at one place.
- v. Numbers in right indicate full marks of the question.

Group A [5x1=5]

1.
2.
3.
4.
5.

Group B [5x4=20]

- | | |
|---------|-----|
| 1. | [5] |
| 2. | [5] |
| 3. | [5] |
| 4. | [5] |
| 5. | [5] |
| 6. | [5] |

Note: There may be subdivisions in each question asked in Theory Examination.

ANNEXURE-IV

**FORMAT OF QUESTION PAPER FOR END SEM EXAMINATION OF
SUBJECTS WITHOUT PRACTICAL**



St. Xavier's College, Ranchi

Mid Sem No. _____

Exam Year _____

Subject/Code _____

F.M. =75

P.M. =40 (Including Mid Sem)

Time=3Hrs.

General Instructions:

- i. **Group A** carries very short answer type compulsory questions.
- ii. **Answer any 4 out of 6** subjective/ descriptive questions given in **Group B**.
- iii. Answer in your own words as far as practicable.
- iv. Answer all sub parts of a question at one place.
- v. Numbers in right indicate full marks of the question.

Group A

1.

[10x1=10]

- a.
- b.
- c.
- d.
- e.
- f.
- g.
- h.
- i.
- j.

2.

[5x1=5]

Group B

1.

[15]

2.

[15]

3.

[15]

4.

[15]

5.

[15]

6.

[15]

Note: There may be subdivisions in each question asked in Theory Examination.

ANNEXURE-V

**FORMAT OF QUESTION PAPER FOR END SEM EXAMINATION OF
GE, SEC & AECC PAPERS**



St. Xavier's College, Ranchi

End Sem No. _____

Exam Year _____

Subject/Code _____

F.M. = 100

P.M. = 40

Time=3 Hrs.

General Instructions:

- i. **Group A** carries very short answer type compulsory questions.
- ii. **Answer any 4 out of 6** subjective/ descriptive questions given in **Group B**.
- iii. Answer in your own words as far as practicable.
- iv. Answer all sub parts of a question at one place.
- v. Numbers in right indicate full marks of the question.

Group A

1.

[10x1=10]

- a.
- b.
- c.
- d.
- e.
- f.
- g.
- h.
- i.
- j.

2.

[5x1=5]

3.

[5x1=5]

Group B

1.

[20]

2.

[20]

3.

[20]

4.

[20]

5.

[20]

6.

[20]

Note: There may be subdivisions in each question asked in Theory Examination.

ANNEXURE-VI

**FORMAT OF INTERNAL EXAMINATION FOR
ON THE JOB TRAINING ASSESSMENT****St. Xavier's College, Ranchi**

End Sem No. _____

Exam Year _____

Subject/Code _____

F.M. =50**General Instructions:**

- | | |
|---------------------------------------|----------|
| 1. Motivation for the choice of topic | 05 marks |
| 2. Project dissertation design | 05 marks |
| 3. Methodology and Content depth | 10 marks |
| 4. Results, Discussion & Future Scope | 05 marks |
| 5. Presentation style | 10 marks |
| 6. Viva-voce | 15 marks |

ANNEXURE-VII

**FORMAT OF EXTERNAL EXAMINATION FOR
ON THE JOB TRAINING ASSESSMENT****St. Xavier's College, Ranchi**

End Sem No. _____

Exam Year: _____

Subject/Code _____

F.M = 50

P.M = 40 (Internal + External)

General Instructions:

- | | |
|---------------------------------------|----------|
| 1. Motivation for the choice of topic | 05 marks |
| 2. Project dissertation design | 05 marks |
| 3. Methodology and Content depth | 10 marks |
| 4. Results, Discussion & Future Scope | 05 marks |
| 5. Presentation style | 10 marks |
| 6. Viva-voce | 15 marks |

ANNEXURE-VIII**Semester wise paper along with their credit system:**

Sem – I	Sem - II	Sem – III	Sem – IV	Sem – V	Sem – VI	Credit System
Core 1	Core 3	Core 5	Core 8	Core 11	Core 13	Core = 6 Credit
Core 2	Core 4	Core 6	Core 9	Core 12	Core 14	GE = 6 Credit
AECC 1	AECC 2	Core 7	Core 10	DSE 1	DSE 3	AECC = 2 Credit
GE 1A	GE 2A	SEC 1	SEC 2	DSE 2	DSE 4	SEC = 2 Credit
GE1B	GE2B	GE 3A	GE 4A			DSE = 6 Credit
		GE3B	GE4B			

Calculation of SGPA & CGPA based on 10-point scale:**Calculation of SGPA & CGPA based on 10 Point Scale**

Credit Point = Gr. Pt. (GrP) x Cr

Semester Grade Point Average (SGPA)

$$SGPA = \frac{C (GrP \times Cr)}{\sum Cr} = \frac{\sum Crp}{\sum Cr}$$

Cumulative Grade Point Average (CGPA)

$$CGPA = \frac{\sum_{s=1}^n (Crp)_s}{\sum_{s=1}^n (Cr)_s}$$

Grade and Grade Point Table

Marks in %	Grade	Grade Point
91-100	O	10
81-90	A+	9
71-80	A	8
61-70	B+	7
51-60	B	6
46-50	C	5
40-45	P	4
< 40	F	0
Absent	X	0

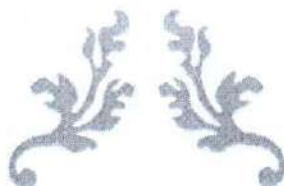
ANNEXURE-IX**Sample Calculation for SGPA & CGPA for B.Com. (Banking & Insurance) (Honours) Programme****Sample Calculation for SGPA:**

Sem	Course	Credit	Grade Letter	Grade Point	Credit Point (Credit X Grade)	SGPA (Credit Point/Credit)
I	C1	06	A	8	48	
	C2	06	B+	7	42	
	AECC 1	02	B	6	12	
	GE 1A	06	B	6	36	
	GE 1B	06	B+	7	42	
	Total	26			180	6.92 (180/ 26)
II	C3	06	B	6	36	
	C4	06	C	5	30	
	AECC – 2	02	B+	7	14	
	GE 2A	06	A+	9	54	
	GE 2B	06	B+	7	42	
	Total	26			176	6.76 (176/ 26)
III	C5	06	A+	9	54	
	C6	06	O	10	60	
	C7	06	A	8	48	
	SEC1	02	A	8	16	
	GE 3A	06	O	10	60	
	GE 3B	06	B+	7	42	
	Total	32			280	8.75 (280/ 32)
IV	C8	06	B	6	36	
	C9	06	A+	9	54	
	C10	06	B	6	36	
	SEC2	02	A+	9	18	
	GE 4A	06	A	8	48	
	GE 4B	06	B+	7	42	
	Total	32			234	7.31 (234/ 32)
V	C11	06	B	6	36	
	C12	06	B+	7	42	
	DSE1	06	O	10	60	
	DSE2	06	A	8	48	
	Total	24			186	7.75 (186/ 24)
VI	C11	06	A+	9	54	
	C12	06	A	8	48	
	DSE1	06	B+	7	42	
	DSE2	06	A	8	48	
	Total	24			192	8.0 (192/24)
CGPA						
Grand Total		164			1248	7.61 (1248/ 164)

Sample Calculation for CGPA:

Semester I	Semester II	Semester III	Semester IV	Semester V	Semester VI
Credit:26; SGPA:6.92	Credit:26; SGPA:6.76	Credit:32; SGPA: 8.75	Credit:32; SGPA: 7.31	Credit:24; SGPA: 7.75	Credit:24; SGPA:8.0

Thus, CGPA = $(26 \times 6.92 + 26 \times 6.76 + 32 \times 8.75 + 32 \times 7.31 + 24 \times 7.75 + 24 \times 8.0) / 164 = 7.6$



ST. XAVIER'S COLLEGE (AUTONOMOUS), RANCHI
(AN AUTONOMOUS COLLEGE AFFILIATED TO RANCHI UNIVERSITY)

**Names of Question Setters
&
Answer Book Evaluators
for the Programme of
B. Com (Banking & Insurance)
For the Academic Year - 2025 - 26**

**FOR UNDERGRADUATE COMMERCE SELF FINANCING PROGRAMME
AS PER RANCHI UNIVERSITY REGULATION**



[Handwritten signatures of question setters and evaluators]

R. K. Dixit

Names of Question Setters & Evaluators for B. Com (Banking & Insurance) for the Academic Year 2025 - 26

<u>Course/ Code</u>	<u>Title of the Course</u>	<u>Names of the Question Setters</u>	<u>Names of the Answer Book Evaluators</u>
<u>Semester - I</u>			
Core-1/ C101	Fundamentals of Insurance	1. Prof. (Dr.) Rakesh Kumar Dixit, 2. Prof. Shweta Bhatia, (VF),	1. Prof. Nidhi Arya, 2. Prof. Siddhartha Raja Halder, 8051130009, Asst. Professor, Amity University, Ranchi
Core-2/ C102	Principles & Practice of Banking	1. Prof. Khushboo Choudhury (VF) 2. Prof. (Dr.) Kunal Kumar, 7004150280, Asst. Professor, Dept of BBA, Doranda College Ranchi	1. Prof. Ajay Minocha (VF), 2. Prof.(Dr) Santosh Kumar Yadav 9608391765, Asst. Professor, Dept of MBA, Marwari College Ranchi
GE-1 A/ GE01A	Financial Accounting	1. Prof. Ekta Arya, 2. Prof.(Dr) Surendra Prajapati 7033615516, Asst. Professor, Dept of BBA, Gossner College Ranchi	1. Prof. Ashok Kumar, (VF), 2. Prof.(Dr) Rakesh Sinha 9304220872, Asst. Professor, Dept of MBA, Marwari College Ranchi
GE-1 B/ GE01B	Corporate Governance & Ethics	1. Prof. Hussain Ahmed, 2. Prof.(Dr) Sumit Kumar 9006746228, Asst. Professor, Dept of BBA, DSPMU Ranchi	1. Prof. Vivek Kumar Sharma (VF), 2. Prof. (Dr.) Mrinal Gaurav, 9431593726, Asst. Professor, Dept of BBA, YSM, Ranchi
AECC-1/ AEC1	English Communication	1. Prof. Nidhi Arya 2. Prof. Shubham Kumar, (VF) 8603224467	1. Prof. Ruchika Kerketta, 9430779263, Asst. Prof. Raksha Shakti University, Ranchi 2. Prof. Radhashyam Dey – 9162170226, Dept of MBA , Yogoda Satsang College, Ranchi
<u>Semester - II</u>			
Core-3/ C203	Principles of Life Insurance	1. Prof. Nidhi Arya, 2. Prof. Shweta Bhatia, (VF),	1. Prof. (Dr.) Rakesh Kumar Dixit, 2. Prof. Siddhartha Raja Halder, 8051130009, Asst. Professor, Amity University, Ranchi
Core-4/ C204	Merchant Banking & Operation	1. Prof. Ajay Minocha (VF), 2. Prof. (Dr.) Kunal Kumar, 7004150280, Asst. Professor, Dept of BBA, Doranda College Ranchi	1. Prof. Khushboo Choudhury VF 2. Prof Dr. Pankaj Kumar Sharma 9430303232, Asst. Professor, Dept. of BBA, DSPMU Ranchi
GE-2 A/ GE02A	Financial Risk Management	1. Prof. Hussain Ahmed, 2. Prof.(Dr) Santosh Kumar Yadav 9608391765, Asst. Professor, Dept of MBA, Marwari College Ranchi	1. Prof. Ajay Deep Wadhwa (VF), 2. Prof.(Dr)Surabhi Srivastava, 9123140126, Asst. Professor, Dept of BBA, Ranchi Women's College Ranchi
GE-2 B/ GE02B	Financial Management	1. Prof. Ekta Arya, 2. Prof. (Dr.) Mrinal Gaurav, 9431593726, Asst. Professor, Dept. of BBA, YSM, Ranchi	1. Prof. Vivek Kumar Sharma (VF), 2. Prof. (Dr.) Rahul Kumar 9110186355, Asst. Professor, Dept of BBA, DSPMU, Ranchi
AECC-2/ AEC02	Environmental Studies	1. Dr. Deepender Kumar Sinha 2. Prof. Pipas Kumar, Assistant Prof., Dept. of Environmental Science, St. Xavier's College, Ranchi	1. Dr. Ranjay Kamal--9939011543, Dept. of MBA, Marwari College, Ranchi 2. Dr. Anil Kumar--9431330199, Asst. Prof. , NIFFT, Ranchi
<u>Semester - III</u>			
Core-5/ C305	General Insurance	1. Prof. Nidhi Arya, 2. Prof. Dr Anirban Biswas, 7903224850, Asst. Professor, Dept of BBA, SXC, Ranchi	1. Prof. Khushboo Choudhury VF 2. Prof. (Dr.) Kunal Kumar, 7004150280, Asst. Professor, Dept of BBA, Doranda College Ranchi
Core-6/ C306	Underwriting & Claim	1. Prof. (Dr.) Rakesh Kumar Dixit, 2. Prof. Siddhartha Raja Halder,	1. Prof. Shweta Bhatia, (VF),

	<i>Management in Insurance</i>	8051130009, Asst. Professor, Amity University, Ranchi	2. Prof. Karan Pratap, 8102489140, Asst. Professor, Department of MBA, Amity University, Ranchi
<i>Core-7/ C307</i>	<i>Insurance & Banking Laws</i>	1. Prof. Seema Maroo (VF), 2. Prof.(Dr) Rakesh Sinha 9304220872, Asst. Professor, Dept of MBA, Marwari College Ranchi	1. Prof. Vivek Kumar Sharma (VF), 2. Prof Dr Abdullah 7549956421, Asst. Professor, Dept of MBA, Marwari College Ranchi
<i>GE-3 A/ GE03A</i>	<i>Mutual Fund & Price Management</i>	1. Prof. Hussain Ahmed, 2. Prof Dr Santosh Kumar Yadav 9608391765, Asst. Professor, Dept of MBA, Marwari College Ranchi	1. Prof. Prachi Poddar (VF), 2. Prof.(Dr) Surendra Prajapati 7033615516, Asst. Professor, Dept of BBA, Gossner College Ranchi
<i>GE-3 B/ GE03B</i>	<i>Business Economics</i>	1. Dr. (Prof.) Ananya Priya, Asst. Professor, SMS, DSPMU, Ranchi 7491872750 2. Prof. (Dr.) Rajeev Narayan, Asst. Professor, Department of BBA, Marwari college, Ranchi 9431105063	1. Dr. Seema Kumari, Asst. Professor, Department of BBA, Marwari College, Ranchi, 2. Dr. Rajmani Pandey, Asst. Professor, Department of BBA, Doranda College, Ranchi, 9507661024
<i>SEC-1/ SEC01</i>	<i>Research Methodology</i>	1. Prof. Dr. Deepender Kumar Sinha 2. Dr. Rajni Singh, Asst. Professor, Department of BBA, SMS, DSPMU, 9472743020	1. Prof. (Dr.) Rishi Dwivedi, Asst. Professor, Department of MBA, XISS, 9831647355 2. Dr. Neha Kaur, Asst. Professor, Department of BBA, Ranchi Women's College, 9470518612

Semester – IV

<i>Core-8/ C408</i>	<i>Health & Miscellaneous Insurance</i>	1. Prof. Nidhi Arya, 2. Prof. Siddhartha Raja Halder, 8051130009, Asst. Professor, Amity University, Ranchi	1. Prof. (Dr.) Rakesh Kumar Dixit, 2. Prof Dr Santosh Kumar Yadav 9608391765, Asst. Professor, Dept of MBA, Marwari College Ranchi
<i>Core-9/ C409</i>	<i>Fintech & Digital Finance</i>	1. Prof. Hussain Ahmed 2. Prof. (Dr.) Rahul Kumar 9110186355, Asst. Professor, Dept of BBA, DSPMU, Ranchi	1. Prof. (Dr.) Mrinal Gaurav, 9431593726, Asst. Professor, Dept. of BBA, YSM, Ranchi 2. Prof Dr. Abdullah, 7549956421, Asst. Professor, Dept. of MBA, Marwari College Ranchi
<i>Core-10/ C410</i>	<i>International Banking</i>	1. Prof. Ekta Arya 2. Prof. (Dr.) Kunal Kumar, 7004150280, Asst. Professor, Dept of BBA, Doranda College Ranchi	1. Prof. Khushboo Choudhury (VF) 2. Prof.(Dr)Surabhi Srivastava, 9123140126, Asst. Professor, Dept of BBA, Ranchi Women's College Ranchi
<i>GE-4A/ GE04A</i>	<i>Portfolio Management</i>	1. Prof. Ajay Minocha (VF), 2. Prof.(Dr) Sumit Kumar 9006746228, Asst. Professor, Dept of BBA, DSPMU Ranchi	1. Prof. Vivek Kumar Sharma (VF), 2. Prof. (Dr.) Bhavna Taneja, , 8294635675 Asst .Professor, Dept of MBA, Amity University, Ranchi,
<i>GE-4B/ GE04B</i>	<i>Security Analysis</i>	1. Prof. Ajay Deep Wadhwa (VF) 2. Prof. Dr Anirban Biswas, 7903224850, Asst. Professor, Dept. of BBA, SXC, Ranchi	1. Prof. Hussain Ahmed, 2. Dr. Anjali Shrivastava, 9870533304 Asst. Professor, Department of MBA ,Amity University, Ranchi,
<i>SEC 2/ SEC02</i>	<i>Quantitative Techniques in Business</i>		

Semester – V

<i>Core-11/ C511</i>	<i>Financial Crime & Compliance</i>	1. Prof. Vivek Kumar Sharma (VF), 2. Prof. (Dr.) Mrinal Gaurav, 9431593726, Asst. Professor, Dept. of BBA, YSM, Ranchi	1. Prof. Ajay Deep Wadhwa (VF) 2. Prof. (Dr.) Rahul Kumar 9110186355, Asst. Professor, Dept. of BBA, DSPMU, Ranchi
<i>Core-12/ C512</i>	<i>Bank Management</i>	1. Prof. (Dr.) Rakesh Kumar Dixit 2. Prof Dr Santosh Kumar Yadav	1. Prof. Ajay Minocha (VF)

		9608391765, Asst. Professor, Dept of MBA, Marwari College Ranchi	2. Prof. (Dr.) Kunal Kumar, 7004150280, Asst. Professor, Dept of BBA, Doranda College Ranchi
DSE-1/ DSE01	IT for Bank & Insurance	1. Prof. Ritesh Kumar, 9934637691, Asst. Professor, Dept. of Computer Science, SXC, Ranchi 2. Prof. (Dr.) Ashish Mohan, 821038584, Asst. Professor, Dept of BBA, YSM, Ranchi	1. Prof. Dr. Kamaldeep, 9234775521, Asst. Professor, Dept. of Computer Science, SXC, Ranchi 2. Prof. Gurpreet Singh, 9431326428, Asst. Professor, Dept. of Computer Science, SXC, Ranchi
DSE-2/ DSE02	Behavioral Finance	1. Prof. Ekta Arya, 2. Prof Dr Abdullah, 7549956421, Asst. Professor, Dept. of MBA, Marwari College Ranchi	1. Prof. Hussain Ahmed, 2. Prof.(Dr) Sumit Kumar 9006746228, Asst. Professor, Dept. of BBA, DSPMU Ranchi
Semester - VI			
Core-13/ C613	Asset, Liability & Capital Management	1. Prof. Hussain Ahmed 2. Prof. (Dr.) Mrinal Gaurav, 9431593726, Asst. Professor, Dept of BBA, YSM, Ranchi	1. Prof. Ekta Arya, 2. Prof.(Dr) Surendra Prajapati 7033615516, Asst. Professor, Dept. of BBA, Gossner College Ranchi
Core-14/ C614	Principle and Practice of Reinsurance	1. Prof. (Dr.) Rakesh Kumar Dixit 2. Prof. (Dr.) Rahul Kumar 9110186355, Asst. Professor, Dept of BBA, DSPMU, Ranchi	1. Prof. Nidhi Arya, 2. Prof. Siddhartha Raja Halder, 8051130009, Asst. Professor, Amity University, Ranchi
DSE-3/ DSE03	Entrepreneurship Development	1. Prof. Gautam Rudra 2. Prof. Fabian A Tete	1. Prof. Ranjay Kamal, 9939011543, Dept. of MBA Marwari College, Ranchi 2. Prof, Anirban Biswas- 825250213, Dept. of MBA, Yogoda Satsang Mahavidyalaya, Ranchi
DSE-4 / DSE04	On the Job Training programme	1. Internal Professor 2. Internal Professor	1. External Experts 2. External Experts

List of Regular Faculties mentioned for as Question setters & Evaluators

1. Prof. Gautam Rudra
2. Prof. Hussain Ahmed
3. Prof. Nidhi Arya
4. Prof. Ekta Arya
5. Prof. Fabian Tete
6. Prof. Dr. Kaushik Dutta
7. Prof. Dr. Shakil Anwar Siddique
8. Prof. Dr. Deependra Kumar Sinha
9. Prof. Dr. Rakesh Kumar Dixit

List of Visiting Faculties (VF) of the Department mentioned for as Question setters & Evaluators

1. Prof. Shweta Bhatia
2. Prof. Ajay Deep Wadhwa
3. Prof. Khushboo Choudhury
4. Prof. Ajay Minocha
5. Prof. Seema Maroo
6. Prof. Prachi Poddar