



GOVERNMENT COLLEGE

RAJAHMUNDRY, ANDHRA PRADESH | **AUTONOMOUS**

ISO - 21001 : 2018, ACCREDITED BY - NAAC - A+

AFFILIATED TO ADIKAVI NANNAYA UNIVERSITY

BoS

B.COM
**(BANKING, FINANCIAL SERVICES &
INSURANCE)**
Apprenticeship Embedded Degree Program
2025-26 Admitted Batch

PROGRAMME SPECIFIC OUTCOMES

| | |
|-------------|---|
| PSO1 | Ability to understand practical applications of Banking, Insurance and Financial Services theories. |
| PSO2 | To impart knowledge regarding the components of Indian Financial System |
| PSO3 | To provide in depth understanding of different avenues of financial system viz. capital markets, banking, insurance, mutual funds & other related services. |
| PSO4 | To enable the students to understand the role & functioning of regulatory bodies in Financial Sector |
| PSO5 | To equip the students with skills required to operate in competitive environment in the Financial Service Sector. |

Credit Framework of B.Com.BFSI (AEDP) with Apprenticeship from 2025-26

| Semester | Major (4 Cr) | | | Minor (4 Cr) | | | AECC - Languages (3 Cr) | | | Multi Disney' (2 Cr) | | | Skill Enhancement Courses (2Cr) | | | OOTC | | | (VAC) IKS# Env. Edn* (2 Cr) | | | Total | | | |
|---|---|----|----|--------------|---|-------|-------------------------|---|----|----------------------|-------------|----|---------------------------------|----------|------|-------------------------------|---|----|-----------------------------|---|----|-------|-----|-----|----|
| | C | H | Cr | C | H | Cr | C | H | Cr | C | H | Cr | C | H | Cr | C | H | Cr | C | H | Cr | C | H | Cr | |
| Sem 1 | 3 | 12 | 12 | | | | 2 | 8 | 6 | | | | 2 | 12 (8+4) | 8 | | | | | | | 7 | 32 | 26 | |
| Sem 2 | 3 | 12 | 12 | | | | 2 | 8 | 6 | 1 | 2 | 2 | 2 | 12 (8+4) | 8 | | | | 1# | 2 | 0 | 9 | 37 | 28 | |
| Community Service Project of a minimum of 80 hours with 1 Credits. | | | | | | | | | | | | | | | | | | | | | | | 1 | | |
| At the end of the First year Total credits | | | | | | | | | | | | | | | | | | | | | | | 55 | | |
| Sem 3 | 4 | 16 | 16 | | | | 2 | 8 | 6 | 1 | 2 | 2 | 2 | 8 (6+2) | 6 | | | | | | | 9 | 34 | 30 | |
| Sem 4 | 4 | 16 | 16 | | | | | | | 1 | 2 | 2 | 2 | 8 (6+2) | 6 | | | | 1* | 2 | 2 | 8 | 30 | 26 | |
| At the End of Second Year Total Credits | | | | | | | | | | | | | | | | | | | | | | | 111 | | |
| Sem 5 | | | | | | | Apprenticeship | | | | | | | | | | | | | | | | | | 20 |
| Sem 6 | | | | | | | Apprenticeship | | | | | | | | | | | | | | | | | | 20 |
| 3-YR | 14 | | 56 | | | | 6 | | 18 | 3 | | 6 | 8 | | 28 | | | | 1+1 | | 2 | 33 | | 151 | |
| Sem 7 | 3 | 12 | 12 | | | | | | | | | | 2 | 8 | 8 | 1 | 2 | 2 | 1# | 2 | 0 | 6 | 24 | 22 | |
| Sem 8 | 3 | 12 | 12 | | | | | | | | | | 2 | 8 | 8 | 1 | 2 | 2 | 1# | 2 | 0 | 6 | 24 | 22 | |
| 4-YR | 20 | | 80 | | | | 6 | | 18 | 3 | | 6 | 12 | | 44 | 2 | | 4 | | | | 45 | | 195 | |
| C | Courses | | | | H | Hours | | | | Cr | Credits | | | | OOTC | Open Online Transdisciplinary | | | | | | | | | |
| # | Indian Knowledge Systems - Audit Course | | | | | | | | | * | Environ Edn | | | | | | | | | | | | | | |

NOTE: For B.Com courses, the number of instructional hours shall be five (5) for courses involving problem-solving, and four (4) for courses comprising only theory.

Curriculum Framework of B.Com BFSI (AEDP) from the A.Y. 2025-26

Major + with CSP & V and VI Semesters Apprenticeship

1st Year - Semester I

| Sl.No | Category | Course No | No. of Hours | No. of Credits |
|--------------------------------------|--|-----------|---------------------|----------------|
| 1 | Business & Applied Law | I | 4 | 4 |
| 2 | Business Economics | II | 4 | 4 |
| 4 | Banking Theory & Practice | III | 4 | 4 |
| 5 | AECC – English | I | 4 | 3 |
| 6 | AECC - MIL (Telugu/Hindi/Sanskrit) | I | 4 | 3 |
| 7 | Multidisciplinary Course | 0 | 0 | 0 |
| 8 | Skill Enhancement Course (SEC) Intro' to Artificial Intelligence | I | 4 + 2 (Practice) | 4 |
| 9 | Accountant Assistant | I | 6 | 4 |
| End of Semester I of 1st Year | | 7 | 32 | 26 |

1st Year - Semester II

| Sl.No | Category | Course No | No. of Hours | No. of Credits |
|---------------------------------------|---|-----------|---------------------|----------------|
| 1 | Taxation | IV | 5 | 4 |
| 2 | Branch Banking Operations | V | 4 | 4 |
| 3 | Social Media Marketing and Advertising | VI | 4 | 4 |
| 4 | AECC – English | II | 4 | 3 |
| 5 | AECC - MIL (Telugu/Hindi/Sanskrit) | II | 4 | 3 |
| 6 | Multidisciplinary Course | I | 2 | 2 |
| 7 | Skill Enhancement Course (SEC) Application of Artificial Intelligence (Discipline Specific) | II | 4 + 2 (Practice) | 4 |
| 8 | Indian Knowledge System | I | 2 | 0 |
| 9 | GST Assistant | II | 6 | 4 |
| 10 | Community Service Project (minimum of 80 hours with 1 Credits) | | | 1 |
| End of Semester II of 1st Year | | 9 | 37 | 28 |

Curriculum Framework of B.Com BFSI (AEDP) from the A.Y. 2025-26**Major + with CSP & V and VI Semesters Apprenticeship****2nd Year - Semester III**

| Sl.No | Category | Course No | No. of Hours | No. of Credits |
|--|---|-----------|--------------|----------------|
| 1 | Personal Financial Planning | VII | 4 | 4 |
| 2 | Introduction to Indian Capital Markets | VIII | 4 | 4 |
| 3 | Sales & Distribution Management | IX | 4 | 4 |
| 4 | Artificial Intelligence in BFSI industry | X | 4 | 4 |
| 5 | AECC (Creative Writing/Business Writing in English) | III | 4 | 3 |
| 6 | AECC (Creative Writing/Journalistic Writing in MIL - Telugu/Hindi/Sanskrit) | III | 4 | 3 |
| 7 | Multidisciplinary Course | II | 2 | 2 |
| 8 | Skill Enhancement Course (SEC) Design Thinking/Problem Solving / Others | III | 2 | 2 |
| 9 | Insurance Advisor/Agent | III | 6 | 4 |
| End of Semester III of 2nd Year | | 9 | 34 | 30 |

2nd Year - Semester IV

| Sl.No | Category | Course No | No. of Hours | No. of Credits |
|---------------------------------------|---|-----------|--------------|----------------|
| | | | Theory | Theory |
| 1 | Investment Risk and Returns | XI | 4 | 4 |
| 2 | Business Mathematics & Statistics | XII | 5 | 4 |
| 3 | Business Communication | XIII | 4 | 4 |
| 4 | Financial Management | XIV | 5 | 4 |
| 5 | Multidisciplinary Course | III | 2 | 2 |
| 6 | Skill Enhancement Course (SEC) Design Thinking/Problem Solving / Others | IV | 2 | 2 |
| 7 | Environmental Education | I | 2 | 2 |
| 8 | Mutual Fund Distributor | IV | 6 | 4 |
| End of Semester IV of 2nd Year | | 8 | 30 | 26 |

**Curriculum Framework of B.Com BFSI (AEDP) from the A.Y.
2025-26 Major + with CSP & V and VI Semesters
Apprenticeship**

3rd Year - Semester V

| Semester 5 | | | | |
|-------------------|---------------------|----------------|----------------------|----------------|
| S.no | Core Courses | | Hours in week | Credits |
| 1 | Apprenticeship | Apprenticeship | | 20 |
| Semester 6 | | | | |
| S.no | Core Courses | | Hours in week | Credits |
| 1 | Apprenticeship | Apprenticeship | | 20 |

Credit Framework for 3-year UG Program

Credits for Major – $14 \times 4 = 56 + 6 \times 4 = 20$. Total 76 Credits

Credits for Minor – $0 \times 0 = 0$ Credits

Credits for AECC (Languages) – $3 \times 3 = 9$ for Eng + $3 \times 3 = 9$ for MIL. Total = 18

Credits for Multidisciplinary Courses – $3 \times 2 = 6$ Credits

Credits for Skill Enhancement Courses – $2 \times 4 = 8$ for AI + 2×2 for others. Total 12 Credits

Credits for Skill Enhancement Courses(BFSI SSC) $4 \times 4 = 16$ Credits

Credits for Value Added Courses – Env.Edn 2 Credits

Credits for Apprenticeship – 40 Credits

TOTAL CREDITS FOR 3-YEAR UG PROGRAMME – 151 Credits.

Curriculum Framework of B.Com BFSI (AEDP) from the A.Y. 2025-26

Major + with CSP & V and VI Semesters Apprenticeship

4th Year - Semester VII

| Sl.No | Category | Course No | No. of Hours | No. of Credits |
|---------------------------------------|------------------|-----------|--------------|----------------|
| | | | Theory | Theory |
| | Major - Core | XVI | 4 | 4 |
| | Major - Core | XVII | 4 | 4 |
| 1 | Major - Core | XVIII | 4 | 4 |
| 2 | Major - Elective | XIX | 4 | 4 |
| | Major - Elective | XX | 4 | 4 |
| 4 | OOTC | I | 4 | 2 |
| | IKS | I | 2 | Audit Course |
| End of Semester VI of 3rd Year | | 7 | 26 | 22 |

4th Year - Semester VIII

| Sl.No | Category | Course No | No. of Hours | No. of Credits |
|---------------------------------------|------------------|-----------|--------------|----------------|
| | | | Theory | Theory |
| 1 | Major - Core | XXI | 4 | 4 |
| 2 | Major - Core | XXII | 4 | 4 |
| 3 | Major - Core | XXIII | 4 | 4 |
| 4 | Major - Elective | XXIV | 4 | 4 |
| 5 | Major - Elective | XXV | 4 | 4 |
| 6 | OOTC | II | 4 | 2 |
| 7 | IKS | II | 2 | Audit Course |
| End of Semester VI of 3rd Year | | 7 | 26 | 22 |

GOVERNMENT COLLEGE (AUTONOMOUS)
(Re-Accredited by NAAC with “A +” Grade)
RAJAMAHENDRAVARAM
Scheme of Evaluation for
(Academic Year 2025-26)

Max. Marks: 100

| CONTINUOUS INTERNAL ASSESSMENT | | | | 50 M |
|---------------------------------------|----------|----------|-----------|------------------|
| CIA-I | 20 M | | | |
| CIA-II (Online) | 10 M | | | |
| Attendance | 05 M | | | |
| Assignment | 05 M | | | |
| Seminar/GD/Viva etc. | 05 M | | | |
| Clean and Green | 05 M | | | |
| SEMESTER END EXAMS | | | | 50 M |
| | Q | M | TM | |
| Very Short Answers | 6 | 1 | 06 | |
| Short Answers | 3 | 3 | 09 | |
| Essay | 5 | 7 | 35 | |
| Total Marks | | | | 100 Marks |

Note: Q = Questions, M = Marks TM=Total Marks

Note:

1. In Very short answers 6 questions will be given.
2. In Short Answers 5 questions will be given, out of those students should answer 3 questions.
3. In Essays 10 questions with internal choice will be given, out of those students should answer 5 questions.

Vocationl (Project work) Evaluation

| Component | Max. Marks |
|-------------------|------------|
| Activity log | 10 |
| Project Report | 20 |
| Viva –voce | 10 |
| Oral Presentation | 10 |
| Total | 50 |

- Skill Enhancement Course Evaluation will be appended

Standard Operating Procedure for Continuous Internal Assessment

The Internal marks in all the courses/subjects will be awarded based on continuous internal assessment made during the semester concerned. For each Courses/subject 50 marks are allotted for internal assessment and 50 marks are allotted for the End Semester Examination.

1. Continuous Internal Evaluation (CIA):

It has been resolved to introduce Continuous Internal assessment marks for a total of **50 marks**, which are to be distributed as follows:

| S.No. | Component | | | Distribution of Marks |
|-------------------------------|--|------------|---|-----------------------|
| 1 | CIE I (after completion of 50% of syllabus) | | | 20 |
| 2 | CIE II (Online Exam) | | | 10 |
| 3 | ATTENDANCE | Above 95% | 5 | 5 |
| | | 91% to 95% | 4 | |
| | | 86% to 90% | 3 | |
| | | 81% to 85% | 2 | |
| | | 75% to 80% | 1 | |
| | | Below 75% | 0 | |
| Pedagogical Strategies | | | | |
| 4 | ASSIGNMENT(One Assignment from each unit) | | | 5 |
| 5 | Participation or Paper Presentation in Student Seminars/Workshops/Group Discussions/ Quiz/ Student Study Project/Field Visit/Survey /Any other | | | 5 |
| 6 | Clean & Green (Maximum 2 Activities) | | | 5 |
| TOTAL | | | | 50 |

Component I: CIE I & CIE II (20+10 = 30 Marks)

Two Internal Examinations, out of which one is Mandatorily Online examination, for each Course shall be conducted for assessment. These examinations will be conducted during August/September (CIE –I) and October/November (CIE-II). CIE-I carries 20 marks and CIE-II carries 10 marks. CIE- I will be conducted after completion of 50% of syllabus. The second internal examination, i.e., CIE –II, which is **mandatorily online examination**, will cover the entire syllabus. The sum of both the CIEs will be considered for awarding marks for CIA.

Suggestive Question Paper Pattern for CIE I & CIE II (Based on Blooms Taxonomy):

Though the faculties concerned are empowered to adopt their own pattern for question paper, a general and suggestive model for question paper is given below based on Blooms Taxonomy.

| Q No | Learning Objective | Marks |
|------|----------------------------|-----------------|
| 1 | Memory based (Remember) | 2 |
| 2 | Understand (Comprehension) | 2 |
| 3 | Application | 3 |
| 4 | Analysis | 3 |
| 5 | Evaluation | 5 |
| 6 | Creativity | 5 |
| | TOTAL | 20 marks |

The active verbs used to frame the question based on Blooms Taxonomy is given below for the convenience.

| BLOOM'S TAXONOMY VERBS | | | | | |
|-------------------------------|-------------------|--------------|----------------|-----------------|---------------|
| REMEMBER | UNDERSTAND | APPLY | ANALYZE | EVALUATE | CREATE |
| Define | Summarize | Determine | Organize | Argue | Design |
| Memorize | Compare | Present | Compare | Defend | Compose |
| Repeat | Describe | Examine | Contrast | Judge | Construct |
| Copy | Explain | Implement | Experiment | Support | Develop |
| Define | Discuss | Solve | Test | Value | Formulate |
| State | Recognize | Use | Question | Weight | Blog |
| List | Report | Demonstrate | Connect | Reflect | Build |
| Quote | Translate | Interpret | Deduce | Review | Write |
| Find | Categorize | Re-enact | Link | Grade | simulate |

RAJAMAHENDRAVARAM
(Re-Accredited by NAAC with "A+" Grade)
(w.e.f. 2025-26 Admitted Batch)
I Year B Com- BFSI
Semester I
Major Course- Business and Applied Law

Total No. of Hours per week: 4

Total Credits: 4

Course Objectives:

- To provide a comprehensive understanding of applied Indian business laws,
- To understand the theoretical concepts and practical applications of the Indian business legal environment.
- To appraise the merits and demerits of legal compliance, and ethical decision-making.

Course Outcomes: After completing the Course the student will be able to

- Understand the basic legal concepts and terminologies of business law.
- Discuss the essentials of a valid contract.
- Analyse the role of regulatory agencies SEBI, RBI and IRDA.
- Examine the application of Negotiable Instruments Act 1881
- Explain the governance of Indian Companies.
- Distinguish the formation and registration process for Companies and partnership firms.
- Understand the concepts of E-Commerce laws.

UNIT:1 Introduction to Indian Business Law

Overview of the Indian legal system-Sources of Business Law- - key legal concepts of Indian legal laws - Role of Law in Business- Indian Contract Act, 1872: Principles of Indian Contract Act - Essentials of valid contract.

UNIT : 2 Regulatory Framework for Business in India

Role of regulatory agencies: Securities Exchange Board of India-Reserve Bank of India-Insurance Regulatory and Development Authority – Income Tax Act – GST Act - Negotiable Instruments Act, 1881.

UNIT : 3 Corporate Laws and Business Organizations:

Companies Act 2013: Incorporation and registration of companies - governance requirements for Indian companies - Partnership Act: Formation and types of Partnerships- Rights and Duties of partners- Dissolution of partnerships Limited Liability Partnerships (LLPs): Formation and Registration of LLPs

UNIT: 4 Intellectual Property Rights (IPR) in India:

Intellectual Property Laws in India: Indian Patents Act, 1970- Trademarks Act, 1999 - Copyright Act, 1957 - Protection of Trade Secrets and Designs: Indian laws on trade secrets - Design protection under the Designs Act, 2000 - Geographical Indications (GI) protection

UNIT: 5 Emerging Areas in Indian Business Law

Data Protection and Privacy Laws: Overview of the Personal Data Protection Bill, 2019 - Compliance requirements for data protection.

Start-up and Entrepreneurship Laws: Legal framework for start-ups in India- Incentives and support mechanisms for start-ups.

Overview of e-commerce laws and electronic contracts

References: Text Books:

- Elements of Business Law By N D Kapoor
- Business Law For Management By Bulchandani
- Company Law By Avtar Singh

Suggested Readings:

1. Arora Sushma– Business Law– Taxmann Publication
2. Business Laws: Das & Roy, Oxford University Press
3. Tulsian, P.C, Business Law, S.Chand.
4. Maheshwari & Maheshwari, Business Law, National Publishing House, New Delhi.
5. Legal journals
6. Legal databases and online resources (Manupatra, SCC Online)

Suggestive Co-Curricular Activities

- Case Studies and Practical Applications:
- Guest lectures by legal practitioners and business lawyers
- Analyzing real-world legal cases and business disputes in India
- Drafting legal documents and contracts under Indian law
- Simulated negotiations and legal advisory exercises

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**Semester I
Major Course-Business Economics**

Total No. of Hours per week: 4

Total Credits: 4

Course Objectives:

- To understand the basic micro and macro-economic concepts and Theories applicable to business decision-making.
- To appraise the importance of economic approaches in business decision – making.

Course Outcomes:

After completing the course the student will be able to

- Discuss the nature and scope of business economics
- Distinguish between Microeconomics and macroeconomics.
- Explain Marginal Utility theory
- Analyse the laws of Returns and returns to scale.
- Understand the different cost concepts.
- Establish the relationship between Long run and Short run Cost curves.
- Enumerate and explain the different stages of the Business cycle.

Unit – I

Introduction to Business Economics: Definition and scope of Business Economics - Circular Flow of Activity - Nature of the Firm - Objectives of Firms - Nature of Economic Laws – Methods of Economic Enquiry – Meaning of Micro and Macro Economics – Fundamental Concepts – Wants – Utility- Value - Wealth - Welfare.

UNIT II

Demand & Supply Analysis – Meaning of Demand - Types of Demand – Determinants of Demand – Law of Demand – Marginal Utility Analysis – Elasticity of Demand – Consumer’s Surplus. Supply Analysis – Meaning - Factors of Production - Land, Labour Capital and Organisation – Law of Returns – Production Function – Return to Scale.

UNIT III

Cost and Output Analysis – Different Cost concepts – Marginal and Average Cost – Relationship – Long run and Short run cost curves – Revenue curves of firms. Market Structure – Perfect Competition – Monopoly – Monopolistic Competition – Duopoly – Oligopoly.

UNIT IV

National Income – Concepts – Measurement of National Income – Business Cycles: Various Phases – Important implications for Business – Appropriate Strategies and Policies both at the Macro and Micro Levels.

UNIT V

Globalisation – Implication to the Indian Economy – Theory of International Trade – Balance of Trade – Balance of Payments: Current Situation and Future Prospects.- Foreign Exchange Markets and Exchange Rate Determination - Factors influencing exchange rates.

References:

1. Varshney R.L.& Maheswari, Managerial Economics
2. Joel Dean, Managerial Economics
3. Mithani and VSR.Murthy, Fundamentals of Business Economics
4. Sundharam K.P.M and Sundharam E.N., Business Economics
5. Yogesh Maheswari, Managerial Economics, Phi Learning, New Delhi, 2005
6. H L Ahujha, Business Economics, S.Chand Publications
7. Managerial Economics, Tata Mcgraw-Hill, New Delhi Moyer&Harris,
8. Managerial Economics, Cengage Learning, Newdelhi, 2005 Geetika, Ghosh & Choudhury, ,
9. Managerial Economics, Tata Mcgrawhill, Newdelhi, 2011

Suggestive Cocurricular Activities:

1. Applying economic concepts to business decision-making processes
2. Simulation exercises on market behavior, strategic interactions, and policy analysis.
3. Survey on demand and supply of any of the FMCG products.

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**SEMESTER-I
Major Course: BANKING THEORY AND PRACTICE**

Total No. of Hours per week: 4

Total Credits: 4

Course Objectives:

To Provide an understanding of the Indian banking system.

To provide awareness of the day-to-day Banking operations.

Course Outcomes:

After completion of the course, the student will able to:

- Explain the different types of commercial banks.
- Discuss the consequences of Liberalization on Banking Sector.
- Distinguish between Unit Banking and Branch Banking
- Analyse the innovations in Banking Sector.
- Appraise the general and specific relationship between Banker and Customer.
- Explain the different lending processes that are in vogue in a Bank.
- Evaluate the credit creation process
- Explain the provisions relating to Non-Performing assets.
- Discuss the role of banking in the Development of an Economy

Unit 1: Introduction: Indian banking system: History - Classification -Meaning of Banks - Characteristics of Banks - Commercial Banks: Meaning – Types - functions of commercial banks - Role of banks in the Development of economy- Banking Sector Reforms: Liberalization of Banking Sector

Unit 2: Types of Banks: Indigenous Banking - Cooperative Banks, Regional Rural Banks, SIDBI, NABARD - EXIM Bank. – Paying banker and collecting banker – Innovations in Banking – E banking - Online and Offshore Banking - Internet Banking - Anywhere Banking - ATMs – RTGS- NEFT – Mobile Banking – Digital Bank

Unit 3: Banker and Customer: Meaning and Definition of Banker and Customer – Types of Customers – General Relationship and Special Relationship between Banker and Customer KYC - Norms – Negotiable Instruments: Meaning and Features of Promissory note, Bills of Exchange and - Cheques – different types of Crossing cheque.

Unit 4: Deposits, Loans and Advances: Process of opening bank accounts - pay in slip - Cheque book - Pass book- ATM cum Debit card - Credit Card - No Frill Account. Loans and Advances: Introduction - classification of loans -principles of good lending - loan procedure followed by banks.

Unit 5: Reserve Bank of India: Functions-Techniques of Credit Control – Credit Creation: Meaning & Process of Credit Creation. Non-Performing Assets: Concept-Classification of NPAs- Provision for NPAs- Management of NPAs.

Reference:

1. Guru Swamy, “Banking Theory and Practice” Tata Mc Graw Hill

2. Krishna, Raju and Manjusha, Priya, “ Banking Theory and Practice” Pragathi Prakashan educational Publishers.
3. E.Gordon & K.Natarajan, “Banking Theory and Practice”, Himalaya Publishing House

Suggested Co-curricular Activities:

- Quiz on banking
- Visit to Banks
- Guest Lectures by bank officials
- Prepare a statement on periodical declaration of RBI like SLR, REPO etc.
- Collection, display and Practicing of filling of different forms used in banks
- Survey on customers satisfaction of Banking services
- Know about KYC norms

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Semester 1

SEC: Accounts Assistant

Total No. of Hours per week: 4 + (2 Non-Credit Tutorial Hours)

Total Credits: 4

Course Objectives:

- To introduce and deepen understanding of accounting principles and financial statements.
- To provide advanced skills in payroll accounting and labour law compliance.
- To familiarise students with income tax returns, deductions, and tax compliance.
- To enhance practical applications in financial reporting, analysis, and compliance.
- To develop professional and employability skills necessary for a career in accounting.

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

- Prepare detailed financial statements, including cash flow and fund flow statements.
- Perform payroll functions, including salary computations, deductions, PF, and ESI.
- Calculate tax liabilities, file income tax returns.
- Apply accounting principles for advanced financial reporting and ratio analysis.
- Demonstrate soft skills and professional ethics for accounting roles.

Unit 1: Introduction to Accounting

Overview of the Accounts Assistant role and responsibilities. -Basic accounting concepts and terminologies - Preparation of receipts and payment accounts - Bank reconciliation statements - Introduction to double-entry accounting and trial balance preparation.

Unit 2: Payroll Accounting and Labour Laws

Introduction to labor laws: Payment of Wages Act, Minimum Wages Act-Payroll accounting: Salary computation, deductions, and benefits -PF and ESI registrations - Introduction to gratuity and bonus calculations under the Payment of Gratuity Act.

Unit 3: Income Tax Basics

Overview of the Income Tax Act and heads of income—TDS and Advance Tax- Introduction to tax deductions under Chapter VI-A (Sections 80C to 80U)- Aggregation of Income - Section 115BAC of Income Tax Act (new regime)

Unit 4: Computation of Tax on Total Income - IT Return Filing, and Tax Planning

Computation of tax on Total Income and Filing of income tax returns (ITR-1, ITR-2, and ITR-3) - Introduction to tax planning strategies - PAN registration, refund procedures, and tax audit basics.

Unit 5: Financial Statement Analysis and Advanced Reporting

Financial statement analysis: Ratio analysis, trend analysis, fund flow, and cash flow statements - Basics of working capital management and budgeting - Understanding the importance of professional ethics in financial transactions.

References:

- “Principles of Financial Accounting” by John Wild, Ken Shaw, Barbara Chiappetta.
- “Payroll Accounting 2021” by Bernard J. Bieg and Judith A. Toland.
- “Income Tax Law and Practice” by V.K. Singhania and Monica Singhania.
- Advanced Accounting Volume I and II R L Gupta and Radhaswamy, S. Chand Publications

Online Resources:

- Income Tax India e-Filing Portal.
- Ministry of Labour and Employment.

Practical Activities:

- Preparation of financial reports (balance sheets, P&L accounts).
- Bank reconciliation statement practice.
- Introduction to trial balance.
- Preparation of payroll, including salary, PF, ESI, and gratuity calculations.
- Introduction to payroll software and tools for automation.
- Calculation of taxable income and tax liabilities for different heads of income.
- Application of TDS in salary computations.
- Filing income tax returns (ITR-1, ITR-2, ITR-3) using real-time simulations.
- Applying tax deductions and tax planning in practical scenarios.
- Preparation of cash flow and fund flow statements.
- Ratio analysis of financial reports.
- Development of simple financial budgets.

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I Year B Com- BFSI**

**Semester II
Major – Course Taxation**

Total No. of Hours per week: 5

Total Credits: 4

Course Objectives:

- To provide an understanding of the provisions of Direct-tax laws
- To provide an understanding of the provisions of Indirect-tax laws

Course Outcomes: After completion of the course the student will be able to

1. Explain the different types of direct taxes.
2. Discuss the Constitutional provisions relating to taxation (Both Direct and Indirect) in India.
3. Assess the residential Status of Individuals and Companies.
4. Analyze the Individual's total Income to determine tax liability.
5. Determine strategies for reducing indirect tax.
6. Explain the concepts of Direct tax and Indirect Tax

UNIT:1 Introduction to Direct Taxes

Meaning - Historical perspective and evolution of direct taxation - Constitutional provisions related to Direct taxation in India - Distribution of taxing powers between the central and state governments.

UNIT:2 Income Tax Laws and Regulations

Income Tax Act, 1961: Concepts: Person, Assessee, Previous Year, Assessment Year, Income - Determination of residential status for individuals and companies - Scope of total income – Heads of Income: Income from salary, house property, business or profession, capital gains, and other sources

UNIT 3: Tax Deductions, Exemptions, and Rebates

Deductions and Exemptions: Deductions under Section 80C, 80D, 80G, Exemptions for agricultural income, dividends - Tax Rebates and Relief - Rebates under Section 87A - Relief under Double Taxation Avoidance Agreements (DTAA)- Section 115BAC of Income tax Act
Tax under new regime Regime.

UNIT4: Indirect Taxes

Evolution of indirect taxation in India- Definition and Types of Indirect Taxes-Basic concepts in Indirect taxation – Role and Importance of Indirect Taxes in the development of an Economy - An Overview of GST – Objectives of GST.

UNIT 5: Customs and Indirect Tax Planning: International Trade: An Over view of Customs Act 1962 - Customs duties on exports and imports - Strategies for minimizing indirect taxes.

References: **References**

1. Singhanian, V.K. & Monica Singhanian – *Students' Guide to Income Tax*.
2. Mehrotra & Goyal – *Direct Taxes: Law and Practice*.
3. Datey, V.S. – *Indirect Taxes: Law and Practice*.
4. Bare Acts: Income Tax Act, 1961; Customs Act, 1962; GST Act.

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Semester -II

Major course: Bank Branch Operations

Total No. of Hours per week: 4

Total Credits: 4

Course Objectives:

- To provide an overview of bank branch operations in India.
- To provide understanding of the legal framework for branch banking in India.

Course Outcomes: After completing the course the student will be able to

- Appraise the basic functions of Branch Banking
- Distinguish between unit banking and branch banking.
- Explain the account opening procedure at a bank branch.
- Discuss the different clauses issued by SEBI for branch banking.
- Describe the retail banking product Development process.
- Evaluate the integration of technology in branch banking.

UNIT -1: Branch Banking: Concept and Basic Functions of Branch Banking-Advantages and Disadvantages-Unit Banking Vs. Branch Banking - Types of Branch Banking - Roles and responsibilities of a branch manager.

UNIT-2: Branch banking Services: Account Opening Procedure - PLS Account - Current Account -Term Deposits - Call Deposits - Special Deposit Schemes of various banks - Operation in Accounts - Transfer Delivery & Clearing—Lockers’ Operations – Inward & Outward Bills for collection.

UNIT-3: Branch banking Management: Legal Framework for Branch banking in India- Branch location policies and decisions - Branch Licensing - Scrutiny & Payment of Cheques - TQM in branch banking, regulations by SEBI for branch banking .

UNIT-4: Retail Bank Products: Products development process - Description of Liability products - Description of Asset Products- Credit cards - Debit Cards: Eligibility, Purpose, Amounts, Margin, Security, Process of using the cards, Billing Cycle, Credit Points.

Unit -5: Selling of Retail Products: Marketing / Selling of retail products, Tie –up with Institutions for Delivery Channels – Branch, Extension counters, Branch Banking Technologies: ATM-POS- Internet Banking -M- Banking.

References:

1. Taxmann's Guide to Bank Branch Management | Enhancing Efficiency and Effectiveness of Bank Branches – Practical and comprehensive guide providing strategic insights and up-to-date information, [Tara Prasad Misra](#) · 2023.
2. Basics of Banking Operations Hardcover – 2 January 2024 by [Ragini Agrawal](#).

Suggested Co-curricular Activities:

- Quiz on banking

- Visit to a near by Bank branch.
- Guest Lectures by bank officials
- Observe the operating process of ATM, POS, M- Banking in a local bank.
- Collection, display and Practicing of filling of different forms used in banks
- Survey on customers satisfaction of Banking services
- Know about KYC norms.

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Semester 2

SEC – GST Assistant

Total No. of Hours per week: 4 + (2 Non-Credit Tutorial Hours)

Total Credits: 4

Course Objectives:

- To Give insights into the Goods and Services Tax (GST), its structure, and implementation.
- To provide knowledge of taxable events, compliance, and input tax credits.
Legal and Regulatory Framework:
- To provide awareness of the key legal and regulatory frameworks governing financial services
- To gain insights into penalties, offenses, and inspection procedures under GST.

Course Outcomes: Upon successful completion of this course, students will be able to:

1. Explain the Structure of GST
2. Discuss the differences between IGST, CGST, SGST, and UTGST,.
3. Identify Taxable Events:
4. Analyze various GST taxable events, including supply and transactions between distinct persons.
5. Manage Tax Records and File Returns
6. Prepare and maintain tax records
7. File GST returns using current digital tools.
8. Accurately calculate and apply the input tax credit in financial transactions.

UNIT-I: Introduction to GST

Overview of GST - Structure of GST (CGST, SGST, IGST, and UTGST) - Objectives and Functions of GST - Significance of GST in the Indian economy - Taxable Event: Supply of Goods and Services - GST administration in India.

UNIT-II: Time, Value, and Place of Supply

Key concepts of Time, Value, and Place of Supply under GST - Rules for determining the time of supply - Valuation of goods and services for GST - Importance of the place of supply and its impact on IGST, CGST, and SGST applicability.

UNIT-III: Input Tax Credit (ITC)

Concept of Input Tax Credit - Eligibility for claiming ITC - Blocked credits and conditions under which ITC is unavailable - Process of credit reversal - Maintenance of input tax records - Calculation of GST liability using ITC.

UNIT-IV: Filing GST Returns

GST compliance – Regular returns filing (GSTR 1, GSTR 3B, GSTR 9, etc.) - Due dates for filing returns. Amendment, Revision, - Cancellation of Returns - E-Way Bill – Concept and preparation - TDS and TCS provisions under GST.

UNIT-V: Offenses, Penalties, and Appeals

Types of offenses under GST law - Penalties for various GST-related offenses - Appeals and revisions under GST - Provisions related to inspection, search, and seizure - Overview of the dispute resolution mechanism under GST.

Suggested References:

- "Goods and Services Tax (GST) in India" by K. Vaitheeswaran.
- GSTN Portal for e-filing and GST resources: <https://www.gst.gov.in/>.
- National Institute of Financial Management (NIFM) courses: <https://www.nifm.ac.in/>.

Suggested Co-curricular Activities

GST Filing Workshop: Conduct a hands-on workshop on filing GST returns using real or simulated data.

Input Tax Credit Session: Organize a session to explain and calculate Input Tax Credit and reversals.

Guest Lecture on GST Amendments: Invite experts to discuss recent GST changes and compliance practices.

Seminar on GST Impact on Industries: Host a seminar on how GST affects various industries like retail and manufacturing.

GST Case Study Competition: Organize a case study competition focused on resolving complex GST issues.

Mock GST Return Filing: Run a competition where students file GST returns based on provided financial data.

GST Awareness Drive: Organize a public awareness campaign about GST compliance for small businesses.

GST Filing Software Training: Provide training on using GST filing software like Tally or Zoho Books.

Project on GST's Industry Impact: Assign students to research GST's impact on specific industries.

GST Knowledge Quiz: Conduct a quiz competition on GST concepts like registration, credits, and returns.

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**SEMESTER-II
SOCIAL MEDIA MARKETING AND ADVERTISING**

Theory Credits: 4

4 hrs/week

COURSE OBJECTIVE:

Introduce current and core practices of Digital and Social Media Marketing that will allow learners to analyze, plan, execute and evaluate a digital marketing strategy.

LEARNING OUTCOMES:

Understand the Social Media space and tools

- Analyze the effectiveness of your company's and competitors' social media programs.
- Design social media programs that directly support business and marketing goals.
- Channels and programs. Implement a process for planning social media marketing activities.

- To develop an awareness of the major types of advertising and role of Ad agencies.
- To understand the basics of Advertising and media planning.
- To know the importance of advertising budgeting, advertising agencies and evaluating advertising campaigns.

UNIT I: Introduction to digital and social media marketing-meaning-definition-types of social media websites-mobile apps-email- social media-various social media websites; Blogging-types, platforms.

UNIT II: Social Media Strategy-Goals ,Planning, Strategies, Monitoring Analysis; Tips of Social Media Marketing-Customization; Social Media Optimization; Social Media Promotion-paid advertising – other methods-Social Media ROI.

UNIT III: Social Media for Marketing -Facebook, LinkedIn, Twitter, YouTube. Establishing Relationship with customers Social Media.

UNIT IV: Advertising- Meaning, Importance and objectives of Advertising. History, Classification and Functions. Role of Advertising in Promotional Mix.

UNIT V: Types of Advertising, Integrated Marketing Communication. Digital Advertising-Meaning, Advantages, Limitations, Types of Digital Advertising.

TEXT BOOKS:

1. Digital Marketing: Seema Gupta-Mcgraw hill
2. Social Media Marketing: Tracy L. Tuten (2021).
3. Social Media Marketing: A Strategic Approach. Debra Zahay, Mary Lou Roberts
4. ChatGPT & Social Media Marketing. Ryan Turner.

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Semester – III

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Semester III

Major Course: Personal Financial Planning

Theory

Credits: 4

4 hrs/week

Course Objectives:

- *To provide students with the essential knowledge and skills to manage personal finances effectively.*
- *To equip students with strategies for goal setting, savings, investment, and an understanding of behavioral finance.*
- *To promote sound decision-making in personal financial matters, ensuring long-term financial well-being.*

Course Outcomes: After completing the course, the student will be able to:

- *Discuss the nature and scope of personal finance.*
- *Develop financial goals and plan to achieve them.*
- *Evaluate savings strategies.*
- *Evaluate the influence of behavioral finance and the psychology of money in personal financial decision-making.*

Unit I: Introduction to Personal Finance

Definition, Scope, and Importance of Personal Financial Planning -Financial Planning Process- Components of a Financial Plan -Overview of Key Concepts: Income, Expenses, Assets, Liabilities, and Net Worth-Budgeting: Planning and Controlling Cash Flows

Unit II: Financial Goal Setting

Importance of Setting Financial Goals-Types of Financial Goals: Short-term, Medium-term, Long-term-SMART Goals (Specific, Measurable, Achievable, Relevant, Time-bound) -Steps in Financial Goal Setting -Prioritizing Goals and Financial Trade-offs

Unit III: Savings Strategy

Meaning and Importance of Savings-Types of Savings Accounts: Regular, High-yield, Recurring, Fixed Deposits-Developing a Savings Plan-Factors Influencing Savings: Income, Expenses, Inflation-Saving vs. Investing: Key Differences-Strategies for Increasing Savings

Unit IV: Investment Strategy

Introduction to Investments: Risk and Return-Types of Investments: Stocks, Bonds, Mutual Funds, Real Estate, Gold-Diversification and Asset Allocation-Time Value of Money and Its Implications for Investments-Investment Planning Based on Financial Goals-Tax Implications of Investments

Unit V: Behavioral Finance and Psychology of Money

Introduction to Behavioral Finance: Key Concepts-Cognitive Biases in Financial Decision Making: Anchoring, Overconfidence, Herd Mentality, Loss Aversion-The Psychology of Money: Emotions and Financial Decisions-How Emotions Influence Saving, Spending, and Investing-Role of Financial Education in Improving Financial Behavior

References:

1. Madura, J. (2016). *Personal Finance*, Pearson Education.
2. Kapoor, J., Dlabay, L., Hughes, R., & Hoyt, W. (2017). *Personal Finance*, McGraw-Hill.
3. Gitman, L., Joehnk, M., & Billingsley, R. (2014). *Personal Financial Planning*, Cengage Learning.
4. Dave Ramsey, *The Total Money Makeover*, Thomas Nelson, 2009.
5. Hirt, G., & Block, S. (2018). *Fundamentals of Investment Management*, McGraw-Hill.
6. Thaler, R. H. (2015). *Misbehaving: The Making of Behavioral Economics*, W. W. Norton & Company.

Suggestive Cocurricular Activities:

1. Developing a personal budget and financial plan for students based on hypothetical income and expenses.
2. Simulation exercises on investment strategies and risk assessment.
3. Case study analysis on behavioral finance, exploring how cognitive biases influence financial decisions.
4. Group discussions on financial goals and savings strategies tailored to different life stages.

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Semester III
Introduction to Indian Capital Markets

Theory

Credits: 4

4 hrs/week

Course Objectives:

- *To provide, a comprehensive understanding of Indian financial markets and capital market instruments.*
- *To provide an understanding of equity, debt, and derivatives markets and their role in the Indian economy.*
- *To understand the regulatory framework governing the Indian capital market.*

Course Outcomes: After completing the course, the student will be able to:

- *Discuss the structure and scope of Indian financial markets.*
- *Explain the role of capital markets in the economy and the regulatory framework governing them.*
- *Describe the different types of debt instruments,*
- *Critically evaluate the derivative products in the Indian market.*
- *Evaluate investment strategies in equity.*
- *Analyse the trading strategies using futures and options.*

Unit I: Introduction to Indian Financial Markets

Definition and scope of Indian Financial Markets-Overview of Indian Capital Markets: Equity, Debt, Derivatives-Importance of Capital Markets in Economic Development-Regulatory Framework: SEBI, RBI, Stock Exchanges (NSE, BSE)-Role of Market Participants: Investors, Issuers, Intermediaries, and Regulators

Unit II: Equity Market Products

Introduction to Equities: Basics of Stocks and Shares-Types of Equities: Common Stock, Preferred Stock-Major Stock Exchanges in India (NSE, BSE)-Equity Market Operations: Trading Mechanisms: Cash Market, Derivatives Market-Order Types and Execution-Market Indices: Nifty, Sensex, and Their Significance

Unit III: Debt Market Products

Introduction -Types of Debt Securities: Bonds, Debentures, Government Securities-Characteristics of Debt Instruments: Coupon Rate, Maturity, Credit Rating-Role of Debt Markets in Financing-Government Securities Market (G-Sec Market)-Role of Credit Rating Agencies and Credit Risk Assessment-Strategies for Investing in Corporate Bonds

Unit IV: Derivatives Market Products

Introduction-Basics of Derivatives: Futures, Options, Swaps-Purpose and Functions of Derivatives Markets-Regulatory Framework for Derivatives Trading-Futures and Options: Mechanics of Futures Contracts: Trading, Margin, Settlement-Options Contracts: Call Options, Put Options-Trading Strategies Using Futures and Options

Unit V: Mutual Funds, ETFs, and Alternative Investment Products

Introduction-Structure and Types of Mutual Funds- Exchange-Traded Funds (ETFs):-Structure and Features of ETFs-Advantages of Investing in ETFs-ETFs vs. Mutual Funds: A Comparative Analysis--Alternative Investment Products:-Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs)

References:

1. Sundaram K.P.M. & Varshney, *Indian Financial System*
2. Machiraju H.R., *Indian Financial Markets and Institutions*
3. Avadhani V.A., *Investment Management*
4. Moyer & Harris, *Managerial Economics*, Tata McGraw-Hill
5. Yogesh Maheswari, *Managerial Economics*, PHI Learning
6. Sundharam & Sundharam, *Business Economics*

Suggestive Cocurricular Activities:

1. *Applying capital market concepts to real-world investment decision-making processes.*
2. *Simulated trading exercises using virtual trading platforms to understand market behavior.*
3. *Case study analysis on IPOs, debt instruments, and derivatives to develop strategic investment approaches.*

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Semester-III

Major Course: Artificial Intelligence in BFSI industry

Theory

Credits: 4

4 hrs/week

Course Objective:

- *To provide a comprehensive understanding of AI in BFSI industry.*
- *To provide an understanding of the theoretical concepts and practical applications.*
- *To provide insights into the regulatory aspects and future trends to leverage AI for innovation and competitive advantage in BFSI industry.*

Course outcomes: After completion of the course the student will be able to

- *Discuss the potential Applications of AI technology in BFSI industry.*
- *Analyze the importance of AI in the efficient performance of BFSI activities.*
- *Explain the basic concept of AI.*
- *Evaluate the Contribution of AI in Enhancing customer experience in BFSI Industry.*
- *Analyze the AI powered financial services.*
- *Assess the impact of AI on Wealth Maximization.*

Unit-1: Introduction: Overview of AI technology and application in the BFSI industry – Importance of AI for improving efficiency, customer experience and risk management-Evolution of AI adoption in BFSI – current trend.

Unit 2: Fundamentals of AI: Basics of Machine Learning – deep learning – understanding neural networks-algorithms-Model Training Applications of AI: Supervised learning – unsupervised learning – reinforcement learning in BFSI.

UNIT 3: AI Applications in BFSI: Customer Experience Enhancement - AI-driven Credit scoring and underwriting processes – Fraud detection algorithms for identifying suspicious transactions and activities - AI-driven insights for streamlining back-office operations and reducing cost.

Unit 4: Regulatory Compliance and Ethical Considerations: Regulatory landscape for AI in BFSI – Compliance requirement and guidelines for AI adoption in BFSI – Regulatory challenges and implications of AI-driven decision making - Responsible AI practices and Governance – Ethical implications of AI application in BFSI

Unit 5: Emerging Trends and Future Direction: AI technologies: Explainable AI (XAI)-Federated Learning – Quantum Computing in BFSI – AI-powered Financial Services: Evolution of AI -driven Financial Products and services Robo-advisors – algorithmic trading – Impact of AI on wealth management, insurance underwriting and asset management.

References:

Books:

1. **Artificial Intelligence for All: Transforming Every Aspect of Our Life**
2020 by Utpal Chakraborty
2. **Artificial Intelligence in Financial Services and Banking Industry**
2020 by Dr. V.V.L.N. Sastry
3. **AI and the Future of Banking** *2020 by Tony Boobier*

Web links:

1. <https://smaartt.com/knowledge/how-to-use-ai-to-improve-customer-experience-in-banking/>

2. <https://www.investopedia.com/>

Journal publications, Research papers, white papers and Industrial reports.

Suggestive Co-curricular activities

1. *Groups discussions on concepts of AI Applications*
2. *Quizz on AI integration by BFSI industry.*
3. *Invited talk by Bankers/Insurers on AI facilitated services.*
4. *Capstone Project on integrating AI by BFSI sector.*
5. *Collaborative projects with BFSI Industry.*
6. *Developing AI prototype.*

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SEMESTER-III

Sales & Distribution Management

Theory

Credits: 4

4 hrs/week

Course Objectives

- *To help students understand the Sales & Distribution functions as integral part of marketing functions in a business firm, Globalization, increased competition, rapid changes in communication and information technology*
- *To develop higher level of customer orientation for efficient sales and distribution management.*

Course Outcomes (CO)

At the completion of the course, the student will be able to:

- *The ability to create value and execute sales deals effectively*
- *The strategic skill and competencies needed for achieving sales targets*
- *The ability to avoid common mistakes made by sales professionals and negotiators;*
- *The ability to work with people with different backgrounds, expectations, and values*
- *To understand and assess the challenges of turbulent business marketing*

Course Outline

Module 1 – Introduction to Sales Management

Nature and Importance of sales management, emerging trends in sales management, Objectives of personal selling, Personal selling process, Salesmanship, Relationship Marketing,

Module 2 – Sales Planning & Organization

Introduction, Levels of Sales management Positions, Roles played by sales managers, Sales forecasting methods, Organizing & Driving Sales Efforts - Sales Organization Structures, Sales Territories & Quotas, Sales Promotions

Module 3 - Sales Force Management

Sales Job Analysis, Recruitment & Selection (Briefly – specific to Sales Jobs), Sales Training – Need & Types, Sales Force Compensation Structure & Motivation Tools, Sales Contests Sales Force Supervision: Sales Expenses, Sales Performance Evaluation, Sales Reports, Sales Budgets, Sales Audits, Ethics in Sales

Module 4 – Distribution Management

Introduction, need and scope of distribution management, marketing channels strategy, levels of channels, functions of channel partners, channel flows, Channel Intensity, classification of distribution channels, types of channel intermediaries, designing distribution channel strategy, factors affecting the design of marketing channels, Factors affecting selection of channel partners

Module 5- Market logistics and supply chain management

Definition & scope of logistics, Components of logistics, inventory & warehouse management, transportation, technology in logistics and SCM, channel information systems, distribution management in international markets.

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II Year B.Com – BFSI – Semester – III

(For Admitted Batch 2024-25)

SEC: Insurance Agent

Total No. of Hours per week: 4 + (2 Non-Credit Tutorial Hours)

Total Credits: 4

Course Objectives:

- *To introduce the fundamentals of the insurance industry and its role in financial planning.*
- *To provide knowledge about various insurance products and risk management.*
- *To develop skills in sourcing potential customers and selling insurance policies.*
- *To familiarize students with pre-issuance and post-sales services in the insurance sector.*
- *To enhance employability and professional skills for a career as an insurance agent.*

Course Outcomes:

- *Understand the basics of insurance, including life, health, and general insurance policies.*
- *Identify potential customers, assess their needs, and sell appropriate insurance products.*
- *Assist customers in filling out insurance application forms and completing pre-issuance procedures.*
- *Handle post-sales services, including policy renewals and claims processing.*
- *Demonstrate professional ethics, regulatory compliance, and communication skills in insurance sales.*

Unit 1: Introduction to Insurance and Financial Planning

Overview of the Insurance Sector and its Importance-Types of Insurance: Life Insurance, Health Insurance, General Insurance, and Liability Insurance-Role of Insurance in Risk Management and Financial Security-Structure of the Indian Insurance Market and Key Players-Regulatory Framework – Insurance Regulatory and Development Authority of India (IRDAI)

Unit 2: Insurance Products and Customer Acquisition

Life Insurance Policies: Term Plans, Endowment Plans, ULIPs, Pension Plans-General Insurance Policies: Health, Motor, Fire, Marine, and Liability Insurance-Identifying Potential Customers: Customer Profiling and Needs Analysis-Selling Insurance Policies: Sales Techniques and Customer Relationship Management-Compliance and Documentation in Policy Issuance

Unit 3: Pre-Issuance Services and Policy Underwriting

Role of an Insurance Agent in Pre-Issuance Services-Application Process: Assisting Customers in Filling Forms-Underwriting Process: Risk Assessment and Premium Calculation-Customer Due Diligence and KYC Requirements-Common Reasons for Policy Rejection and How to Overcome Them

Unit 4: Post-Sales Services and Claims Processing

Policy Renewals, Lapse Management, and Grace Periods-Claim Processing: Documentation, Settlement, and Reimbursement Procedures-Role of an Insurance Agent in Handling Grievances-Fraud Detection in Insurance and Prevention Strategies-Digital Insurance and the Use of Technology in Claims Processing

Unit 5: Ethical Practices, Compliance, and Professional Development

Code of Conduct for Insurance Agents as per IRDAI Guidelines-Ethical Selling Practices and Avoiding Mis-selling of Policies-Role of SEBI and IRDAI in Investor and Policyholder Protection-Career Growth Opportunities in the Insurance Sector-Digital Marketing and Online Selling of Insurance Policies

Reference Books:

1. **M.N. Mishra & S.B. Mishra** – Insurance: Principles and Practice
2. **K.C. Mishra & G.E. Thomas** – General Insurance: Principles and Practice
3. **V.K. Sharma** – Fundamentals of Life Insurance: Theories and Applications
4. **IRDAI Guidelines and Circulars** – www.irdai.gov.in
5. **BFSI SSC Learning Material** – Insurance Agent Participant Handbook

Practical Activities:

- *Identifying customer needs and recommending suitable insurance policies.*
- *Assisting in filling insurance application forms and verifying KYC documents.*
- *Simulated role-play exercises for selling insurance policies to customers.*
- *Handling policy renewals and understanding lapse management strategies.*

- *Claim documentation and settlement process case studies.*
- *Digital insurance platforms: Online policy issuance and e-KYC verification.*
- *Understanding fraud detection techniques and ethics in insurance sales.*
- *Conducting a mock sales pitch for different insurance products.*
- *Learning about tax benefits associated with insurance policies.*
- *Using insurance-related software for policy management and tracking commissions.*

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Semester – IV

GOVERNMENT COLLEGE (AUTONOMOUS)
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Semester IV
Investment Risk and Return

Theory Credits: 4 4 hrs/week

Course Objectives:

- *To introduce students to the fundamental concepts of investment, focusing on the relationship between risk and return.*
- *To develop an understanding of how risk and return are measured and managed in various types of investments.*
- *To equip students with analytical tools and strategies to assess the risk-return trade-off for different asset classes.*

Course Outcomes: After completing the course, the student will be able to:

- *Define the key concepts of investment, risk, and return.*
- *Analyze the types of risks associated with investments and their implications.*
- *Apply key models like Capital Asset Pricing Model (CAPM) to evaluate investment opportunities.*
- *Construct and manage an investment portfolio with a focus on balancing risk and return.*
- *Discuss the impact of market and credit risk on investment decisions and strategies to mitigate them.*

Unit I: Introduction to Investment and Risk:

Meaning and Importance of Investment: Objectives of Investment (Growth, Income, Safety)-Types of Investments: Equity, Bonds, Mutual Funds, Real Estate-Risk and Return: Basic Concepts, Risk-Return Trade-off-Types of Risk.

Unit II: Measuring Risk and Return:

Return Calculation: Absolute Return, Percentage Return, CAGR-Risk Measurement: Variance and Standard Deviation as Measures of Risk-Beta: Definition, Role of Beta in Portfolio Risk, Interpretation of Beta-Sharpe Ratio, Treynor Ratio, Jensen's Alpha: Use in Evaluating Investment Performance.

Unit III: Types of Investment Risks:

Market Risk: Stock Market Volatility, Interest Rate Risk-Credit Risk: Default Risk, Role of Credit Rating Agencies-Liquidity Risk: Impacts on Investment Decision, Managing Liquidity Risk-Inflation Risk: Effect of Inflation on Returns, Real vs. Nominal Return-Currency Risk: Exchange Rate Fluctuations, Impact on International Investments

Unit IV: Risk-Return Models and Investment Theories:

Capital Asset Pricing Model (CAPM): Concept, Assumptions, Risk-Free Rate, Market Risk Premium, Security Market Line-Arbitrage Pricing Theory (APT): Basic Concepts, Multi-Factor Models for Risk and Return. Behavioural Finance: Introduction to Behavioural Biases, Investor Psychology, and its Impact on Investment Decisions

Unit V: Portfolio Management and Risk Mitigation Strategies:

Portfolio Construction: Asset Allocation, Diversification Strategies, Active vs. Passive Investment Management-Mutual Funds and ETFs: Types, Benefits, Risk Factors, Comparison with Direct Equity

Investments-Hedging Strategies: Use of Derivatives (Futures and Options) to Hedge Portfolio Risk-
Performance Evaluation: Measuring Risk-Adjusted Returns, Sharpe Ratio, Treynor Ratio

References:

1. Reilly, F.K., & Brown, K.C., *Investment Analysis and Portfolio Management*
2. Bodie, Z., Kane, A., & Marcus, A., *Investments*
3. Elton, E.J., & Gruber, M.J., *Modern Portfolio Theory and Investment Analysis*
4. Sharpe, W.F., *Portfolio Theory and Capital Markets*
5. Fabozzi, F.J., *Bond Markets, Analysis, and Strategies*
6. Damodaran, A., *Investment Valuation: Tools and Techniques for Determining the Value of Any Asset*

Suggestive Cocurricular Activities:

1. Conduct simulations to calculate risk and return for different investment portfolios.
2. Case studies on major market crashes and their impact on investor portfolios.
3. Surveys and analysis of investor behaviour under various market conditions to assess risk tolerance.
4. Guest lectures by financial advisors or professionals on practical approaches to risk management in investment decisions.

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SEMESTER IV
Major-II
Business Mathematics and Statistics

Theory

Credits: 4

4 hrs/week

Course Objectives:

- *Understand the importance of Statistics in real world business applications.*
- *Formulate complete, concise and correct mathematical proofs.*
- *Frame problems using multiple mathematical and statistical tools, measuring relationships by using standard techniques.*
- *Build and assess data-based models, learn and apply the statistical tools to business.*
- *Create quantitative models to solve real world problems in appropriate contexts.*

Course Outcomes: After completing the course the student will be able to

- *Explain the basic concepts of business mathematics.*
- *Interpret and solve real-life business problem using such concepts as differentiation.*
- *Discuss the mathematical concepts useful in day-to-day scenario.*
- *Analyze the primary and secondary sources of data.*
- *Evaluate the measures of central tendency and the relation between mean, median and mode.*
- *Determine the relationship between variables and the strength of such relationship by applying suitable correlation and regression formulae.*

UNIT:1 Introduction to Business Mathematics

Average: Definition- Functions- Types - Ratios: Definition - Characteristics – Types – Proportion: Definition - Characteristics – Types – Differences between Ratios and Proportion – Percentage.

UNIT:2 Interest ,Profit & Commission

Interest: Meaning and Definition – Types of Interests (Simple, Compound) – Profit & Loss: Definition – Types of Prices – (Cost Price , Market Price) Commission: Agent and Broker – Types of Commission Agents .

UNIT 3: Introduction to Business Statistics

Meaning, definition, functions, importance and limitations of Statistics in business context. Methods of Data Collection– Primary and Secondary data. Tools for Data Collection – Schedule and questionnaire. Frequency distribution, Tabulation of Data , Diagram and graphic presentation of data.

UNIT 4: Measures of Central Tendency

Definition, objectives and characteristics of Measures of Central Tendency – Types of Averages – Arithmetic Mean, Geometric Mean, Harmonic Mean. Median, Mode, Quartiles, Deciles and percentiles. Properties of averages and their application.

UNIT 5: Measures of Correlation

Meaning, Definition and use of correlation. Types of Correlation- Karl Pearson's correlation coefficient, Spearman's Rank correlation. Probable error.

Reference Books:

1. Sivayya K. V. and Satya Rao, Business Mathematics, Saradhi Publications, Guntur.
2. Sancheti and Kapoor V K., Business Mathematics, Sultan Chand & Sons, New Delhi.
3. D. N. Elhance: Fundamental of Statistics, Kitab Mahal, Allahabad.
4. Gupta S.C. Fundamentals of Business Statistics, Sultan Chand, New Delhi.
5. Aggarwal, Business Statistics, Kalyani Publishers, Hyderabad.
6. Reddy C R, Business Statistics, Deep & Deep Publications, New Delhi

Activities:

Quizzes: Short quizzes on definitions and calculations.

Assignments: Problem-solving exercises involving real-world scenarios.

Case Studies: Analyse business cases involving various pricing and commission strategies.

Group Projects: Collect and present data in graphical formats.

Assignments: Solve problems involving calculation of averages and dispersion measures.

Quizzes and Tests: Evaluate understanding of concepts and applications.

GOVERNMENT COLLEGE (AUTONOMOUS)
RAJAMAHENDRAVARAM
(Re-Accredited by NAAC with “A+” Grade)
(w.e.f. 2025-26 Admitted Batch)
BUSINESS COMMUNICATION
SEMESTER IV

Theory Credits: 4

4 hrs/week

COURSE OBJECTIVES:

- *To facilitate understanding of the concept of Communication.*
- *To know the Basic Techniques of the Modern forms of Communication.*

Course outcomes: After completing the course the student will be able to

- *Explain the principles of business communication.*
- *Evaluate the various types of types of communication.*
- *Illustrate the various communication methods.*
- *Discuss the business correspondence etiquettes.*
- *Analyze the importance of technology related to communication for addressing the business audience.*

UNIT-I: CONCEPTS OF COMMUNICATIONS

Definition, Role of Communication in Business, Objectives of Communication. Process of Communication, Forms of communication- Written, Oral and non-verbal Communication, significance of non-verbal communication. Communication Roadblocks, effective Listening.

UNIT-II: ORGANIZATIONAL COMMUNICATION

Formal and Informal Communication, Styles of Communication, Business etiquette, Barriers to Communication Gateways to Effective Communication, Mastering the art of conducting and giving Interviews,

UNIT-III: INTERPERSONAL COMMUNICATION

Significance of Interpersonal Communication-Role of Perception, Emotion and motivation in Inter Personal Communication. Models for Inter Personal Communication – Exchange Theory, Johari Window and Transactional Analysis.

UNIT-IV: BUSINESS CORRESPONDENCE SKILLS

Significance of Business Correspondence, essentials of effective Business Correspondence, Business Letter and Forms. Presentation Skills, Conducting Departmental Meetings, Use of Technology aided Business Communication, Telephone Communication, Visual Communication, Audio Visual Communication, E-mail Messages- Tele and video Conferencing.

UNIT-V: REPORT WRITING

Significance of Report Writing, Structure of Reports. Types of Reports- Negative, Persuasive and Special Reporting, Informal Report- Proposals, Formal Reports- Organization of Press Meets -Media Management.

Reference books

1. K Bhardwaj, Professional Communication, IK International Publishing House, New Delhi.
2. Krizan, Merrier, Logan and Williams, Effective Business Communications, Cengage, New Delhi.
4. Penrose, Business Communication for Managers, Cengage, New Delhi.
6. Urmila Rai & S.M. Rai, Business Communication, Himalaya Publishers,
7. Meenakshi Raman—Business Communication, Oxford University Press.

Suggestive Co-curricular activities

1. *Communication Drafting exercises for imaginary business situations.*
2. *Drawing inferences from business report.*
3. *Prepare business reports on imaginary business situations.*
4. *Mock interviews*
5. *Encouraging Audio- video sessions- note making.*

GOVERNMENT COLLEGE (AUTONOMOUS), RAJAMAHENDRAVARAM

II Year B.Com – BFSI – Semester – IV

(For Admitted Batch 2025-26)

SEC: Mutual Fund Distributor

Total No. of Hours per week: 4 + (2 Non-Credit Tutorial Hours)

Total Credits: 4

Course Objectives:

- *To introduce the fundamentals of the mutual fund industry and its role in financial planning.*
- *To provide knowledge about mutual fund products, risk management, and portfolio selection.*
- *To develop skills in conducting market research, sourcing customers, and distributing mutual funds.*
- *To familiarize students with regulatory compliance and ethical selling practices in mutual fund distribution.*
- *To enhance employability skills for a successful career as a mutual fund distributor.*

Course Outcomes:

- *Understand the basics of mutual funds, their types, and regulatory frameworks.*
- *Conduct market research and analyze mutual fund products based on risk and return.*
- *Educate and guide investors on mutual fund investments and portfolio selection.*
- *Assist clients in purchasing mutual funds and handle after-sales services.*
- *Demonstrate professional ethics, regulatory compliance, and effective communication skills in mutual fund distribution.*

Unit 1: Introduction to Mutual Funds and Financial Markets

Overview of Mutual Funds: Concept, Importance, and Growth in India-Types of Mutual Funds: Open-ended, Closed-ended, and Interval Funds-Financial Markets and their Role in Mutual Fund Investments-SEBI Regulations and Compliance for Mutual Funds-Key Participants in the Mutual Fund Industry: AMFI, SEBI, Fund Houses, and Distributors

Unit 2: Mutual Fund Products and Investment Strategies

Equity Mutual Funds: Large-cap, Mid-cap, Small-cap, and Sectoral Funds-Debt Mutual Funds: Liquid, Gilt, and Corporate Bond Funds-Hybrid Funds and Index Funds: Balanced and Passive Investment Strategies-Investment Planning: Risk Profiling, Asset Allocation, and Portfolio Diversification-Role of a Mutual Fund Distributor in Client Advisory

Unit 3: Market Research, Sales, and Customer Engagement

Conducting Market Research on Mutual Fund Performance-Understanding Fund Ratings, NAV Calculation, and Risk Metrics-Selling Mutual Funds: Understanding Customer Needs and Suitability Analysis-Communication and Persuasion Techniques in Mutual Fund Distribution-Ethical Selling Practices and Avoiding Mis-selling

Unit 4: Mutual Fund Operations and Regulatory Compliance

Mutual Fund Investment Process: KYC, Account Opening, and Transactions-Net Asset Value (NAV) Calculation and Exit Load Structures-Tax Implications on Mutual Fund Investments: LTCG, STCG, and Dividend Taxation-SEBI Guidelines and AMFI Code of Conduct for Mutual Fund Distributors-Documentation and Compliance in Mutual Fund Selling

Unit 5: After-Sales Services, Digital Trends, and Career Development

Handling After-Sales Services: Fund Switches, Redemptions, and SIPs-Role of Digital Platforms in Mutual Fund Distribution (Robo-Advisors, Online Portals)-Investor Education: Building Long-term Relationships with Clients-Future Trends in Mutual Fund Industry: ETFs, ESG Funds, and Smart Beta Investments-Career Growth and Certifications for Mutual Fund Distributors (NISM Series V-A, AMFI)

Reference Books:

1. **Sundar Sankaran** – Indian Mutual Funds Handbook
2. **Gordon & Natarajan** – Financial Markets and Services
3. **Preeti Singh** – Investment Management
4. **SEBI & AMFI Guidelines** – Mutual Fund Regulatory Framework

5. BFSI SSC Study Material – Mutual Fund Distribution and Market Trends

Practical Activities:

- *Identifying customer risk profiles and recommending suitable mutual fund products.*
- *Conducting market research on mutual fund performance using NAV and risk metrics.*
- *Assisting in KYC and investment account opening for mutual fund transactions.*
- *Simulated role-play exercises for mutual fund advisory and sales techniques.*
- *Understanding fund switch and redemption processes.*
- *Filing online mutual fund applications and monitoring investments.*
- *Learning about tax implications and calculating capital gains on mutual fund investments.*
- *Using financial software and digital platforms for mutual fund tracking and portfolio review.*
- *Developing a career roadmap: NISM Certification preparation and regulatory compliance.*