

| Bachelor of Commerce (B.Com) in Banking Financial Services & Insurance |                                              |                     |                    |                      |                        |
|------------------------------------------------------------------------|----------------------------------------------|---------------------|--------------------|----------------------|------------------------|
|                                                                        | Course Title                                 | No of<br>Paper<br>s | No of<br>Hour<br>s | No of<br>Credit<br>s | Course<br>s<br>Credits |
| Semester I                                                             |                                              | 6                   | 300                | 20                   | 20                     |
| Skill Courses                                                          | Accounts Assistant                           | 1                   | 90                 | 6                    | 6                      |
| Core Courses                                                           | Basic Business & Applied Law                 | 1                   | 45                 | 3                    | 9                      |
|                                                                        | Business Mathematics & Statistics            | 1                   | 45                 | 3                    |                        |
|                                                                        | Business Economics                           | 1                   | 45                 | 3                    |                        |
| General<br>Courses                                                     | Language I                                   | 1                   | 45                 | 3                    | 5                      |
|                                                                        | Language II                                  | 1                   | 30                 | 2                    |                        |
|                                                                        |                                              |                     |                    |                      |                        |
| Semester II                                                            |                                              | 6                   | 300                | 20                   | 20                     |
| Skill Courses                                                          | GST Assistant                                | 1                   | 90                 | 6                    | 6                      |
| Core Courses                                                           | Financial Analysis                           | 1                   | 45                 | 3                    | 9                      |
|                                                                        | Investments - Risk and Returns               | 1                   | 45                 | 3                    |                        |
|                                                                        | Financial Management                         | 1                   | 45                 | 3                    |                        |
| General<br>Courses                                                     | Language I                                   | 1                   | 45                 | 3                    | 5                      |
|                                                                        | Language II                                  | 1                   | 30                 | 2                    |                        |
|                                                                        |                                              |                     |                    |                      |                        |
| Semester III                                                           |                                              | 6                   | 300                | 20                   | 20                     |
| Skill Courses                                                          | Insurance Advisor/Agent                      | 1                   | 90                 | 6                    | 6                      |
| Core Courses                                                           | Personal Financial Planning                  | 1                   | 45                 | 3                    | 9                      |
|                                                                        | Introduction to Indian Capital Markets       | 1                   | 45                 | 3                    |                        |
|                                                                        | Sales & Distribution Management              | 1                   | 45                 | 3                    |                        |
| General<br>Courses                                                     | Language I                                   | 1                   | 45                 | 3                    | 5                      |
|                                                                        | Language II                                  | 1                   | 30                 | 2                    |                        |
|                                                                        |                                              |                     |                    |                      |                        |
| Semester IV                                                            |                                              | 6                   | 300                | 20                   | 20                     |
| Skill Courses                                                          | Mutual Fund Distributor                      | 1                   | 90                 | 6                    | 6                      |
| Core Courses                                                           | Retail Banking Assets Sales and Underwriting | 1                   | 45                 | 3                    | 9                      |
|                                                                        | Retail Banking Liabilities Sales             | 1                   | 45                 | 3                    |                        |
|                                                                        | Taxation                                     | 1                   | 45                 | 3                    |                        |
| General<br>Courses                                                     | Language I                                   | 1                   | 45                 | 3                    | 5                      |
|                                                                        | Language II                                  | 1                   | 30                 | 2                    |                        |

|                 |                |  |       |     |     |
|-----------------|----------------|--|-------|-----|-----|
| Semester V & VI |                |  |       |     |     |
|                 |                |  | 1800  | 40  | 40  |
|                 | Apprenticeship |  | 1800  | 40  |     |
|                 |                |  |       |     |     |
|                 | Grand Total    |  | 4,800 | 120 | 120 |

## Semester I – Core Subject 1

### Basic Business and Applied Law:

#### Introduction to Indian Business Law

- Overview of the Indian legal system

- Sources of Indian business law (constitution, statutes, case law)

- Importance of legal compliance in Indian business operations

#### Key Legal Concepts in Indian Law

- Principles of Indian contract law

- Essentials of valid contracts under the Indian Contract Act, 1872

- Overview of tort law and its application in business disputes

#### Regulatory Framework for Business in India

- Role of regulatory agencies (SEBI, RBI, IRDAI, CCI)

- Overview of company law (Companies Act, 2013)

- Overview of taxation laws (Income Tax Act, GST Act)

### Contract Law and Commercial Transactions:

#### Indian Contract Act, 1872

- Formation and essentials of a valid contract

- Types of contracts under Indian law (sale, lease, agency)

- Performance, breach, and discharge of contracts

#### Special Contracts

- Bailment and pledge

- Indemnity and guarantee

- Contract of agency

#### Commercial Transactions

- Sale of Goods Act, 1930

- Negotiable Instruments Act, 1881

- Overview of e-commerce laws and electronic contracts

## Corporate Law and Business Organizations:

### Companies Act, 2013

- Incorporation and registration of companies

- Corporate governance requirements for Indian companies

- Directors' duties and liabilities

### Limited Liability Partnerships (LLPs)

- Formation and registration of LLPs

- Rights and duties of partners in an LLP

- Conversion and winding up of LLPs

### Partnership Act, 1932

- Formation and types of partnerships

- Rights and duties of partners

- Dissolution of partnerships

## Intellectual Property Rights (IPR) in India:

### Intellectual Property Laws in India

- Indian Patents Act, 1970

- Trademarks Act, 1999

- Copyright Act, 1957

### Protection of Trade Secrets and Designs

- Indian laws on trade secrets

- Design protection under the Designs Act, 2000

- Geographical Indications (GI) protection

## Regulatory Compliance and Business Ethics:

### Regulatory Compliance for Businesses

- Securities laws and regulations (SEBI Act)

- Competition law (Competition Act, 2002)

Consumer protection laws (Consumer Protection Act, 2019)  
Business Ethics and Corporate Social Responsibility (CSR)

Legal and ethical responsibilities of businesses  
CSR provisions under the Companies Act, 2013  
Compliance and reporting requirements for CSR activities

## Dispute Resolution Mechanisms:

Indian Judiciary and Legal Proceedings

Structure of Indian courts (civil and criminal)  
Jurisdiction and hierarchy of courts  
Overview of alternative dispute resolution (ADR) methods  
Arbitration and Conciliation Act, 1996

Arbitration agreements and proceedings  
Appointment and powers of arbitrators  
Enforcement and challenge of arbitral awards

## Emerging Areas in Indian Business Law:

Data Protection and Privacy Laws

Overview of the Personal Data Protection Bill, 2019  
Compliance requirements for data protection  
Impact of data protection laws on businesses  
Start-up and Entrepreneurship Laws

Legal framework for start-ups in India  
Incentives and support mechanisms for start-ups  
Intellectual property strategies for start-ups

## Case Studies and Practical Applications:

Analyzing real-world legal cases and business disputes in India  
Drafting legal documents and contracts under Indian law

Simulated negotiations and legal advisory exercises

### Additional Resources and Tools:

Indian business law textbooks, casebooks, and legal journals

Legal databases and online resources (Manupatra, SCC Online)

Guest lectures by legal practitioners and business lawyers

### Evaluation and Assessment:

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

Case analysis and legal memo writing

Oral presentations and moot court simulations on legal issues

This curriculum provides a comprehensive understanding of applied Indian business law, covering both theoretical concepts and practical applications in the Indian business environment. It prepares students for legal compliance, risk management, and ethical decision-making in Indian businesses and commercial transactions.

## Semester 1 - Core Subject – 2

### Business Mathematics and Statistics:

#### Basic Arithmetic Operations

Addition, subtraction, multiplication, and division

Order of operations (PEMDAS)

Fractions, decimals, and percentages

#### Algebraic Concepts

Variables, constants, and expressions

Solving linear equations and inequalities

Formulas and their applications in business

#### Functions and Graphs

Linear functions and their graphs

Quadratic functions and parabolas

Exponential and logarithmic functions

### Financial Mathematics:

#### Time Value of Money

Future value and present value calculations

Compound interest and simple interest

Annuities and perpetuities

#### Discounted Cash Flow Analysis

Net present value (NPV) and internal rate of return (IRR)

Capital budgeting decisions

Sensitivity analysis and scenario modeling

#### Financial Ratios and Analysis

Liquidity ratios (current ratio, quick ratio)

Solvency ratios (debt-to-equity ratio, interest coverage ratio)

Profitability ratios (return on investment, profit margin)

## Descriptive Statistics:

### Data Presentation and Summary

- Frequency distributions and histograms

- Measures of central tendency (mean, median, mode)

- Measures of dispersion (variance, standard deviation)

### Probability Distributions

- Discrete probability distributions (binomial, Poisson)

- Continuous probability distributions (normal distribution)

### Sampling and Estimation

- Sampling techniques (random sampling, stratified sampling)

- Point estimation and interval estimation

## Inferential Statistics:

### Hypothesis Testing

- Null and alternative hypotheses

- Type I and Type II errors

- One-sample and two-sample hypothesis tests

### Regression Analysis

- Simple linear regression

- Multiple regression analysis

- Interpretation of regression coefficients

### ANOVA and Nonparametric Tests

- Analysis of variance (ANOVA)

- Nonparametric tests (Mann-Whitney U test, Kruskal-Wallis test)

## Time Series Analysis:

### Trend Analysis

Moving averages and trend lines  
Seasonal variations and seasonal decomposition  
Forecasting Techniques

Exponential smoothing methods  
Time series models (ARIMA)

## Decision Analysis and Optimization:

Decision Trees

Decision nodes, chance nodes, and terminal nodes  
Expected value and decision tree analysis  
Linear Programming

Formulating linear programming problems  
Graphical and simplex methods for solution

## Business Applications and Case Studies:

Financial analysis using ratios and financial models  
Market research and data analysis for business decision-making  
Risk assessment and management using statistical techniques

## Additional Resources and Tools:

Business mathematics and statistics software (e.g., Excel, MATLAB, R)  
Online resources, textbooks, and academic journals  
Workshops, tutorials, and webinars on business mathematics and statistics

## Evaluation and Assessment:

Problem-solving exercises and assignments on mathematical and statistical concepts  
Data analysis projects and case studies  
Exams and quizzes assessing understanding and application of business mathematics and statistics principles

This curriculum provides a comprehensive understanding of business mathematics and

statistics, covering both mathematical concepts and statistical techniques relevant to various business applications. It integrates theoretical knowledge with practical skills to prepare students for analyzing data, making informed business decisions, and solving complex problems in real-world contexts.

## Foundations of Business Economics:

### Introduction to Business Economics

- Definition and scope of business economics

- Importance of economic analysis in business decision-making

### Economic Fundamentals

- Basic concepts of economics (scarcity, opportunity cost, supply and demand)

- Microeconomics vs. macroeconomics

### Economic Systems and Market Structures

- Overview of different economic systems (capitalism, socialism, mixed economy)

- Market structures (perfect competition, monopoly, oligopoly, monopolistic competition)

## Microeconomic Analysis:

### Consumer Behavior

- Utility theory and consumer preferences

- Indifference curve analysis and budget constraints

- Elasticity of demand and its applications

### Producer Behavior

- Production and cost analysis

- Profit maximization under different market structures

- Theory of the firm: short-run vs. long-run decisions

### Market Equilibrium and Pricing

- Equilibrium in competitive markets

- Pricing strategies and price discrimination

- Non-price competition and product differentiation

## Macroeconomic Analysis:

## National Income Accounting

- Concepts of GDP, GNP, and national income

- Measures of economic performance (unemployment rate, inflation rate)

## Aggregate Demand and Supply

- Determinants of aggregate demand and supply

- Keynesian and classical approaches to macroeconomic equilibrium

- Fiscal and monetary policy tools

## Economic Growth and Development

- Theories of economic growth (Solow model, endogenous growth theory)

- Factors influencing economic development (human capital, technology, institutions)

## Business Cycles and Economic Fluctuations:

### Understanding Business Cycles

- Phases of the business cycle (expansion, peak, contraction, trough)

- Causes and consequences of economic fluctuations

### Role of Government in Stabilization

- Fiscal policy tools for stabilization (taxation, government spending)

- Monetary policy tools (interest rates, open market operations)

## Applied Business Economics:

### Cost-Benefit Analysis

- Principles of cost-benefit analysis

- Application in project evaluation and decision-making

### Risk Analysis and Uncertainty

- Decision-making under uncertainty

- Techniques for risk assessment and management

### Market Research and Forecasting

Methods of market research (surveys, interviews, focus groups)  
Forecasting techniques (time-series analysis, regression analysis)

## International Economics and Global Business Environment:

### International Trade Theory

Comparative advantage and gains from trade  
Tariffs, quotas, and trade policies  
Foreign Exchange Markets and Exchange Rate Determination

Exchange rate regimes (fixed vs. floating)  
Factors influencing exchange rates

## Business Economics and Strategy:

### Strategic Decision Making

Game theory and strategic interactions  
Competitive dynamics and strategic positioning  
Economic Analysis of Pricing and Product Strategies

Price discrimination strategies  
Product differentiation and market segmentation

## Case Studies and Practical Applications:

Analyzing real-world business scenarios and case studies  
Applying economic concepts to business decision-making processes  
Simulation exercises on market behavior, strategic interactions, and policy analysis

## Additional Resources and Tools:

Economic textbooks, journals, and academic literature  
Economic databases and statistical resources  
Industry reports and market analysis tools

## Evaluation and Assessment:

Assignments, quizzes, and exams assessing understanding of economic principles and theories

Case study analyses and presentations evaluating application of economic concepts in business contexts

Project work and group activities measuring ability to conduct economic analysis and make informed business decisions

This curriculum provides a comprehensive understanding of business economics, covering both microeconomic and macroeconomic principles, applied analysis techniques, and their relevance to business strategy and decision-making.

## Basic Finance Concepts:

### Introduction to Finance

- Overview of financial markets
- Key participants (individuals, institutions)
- Objectives of financial analysis

### Time Value of Money (TVM)

- Future value, present value, and compounding
- Understanding interest rates and discounting

### Risk and Return

- Types of risk (systematic, unsystematic)
- Calculating risk measures (standard deviation, beta)
- Relationship between risk and return

## Financial Statement Analysis:

### Understanding Financial Statements

- Balance Sheet, Income Statement, Cash Flow Statement
- Reading and interpreting financial statements

### Financial Ratios

- Liquidity ratios
- Solvency ratios
- Profitability ratios
- Efficiency ratios

### DuPont Analysis

- Decomposition of return on equity (ROE)
- Identifying drivers of performance

## Valuation Techniques:

### Discounted Cash Flow (DCF) Analysis

- Forecasting cash flows
- Estimating terminal value
- Calculating present value
- Comparable Company Analysis (CCA)

- Identifying comparable companies
- Analyzing multiples (P/E, EV/EBITDA, etc.)
- Valuation using market comparables
- Asset-Based Valuation

- Valuing assets and liabilities
- Adjusted book value method
- Liquidation value method

## Financial Modeling:

- Excel Skills for Financial Modeling

- Building income statement, balance sheet, cash flow statement
- Creating dynamic financial models
- Building Integrated Financial Models

- Forecasting revenue, expenses, and cash flows
- Sensitivity analysis and scenario modeling
- Company Valuation Modeling

- Integrating DCF, CCA, and other valuation methods
- Developing valuation models for different industries

## Advanced Topics:

- Financial Risk Management

- Hedging techniques
- Derivatives and their use in risk management
- Corporate Finance

- Capital structure decisions
- Cost of capital estimation
- Mergers and Acquisitions (M&A) Analysis

- M&A process overview
- Valuation techniques in M&A

### Case Studies and Practical Applications:

- Analyzing real-world financial statements
- Valuing companies based on case studies
- Hands-on financial modeling exercises

### Additional Resources and Tools:

- Financial analysis software (e.g., Bloomberg Terminal, FactSet)
- Online resources, books, and academic journals
- Guest lectures from industry professionals

### Evaluation and Assessment:

- Assignments on financial statement analysis
- Valuation projects and presentations
- Quizzes and exams to test understanding

This curriculum covers a comprehensive range of topics in financial analysis, starting from basic concepts to advanced techniques, and integrates practical applications to provide a well-rounded learning experience.

## Foundations of Investments:

### Introduction to Investments

- Definition and objectives of investment
- Importance of risk-return trade-off in investment decisions
- Overview of investment vehicles (stocks, bonds, mutual funds, ETFs)

### Financial Markets and Instruments

- Overview of financial markets (stock market, bond market, money market)
- Types of financial instruments (stocks, bonds, derivatives)
- Understanding market efficiency and pricing mechanisms

## Risk and Return Concepts:

### Risk and Return Fundamentals

- Definition of risk and return
- Relationship between risk and return (risk-return trade-off)
- Measures of risk (standard deviation, beta) and return (expected return, yield)

### Capital Asset Pricing Model (CAPM)

- Theory of CAPM and its assumptions
- Calculation of expected return using CAPM
- Role of beta in measuring systematic risk

### Modern Portfolio Theory (MPT)

- Portfolio diversification and risk reduction
- Efficient frontier and optimal asset allocation
- Capital Market Line (CML) and Risk-Free Rate

## Risk Assessment and Management:

### Types of Risk in Investments

- Systematic vs. unsystematic risk
- Market risk, credit risk, liquidity risk, and operational risk

Political and regulatory risk  
Risk Measurement Techniques

Value at Risk (VaR)  
Conditional Value at Risk (CVaR)  
Stress testing and scenario analysis  
Risk Management Strategies

Asset allocation strategies (strategic vs. tactical asset allocation)  
Hedging techniques (options, futures, swaps)  
Portfolio insurance strategies

## Investment Analysis and Valuation:

Fundamental Analysis

Analysis of financial statements (income statement, balance sheet, cash flow statement)

Valuation methods (discounted cash flow, relative valuation)

Qualitative analysis (industry analysis, competitive advantage assessment)

Technical Analysis

Price and volume analysis

Chart patterns and trends

Technical indicators (moving averages, MACD, RSI)

## Portfolio Management:

Portfolio Construction

Asset allocation strategies based on risk tolerance and investment objectives

Portfolio optimization techniques

Rebalancing and monitoring portfolio performance

Diversification Strategies

Benefits of diversification

Correlation analysis and portfolio diversification

Risk-parity and risk-budgeting approaches  
Performance Evaluation

Measures of portfolio performance (Sharpe ratio, Treynor ratio, Jensen's alpha)  
Benchmarking and performance attribution analysis  
Evaluation of active vs. passive investment strategies

## Behavioral Finance:

Behavioral Biases and Heuristics

Overconfidence, loss aversion, herd behavior, and other biases  
Impact of behavioral biases on investment decisions  
Strategies to mitigate behavioral biases  
Market Anomalies and Investor Irrationality

Market bubbles and crashes  
Momentum effect, value effect, and other market anomalies  
Contrarian investment strategies

## Case Studies and Practical Applications:

Analyzing real-world investment scenarios and case studies  
Conducting risk assessments and constructing investment portfolios  
Simulated trading exercises and portfolio management simulations

## Additional Resources and Tools:

Investment textbooks, journals, and academic literature  
Financial modeling software (e.g., Excel, Bloomberg)  
Investment analysis platforms and databases

## Evaluation and Assessment:

Assignments, quizzes, and exams assessing understanding of investment concepts and principles  
Case study analyses and presentations evaluating application of investment theories in real-world scenarios

## Portfolio construction projects and performance evaluations

This curriculum provides a comprehensive understanding of investments focusing on risk and returns, covering theoretical concepts, practical applications, and behavioral aspects to prepare students for careers in investment management, financial analysis, and portfolio management.

## Foundations of Financial Management:

### Introduction to Financial Management

- Definition and objectives of financial management

- Role and responsibilities of financial managers

- Overview of financial markets and institutions

### Financial Statements Analysis

- Understanding financial statements (income statement, balance sheet, cash flow statement)

- Financial ratio analysis and interpretation

- DuPont analysis for assessing profitability

### Time Value of Money

- Principles of time value of money (present value, future value, discounting)

- Applications of time value of money in investment decision-making

- Calculating present and future values of cash flows

## Capital Budgeting and Investment Decisions:

### Capital Budgeting Techniques

- Net present value (NPV) analysis

- Internal rate of return (IRR) method

- Payback period and discounted payback period

### Risk and Return Analysis

- Understanding risk and return relationship

- Capital asset pricing model (CAPM) for calculating cost of equity

- Risk-adjusted discount rate and sensitivity analysis

### Project Evaluation and Selection

- Evaluating strategic alignment and project viability

- Capital rationing and project prioritization

- Real options analysis for investment flexibility

## Financing Decisions and Capital Structure:

### Capital Structure Theory

Modigliani-Miller theorem and capital structure irrelevance

Trade-off theory and pecking order theory

Factors influencing optimal capital structure

Debt and Equity Financing

Sources of long-term financing (debt, equity, hybrid securities)

Cost of debt and cost of equity calculation

Dividend policy and distribution decisions

Financial Leverage and Risk Management

Impact of financial leverage on returns and risk

Managing financial risk through hedging and derivatives

Working capital management and liquidity risk

## Financial Planning and Forecasting:

Budgeting and Forecasting

Types of budgets (operating budget, capital budget, cash budget)

Zero-based budgeting and flexible budgeting techniques

Rolling forecasts and variance analysis

Financial Modeling

Building financial models for forecasting and scenario analysis

Sensitivity analysis and scenario planning

Forecasting financial statements and cash flows

Working Capital Management

Managing cash, receivables, and inventory

Cash conversion cycle optimization

Short-term financing and liquidity management

## Financial Performance Measurement and Analysis:

Financial Performance Metrics

Key performance indicators (KPIs) for financial analysis

Economic value added (EVA) and shareholder value analysis

Balanced scorecard approach to performance measurement

Financial Reporting and Disclosure

International Financial Reporting Standards (IFRS) and Generally Accepted Accounting Principles

(GAAP)

- Corporate governance and financial transparency
- Regulatory compliance and financial reporting requirements

Financial Risk Management

- Identification and assessment of financial risks (market risk, credit risk, liquidity risk)
- Risk mitigation strategies (diversification, hedging, insurance)
- Stress testing and risk scenario analysis

## Corporate Finance and Strategic Financial Management:

Mergers and Acquisitions

- M&A process and valuation methods
- Financial and strategic considerations in mergers and acquisitions
- Post-merger integration and performance evaluation

Corporate Restructuring

- Types of corporate restructuring (divestitures, spin-offs, joint ventures)
- Financial implications of restructuring activities
- Shareholder value creation through restructuring

International Financial Management

- Foreign exchange risk management
- Multinational capital budgeting and financing decisions
- Global financial markets and international investment opportunities

## Case Studies and Practical Applications:

- Analyzing real-world financial management scenarios and case studies
- Financial modeling and decision-making projects
- Simulations and business games for strategic financial management

## Additional Resources and Tools:

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

## Evaluation and Assessment:

Assignments, quizzes, and exams assessing understanding of financial management concepts and theories

Case analysis and presentation evaluations

Financial modeling and forecasting projects assessment

This curriculum provides a comprehensive understanding of financial management, covering theoretical concepts, practical applications, and tools and techniques to equip individuals with the skills needed to make informed financial decisions and effectively manage financial resources within organizations.

## Semester 3 – Core Subject -1

### Foundations of Personal Financial Planning:

#### Introduction to Personal Finance

- Importance of personal financial planning
- Key financial goals (short-term, medium-term, long-term)
- Overview of the financial planning process

#### Financial Statements and Budgeting

- Understanding income statements and balance sheets
- Budgeting techniques (zero-based budgeting, envelope system)
- Developing a personal budget and tracking expenses

#### Financial Goal Setting and Prioritization

- Identifying financial goals and objectives
- Setting SMART financial goals
- Prioritizing goals based on importance and urgency

### Managing Cash Flow and Debt:

#### Cash Flow Management

- Managing income and expenses effectively
- Strategies for increasing income (career advancement, side hustles)
- Emergency fund planning and savings strategies

#### Debt Management

- Understanding different types of debt (credit card debt, student loans, mortgages)
- Debt repayment strategies (snowball method, avalanche method)
- Consolidation and refinancing options

### Savings and Investment Strategies:

#### Building a Savings Plan

- Importance of saving for emergencies and future goals
- Strategies for increasing savings rate (automatic transfers, pay yourself first)
- Savings vehicles (savings accounts, money market accounts, certificates of deposit)

Introduction to Investments

- Overview of investment options (stocks, bonds, mutual funds, ETFs)
- Risk-return trade-off and investment objectives
- Basics of asset allocation and diversification

Retirement Planning

- Understanding retirement needs and expenses
- Retirement savings vehicles (401(k), IRA, pension plans)
- Retirement income sources (Social Security, annuities)

## Risk Management and Insurance:

Understanding Insurance

- Types of insurance (life insurance, health insurance, property insurance)
- Evaluating insurance needs and coverage options
- Importance of risk management in financial planning

Estate Planning

- Basics of estate planning (wills, trusts, power of attorney)
- Estate planning considerations for different life stages
- Minimizing estate taxes and probate costs

## Tax Planning and Optimization:

Tax Basics

- Understanding the tax system (income tax, capital gains tax, estate tax)
- Tax deductions and credits
- Strategies for tax-efficient investing

Tax Planning Strategies

- Retirement account contributions and withdrawals
- Tax-loss harvesting
- Charitable giving and tax deductions

## Behavioral Finance and Psychology of Money:

### Understanding Behavioral Biases

- Common behavioral biases in personal finance (loss aversion, overconfidence, anchoring)

- Impact of emotions on financial decision-making

- Strategies for overcoming behavioral biases

### Financial Psychology and Money Mindset

- Building a healthy relationship with money

- Goal visualization and motivation techniques

- Financial mindfulness and stress management

## Case Studies and Practical Applications:

- Analyzing real-life financial scenarios and case studies

- Developing personalized financial plans and strategies

- Simulated investment portfolio management exercises

## Additional Resources and Tools:

- Personal finance books, blogs, and podcasts

- Financial planning software and tools (e.g., Mint, Personal Capital)

- Workshops and seminars on personal finance topics

## Evaluation and Assessment:

- Assignments, quizzes, and exams assessing understanding of personal financial planning concepts and principles

- Case study analyses and presentations evaluating application of financial planning strategies

- Development of personal financial plans and portfolios

This curriculum provides a comprehensive understanding of personal financial planning, covering theoretical concepts, practical applications, and behavioral aspects to empower individuals to make informed financial decisions and achieve their financial goals.

Semester 3 – Core Subject -2

Foundations of Indian Capital Market:

## Introduction to Indian Financial Markets

- Overview of Indian capital markets (equity, debt, derivatives)

- Role and importance of capital markets in the Indian economy

- Regulatory framework (SEBI, RBI, stock exchanges)

### Market Participants

- Role of investors, issuers, intermediaries, and regulators

- Overview of market infrastructure (stock exchanges, depositories, clearing corporations)

- Types of market participants (retail investors, institutional investors, market makers)

## Equity Market Products:

### Introduction to Equities

- Basics of stocks and shares

- Types of equities (common stock, preferred stock)

- Stock exchanges in India (NSE, BSE)

### Equity Market Operations

- Trading mechanisms (cash market, derivatives market)

- Order types and execution

- Market indices (Nifty, Sensex) and their significance

### Initial Public Offerings (IPOs)

- Process of IPO issuance

- IPO valuation methods

- Investing in IPOs: Opportunities and risks

## Debt Market Products:

### Introduction to Debt Instruments

- Types of debt securities (bonds, debentures, government securities)

- Characteristics of debt instruments (coupon rate, maturity, credit rating)

- Role of debt markets in financing

## Bond Market Operations

- Bond pricing and yield calculation

- Primary bond market vs. secondary bond market

- Government securities market (G-Sec market)

## Corporate Bonds and Debentures

- Issuance process and documentation

- Credit rating agencies and credit risk assessment

- Investing in corporate bonds: Strategies and considerations

## Derivatives Market Products:

### Introduction to Derivatives

- Basics of derivatives (futures, options, swaps)

- Purpose and functions of derivatives markets

- Regulatory framework for derivatives trading

### Futures and Options

- Mechanics of futures contracts (trading, margin, settlement)

- Options contracts (call options, put options)

- Trading strategies using futures and options

### Currency and Interest Rate Derivatives

- Currency futures and options

- Interest rate futures

- Hedging and speculation using currency and interest rate derivatives

## Mutual Funds and Exchange-Traded Funds (ETFs):

### Introduction to Mutual Funds

- Basics of mutual funds (structure, types)

- Mutual fund units and NAV calculation

- Role of mutual funds in investment management

### Types of Mutual Funds

Equity funds, debt funds, hybrid funds  
Index funds vs. actively managed funds  
Sectoral funds and thematic funds  
Exchange-Traded Funds (ETFs)

Structure and features of ETFs  
Advantages of investing in ETFs  
ETFs vs. mutual funds: A comparative analysis

## Alternative Investment Products:

Real Estate Investment Trusts (REITs)

Introduction to REITs  
Structure and operation of REITs  
Investing in REITs: Pros and cons  
Infrastructure Investment Trusts (InvITs)

Basics of InvITs  
InvIT structure and regulation  
Investing in InvITs: Risks and rewards

## Case Studies and Practical Applications:

Analyzing real-world investment scenarios and case studies  
Simulated trading exercises using virtual trading platforms  
Portfolio construction projects incorporating various capital market products

## Additional Resources and Tools:

Financial market textbooks, research papers, and regulatory publications  
Financial news portals and market analysis websites (e.g., Moneycontrol, Economic Times)  
Interactive trading platforms and virtual investment simulations

## Evaluation and Assessment:

Assignments, quizzes, and exams assessing understanding of Indian capital market products and concepts

Case study analyses and presentations evaluating application of investment strategies

Portfolio performance assessments and investment simulations

This curriculum provides a comprehensive understanding of Indian capital market products, covering theoretical concepts, practical applications, and regulatory aspects to equip participants with the knowledge and skills needed to navigate and invest in the Indian financial markets.

Semester 3 – Core Subject – 3

Foundations of Sales and Distribution Management:

## Introduction to Sales Management

- Definition and scope of sales management

- Importance of sales function in business

- Evolution of sales management concepts

## Sales Process

- Steps in the sales process (prospecting, pre-approach, approach, presentation, closing, follow-up)

- Sales cycle and pipeline management

- Customer relationship management (CRM) systems

## Distribution Channels

- Types of distribution channels (direct, indirect, omnichannel)

- Channel design and management

- Selection of distribution partners and intermediaries

## Sales Strategies and Planning:

### Sales Planning and Forecasting

- Setting sales objectives and targets

- Sales forecasting methods (qualitative and quantitative)

- Sales budgeting and resource allocation

### Sales Strategies

- Market segmentation and targeting

- Positioning and differentiation strategies

- Pricing strategies and tactics

### Sales Promotion and Personal Selling

- Sales promotion techniques (discounts, coupons, sales contests)

- Personal selling skills and techniques

- Sales presentation and negotiation skills

## Sales Force Management:

## Recruitment and Selection

- Sales force recruitment methods

- Selection criteria for sales personnel

- Assessing sales aptitude and skills

## Training and Development

- Sales training programs and methods

- Product knowledge training

- Sales techniques and communication skills training

## Motivation and Compensation

- Sales incentive schemes (commission, bonuses, contests)

- Motivational theories and techniques

- Performance appraisal and feedback mechanisms

## Sales Analytics and Performance Measurement:

### Sales Performance Metrics

- Key performance indicators (KPIs) for sales

- Sales activity tracking (calls, meetings, conversions)

- Sales productivity and efficiency metrics

### Sales Analytics

- Data-driven decision making in sales

- Sales forecasting models

- Customer lifetime value analysis

### Sales Force Automation

- CRM systems and sales automation tools

- Lead management and tracking

- Integration with other business systems (ERP, marketing automation)

## Channel Management and Logistics:

### Channel Relationship Management

- Partner selection and evaluation
- Channel conflict resolution
- Channel incentives and support programs

Logistics and Supply Chain Management

- Inventory management and replenishment strategies
- Order processing and fulfillment
- Warehousing and distribution network design

## Retail Management:

### Retailing Concepts

- Types of retail formats (brick-and-mortar, e-commerce, mobile commerce)
- Retail store layout and design
- Merchandising and visual merchandising techniques

Customer Service and Experience

- Importance of customer service in retail
- Managing customer complaints and feedback
- Creating memorable customer experiences

## Emerging Trends and Technologies in Sales and Distribution:

### E-commerce and Digital Sales

- Trends in online retailing and e-commerce
- Digital marketing strategies for sales
- Omnichannel retailing and integrated sales approaches

Artificial Intelligence (AI) in Sales

- AI-powered sales automation and predictive analytics
- Chatbots and virtual assistants in sales
- Personalization and recommendation engines

## Case Studies and Practical Applications:

- Analyzing real-world sales and distribution management scenarios and case studies
- Developing sales plans and strategies for hypothetical businesses
- Simulated sales presentations and negotiations

#### Additional Resources and Tools:

- Sales management textbooks, journals, and academic literature
- Sales training programs and workshops
- Sales automation software and CRM platforms

#### Evaluation and Assessment:

- Assignments, quizzes, and exams assessing understanding of sales and distribution management concepts and principles
- Case study analyses and presentations evaluating application of sales strategies and techniques
- Sales role-playing exercises and performance evaluations

This curriculum provides a comprehensive understanding of sales and distribution management, covering theoretical concepts, practical applications, and emerging trends to prepare students for careers in sales management, channel management, retail management, and related fields.

### Semester 4 – Core Subject – 1

#### Foundations of Retail Banking Asset Sales:

- Introduction to Retail Banking

Overview of retail banking products and services

Importance of retail banking asset sales in revenue generation

Role of retail banking sales professionals

## Understanding Retail Banking Products

Types of retail banking assets (loans, mortgages, credit cards)

Features, benefits, and risks associated with each product

Regulatory requirements and compliance considerations

## Sales Process in Retail Banking

Sales funnel stages (prospecting, qualification, presentation, closing)

Relationship-building techniques with retail banking customers

Cross-selling and upselling strategies

## Retail Banking Sales Techniques:

### Customer Needs Analysis

Understanding customer financial goals and needs

Conducting financial health checks and risk assessments

Identifying opportunities for personalized product recommendations

### Effective Sales Communication

Active listening and questioning techniques

Value-based selling approach

Overcoming objections and handling customer concerns

### Product Knowledge and Demonstration

In-depth understanding of retail banking products and features

Demonstrating product benefits and suitability to customers

Using product comparison and visualization tools

## Relationship Management and Customer Service:

### Building Customer Relationships

- Building rapport and trust with retail banking customers
- Managing customer expectations and preferences
- Strategies for retaining and nurturing customer relationships

Customer Service Excellence

- Providing personalized service and support
- Handling customer inquiries, complaints, and feedback
- Resolving customer issues promptly and effectively

Client Onboarding and Retention

- Onboarding new retail banking customers smoothly
- Developing customer retention strategies
- Conducting customer satisfaction surveys and feedback sessions

## Regulatory Compliance and Risk Management:

Compliance Requirements in Retail Banking Sales

- Understanding regulatory frameworks (e.g., Consumer Financial Protection Bureau, Anti-Money Laundering laws)

- Compliance with Fair Lending laws and regulations

- Responsible lending practices and customer privacy protection

Risk Assessment and Mitigation

- Identifying and assessing credit risk in retail banking assets

- Implementing risk management controls and procedures

- Monitoring and managing portfolio risk exposure

Ethical Sales Practices

- Adhering to ethical standards and professional conduct

- Avoiding predatory lending practices and deceptive sales tactics

- Promoting financial literacy and consumer education

## Sales Performance Measurement and Improvement:

Key Performance Indicators (KPIs)

- Tracking sales metrics (conversion rates, average deal size, customer lifetime value)
- Setting SMART sales goals and targets
- Performance evaluation and feedback mechanisms

Continuous Learning and Development

- Staying updated on industry trends and market developments
- Participating in training programs and skill enhancement workshops
- Learning from successful sales strategies and best practices

### Case Studies and Practical Applications:

- Analyzing real-world retail banking sales scenarios and case studies
- Role-playing exercises and simulations
- Field visits to observe retail banking sales processes in action

### Additional Resources and Tools:

- Retail banking sales manuals, scripts, and training materials
- Sales automation tools and customer relationship management (CRM) software
- Online resources and industry publications on retail banking sales strategies

### Evaluation and Assessment:

- Sales performance evaluations and assessments
- Role-play observations and feedback sessions
- Case study analyses and presentations

This curriculum provides a comprehensive understanding of retail banking asset sales, covering theoretical concepts, practical applications, and regulatory compliance considerations to equip sales professionals with the skills and knowledge needed to succeed in retail banking sales roles.

### Foundations of Retail Banking Assets Underwriting:

- Introduction to Retail Banking Underwriting

- Overview of retail banking assets (loans, mortgages, credit cards)

- Importance of underwriting in retail banking risk management
- Role of underwriters in the loan approval process

Credit Risk Management

- Understanding credit risk and its components
- Credit risk assessment methodologies
- Factors affecting creditworthiness of borrowers

Regulatory Environment

- Overview of retail lending regulations (e.g., Consumer Financial Protection Bureau, Fair Lending laws)
- Compliance requirements and regulatory guidelines
- Ethical considerations in retail banking underwriting

## Loan Underwriting Processes:

### Pre-Application Assessment

- Customer eligibility criteria and pre-qualification requirements
- Initial customer screening and risk profiling
- Gathering relevant customer information and documentation

Credit Analysis

- Assessing borrower's creditworthiness (credit history, income, debt-to-income ratio)

- Financial statement analysis and cash flow assessment
- Evaluating collateral and loan security

### Decision Making and Approval

- Loan structuring and terms negotiation
- Risk-based pricing and interest rate determination
- Credit scoring models and automated underwriting systems

## Retail Banking Products Underwriting:

### Consumer Loans Underwriting

- Types of consumer loans (personal loans, auto loans, student loans)

- Underwriting criteria and risk assessment factors
- Loan documentation requirements and processing procedures

Mortgage Underwriting

- Mortgage loan types (fixed-rate, adjustable-rate, FHA, VA)
- Mortgage underwriting standards and guidelines
- Appraisal and valuation of real estate properties

Credit Card Underwriting

- Credit card application screening and evaluation
- Credit limit determination and risk management
- Assessing credit card affordability and usage patterns

## Risk Management and Mitigation:

### Credit Risk Mitigation Strategies

- Loan diversification and portfolio management
- Collateralization and asset-backed securities
- Credit enhancements and guarantees

### Fraud Prevention and Detection

- Identifying red flags and warning signs of fraud
- Anti-money laundering (AML) and know-your-customer (KYC) procedures
- Fraud detection tools and techniques

### Loan Loss Provisioning and Reserving

- Estimating and provisioning for loan losses
- Reserve management and impairment testing
- Regulatory requirements for loan loss reserves

## Underwriting Quality and Performance Monitoring:

### Quality Control and Assurance

- Underwriting quality standards and best practices
- Quality control measures and audits

Continuous improvement and process optimization  
Monitoring and Reporting

Tracking loan performance and delinquency rates  
Early warning indicators and risk triggers  
Reporting to senior management and regulatory authorities

### Case Studies and Practical Applications:

Analyzing real-world underwriting scenarios and case studies  
Role-playing exercises and simulations  
Underwriting decision-making projects and presentations

### Additional Resources and Tools:

Underwriting manuals, guidelines, and training materials  
Underwriting software and decision support systems  
Industry publications and research reports on retail banking underwriting practices

### Evaluation and Assessment:

Underwriting case analysis and presentations  
Quality assurance evaluations and audits  
Performance metrics tracking and analysis

This curriculum provides a comprehensive understanding of retail banking assets underwriting, covering theoretical concepts, practical applications, and regulatory compliance considerations to equip underwriting professionals with the skills and knowledge needed to effectively assess and manage credit risk in retail banking portfolios.

## Semester 4 – Core Subject – 2

### Foundations of Retail Banking Liabilities Sales:

Introduction to Retail Banking Liabilities

Overview of retail deposit products (savings accounts, checking accounts,

certificates of deposit)

- Importance of liabilities sales in retail banking revenue generation

- Role of liabilities sales professionals in banking institutions

Understanding Customer Needs and Preferences

- Identifying customer financial goals and objectives

- Conducting needs assessments and financial health checks

- Segmentation and targeting of retail banking customers

Regulatory Environment and Compliance

- Regulatory framework governing retail banking liabilities sales (e.g., Consumer Financial Protection Bureau, Know Your Customer regulations)

- Compliance requirements and ethical considerations in retail banking sales practices

- Anti-money laundering (AML) and customer due diligence (CDD) procedures

## Retail Deposit Products and Features:

Savings Accounts

- Types of savings accounts (regular savings, high-yield savings, money market accounts)

- Features, benefits, and interest rate structures

- Target customer segments and marketing strategies

Checking Accounts

- Types of checking accounts (basic checking, interest-bearing checking, premium checking)

- Account features, fees, and overdraft protection options

- Cross-selling opportunities and relationship-building strategies

Certificates of Deposit (CDs)

- Characteristics of CDs (term length, interest rates, early withdrawal penalties)

- Advantages and limitations of CDs for customers

- Positioning CDs as part of a diversified savings portfolio

## Sales Techniques and Strategies:

Consultative Selling Approach

- Building rapport and trust with retail banking customers
- Asking probing questions to uncover customer needs and financial goals
- Tailoring product recommendations based on customer profiles

Value Proposition and Benefits Communication

- Articulating the value proposition of retail deposit products
- Highlighting key features and benefits to customers
- Overcoming objections and addressing customer concerns

Cross-Selling and Up-Selling

- Identifying cross-selling opportunities based on customer relationships and transaction history
- Promoting bundled product offerings and package deals
- Maximizing customer lifetime value through up-selling strategies

## Relationship Management and Customer Service:

### Building Customer Relationships

- Developing long-term relationships with retail banking customers
- Providing personalized service and proactive account management
- Leveraging customer feedback for product improvement and innovation

Customer Onboarding and Engagement

- Streamlining the account opening process for new customers
- Onboarding best practices and welcome communication strategies
- Engaging customers through targeted marketing campaigns and loyalty programs

Customer Retention and Loyalty

- Strategies for retaining retail banking customers and reducing churn
- Recognizing and rewarding customer loyalty
- Handling customer complaints and resolving issues promptly

## Sales Performance Measurement and Improvement:

Key Performance Indicators (KPIs)

- Tracking sales metrics (account openings, deposit balances, cross-sell ratio)
- Setting sales targets and performance goals
- Performance evaluation and feedback mechanisms

Continuous Learning and Development

- Staying updated on retail banking products and industry trends
- Participating in sales training programs and skill enhancement workshops
- Learning from successful sales strategies and best practices

Sales Automation and Technology

- Leveraging sales automation tools and customer relationship management (CRM) software
- Analyzing customer data and behavior to inform sales strategies
- Using technology to streamline sales processes and improve efficiency

### Case Studies and Practical Applications:

- Analyzing real-world retail banking sales scenarios and case studies
- Role-playing exercises and simulations
- Sales campaign development and execution projects

### Additional Resources and Tools:

- Retail banking sales manuals, scripts, and training materials
- Sales automation software and CRM platforms
- Industry publications and research reports on retail banking sales strategies

### Evaluation and Assessment:

- Sales performance evaluations and assessments
- Role-play observations and feedback sessions
- Case study analyses and presentations

This curriculum provides a comprehensive understanding of retail banking liabilities sales, covering theoretical concepts, practical applications, and regulatory compliance considerations to equip sales professionals with the skills and knowledge needed to succeed in retail banking sales roles.

## Semester 4 – Core Subject – 3

### Foundations of Direct Taxes:

#### Introduction to Direct Taxes

- Definition and types of direct taxes

- Historical perspective and evolution of direct taxation

#### Constitutional Framework

- Constitutional provisions related to taxation in India

- Distribution of taxing powers between the central and state governments

#### Basic Principles of Taxation

- Concepts of income, exemptions, deductions, and tax credits

- Principles of equity, certainty, convenience, and economy in taxation

### Income Tax Laws and Regulations:

#### Income Tax Act, 1961

- Overview of the Income Tax Act and its amendments

- Structure and organization of the Income Tax Act

#### Residential Status and Tax Incidence

- Determination of residential status for individuals and companies

- Scope of total income and tax incidence on residents and non-residents

#### Heads of Income

- Income from salary, house property, business or profession, capital gains, and other sources

- Taxability of various types of income and exemptions

## Corporate Taxation:

### Taxation of Companies

- Classification of companies for tax purposes

- Computation of taxable income for companies

### Tax Planning for Corporates

- Strategies for minimizing corporate tax liability

- Provisions related to deductions, incentives, and exemptions for corporates

## Tax Deductions, Exemptions, and Rebates:

### Deductions and Exemptions

- Deductions under Section 80C, 80D, 80G, etc.

- Exemptions for agricultural income, dividends, etc.

### Tax Rebates and Relief

- Rebates under Section 87A

- Relief under Double Taxation Avoidance Agreements (DTAA)

## Assessment and Appeals:

### Assessment Procedures

- Types of assessments (scrutiny assessment, best judgment assessment, etc.)

- Time limits for filing returns and assessment proceedings

### Appeals and Dispute Resolution

- Appellate authorities under the Income Tax Act

- Procedures for filing appeals and resolution of tax disputes

## Tax Administration and Compliance:

### Tax Administration Structure

Role of Central Board of Direct Taxes (CBDT)  
Tax collection mechanisms and procedures  
Tax Compliance Requirements

Tax deduction at source (TDS) provisions  
Tax audit requirements and penalties for non-compliance

## Advanced Topics:

International Taxation

Taxation of foreign income and non-resident entities  
Transfer pricing regulations  
Taxation of Specific Entities

Taxation of partnerships, LLPs, trusts, etc.  
Special provisions for startups and small businesses

## Case Studies and Practical Applications:

Analyzing case studies related to tax planning, computation, and compliance  
Preparation of tax returns for individuals and corporates  
Simulation exercises on handling tax assessments and appeals

## Additional Resources and Tools:

Tax software and online tools for computation and filing of tax returns  
Taxation journals, books, and online resources  
Workshops, seminars, and webinars conducted by tax experts

## Evaluation and Assessment:

Practical assignments on tax computation, planning, and compliance  
Quizzes and tests assessing understanding of tax laws and principles  
Project work involving application of tax knowledge in real-world scenarios

This curriculum provides a comprehensive understanding of direct taxes, covering theoretical concepts, practical applications, and advanced topics to prepare students for

careers in taxation, accounting, or related fields.

## Foundations of Indirect Taxes:

### Introduction to Indirect Taxes

- Definition and types of indirect taxes

- Importance and role of indirect taxes in the economy

### Evolution of Indirect Taxation in India

- Historical overview of indirect taxation in India

- Transition from cascading taxes to GST regime

### Basic Concepts in Indirect Taxation

- Concepts of supply, goods, services, and taxable events

- Principles of levy, collection, and administration of indirect taxes

## Goods and Services Tax (GST):

### Overview of GST

- Introduction to GST and its objectives

- GST structure (CGST, SGST, IGST) and compliance mechanism

### GST Law and Regulations

- Provisions of the CGST Act, 2017 and related rules

- Amendments and updates in GST law

### GST Registration and Compliance

- GST registration process and eligibility criteria

- Filing GST returns (GSTR-1, GSTR-3B, etc.) and compliance requirements

## Customs Duty:

### Customs Law and Regulations

- Customs Act, 1962 and related rules
- Classification of goods, valuation, and assessment under customs
- Import Duties and Procedures

- Basic customs duty, countervailing duty (CVD), and special additional duty (SAD)
- Customs clearance procedures, documentation, and compliance requirements

## Excise Duty and Other Indirect Taxes:

### Excise Duty

- Overview of central excise duty and related laws
- Excise duty on manufacturing, production, and clearance of goods
- Service Tax

- Introduction to service tax and its applicability
- Service tax rates, exemptions, and compliance procedures

## Indirect Tax Planning and Management:

### Tax Planning Strategies

- Strategies for minimizing indirect tax liability
- Impact of indirect taxes on business decisions and operations
- Tax Compliance Management

- Record-keeping requirements for indirect tax compliance
- Internal controls and audit procedures for indirect taxes

## Advanced Topics:

### GST in Specific Industries

- GST implications for manufacturing, services, and e-commerce sectors
- Sector-specific exemptions and compliance challenges
- International Trade and Customs

- Customs duties on imports and exports
- Customs valuation, classification, and tariff concessions

### Case Studies and Practical Applications:

- Analyzing case studies related to GST registration, compliance, and indirect tax planning

- Preparation of GST returns and customs documentation using case studies

- Simulation exercises on handling GST-related queries and customs clearance procedures

### Additional Resources and Tools:

- GST portals, customs websites, and online resources provided by government authorities

- Training materials and guides on GST compliance and customs procedures

- Workshops, seminars, and webinars conducted by experts in indirect taxation

### Evaluation and Assessment:

- Practical assignments on GST registration, filing returns, and customs clearance procedures

- Quizzes and tests assessing understanding of indirect tax laws and compliance requirements

- Project work involving application of indirect tax knowledge in real-world scenarios

This curriculum provides a comprehensive understanding of indirect taxes, covering theoretical concepts, practical applications, and advanced topics to prepare students for careers in taxation, customs, international trade, or related fields.