B.Com. (BFSI)

Syllabus (CBCS)

(w.e.f. 2025–2026)

Semester – III & IV

FACULTY OF COMMERCE
SATAVAHANA UNIVERSITY
KARIMNAGAR - 505 002 T.G.

2025

Applicable to the batch of students admitted in the academic year 2025-2026 onwards)
B.Com. (BFSI) (CBCS, FACULTY OF COMMERCE, SATAVAHANA UNIVERSITY, KARIMNAGAR (T.G.)

B.COM. (BFSI)
CBCS COURSE STRUCTURE
w.e.f. 2025-2026

Sl. No.	*Code*	*Course Title*	*HPW*	*Credits*	*Exam Hrs*	*Marks*
(1)	(2)	(3)	(4)	(5)	(6)	(7)
		SEMESTER – I				
1.	AECC1	English (First Language)	5	5	3 hrs	80U+20I
2.	SEC	Account Assistant Skills	(2T+6P)5	5	2hrs	40U+40P+20I
3.	MJR101	Financial Accounting	5	5	3 hrs	80U+20I
4.	MJR102	Business Organization and Management	5	5	3 hrs	80U+20I
5.	MJR103	Business Economics	5	5	3 hrs	80U+20I
		Total	**25**	**25**		
		SEMESTER – II				
6.	AECC2	English (First Language)	5	5	3 hrs	80U+20I
7.	SEC	GST Skills	(2T+6P)5	5	2hrs	40U+40P+20I
8.	MJR201	Financial Analysis	5	5	3 hrs	80U+20I
9.	MJR202	Business Mathematics and Statistics	5	5	3 hrs	80U+20I
10.	MJR203	Financial Management	5	5	3 hrs	80U+20I
		Total	**25**	**25**		
		SEMESTER – III				
11.	AECC3	English (First Language)	5	5	3 hrs	80U+20I
12.	SEC	Insurance Advisor Services	(2T+6P)5	5	2hrs	40U+40P+20I
13.	MJR301	Investment Management	5	5	3 hrs	80U+20I
14.	MJR302	Sales and Distribution Management	5	5	3 hrs	80U+20I
15.	MJR303	Capital Markets	5	5	3 hrs	80U+20I
		Total	**25**	**25**		
		SEMESTER – IV				
16.	AECC4	English (First Language)	5	5	3 hrs	80U+20I
17.	MDC	Mutual Fund Distribution Skills	(2T+6P)5	5	2hrs	40U+40P+20I
18.	MJR401	Marketing of Retail Banking Assets	5	5	3 hrs	80U+20I
19.	MJR402	Basic and Applied Business Laws	5	5	3 hrs	80U+20I
20.	MJR403	Retail Banking	5	5	3 hrs	80U+20I
		Total	**25**	**25**		
		SEMESTER – V				
21.	MJR501	**a) Personal Financial Planning** b) Cost Accounting **c)** International Financial Reporting-I	5	5	3 hrs	80U+20I
22.	MJR502	a) **Marketing of Retail Banking Liabilities** b) Business Ethics & Corporate Governance **c)** Advanced Corporate Accounting	5	5	3 hrs	80U+20I
	RM	Research Methodology	2	2	2 hrs	40U+2I
	MDC503 (Offered to other Students)	a) Introduction to Accounting b) Principles of Management	4	4	3 hrs	80U+20I
	VAC1	a) Environmental Science	**3**	**3**	2hrs	40U+10I
	VAC2	b) Cyber Security & Laws	**3**	**3**	2hrs	40U+10I
		Total	**22**	**22**		
		SEMESTER – VI				

27		**Apprenticeship**				
		Apprenticeship Assessment Methodology	**Evaluator**	**Credits**	**Weightage(%)**	**valuation Basis / Indicators**
		A. Industry Evaluation	Industry	8	40%	Attendance,punctuality,discipline,taskefficiency,customerhandling,teamwork,communicationskills,and AdherencetoBFSIworkethics
		B. Faculty	Faculty Mentor	6	30%	Logbookverification,periodicreview,reflectivediary,visitreports, Feedbackfromindustrymentor.
		C. Project Report & Viva-voce	HEI Faculty + Industry Expert	6	30%	Presentation onwork experience,project report,understanding ofBFSI operations,innovation inpractices, problem-solvingability.
		Total	20	20	100%	
			142	**142**		

AECC: **A**bility **E**nhancement Course; SLS: Second Language Skill; SEC: Skill Enhancement Course; MJR: Major; VAC: Value Added Course; MDC: Multi-disciplinary; T: Theory; P: Practical; I: Internal Exam U: University Exam: PR: Project Report; IS: Internship; VV: Viva-Voce Examination.

AsperUGCAEDPGuidelines (2025)

1. DurationandCreditAllocation

Credit and Duration Norms

- AspertheNationalCreditFramework(NCrF),30hoursofapprenticeshiptrainingcorrespondto1Credit. Accordingly:
  - **1Year(1,200hours)**ofApprenticeship=**40Credits**
  - **6Months(600hours)**ofApprenticeship=**20Credits**

Thisstructurefollows**UGCAEDPClause9(CreditMechanism)**andensuresthattheBFSI curriculum provides adequate experiential learning aligned with the Apprentices Act, 1961.

2. NationalApprenticeshipTrainingScheme(NATS)–Overview

The **National Apprenticeship Training Scheme (NATS)** is a flagship programme of the Government of India for skilling youth across technical and non-technical domains, implemented under the Apprentices Act, 1961 (amended 1973).

- NATSoffersGraduate,Diploma,andVocationalcertificateholdersOn-the-JobTraining (OJT) opportunities with durations ranging from 6 months to 1 year.
- Apprenticesacquirepractical,industry-specificskillsunderthesupervisionof experienced mentors.
- Apprenticesreceiveastipend,ofwhich50%isreimbursedtoemployersbythe Government of India.
- On completion, apprentices are issued a Certificate of Proficiency by the Ministry of Education (GoI), valid as employment experience nationwide.
- TheschemeiscoordinatedthroughBoardsofApprenticeshipTraining(BOAT),which conduct Apprenticeship Fairs and manage compliance through the NATS 2.0 Portal.

The NATS also implements **"sandwich apprenticeships,"** allowing colleges to divide apprenticeshiptraininginto**6-monthspells**.Underthisprovision,BFSIstudentsmaycomplete either one or two apprenticeship spells depending on the selected model.

3. Model Options for BFSIApprenticeship

To accommodate the diversity of colleges in Telangana — including urban, semi-urban, and ruralinstitutions therecommendsthreeflexibleimplementationoptionsforembeddingthe apprenticeship component intothe BFSIcurriculum, in accordancewith **UGC AEDP Clause 8.**

Option	Structure&Duration	Applicable CreditLoad	Institutional Suitability	Description/ImplementationNotes
OptionA	**One-Year Apprenticeship (Two Semesters)** after completion of **four semesters of classwork**	**40 Credits (1,200hours)**	Urban / Semi-urban Colleges	Students complete academic study in the first foursemestersandspendonefullyear(fifth& sixthsemesters)asapprenticesunderindustry supervision. Recommended for colleges with strong industry linkages.
OptionB	**FifthSemester Apprenticeship (Six Months)** followed by **Sixth Semester regular classes**	**20 Credits (600hours)**	District Headquarters Colleges	Students undergo OJT in the fifth semester, return for regular sixth semester coursework. This “alternating model” helps maintain academic continuity.
OptionC	**SixthSemester Apprenticeship (Six Months)** after completing first five semesters of classroom learning	**20 Credits (600hours)**	Rural/Peri-urban Colleges	Apprenticeship embedded only in the final semester. Easiest model for colleges where continuous classroom structure is essential before work placement.

Each institution/Colleges may select the most feasible option (A,B or C) based on:

- Availability of industry partners,
- Local infrastructure and connectivity and
- Student placement opportunities.

4. AcademicandAssessmentGuidelines(asperUGCAEDPClause12)

Theapprenticeshipcomponentshallbeassessedjointlybytheindustrymentor,faculty mentor,andtheinstitutionalevaluationcommittee,followingtheprescribed weightage:

Component G82: J85	Evaluator	Weightage (%)	IndicativeCriteria
A.Industry Evaluation	IndustrySupervisor/Mentor	30–40%	Attendance,discipline, workplace behavior, skill application, customer service, communication,problem- solving.
B. Faculty Mentor Evaluation	FacultyMentor/College Representative	30–40%	Logbook maintenance, on-site observation,reflectivelearning, monthly reports, feedback integration.
C.Seminar&Viva-Voce	HEIEvaluation Committee	20–40%	Presentation quality, project report, understanding of industryoperations,analytical reflection, viva-voce performance.

Minimum Attendance:80% of the apprenticeship period
Final Grade: Average of marks awarded by the industry and HEI evaluators

5. Alignment with National Policies

Thisapprenticeshipframeworkensuresconsistency with:

- **UGCAEDPGuidelines,2025(Clauses7–13)**
- **National Credit Framework (NCrF,2022)**
- **Apprentices Act,1961 & Apprenticeship Rules,2019**
- **National Apprenticeship Training Scheme(NATS)**
- **NEP2020(Para16.7)**–whichemphasizesexperientialandwork-basedlearning

AssessmentProcess

- **Minimum Attendance:**80%of the apprenticeship period(Clause12).
- **Documentation:**
  - Apprenticeship **Logbook/Daily Diary**
  - **Monthly Progress Reports** endorsed by both mentors
  - **Final Apprenticeship Report**
- **Viva-Voce:**Conductedjointlybythe**Department**and**IndustryExperts**.
- **Final Grade:** Average of marks given by industry and HEI (asperClause 12Note1).

Suggested Mark Distribution (Equivalentto400 Marks)

Component	Evaluator	Weightage (%)	Marks (Outof400)	EvaluationCriteria
A. Industry/ Establishment Evaluation	Industry Supervisor/ Mentor	**40%**	**160 Marks**	Attendance,discipline, punctuality,taskperformance,skillacquisition, communication, workplace ethics, and team behaviour.
B. Faculty Mentor Evaluation	FacultyMentor(On-Sitevisits, diary verification, progress monitoring)	**30%**	**120 Marks**	Logbookmaintenance, periodic progress review, student reflection, learning attitude, and adherence to training plan.
C. Seminar Presentation&Viva-Voce	HEI Evaluation Committee (Faculty+ Industry Expert)	**30%**	**120 Marks**	Presentation quality, report content,analytical understanding of BFSI operations, innovation in work practices, and confidence in viva.
Total	—	**100%**	**400 Marks (20 Credits)**	—

DocumentationandMonitoring(UGCClause11)

Eachapprenticemust:

- Maintaina**TrainingLogbook** and**WeeklyAttendanceSheet**
- Submita**MonthlyEvaluationForm**(signedbybothmentors)
- Preparea**ComprehensiveFinal Report**
- Participatein**End-SemesterSeminar&Viva**

The**facultymentor**shallguide20–30studentsandsubmitvisit-basedassessmentreportsto the **Departmental AEDP Committee**.

Rolesof Stakeholders

Stakeholder	Responsibilities(UGCClauses13–15)
Industry/Establishment	Provide OJT as per Apprenticeship Act, assign supervisors, evaluate apprentice performance (40%), and pay stipends as applicable.
FacultyMentor/HEI	Monitor progress, conduct on -site visits, guide students, conduct seminars and viva-voce, maintain academic records, upload credits to ABC Portal.
Student/Apprentice	Complete assigned tasks, maintain discipline, record work experience, submit reports and participate in final assessment.

Certification&Credit Transfer

- **Final Certification:** Issued jointly by the **HEI** and **Industry Partner** (Clause12 Note 2).
- **Outcome:** Successful completion earns **20credits** contributing to the total degree requirement under AEDP.

Note: If a student opts for "a" in SEC in V Semester, the student has to opt for "a' only in VI Semester and so is the case with "b" and "c" in the case of Major/MDC papers also the rule applies.

SUMMARY OF CREDITS

Sl. No.	Course Category	No. of Courses	Credits Per Course	Credits
1	AEC (English Language)	4	5	20
3	SEC	3	5	15
4	MDC	1	5	5
5	VAC	2	3	6
6	RM	1	2	2
7	MJR	14	5	70
8	Apprenticeship			20
	TOTAL	**25**	**Total**	**142**
	Commerce	**19**	**Commerce**	**118**
CREDITS UNDER NON-CGPA		**NSS/NCC/Sports/Extra Curricular**	**Up to 6 (2 in each year)**	
		Summer Internship	**Up to 4 (2 in each after I & II years)**	

SEMESTER – III

Paper SEC: INSURANCE ADVISOR SKILLS

PAPER CODE: SEC **Max. Marks: 40U + 40P + 20I=100**
THPW: 5; Credits: 5 **ESED: 3 hrs**

Course Objectives

1. To provide foundational knowledge of the banking and insurance sector
2. To develop skills in sourcing and managing insurance customers
3. To train students in pre-issuance and post-sale insurance services
4. To enhance employability and professional skills required in the insurance industry

Course Outcomes

1. Understand the structure of the banking and insurance sector
2. Analyze customer needs and recommend suitable insurance products
3. Assist customers in policy issuance and documentation
4. Handle post-sale services including claims and customer support
5. Demonstrate employability, communication, and digital skills

UNIT – I: Introduction to Banking Sector and Insurance Agent Role

Introduction to Insurance – Meaning - Advantages and Disadvantages - Types of Insurance(Life,Nonlife)-PrinciplesofInsurance.

IntroductiontoBankingSector - Skill India Mission- objectives and benefits- Banking Industry – meaning, structure, and sub-sectors- Overview of Financial Services and Insurance Sector - Role and Responsibilities of an Insurance Agent - Career opportunities in Insurance sector - Basic terminologies in banking and insurance

UNIT – II: Sourcing Insurance Customers

Market survey – digital and non-digital methods - Identification of potential customers - Customer profiling – income, occupation, lifestyle - Customer segmentation – financial and non-financial parameters- Understanding customer needs and risk coverage - Types of insurance policies - Features of insurance products and services - Risk and return of financial products - Sales techniques and handling customer objections - Marketing andpromotion of insurance products - Sales planning and target setting - Preparation of strategic insurance plans - Lead conversion and sales reporting - Customer data managementandcompliance.

UNIT – III: Pre-Issuance Services in Insurance

IRDAI regulations and guidelines - Terms and conditions of insurance policies - Disclosure of material facts - Documentation requirements for policy issuance - Premium calculation and quotation - Application form filling procedures - Submission of proposal to underwriting team - Coordination with underwriting and vendors - Medical examination procedures and scheduling - Follow-up on underwriting decisions - Communication of premium changes- Payment collection and refund procedures

UNIT – IV: Post-Sale Services in Insurance

Policy issuance and delivery process - Customer relationship management - Handling customer queries and complaints - Change requests – nominee, address, premium mode - Policy servicing – renewal, withdrawal, surrender, loan - Claims process – life and non-life insurance - Documentation for claims settlement - Maturity benefits and payouts - Maintaining service records and reports - Long-term customer engagement strategies.

UNIT – V: Employability Skills

Introduction to employability skills- Constitutional values and citizenship - Professional ethics and workplace behavior - Communication skills – verbal and non-verbal - Basic English communication. Career development and goal setting - Teamwork and interpersonal skills - Diversity and inclusion-Financial literacy - Legal awareness and rights - Digital literacy- Entrepreneurship - Customer service skills - Resume writing and interview preparation - Job search techniques - Workplace hygiene and safety practices.

Suggested Readings:

1. M.N. Mishra & S. B. Mishra, Insurance Principles and Practice, S. Chand & Company.
2. George E. Rejda & Michael McNamara, Principles of Risk Management and Insurance, Pearson Education.
3. M. Y. Khan, Indian Financial System, McGraw-Hill Education.
4. Gordon E. Natarajan, Banking Theory, Law and Practice, Himalaya Publishing House.
5. Philip Kotler, Kevin Lane Keller, Alexander Chernev & Jagdish Sheth, Marketing Management, Pearson Education.
6. Indian Institute of Banking and Finance (IIBF), Principles and Practices of Banking, Macmillan Publishers.
7. Arthur Williams Jr., Michael L. Smith & Peter C. Young, Risk Management and Insurance, McGraw-Hill.
8. Sector Skill Council Publications on Insurance Sales and DistributionIndian Institute of Banking & Finance (IIBF) – Retail Banking.

SEMESTER – III

MJR 301 : INVESTMENT MANAGEMENT

PAPER CODE : MJR 301 | **Max. Marks: 80 U + 20I=100**
THPW: 5; Credits: 5 | **ESED: 3 hrs**

Course Objectives

1. To understand investment avenues and financial markets
2. To apply risk-return concepts and portfolio theories
3. To analyze financial risks and management strategies
4. To evaluate securities using valuation techniques
5. To create diversified investment portfolios Course

Outcomes (COs)

CO1: Describe investment instruments and financial markets
CO2:Applyrisk-returnmodelsininvestmentdecisions
CO3:Analyzedifferenttypesofinvestmentrisks
CO4: Evaluate securities using fundamental and technical analysis
CO5:Designdiversifiedportfolios

UNIT I: Introduction to Investments & Financial Markets

Definition & objectives of investment - Overview of investment vehicles (stocks, bonds, mutual funds, ETFs) - Financial markets (stock, bond, money market) - Types of financial instruments & derivatives - Market efficiency & pricing mechanisms.

UNIT II: Risk, Return & Portfolio Theory

Risk-return trade-off – measures of risk (standard deviation, beta) - Capital Asset Pricing Model (CAPM) – expected return & beta - Modern Portfolio Theory (MPT) – efficient frontier - Capital Market Line (CML) & risk-free rate - Portfolio diversification & optimal asset allocation.

UNIT III: Risk Assessment & Management

Systematic vs. unsystematic risk – market, credit, liquidity & operational risk - Value at Risk (VaR) – Conditional VaR – stress testing - Asset allocation strategies (strategic vs. tactical) - Hedging techniques (Options, Futures, Swaps)- Portfolio insurance strategies.

UNIT IV:Investment Analysis & Valuation

Fundamental analysis – financial statement analysis & DCF - Relative valuation – qualitative & industry analysis - Technical analysis – price & volume analysis - Chart patterns – moving averages, MACD, RSI - Portfolio construction, optimization & rebalancing.

UNIT V: Portfolio Management & Behavioral Finance

Diversification strategies – correlation analysis & risk-parity - Performance evaluation (Sharpe ratio, Treynor ratio, Jensen's alpha) - Benchmarking & performance attribution - Behavioral biases (overconfidence, loss aversion, herd behavior) - Market anomalies, bubbles & contrarian strategies.

Suggested Readings

1. Zvi Bodie, Alex Kane & Alan J. Marcus, Investments, McGraw-Hill Education.
2. Prasanna Chandra, Investment Analysis and Portfolio Management, McGraw- Hill Education.
3. William F. Sharpe, Portfolio Theory and Capital Markets, McGraw-Hill.
4. Benjamin Graham & Jason Zweig, The Intelligent Investor, Harper Business
5. John C. Hull, Options, Futures and Other Derivatives, Pearson Education.
6. Frank K. Reilly & Keith C. Brown, Investment Analysis and Portfolio Management, Cengage Learning.
7. Donald E. Fischer & Ronald J. Jordan, Security Analysis and Portfolio Management, Pearson.
8. V. K. Bhalla, Investment Management, S. Chand Publishing.

SEMESTER – III

MJR 302 : SALES AND DISTRIBUTION MANAGEMENT

PAPER CODE : MJR 302 **Max. Marks: 80 U + 20I=100**
THPW: 5; Credits: 5 **ESED: 3 hrs**

Course Objectives

1. To understand sales and distribution concepts
2. To apply sales strategies and planning techniques
3. To analyze sales force and channel performance
4. To evaluate logistics and distribution efficiency
5. To develop modern sales strategies Course

Outcomes (COs)

CO1: Explain sales processes and distribution channels
CO2: Apply sales planning and forecasting techniques
CO3: Analyze sales force performance and CRM systems
CO4: Evaluate distribution and logistics systems
CO5:Developdigitalsales strategies

UNIT I: Introduction Sales Management and Distribution

Definition & scope of sales management - Sales process steps (prospecting, pre-approach, presentation, closing, follow-up) - CRM systems & pipeline management - Types of distribution channels (direct, indirect, omnichannel) - Channel design, management & selection of intermediaries.

UNIT II: Sales Strategies and Planning

Setting sales objectives, targets & budgets - Sales forecasting methods (qualitative & quantitative) - Market segmentation, targeting & positioning strategies - Pricing strategies & tactics - Sales promotion techniques (discounts, coupons, contests) & personal selling skills.
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UNIT III: Sales Force Management

Sales force recruitment methods & selection criteria - Sales training programs (product knowledge, communication skills) - Sales incentive schemes (commission, bonuses, contests) - Motivational theories & performance appraisal mechanisms - Sales performance metrics (KPIs, conversion rates, productivity.

UNIT IV :Sales Analytics, Channel & Logistics Management

Data-driven decision-making – sales forecasting models - Customer lifetime value analysis – CRM & sales automation tools - Channel relationship management – conflict resolution & partner evaluation - Inventory management & order processing – warehousing & distribution network design - Integration with ERP & marketing automation.

UNIT V : Retail Management and Emerging Trends in Sales

Types of retail formats (brick-and-mortar, e-commerce, mobile commerce) - Merchandising & visual merchandising techniques – customer service in retail - Trends in online retailing & digital marketing strategies - Omnichannel retailing & integrated sales approaches - AI-powered sales automation, chatbots & personalization engines.

Suggested Readings

1. Richard R. Still, Edward W. Cundiff & Norman A. P. Govoni, Sales Management: Decisions, Strategies and Cases, Pearson.
2. Robert J. Calvin, Sales Management, McGraw-Hill.
3. Philip Kotler & Kevin Lane Keller, Marketing Management, Pearson Education.
4. Gilbert A. Churchill, Neil M. Ford & Orville C. Walker Jr., Sales Force Management, McGraw-Hill.
5. Krishna K. Havaldar& Vasant M. Cavale, Sales and Distribution Management, McGraw-Hill.
6. S. L. Gupta, Sales and Distribution Management, Excel Books.
7. Tapan K. Panda & Sunil Sahadev, Sales and Distribution Management, Oxford UniversityPress.

SEMESTER – III

MJR 303 : CAPITAL MARKETS

PAPER CODE : MJR 303 **Max. Marks: 80 U + 20I=100**
THPW: 5; Credits: 5 **ESED: 3 hrs**

Course Objectives

1. To understand capital market structure and regulations
2. To apply knowledge of equity and debt instruments
3. To analyze derivatives and risk strategies
4. To evaluate investment alternatives
5. To create investment strategies

Outcomes (COs)

CO1: Explain capital market structure and participants
CO2: Apply trading and valuation techniques
CO3: Analyze equity, debt, and derivative instruments
CO4: Evaluate mutual funds and alternative investments
CO5: Construct investment strategies

UNIT I: Introduction to Financial Markets

Overview of Indian capital markets (equity, debt, derivatives) - Role & importance of capital markets in the economy - Regulatory framework (SEBI, RBI, stock exchanges) - Role of investors, issuers, intermediaries & regulators - Market infrastructure (stock exchanges, depositories, clearing corporations).

UNIT II: Equity Market Products

Basics of stocks & shares – common vs. preferred stock - Stock exchanges in India (NSE, BSE) - Trading mechanisms (cash market & derivatives market) – order types - Market indices (Nifty, Sensex) & their significance - IPO issuance process – valuation methods – opportunities & risks.

UNIT III: Debt Market Products

Types of debt securities (bonds, debentures, government securities) - Characteristics of debt instruments (coupon rate, maturity, credit rating) - Bond pricing & yield calculation – primary vs. secondary bond market - G-Sec market – credit rating agencies & credit risk assessment - Corporate bonds issuance – documentation & investing strategies.

UNIT IV : Derivative Market Products

Basics of derivatives (futures, options, swaps) – regulatory framework - Mechanics of futures contracts (trading, margin, settlement) - Options contracts (call & put options) – trading strategies - Currency futures & options – interest rate futures - Hedging & speculation using currency & interest rate derivatives.

UNIT V : Mutual Funds, ETFs & Alternative Investments

Mutual fund structure, types & NAV calculation - Equity funds, debt funds, hybrid funds – index vs. actively managed funds - ETFs – structure, features & comparison with mutual funds - Real Estate Investment Trusts (REITs) – structure & investing considerations - Infrastructure Investment Trusts (InvITs) – risks & rewards.

Suggested Readings

1. Prasanna Chandra, Investment Analysis and Portfolio Management, McGraw- Hill Education.
2. Gordon E. Natarajan, Financial Markets and Services, Himalaya Publishing House.
3. Bhole L. M. & Mahakud Jitendra, Financial Institutions and Markets, McGraw- Hill Education.
4. V. A. Avadhani, Investment and Securities Markets in India, Himalaya Publishing House.
5. NCFM Study Material, Capital Market Module, National Stock Exchange of India.
6. John C. Hull, Fundamentals of Futures and Options Markets, Pearson Education.
7. Bharati V. Pathak, Indian Financial System, Pearson Education.

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SEMESTER – IV

MDC : MUTUAL FUND DISTRBUTION SKILLS

PAPER CODE: MJR 301 **Max. Marks: 40U +40P + 20I=100**
THPW: 2+4; Credits: 5 **ESED: 3 hrs**

Course Objectives

1. To provide knowledge of mutual fund industry and financial markets
2. To develop skills in analyzing and selling mutual fund products
3. To train students in after-sales services and customer relationship management
4. To enhance employability and professional competencies

Course Outcomes

1. Understand the structure of banking and mutual fund industry
2. Analyze mutual fund schemes and market trends
3. Recommend suitable investment products to customers
4. Perform after-sales services and portfolio review
5. Demonstrate communication, employability, and digital skills

UNIT – I: Introduction to Banking Sector and Mutual Fund Distributor Role

SkillIndiaMission–objectives-benefits-BankingIndustry–meaning,structure,sub- sectors - Financial system – overview - Mutual Fund Industry – concept and importance - Role and responsibilities of Mutual Fund Distributor - Career opportunities - Basic terminologies – NAV, units, portfolio, returns.

UNIT – II: Mutual Fund Industry and Regulatory Framework

Mutual fund concept and objectives - Structure – AMC, Trustee, Sponsor - SEBI regulations - Types of schemes –equity, debt, hybrid - Risk and return - NAV calculation- Performance indicators

UNIT – III: Market Research and Selling Mutual Fund Products

Marketresearchtechniques-Trendanalysis-Customerprofiling-Riskprofiling- Comparative analysis - Sales process - Handling objections - Documentation - Ethical selling

UNIT – IV: After-Sales Services and CRM

After-sales services - Top-up, switch, redemption - KYC updates - Portfolio review - Customer engagement - Upselling and cross-selling - NFO concept - Record maintenance

UNIT – V: Employability Skills

Communication skills - Career planning - Teamwork - Financial literacy - Digital literacy - Entrepreneurship - Resume writing - Job search skills

Suggested Readings:

1. M. Y. Khan, Indian Financial System, McGraw-Hill Education.
2. Gordon E. Natarajan, Banking Theory, Law and Practice, Himalaya Publishing House.
3. Philip Kotler & Kevin Lane Keller, Marketing Management, Pearson Education.
4. Bharati V. Pathak, Indian Financial System, Pearson Education.
5. Indian Institute of Banking and Finance (IIBF), Retail Banking, Macmillan Publishers.
6. Sundar Sankaran, Indian Mutual Funds Handbook, Vision Books.
7. BFSISSC(BFSISkillSector,Handbook)
   (QP/NOS Libraryhttps://share.google/i18Zs5KbHxKbJ1za)

SEMESTER – IV

MJR 401 : MARKETING OF RETAIL BANKING ASSETS

PAPER CODE : MJR 401 **Max. Marks: 80U +20I=100**
THPW: 5 ; Credits: 5 **ESED: 3 hrs**

Course Objectives

1. To understand retail banking products and services
2. To apply sales and customer handling techniques
3. To analyze customer relationships and creditworthiness
4. To evaluate underwriting and risk management
5. To create retail banking strategies Course

Course Outcomes (COs)

CO1: Describe retail banking products and services
CO2: Apply sales and customer handling skills
CO3: Analyze customer creditworthiness
CO4: Evaluate risk and compliance systems
CO5: Design retail banking strategies

UNIT I: Introduction to Retail Banking Assets

Overview of retail banking products & services - Types of retail banking assets (loans, mortgages, credit cards) - Role of retail banking sales & underwriting professionals - Regulatory requirements & compliance considerations - Sales funnel stages (prospecting, qualification, presentation, closing).

UNIT II: Retail Banking Sales Techniques

Customer needs analysis – financial health checks & risk assessments - Active listening, questioning & value-based selling - Overcoming objections & handling customer concerns - Product knowledge & demonstration – comparison tools - Cross-selling & upselling strategies

UNIT III: Relationship Management and Customer Service.

Building rapport & trust with retail banking customers - Managing customer expectations & preferences - Client onboarding & customer retention strategies- Providing personalized service – handling complaints & feedback - Customer satisfaction surveys & feedback mechanisms.

UNIT IV : Retail Banking Underwriting Processes

Credit risk assessment methodologies – creditworthiness factors - Pre-application assessment & customer eligibility criteria - Financial statement analysis & cash flow assessment – collateral evaluation - Consumer loans, mortgage & credit card underwriting standards - Credit scoring models & automated underwriting systems.

UNIT V : Risk Management, Compliance & Performance Management

Compliance requirements (Consumer Financial Protection, Fair Lending laws) - Responsible lending practices & customer privacy protection - Fraud prevention (AML, KYC procedures) – loan loss provisioning - Sales performance KPIs (conversion rates, deal size, customer lifetime value) - Underwriting quality control, monitoring & continuous improvement.

Suggested Readings

1. Peter S. Rose & Sylvia Hudgins, Bank Management and Financial Services, McGraw-Hill.
2. Padmalatha Suresh & Justin Paul, Management of Banking and Financial Services, Pearson Education.
3. Indian Institute of Banking and Finance (IIBF), Retail Banking, Macmillan Publishers.
4. B. Gupta, Banking and Financial Systems, Sultan Chand & Sons.
5. M. Y. Khan, Indian Financial System, McGraw-Hill Education.
6. Vasant Desai, Banking and Financial Management, Himalaya Publishing House.
7. Shekhar K. C. & Shekhar Lekshmi, Banking Theory and Practice, Vikas Publishing House.

SEMESTER – IV

MJR 402 : BASIC AND APPLIED BUSINESS LAWS

PAPER CODE : MJR 402 **Max. Marks: 80U +20I=100**
THPW: 5 ; Credits: 5 **ESED: 3 hrs**

Course Objectives

1. To understand the Indian legal system, sources of business law, and the role of regulatory agencies.
2. To study the principles of contract law, commercial transactions, and e-commerce agreements.
3. To examine corporate governance, company law, LLPs, partnerships, and special contracts.
4. To identify intellectual property rights and compliance requirements in business law.
5. To analyze dispute resolution mechanisms, data protection laws, and emerging legal frameworks for start-ups.

Outcomes (COs)

CO1: To describe the sources of Indian business law and explain the role of regulatory agencies.

CO2: To apply contract law principles in analyzing business transactions and e-commerce agreements.

CO3: To summarize company, LLP, and partnership laws and assess directors' duties and liabilities.

CO4: To evaluate the importance of intellectual property rights and compliance mechanisms in protecting businesses.

CO5: To assess dispute resolution methods and emerging legal frameworks such as data protection and start-up laws.

UNIT I: Introduction to Business Law

Overview of Indian legal system - Sources of business law (constitution, statutes, case law) - Role of regulatory agencies (SEBI, RBI, IRDAI, CCI) - Principles of Indian contract law - Overview of Companies Act 2013 & taxation laws.

UNIT II: Contract Law & Commercial Transactions

Indian Contract Act 1872 – formation & essentials - Types of contracts (sale, lease, agency) - Performance, breach & discharge - Sale of Goods Act 1930 - Negotiable Instruments Act 1881 – overview of e-commerce contracts.

UNIT III: Corporate Law & Business Organizations

Companies Act 2013 – incorporation & corporate governance - Directors' duties and liabilities - LLPs – formation, rights, duties, winding up - Partnership Act 1932 – formation, rights, dissolution - Special contracts: bailment, pledge, indemnity, guarantee.

UNIT IV : Intellectual Property Rights and Compliance

Indian Patents Act 1970 - Trademarks Act 1999 - Copyright Act 1957 - Designs Act 2000 & geographical indications - SEBI Act, Competition Act 2002, Consumer Protection Act 2019 – CSR under Companies Act 2013.

UNIT V : Dispute Resolution & Emerging Areas in Business Law
Structure of Indian courts – jurisdiction & hierarchy - Arbitration and Conciliation Act 1996 – ADR methods - Personal Data Protection Bill 2019 – compliance requirements - Legal framework for start-ups – IP strategies - Data protection impact on businesses.

Suggested Readings

1. Avtar Singh, Business Law, Eastern Book Company
2. M. C. Kuchhal& Vivek Kuchhal, Business Law, Vikas Publishing House.
3. N. D. Kapoor, Elements of Mercantile Law, Sultan Chand & Sons
4. P. C. Tulsian& Bharat Tulsian, Business Law, McGraw-Hill Education.
5. S. S. Gulshan & G. K. Kapoor, Business Law, New Age International.
6. Taxmann Publications, Companies Act, 2013 (Latest Edition).

SEMESTER – IV

MJR 403 : RETAIL BANKING

PAPER CODE : MJR 403 **Max. Marks: 80U +20I=100**
THPW: 5 ; Credits: 5 **ESED: 3 hrs**

Course objectives:

1. Understandtheconcepts,structure,andfunctionsofRetailBankinginIndia.
2. Familiarizestudentswithvariousretailbankingproductsandservices offeredtoindividualsandsmallbusinesses.
3. Develop knowledge of retail lending, credit appraisal, and risk management practices.
4. Understand digital banking, payment systems, and emerging trends in retail banking.
5. Equipstudentswithpracticalskillsrequiredforcareersinbankingand financialservices.

Course Outcomes

Aftercompletingthecourse,studentswillbeableto:

CO1:Explaintheconcepts,evolution,andimportanceofretailbanking.
CO2:Analyzevariousdepositproductsandretailbankingservicesofferedby banks.
CO3:Evaluateretaillendingproductsandcreditassessmentprocedures.
CO4:Understanddigitalbankingchannels,paymentsystems,andcustomer relationshipmanagement.
CO5: Examine regulatory requirements, risk management practices, and recent developmentsinretailbanking.

UNIT – I : Introduction to Retail Banking:
Meaning, Nature and Scope of Retail Banking - Evolution of Retail Banking in India - Retail Banking vs Corporate Banking -Structure of Indian Banking System -Role of RBI in Retail Banking -Financial Inclusion and Retail Banking - Customer Relationship Management in Banking

UNIT – II: Retail Liability Products
Deposit Products: Savings Bank Account, Current Account, Fixed Deposit, Recurring Deposit - Special Deposit Schemes - NRI Banking Products - Banking Services: ATM, Debit Cards, Credit Cards - Cross Selling of Banking Products - Customer Service and Grievance Redressal Mechanism

UNIT – III: Retail Asset Products
Retail Lending – Concept and Importance - Housing Loans -Vehicle Loans - Personal Loans - Educational Loans - Consumer Durable Loans - Gold Loans - Loan Documentation and Security

UNIT – IV: Credit Appraisal and Risk Management
Principles of Lending - Credit Appraisal Process - Credit Scoring Models - KYC Norms and Due Diligence - Asset Classification - Non-Performing Assets (NPAs) - Risk Management in Retail Banking - Recovery Management

UNIT – V: Digital Retail Banking and Emerging Trends
Internet Banking - Mobile Banking - UPI, IMPS, NEFT, RTGS - Digital Wallets and FinTech Innovations - Cyber Security in Banking - Artificial Intelligence in Banking - Green Banking - Future Trends in Retail Banking in India.

Suggested Readings:

1. Suresh Padmalatha, Management of Banking and Financial Services, Pearson Education.
2. Vasant C. Joshi, Modern Banking, Oxford University Press, New Delhi.
3. Indian Institute of Banking and Finance (IIBF), Retail Banking, Macmillan Education, New Delhi.
4. Natarajan, L. and Gordon, E., Banking Theory, Law and Practice, Himalaya Publishing House, Mumbai
5. Shekhar, K.C. and Shekhar, Lekshmy, Banking Theory and Practice, Vikas Publishing House Pvt. Ltd., New Delhi.
6. Sundharam, S. and Sundharam, K.P.M., Banking Theory, Law and Practice, Sultan Chand & Sons, New Delhi
7. Khan, M.Y., Indian Financial System, McGraw Hill Education, New Delhi.
8. Pathak, Bharati V., The Indian Financial System, Pearson Education.
9. Gurusamy, S., Banking Theory and Practice, Vijay Nicole Imprints Pvt. Ltd., Chennai.
10. Varshney, P.N., Banking Law and Practice, Sultan Chand & Sons.
11. Santhanam, B., Banking and Financial Services, Margham Publications, Chennai.
12. Mishkin, Frederic S., The Economics of Money, Banking and Financial Markets, Pearson Education
13. Bhole, L.M. and Mahakud, Jitendra, Financial Institutions and Markets: Structure, Growth and Innovations, McGraw Hill Education