

SCHEME OF EXAMINATION

&

SYLLABI

of

Bachelor of Vocation in Banking, Financial Services & Insurance

(Honours/Honours with Research)

As per National Education Policy 2020

with effect from academic session 2025-26



Kurukshetra University, Kurukshetra

(Established by the State Legislature Act XII of 1956)
(Category-I University, 'A++' Grade, NAAC Accredited)

website: www.kuk.ac.in

Abbreviations

AEC	Ability Enhancement Course
CC	Core Course
CC-H	Core course in Honours discipline
CC-HM	Core Course in Minor Subject of of Honours Program
DSE	Discipline Specific Elective Course
DSE-H	Discipline specific elective course in Honours
H	Honours
M	Minor
MDC	Multi-Disciplinary Course
PC	Practicum Course
PC-H	Practicum Course in Honours
SEC	Skill Enhancement Course
V	Vocational
VAC	Value Added Course

THIRD YEAR: SEMESTER V

Course code	Nomenclature of the paper	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-501	Analysis of Financial Statements	CC-A5	30	70	-	100	4
B23-BFI-502	Operations of NBFCs	CC-B5	30	70	-	100	4
B23-BFI-503	Financial Services	CC-C5	30	70	-	100	4
	Each student will opt one course from pool of vocational courses provided by university	CC-M5 (V2)				100	4
B23-BFI-504	Summer Internship Report	Internship	50	50	-	100	4
Total						500	20

THIRD YEAR: SEMESTER VI

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-601	Depository Institutions	CC-A6	30	70	-	100	4
B23-BFI-602	Financial Management	CC-B6	30	70	-	100	4
B23-BFI-603	Comprehensive Viva-Voce	CC-C6	-	-	100*	100	4
	Each student will opt one course from pool of minor courses for Semester VI	CC-M6	30	70	-	100	4
	Each student will opt one course from pool of vocational courses provided by university	CC-M7 (V3)				100	4
Total						500	20

POOL OF MINOR COURSES FOR SEMESTER VI

Course code	Nomenclature of Minor Course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-604	Entrepreneurship	CC-M6	30	70	-	100	4
B23-BFI-605	Digital-Commerce	CC-M6	30	70	-	100	4

*Comprehensive viva-voce will be conducted by external expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra.

Exit option: Any student who exit after 6 semesters must complete 132 credits and he/she will be awarded with **Bachelor of Vocation in Banking, Financial Services & Insurance.**

Bachelor of Vocation in Banking, Financial Services & Insurance (Honour)

Fourth Year: Semester VII

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-701	Risk Management	CC-H1	30	70	-	100	4
B23-BFI-702	Security Market Operations	CC-H2	30	70	-	100	4
B23-BFI-703	Retail Banking and Operations	CC-H3	30	70	-	100	4
	Each student will opt one course from pool of discipline specific elective courses for Semester VII	DSE-H1	30	70	-	100	4
B23-BFI-706	Seminar	PC-H1	-	-	100*	100	4
B23-BFI-707	Financial Technology in Banking Sector	CC-HM1	30	70	-	100	4
Total						600	24

POOL OF DISCIPLINE SPECIFIC ELECTIVE COURSES FOR SEMESTER VII

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-704	Currency Flows and FPI Investments	DSE-H1	30	70	-	100	4
B23-BFI-705	Business Analytics	DSE-H1	30	70	-	100	4

*Seminar will be assessed by a presentation based on relevant topic assigned to the student by the institute/college and evaluation of the same will be done by the a two members committee comprising of an external expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra and Head of Department (or his/her nominee) in concerned college/institute.

Fourth Year: Semester VIII

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-801	Investment Management	CC-H4	30	70	-	100	4
B23-BFI-802	Financial Planning and Wealth Management	CC-H5	30	70	-	100	4
B23-BFI-803	Micro Finance Operations	CC-H6	30	70	-	100	4
	Each student will opt one course from pool of discipline specific elective courses for Semester VIII	DSEH2	30	70	-	100	4
B23-BFI-805	Venture Capital Financing	PC-H2	30	70	-	100	4
B23-BFI-806	Comprehensive Viva-Voce	CC-HM2	-	-	100*	100	4
Total						600	24

POOL OF DISCIPLINE SPECIFIC ELECTIVE COURSES FOR SEMESTER VIII

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-804	International Banking	DSEs-H2	30	70	-	100	4

*Comprehensive viva-voce will be conducted by expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra.

Note: Student completing 180 credits will be eligible to obtain **Bachelor of Vocation in Banking, Financial Services & Insurance (Honours).**

Bachelor of Vocation in Banking, Financial Services & Insurance (Honours with Research)

Fourth Year: Semester VII

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-701	Risk Management	CC-H1	30	70	-	100	4
B23-BFI-702	Security Market Operations	CC-H2	30	70	-	100	4
B23-BFI-703	Retail Banking and Operations	CC-H3	30	70	-	100	4
	Each student will opt one course from pool of discipline specific elective courses for Semester VII	DSE-H1	30	70	-	100	4
B23-BFI-706	Seminar	PC-H1	-	-	100*	100	4
B23-BFI-707	Financial Technology in Banking Sector	CC-HM1	30	70	-	100	4
Total						600	24

POOL OF DISCIPLINE SPECIFIC ELECTIVE COURSES FOR SEMESTER VII

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-704	Currency Flows and FPI Investments	DSE-H1	30	70	-	100	4
B23-BFI-705	Business Analytics	DSE-H1	30	70	-	100	4

*Seminar will be assessed by a presentation based on relevant topic assigned to the student by the institute/college and evaluation of the same will be done by the a two members committee comprising of an external expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra and Head of Department (or his/her nominee) in concerned college/institute.

Fourth Year: Semester VIII

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical/ Viva-Voce Marks	Total Marks	Credits
B23-BFI-801	Investment Management	CC-H4	30	70	-	100	4
B23-BFI-802	Financial Planning and Wealth Management	CC-H5	30	70	-	100	4
B23-BFI-806	Comprehensive Viva-Voce	CC-HM2	-	-	100*	100	4
B23-BFI-808	Research Project	Project/ Dissertation	0	200**	100***	300	8+4 =12
Total						600	24

*Comprehensive viva-voce will be conducted by expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra.

**Project Report will be evaluated by examiner from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra.

***Viva-Voce on Project Report will be conducted by examiner from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra.

Note: Students completing 180 credits will be eligible to obtain **Bachelor of Vocation in Banking, Financial Services & Insurance (Honours with Research).**

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	V		
Name of the Course	Analysis of Financial Statements		
Course Code	B23-BFI-501		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-A5		
Level of the course (As per Annexure-I)	300-399		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand purpose and components of financial statements. 2. Analyze financial statements using key tools and ratios. 3. Prepare and interpret cash and fund flow statements. 4. Interpret financial data and understand reporting practices. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70	Time: 3 Hours		
Part B- Contents of the Course			
Instructions for Paper- Setter			
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.			
Unit	Topics		Contact Hours
I	Introduction to Financial Statements: Meaning and objectives of financial statement analysis; Types of financial statements: Balance Sheet, Profit & Loss Account, Cash Flow Statement; Users of financial statements and their needs; Overview of Generally Accepted Accounting Principles (GAAP) and Accounting Standards.		15
II	Tools and Techniques of Financial Statement Analysis: Comparative Financial Statements; Common Size Statements; Trend Analysis; Ratio Analysis: Liquidity Ratios, Solvency Ratios, Profitability Ratios and Activity Ratios.		15
III	Cash Flow Statement: Meaning, objectives, and preparation; Fund Flow Statement: Concept, preparation, and significance; Difference between Cash Flow and Fund Flow Statements; Importance of Cash Flow and Fund Flow Analysis for decision-making and planning.		15
IV	Interpretation of Financial Statements: Horizontal and vertical analysis; Financial reporting practices in India (overview of Schedule III of Companies Act, 2013); Overview of Excel, Tally, BI Tools.		15
Suggested Evaluation Methods			
Internal Assessment: > Theory • Class Participation: 5 • Seminar/presentation/assignment/quiz/class test etc.: 10 • Mid-Term Exam: 15		End Term Examination: 70	
Part C-Learning Resources			
Recommended Books/e-resources/LMS: 1. M.Y. Khan & P.K. Jain. Management Accounting. 2. R.L. Gupta & M. Radhaswamy. Financial Statement Analysis. 3. T.S. Grewal. Analysis of Financial Statements 4. N.D. Kapoor. Fundamentals of Financial Management			

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	V		
Name of the Course	Operations of NBFCs		
Course Code	B23-BFI-502		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-B5		
Level of the course (As per Annexure-I)	300-399		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. To understand the nature, types, and regulatory framework of NBFCs in India. 2. To gain knowledge of financial products and services offered by NBFCs. 3. To understand the risk management practices and compliance requirements in NBFCs. 4. To analyze emerging trends, challenges, and future prospects of NBFCs in India. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70	Time: 3 Hours		
Part B- Contents of the Course			
<u>Instructions for Paper- Setter</u>			
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.			
Unit	Topics		Contact Hours
I	Definition, types, and structure of NBFCs in India; Difference between NBFCs and Banks; Role and significance of NBFCs in financial inclusion; Regulatory framework: Role of RBI and other regulators.		15
II	Credit facilities: Loans and advances; Asset financing, housing finance, and gold loans; Microfinance and consumer finance; Investment and advisory services.		15
III	Types of risks: Credit, liquidity, operational, and market risk; KYC norms and Anti-Money Laundering (AML) compliance; Capital adequacy and provisioning norms; Governance and internal controls		15
IV	Digital transformation in NBFC operations; Role of fintech in NBFC ecosystem; NPAs in NBFCs and their management; Policy reforms, sectoral challenges, and future outlook.		15
Suggested Evaluation Methods			
Internal Assessment: > Theory • Class Participation: 5 • Seminar/presentation/assignment/quiz/class test etc.: 10 • Mid-Term Exam: 15		End Term Examination: 70	
Part C-Learning Resources			
Recommended Books/e-resources/LMS: <ol style="list-style-type: none"> 1. Bhattacharya, K.M. & Dass, H.S. (2022). Non-Banking Financial Companies in India, Pointer Publishers. 2. Khan, M.Y. (2022). Indian Financial System (11th ed.), McGraw Hill Education. 3. Bhole, L.M. & Mahakud, J. (2023). Financial Institutions and Markets (7th ed.), McGraw Hill Education. 4. Santhanam, B. (2021). Banking and Non-Banking Institutions, Margham Publications. 			

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	V		
Name of the Course	Financial Services		
Course Code	B23-BFI-503		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-C5		
Level of the course (As per Annexure-I)	300-399		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand financial services and their regulatory framework. 2. Learn merchant banking and capital market procedures. 3. Understand leasing, hire purchase, and venture capital. 4. Learn basics of mutual funds, credit rating, and other services. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70	Time: 3 Hours		
Part B- Contents of the Course			
<u>Instructions for Paper- Setter</u>			
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.			
Unit	Topics		Contact Hours
I	Meaning, nature, and scope of financial services; Types of financial services; Growth and development of the financial services sector in India; Regulatory framework of financial services: Role of SEBI, RBI, IRDAI; Financial intermediaries and their roles.		15
II	Meaning and functions of merchant banking; Issue management; Underwriting: Meaning, types, and importance; Capital market instruments; Book building process and pricing of issues; Role of stock exchanges and listing of securities.		15
III	Concepts of leasing and hire purchase – differences, advantages, limitations, types of lease; Concept of venture capital – stages of venture capital financing; Exit routes and regulatory framework for venture capital in India		15
IV	Concept, types, and structure of mutual funds; Credit rating: meaning, process, and agencies; Factoring and forfaiting – concepts, mechanism, and benefits; Insurance services; Recent trends in financial services (FinTech, digital payments, etc.)		15
Suggested Evaluation Methods			
Internal Assessment: > Theory • Class Participation: 5 • Seminar/presentation/assignment/quiz/class test etc.: 10 • Mid-Term Exam: 15		End Term Examination: 70	
Part C-Learning Resources			
Recommended Books/e-resources/LMS: <ol style="list-style-type: none"> 1. Gurusamy, S (2023). Financial Services and System, 5th Edition, McGraw Hill Education, 2. Khan, M.Y. (2022). Financial Services, 10th Edition, McGraw Hill Education. 3. Tripathi, Vanita (2021). Financial Services, PHI Learning. 4. Pathak, Bharati V. (2022). Indian Financial System, Pearson Education. 			

Part A – Introduction

Subject	Banking Financial Services & Insurance			
Semester	V			
Name of the Course	Summer Internship Report			
Course Code	B23-BFI-504			
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	Internship			
Level of the course (As per Annexure-I)	300-399			
Pre-requisite for the course (if any)	None			
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to:			
Credits	Theory	Tutorial	Practical	Total
	0	0	0	4
Contact Hours/Week	0	0	0	0
Max. Marks: 100 Internal Marks: 50 External Marks: 50	Time:			

Part B- Contents of the Course**Instructions for Paper- Setter**

Unit	Topics	Contact Hours
The internship report shall be evaluated strictly in accordance with the Internship Guidelines for Undergraduate Programmes under NEP 2020 issued by the University.		

Suggested Evaluation Methods**Internal In:**

- **Internal Assessment (Internal Marks): 50**

External Marks (Viva-Voce): 50

Part C-Learning Resources**Recommended Books/e-resources/LMS:**

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	VI		
Name of the Course	Depository Institutions		
Course Code	B23-BFI-601		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-A6		
Level of the course (As per Annexure-I)	300-399		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Explain the structure and role of depository institutions in the financial system. 2. Analyse the operational mechanisms of depositories. 3. Understand regulatory frameworks of depository in India. 4. Evaluate the impact of depository services on investors, market efficiency, and financial inclusion in the Indian securities market. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70	Time: 3 Hours		
Part B- Contents of the Course			
<u>Instructions for Paper- Setter</u>			
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.			
Unit	Topics		Contact Hours
I	Meaning and concept of depositories, Structure of depository system in India, Role of depositories in financial markets, Functions of depository institutions, Participants in depository system – depository, depository participants, issuers, investors, Comparison of depositories with banks, Advantages of depository system.		15
II	Dematerialization process, Rematerialization process, Account opening and maintenance, Types of accounts – Beneficial Owner (BO) account, Clearing member account, Settlement process in depository system, Transfer of securities, Pledging and hypothecation of securities, Corporate actions through depository, NSDL and CDSL operational framework.		15
III	Depositories Act 1996 – objectives and provisions, SEBI (Depositories and Participants) Regulations, Rights and obligations of depositories and participants, Compliance and reporting requirements, Investor protection measures, Role of SEBI in regulating depository institutions, Legal framework for settlement and transfer of securities, Penalties and dispute resolution.		15
IV	Benefits of depository system for investors, Impact on transparency and market efficiency, Role in financial inclusion, Risk management in depository services, Technological innovations in depository system, Challenges faced by depositories, Global practices in depository institutions, Future trends in depository services in India.		15
Suggested Evaluation Methods			
Internal Assessment: > Theory ● Class Participation: 5 ● Seminar/presentation/assignment/quiz/class test etc.: 10 ● Mid-Term Exam: 15		End Term Examination: 70	
Part C-Learning Resources			
Recommended Books/e-resources/LMS: <ol style="list-style-type: none"> 1. National Institute of Securities Markets (NISM). (2023). Depository operations (NISM Series VI). Taxmann Publications. 2. Babu, G. R. (2008). Financial markets and institutions. Concept Publishing Company. 3. Khan, M. Y. (2019). Indian financial system (10th ed.). McGraw Hill Education. 			

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	VI		
Name of the Course	Financial Management		
Course Code	B23-BFI-602		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-B6		
Level of the course (As per Annexure-I)	300-399		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand scope and objectives of financial management. 2. Gain insight about investment decision criteria. 3. Understand financing decision and capital structure. 4. Understand dividend models and working capital management. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70	Time: 3 Hours		
Part B- Contents of the Course			
<u>Instructions for Paper- Setter</u>			
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.			
Unit	Topics		Contact Hours
I	Financial Management: Meaning, nature, scope, functions and objectives financial management. Sources of long-term and short-term finance.		15
II	Cost of Capital: Concept, computation of different types of cost of capital. Investment decision: Discounted and non-discounted methods of capital budgeting.		15
III	Financing decision: operational and financial leverage; Capital structure theories: NI, NOI, traditional approach and MM approach; EPS-EBIT.		15
IV	Dividend decision: Dividend policy and dividend models. Working Capital Management: Nature, significance and methods applied in cash management, inventory management and receivables management.		15
Suggested Evaluation Methods			
Internal Assessment: > Theory • Class Participation: 5 • Seminar/presentation/assignment/quiz/class test etc.: 10 • Mid-Term Exam: 15		End Term Examination: 70	
Part C-Learning Resources			
Recommended Books/e-resources/LMS: 1. Pandey, I. M. : Financial Management , Vikas Publication,2003. 2. Khan, M. Y. : Financial Management, Tata Mc Graw Hill, 2003. 3. Chandra Prasanna : Financial Management, Vikas Publication , 2003 4. James C.Van Horne: Financial Management and Policy, Prentice Hall of India, New Delhi. 5. John Hampton: Financial Decision–Making, Englewood Cliffs, New Jersey, Prentice Hall Inc.			

Part A – Introduction				
Subject	Banking Financial Services & Insurance			
Semester	VI			
Name of the Course	Comprehensive Viva-Voce			
Course Code	B23-BFI-603			
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-C6			
Level of the course (As per Annexure-I)	300-399			
Pre-requisite for the course (if any)	None			
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to:			
Credits	Theory	Tutorial	Practical	Total
	0	0	0	4
Contact Hours/Week	0	0	0	0
Max. Marks: 100 Internal Assessment Marks: 0 End Term Exam Marks/Viva-Voce: 100	Time:			
Part B- Contents of the Course				
<u>Instructions for Paper- Setter</u>				
Unit	Topics			Contact Hours
Comprehensive viva-voce would be conducted by expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra.				
Suggested Evaluation Methods				
Internal Assessment: Theory <ul style="list-style-type: none"> ● Class Participation: 0 ● Seminar/presentation/assignment/quiz/class test etc.: 0 ● Mid-Term Exam: 0 			End Term Examination:	
Part C-Learning Resources				
Recommended Books/e-resources/LMS:				

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	VI		
Name of the Course	Entrepreneurship		
Course Code	B23-BFI-604		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-M6		
Level of the course (As per Annexure-I)	300-399		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand the entrepreneurial ecosystem, types of entrepreneurs and problems associated with entrepreneurship development 2. Understand the important aspect related to new venture development 3. Understand the role of government agencies in promotion of entrepreneurship development. 4. Understand the role, problems and schemes related to MSMEs in India 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70		Time: 3 Hours	

Part B- Contents of the Course

Instructions for Paper- Setter

The Paper-Setter shall set *nine* questions in all and the question paper shall be divided into two parts. **Part ‘A’** shall comprise *four* short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. **Part ‘B’** shall comprise *eight* questions (*two* questions from each unit) carrying 14 marks each and the student will be required to attempt *four* questions selecting *one* question from each unit.

Unit	Topics	Contact Hours
I	Entrepreneurship: Meaning and significance of entrepreneurship; relationship between entrepreneurship development and economic development; types of entrepreneurs; entrepreneurial competencies; entrepreneurial ecosystem; factors influencing the entrepreneurial development; problems associated with entrepreneurship in India.	15
II	New Venture Development: Methods, procedures and problems; feasibility study: preparation of feasibility reports, selection of factory location, market potential, and demand Analysis.	15
III	Role of government, promotional agencies and institutions in entrepreneurship development; incentives and various financial schemes available for entrepreneurs.	15
IV	MSME: Definition, role, and problems; govt. schemes for MSME; Industrial Sickness: Causes, consequences and remedial measures; Role of women SHG's in Micro Enterprises; SIDBI.	15

Suggested Evaluation Methods

Internal Assessment: > Theory • Class Participation: 5 • Seminar/presentation/assignment/quiz/class test etc.: 10 • Mid-Term Exam: 15	End Term Examination: 70
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Part C-Learning Resources

Recommended Books/e-resources/LMS:

1. Desai, Vasant: Dynamics of Entrepreneurship Development; Himalaya Publications.
2. Drucker, Peter: Innovation & Entrepreneurship; Heinemall, London.
3. Dollinger, Marc J.: Entrepreneurship: Strategies & Resources, Pearson.
4. McClelland, D. C. & Winter, W. G.: Motivating economic achievement, Free Press, New York.

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	VI		
Name of the Course	Digital-Commerce		
Course Code	B23-BFI-605		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-M6		
Level of the course (As per Annexure-I)	300-399		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand the concept, scope, and evolution of digital commerce and differentiate it from traditional commerce. 2. Identify and analyze various digital commerce models and their practical applications in business. 3. Apply knowledge of digital technologies, marketing tools, and infrastructure to support e-business operations. 4. Evaluate legal, ethical, and emerging issues in digital commerce and understand future trends in the digital ecosystem. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70		Time: 3 Hours	
Part B- Contents of the Course			
<u>Instructions for Paper- Setter</u>			
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.			
Unit	Topics		Contact Hours
I	Meaning, nature, and scope of digital commerce; Evolution of e-commerce and digital business models; Difference between traditional commerce and digital commerce; Key drivers of digital commerce growth; Framework of digital business environment		15
II	Types of digital commerce models: B2B, B2C, C2C, C2B, B2G; E-tailing, e-services, and m-commerce applications; Digital marketplaces and aggregators; E-payment systems and digital wallets; Case studies of successful digital commerce ventures		15
III	Role of Internet, web technologies, and mobile platforms; Digital marketing tools: SEO, SEM, social media, email, and affiliate marketing; Cloud computing and its application in commerce; Cyber security issues in digital commerce; IT infrastructure for e-business operations		15
IV	Regulatory and legal framework of e-commerce in India (IT Act, Cyber Laws); Intellectual property rights in digital space; Ethical issues in digital business; Future trends: AI, blockchain, IoT, big data in digital commerce; Government initiatives: Digital India, Startup India, UPI ecosystem		15
Suggested Evaluation Methods			
Internal Assessment: > Theory ● Class Participation: 5 ● Seminar/presentation/assignment/quiz/class test etc.: 10 ● Mid-Term Exam: 15			End Term Examination: 70
Part C-Learning Resources			
Recommended Books/e-resources/LMS: <ol style="list-style-type: none"> 1. Whiteley, D. (2017). E-Commerce: Strategy, Technologies and Applications. McGraw Hill Education. 2. Bhasker, B. (2014). Electronic Commerce: Framework, Technologies and Applications. Tata McGraw Hill Education. 3. Chaffey, D. (2015). E-Business and E-Commerce Management: Strategy, Implementation and Practice. Pearson Education. 			

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	VII		
Name of the Course	Risk Management		
Course Code	B23-BFI-701		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-H1		
Level of the course (As per Annexure-I)	400-499		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand basic concepts and importance of risk management. 2. Apply techniques to measure and analyze risks. 3. Implement strategies to control and mitigate risks. 4. Analyze modern practices and regulatory aspects of risk management. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70	Time: 3 Hours		
Part B- Contents of the Course			
<u>Instructions for Paper- Setter</u>			
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.			
Unit	Topics		Contact Hours
I	Concept of risk, uncertainty, hazard, and peril; Types of risks: Business risk, financial risk, operational risk, strategic risk, pure vs. speculative risk; Importance of risk management in business; Principles and objectives of risk management; Process of risk management: Identification, assessment, control, and monitoring; Role of a risk manager.		15
II	Tools and techniques for risk identification; Risk assessment methods: Qualitative and quantitative; Risk mapping and risk registers; Probability, frequency, and impact of risks; Techniques of risk measurement: Standard deviation, value at risk (VaR), sensitivity analysis, scenario analysis; Cost-benefit analysis in risk management.		15
III	Risk avoidance, reduction, transfer, and retention; Role of internal control systems and audits; Insurance as a tool of risk management: Principles, types, and claims process; Hedging techniques: Forwards, futures, options, and swaps; Diversification and portfolio approach to risk; Business continuity planning and disaster recovery.		15
IV	Enterprise Risk Management (ERM) framework; Risk governance and regulatory environment (Basel norms, SEBI, IRDA guidelines); Operational risk, credit risk, market risk, and liquidity risk; Risk in international business (exchange rate risk, political risk, country risk); Cybersecurity risk and technology-related risks; Case studies on risk management practices in business organizations		15
Suggested Evaluation Methods			
Internal Assessment: > Theory ● Class Participation: 5 ● Seminar/presentation/assignment/quiz/class test etc.: 10 ● Mid-Term Exam: 15		End Term Examination: 70	
Part C-Learning Resources			
Recommended Books/e-resources/LMS: <ol style="list-style-type: none"> 1. Rejda, G. E., & McNamara, M. J. – Principles of Risk Management and Insurance, Pearson Education. 2. Hull, J. C. – Risk Management and Financial Institutions, Wiley. 3. Harrington, S. E., & Niehaus, G. R. – Risk Management and Insurance, McGraw Hill. 4. Khan, M. Y., & Jain, P. K. – Financial Management: Text, Problems and Cases, Tata McGraw Hill. 			

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	VII		
Name of the Course	Security Market Operations		
Course Code	B23-BFI-702		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-H2		
Level of the course (As per Annexure-I)	400-499		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand the working of primary and secondary markets. 2. Know different securities and investment options in Indian markets. 3. Use valuation methods to study price trends and movements. 4. Analyze how market forces, rules, and economy affect prices. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70	Time: 3 Hours		
Part B- Contents of the Course			
<u>Instructions for Paper- Setter</u>			
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.			
Unit	Topics		Contact Hours
I	Meaning and avenues of investment, Financial and non-financial assets, Concept of risk and return in stock investing, Determinants of stock return, Nature and sources of investment risk, Measurement of risk and return – variance, standard deviation, beta, correlation, Investment choices and asset allocation, Investment process, Individual investor life cycle, Asset allocation strategies, Time value of money – continuous compounding, discrete compounding.		15
II	Organization of financial markets in India, Primary markets, Secondary markets, Role of financial intermediaries – brokers, depositories, clearing corporations, mutual funds, Listing of securities – procedures and requirements, Trading and settlement mechanisms in Indian stock exchanges, Investor protection measures, Regulatory framework of securities markets, SEBI guidelines, Market surveillance mechanisms.		15
III	Security evaluation framework, Valuation models for bonds, Valuation models for equities, Random Walk Theory, Efficient Market Hypothesis – forms, tests, anomalies, Fundamental analysis – economic analysis, industry analysis, company analysis, Security selection for investment and trading.		15
IV	Dow Theory, Chart patterns, Technical trading tools – Bollinger Bands, Fibonacci lines, Moving Averages (SMA, EMA), MACD, RSI, Volume Indicators (VI), Accumulation/Distribution (A/D), Directional Index (DI), Passive investing strategies, Active investing strategies, Fixed-income securities – principles, valuation, Portfolio diversification, Risk management.		15
Suggested Evaluation Methods			
Internal Assessment: > Theory • Class Participation: 5 • Seminar/presentation/assignment/quiz/class test etc.: 10 • Mid-Term Exam: 15			End Term Examination: 70
Part C-Learning Resources			
Recommended Books/e-resources/LMS: <ol style="list-style-type: none"> 1. Alexander, G.J., Sharpe, W.F. and Bailey, J.V., Fundamentals of Investments, Prentice Hall. 2. Bodie, Z., Kane, A., Marcus, A.J. and Mohanty, P., Investments, Tata McGraw-Hill. 3. Chandra, P., Investment Analysis and Portfolio Management, Tata McGraw-Hill. 4. Elton, E.J. and Gruber, M.J., Modern Portfolio Theory and Investment Analysis, John Wiley and Sons. 			

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	VII		
Name of the Course	Retail Banking & Operations		
Course Code	B23-BFI-703		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-H3		
Level of the course (As per Annexure-I)	400-499		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Describe the basic concepts related to retail banking and operations. 2. Analyse the different products and processes of retail banking systems 3. Understand the Electronic Fund Transfer System. 4. Understand different types of security threats in Indian Banking. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70	Time: 3 Hours		
Part B- Contents of the Course			
Instructions for Paper- Setter			
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.			
Unit	Topics		Contact Hours
I	Introduction: Concept of Retail banking, History and Evolution of retail banking. Role of retail banking in India. Distinction between Retail and Corporate Banking. Business Process Structure. Product models in retail banking. Aspects of retail banking: Customer oriented needs, Products development process, Products in retail banking. Process for retail loans; Credit scoring.		15
II	Products, process and service quality: Banking products and services – Various services offered by banks; Types of bank deposit accounts – savings bank account, term deposit, current account, recurring deposit; pan card, address proof, KYC norm. Various types of loans. Credit & Debit Cards – Difference, Eligibility, Purpose, Margin and Security, Process of issuing and usage, Credit Points and billing cycle. Other Products/ Remittances/ Funds Transfer Service Quality, Measure to enhance service quality.		15
III	Distribution strategies: direct selling, contract with third parties. Delivery Channels –Bank branch, operational Extension counters, ATMs, POS, net banking, Electronic Clearing System, E-payments, Electronic Fund Transfer, RTGS, NEFT, IMPS, E-money, Unified Payment Interface, Safeguard for internet banking. Customer Relationship Management and its role in retail banking. Checking counterfeit currency; CIBIL, Regulations and compliance. Banking complaints and dealings. Technology in Retail Banking used for Static information, Account opening, KYC, loans etc. Process of lending and borrowing and the relevant accounting including EMI Computation.		15
IV	Contemporary issues and recent trends in Retail Banking: Securitization and Mortgage-based lending. Retail Loans Recovery- Default management, Rescheduling and recovery processes. Trends in retailing - Insurance, Dematerialization services, Property services, e-banking, phone banking. Investment banking, Underwriting, Wealth management, Reverse Mortgage, hypothecation. Legal and regulatory issues of e-banking in India.		15
Suggested Evaluation Methods			
Internal Assessment: > Theory ● Class Participation: 5 ● Seminar/presentation/assignment/quiz/class test etc.: 10 ● Mid-Term Exam: 15			End Term Examination: 70
Part C-Learning Resources			
Recommended Books/e-resources/LMS: 1. Tandon, Deepak & Tandon, Neelam, Management of Banks- Text and Cases, Taxmann Publications Pvt Ltd, New Delhi. 2. Gupta, Atul, Banking and Insurance, A.K. Publications, New Delhi.			

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	VII		
Name of the Course	Currency Flows and FPI Investments		
Course Code	B23-BFI-704		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	DSE-H1		
Level of the course (As per Annexure-I)	400-499		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Explain the concept of currency flows and their role in balance of payments and exchange rate systems. 2. Understand the working of foreign exchange markets and methods to manage currency risk. 3. Differentiate between FDI and FPI and analyze the regulatory framework and impact of FPIs. 4. Evaluate the relationship between currency flows and FPI, and assess recent trends, policies, and challenges in India. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70		Time: 3 Hours	
Part B- Contents of the Course			
<u>Instructions for Paper- Setter</u>			
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.			
Unit	Topics		Contact Hours
I	Concept of currency flows in global and domestic context; Balance of Payments (BoP): Current Account & Capital Account; Exchange rate systems – fixed, floating, and managed float; Role of international trade in currency flows; Currency convertibility: current account vs. capital account.		15
II	Structure and participants of foreign exchange market; Spot, forward, futures, options, and swaps in currency trading; Exchange rate determination – demand & supply forces, PPP, Interest Rate Parity; Currency volatility and its implications on trade & investment; Managing foreign exchange risk – hedging and speculation		15
III	Concept of Foreign Institutional Investors (FIIs) & FPIs; Evolution of FPI in India: regulatory framework & SEBI guidelines; Difference between FDI and FPI; Impact of FPI on capital markets and economic growth; Role of custodians, depositories, and brokers in FPI operations		15
IV	Interlinkages between currency flows and FPI movements; Global financial crises and their impact on FPI & currency markets; Recent trends of FPI inflows/outflows in India; Government policies, RBI role, FEMA regulations; Challenges & opportunities of FPI in emerging markets like India		15
Suggested Evaluation Methods			
Internal Assessment: > Theory ● Class Participation: 5 ● Seminar/presentation/assignment/quiz/class test etc.: 10 ● Mid-Term Exam: 15		End Term Examination: 70	
Part C-Learning Resources			
Recommended Books/e-resources/LMS: 1. Paul R. Krugman & Maurice Obstfeld – International Economics: Theory and Policy (Pearson) 2. Apte, P.G. – International Financial Management (Tata McGraw Hill)			

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	VII		
Name of the Course	Business Analytics		
Course Code	B23-BFI-705		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	DSE-H1		
Level of the course (As per Annexure-I)	400-499		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand the concept and practices of Business Analytics. 2. Understand concepts of Descriptive Analytics. 3. To learn about application of business analytics to real world problem. 4. Understand concepts of Prescriptive Analytics. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70	Time: 3 Hours		
Part B- Contents of the Course			
<u>Instructions for Paper- Setter</u>			
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.			
Unit	Topics		Contact Hours
I	Introduction to business analytics, Data Scientist vs. Data Engineer vs. Business Analyst, , Categories of Business Analytical methods and models, Analyst Role in Business Analytics Model, Application of Business Analytics: Retail Analytics, Marketing Analytics, Financial Analytics, Healthcare Analytics, Supply Chain Analytics, Career in Business Analytics.		15
II	Descriptive analytics: Overview of Description Statistics (Central Tendency, Variability), Data Visualization -Definition, Visualization Techniques – Tables, Cross Tabulations, Charts, Dashboards.		15
III	Predictive Analytics: using Linear Regression, Factor Analysis, Cluster Analysis, Econometrics and Time Series Forecasting (concepts and practices).		15
IV	Prescriptive analytics: Concept of Descriptive Analytics – Meaning, Nature, Importance and applications – Decision tree analysis – Risk Analytics – Text Analytics – Web Analytics (Theory and practices)		15
Suggested Evaluation Methods			
Internal Assessment: > Theory • Class Participation: 5 • Seminar/presentation/assignment/quiz/class test etc.: 10 • Mid-Term Exam: 15		End Term Examination: 70	
Part C-Learning Resources			
Recommended Books/e-resources/LMS: <ol style="list-style-type: none"> 1. Essentials of Business Analytics: An Introduction to the methodology and its application, Bhimasankaram Pochiraju, Sridhar Seshadri, Springer 2. Business Analytics : Albright & Winston, Cengage 3. Business Analytics, Tanushri Banerjee & Arindam Banerjee, SAGE Publishing. 			

Part A – Introduction

Subject	Banking Financial Services & Insurance			
Semester	VII			
Name of the Course	Seminar			
Course Code	B23-BFI-706			
Course Type: (CC/MCC/MDC/CCM/DSEC/VOC/DSE/PC/AEC/VAC)	PC-H1			
Level of the course (As per Annexure-I)	400-499			
Pre-requisite for the course (if any)	None			
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand the functioning of a particular industry, business etc. 2. Understand recent trends of a particular industry etc. 3. Understand relationship between government policies, economic growth etc. 4. Understand how can present a project, assignment etc. impressively to its clients, customer, policy makers etc. 			
Credits	Theory	Tutorial	Practical	Total
	0	4	0	4
Contact Hours/Week	0	4	0	4
Max. Marks: 100 Practical/Viva-Voce Marks/: 100 End Term Exam Marks: 0	Time: 3 Hours			

Part B- Contents of the Course

~~Evaluation of Seminar~~ is assessed by a presentation based on relevant topic assigned to the student by the institute/college and evaluation of the same will be done by the a two members committee comprising of an expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra and Head of Department (or his/her nominee) in concerned college/institute.

Unit	Topics	Contact Hours
I	The concerned college/institute/department will assign a relevant topic related to a company/industry/business organization/firm/banks/credit rating agency/NBFC/financial etc. to every student. The concerned college/institute/department will allot a teacher to a group of minimum of twenty students, who will supervise the student to prepare the presentation on assigned topic.	60
II		
III		
IV		

Suggested Evaluation Methods

Internal Assessment: Theory <ul style="list-style-type: none"> • Class Participation: 0 • Seminar/presentation/assignment/quiz/class test etc.: 0 • Mid-Term Exam: 0 	End Term Examination: 0
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Part C-Learning Resources

Recommended Books/e-resources/LMS:

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	VII		
Name of the Course	Financial Technology in Banking Sector		
Course Code	B23-BFI-707		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-HM1		
Level of the course (As per Annexure-I)	400-499		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Explain how FinTech is changing banking. 2. Study digital banking tools, payments, and new services. 3. Check rules, risks, and safety in FinTech. 4. Use new tech in banking work. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70	Time: 3 Hours		
Part B- Contents of the Course			
<u>Instructions for Paper- Setter</u>			
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.			
Unit	Topics		Contact Hours
I	Introduction to Financial Technology and Banking Sector: Evolution of financial technology and its significance in banking, overview of the banking sector with traditional versus digital banking models, FinTech ecosystem including start-ups, banks, regulators, and customers, digital transformation in Indian and global banking.		15
II	Emerging Technologies in FinTech: History of Financial Innovation, Digitization of Financial Services, Introduction to FinTech & Funds, FinTech Transformation, FinTech Typology, Blockchain technology and its applications in banking, cryptocurrencies and Central Bank Digital Currency, Artificial Intelligence and Machine Learning in banking, chatbots and automation in customer service.		15
III	Payment Systems: Digitalization of the payment system, The historical evolution of the payment system, Attributes of a well-functioning payment system, Bank as guarantors of the payment system. New entrants and new payment models: risks for the banking system. FinTech applications in Banking & Non-Banking Financial Companies; Insurance; Payments; Lending; Audit; and Compliance. Electronic Clearing Service, Real Time Gross Settlement, National Electronic Funds Transfer, Immediate Payment Service, Unified Payments Interface, Growth of Digital Payments in India, RBI guidelines on Digital Payments		15
IV	FinTech, Big Data Analytics and New Financial Business Models: Use of data in traditional credit decisions, the combination of big data and machine learning to improve financing decisions. Smart accounts, customized financial products, risk management and fraud prevention. High frequency trading: opportunities and risks. Digital security, Challenge of confidentiality, integrity and availability. Digital securities as systemic risk in economy.		15
Suggested Evaluation Methods			
Internal Assessment: > Theory • Class Participation: 5 • Seminar/presentation/assignment/quiz/class test etc.: 10 • Mid-Term Exam: 15		End Term Examination: 70	
Part C-Learning Resources			
Recommended Books/e-resources/LMS: 1. Beaumont, P. H. (2019) “Digital Finance: Big Data, Start-ups, and the Future of Financial Services”, Routledge. 2. Phadke, S. (2020) “FinTech Future: The Digital DNA of Finance” Sage Publications.			

Part A – Introduction			
Subject	Banking, Financial Services & Insurance		
Semester	VIII		
Name of the Course	Investment Management		
Course Code	B23-BFI-801		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-H4		
Level of the course (As per Annexure-I)	400-499		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand fundamentals of investment, risk–return, and available avenues. 2. Gain skills in evaluating securities using fundamental and technical analysis. 3. Learn methods of valuing equity, debt, and derivative instruments. 4. Develop knowledge of portfolio construction, diversification, and performance evaluation. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70	Time: 3 Hours		
Part B- Contents of the Course			
Instructions for Paper- Setter			
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.			
Unit	Topics		Contact Hours
I	Nature, scope and objectives of investment; Investment vs. speculation vs. gambling; Risk–return concepts and measurement; Investment avenues: equity, bonds, mutual funds, derivatives, real estate, gold, commodities.		15
II	Fundamental analysis: economy, industry, company (EIC approach); Technical analysis: Dow theory, charts, indicators, candlesticks; Efficient Market Hypothesis (EMH) and its implications.		15
III	Valuation of equity, preference shares, bonds and debentures; Yield concepts, duration and convexity; Basics of derivatives (futures, options, swaps); Risk-adjusted return measures.		15
IV	Portfolio theory: diversification and Markowitz model; Capital Market Theory: CAPM, CML, SML, APT; Portfolio construction, revision and performance evaluation; Emerging trends: behavioral finance, ESG investing, FinTech in investments.		15
Suggested Evaluation Methods			
Internal Assessment: > Theory • Class Participation: 5 • Seminar/presentation/assignment/quiz/class test etc.: 10 • Mid-Term Exam: 15		End Term Examination: 70	
Part C-Learning Resources			
Recommended Books/e-resources/LMS: <ol style="list-style-type: none"> 1. Prasanna Chandra – <i>Investment Analysis and Portfolio Management</i> 2. Fischer & Jordan – <i>Security Analysis and Portfolio Management</i> 3. Bodie, Kane & Marcus – <i>Investments</i> 4. Reilly & Brown – <i>Investment Analysis and Portfolio Management</i> 5. Ranganatham & Madhumathi – <i>Investment Analysis and Portfolio Management</i> 			

Part A – Introduction			
Subject	Banking, Financial Services & Insurance		
Semester	VIII		
Name of the Course	Financial Planning and Wealth Management		
Course Code	B23-BFI-802		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-H5		
Level of the course (As per Annexure-I)	400-499		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand various aspects related to financial planning & wealth management 2. Understand the process of choosing right investments. 3. Check investment options and build portfolios for different goals. 4. Understand various components of retirement and estate planning. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70	Time: 3 Hours		
Part B- Contents of the Course			
<u>Instructions for Paper- Setter</u>			
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.			
Unit	Topics		Contact Hours
I	Fundamentals of Financial Planning: Introduction to financial planning and wealth management, financial goals and their classification, concepts of time value of money including present value, future value and annuities, risk and return trade-off, structure of the Indian financial system, the role of regulatory bodies such as RBI, SEBI, IRDAI and PFRDA.		15
II	Investment Planning and Asset Classes: Equity, debt, real estate, commodities and alternative investments, mutual funds with types, NAV, SIPs and expense ratio, stock markets including primary and secondary markets, indices and trading mechanisms, fixed income securities such as bonds and debentures along with yield calculation.		15
III	Basics of Wealth Management and Tax Planning: Introduction to Wealth Management; Need for Wealth Management; Components of Wealth Management; Process of Wealth Management; Code of Ethics for Wealth Managers; Wealth Management in India; Tax Planning – Tax Avoidance versus Tax Evasion; Fundamental Objectives of Tax Planning; Tax Structure in India for Individuals; Common Tax Planning Strategies – Maximizing Deductions, Income Shifting, Tax-Free and Tax-Deferred Income.		15
IV	Retirement Planning and Estate Planning: Retirement Planning – role of retirement planning in personal financial planning, pitfalls to sound retirement planning, estimating income needs, sources of retirement income. Estate Planning – fundamentals of estate planning, impact of property ownership and beneficiary designations, estate planning documents, and executing basic estate planning.		15
Suggested Evaluation Methods			
Internal Assessment: > Theory • Class Participation: 5 • Seminar/presentation/assignment/quiz/class test etc.: 10 • Mid-Term Exam: 15		End Term Examination: 70	
Part C-Learning Resources			
Recommended Books/e-resources/LMS: <ol style="list-style-type: none"> 1. Billingsley, R. S., Gitman, L. J., & Joehnk, M. D. (2016). Personal financial planning. Cengage Learning. 2. Introduction to Financial Planning (4th Edition 2017) – Indian Institute of Banking & Finance. 3. Sinha, M. Financial Planning: A Ready Reckoner. McGraw Hill. 			

Part A – Introduction			
Subject	Banking, Financial Services & Insurance		
Semester	VIII		
Name of the Course	Micro Finance Operations		
Course Code	B23-BFI-803		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-H6		
Level of the course (As per Annexure-I)	400-499		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Explain the concept, evolution, and role of microfinance in financial inclusion. 2. Analyze different types and models of microfinance institutions. 3. Apply knowledge of microfinance operations in practical scenarios. 4. Evaluate challenges and emerging trends shaping the future of microfinance 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70	Time: 3 Hours		
Part B- Contents of the Course			
<u>Instructions for Paper- Setter</u>			
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.			
Unit	Topics		Contact Hours
I	Concept and meaning of microfinance; Evolution and history of microfinance in India and globally; Objectives and role of microfinance in poverty alleviation and financial inclusion; Microfinance institutions (MFIs): Types and functions; Difference between microfinance, microcredit, and microenterprise development		15
II	Organizational forms of MFIs: NGOs, SHGs, Cooperatives, NBFC-MFIs, Banks; Operational models: Self-Help Group (SHG) model, Joint Liability Group (JLG) model, Grameen model, Cooperative model; Role of NABARD, SIDBI, RBI in microfinance; Linkage programs: SHG-Bank linkage programme (SBLP); Best practices and case studies of successful MFIs		15
III	Lending methodologies and loan products in microfinance; Credit delivery mechanisms and repayment methods; Interest rate policies and pricing of microfinance products; Savings, insurance, and remittance services in microfinance; Risk management in microfinance: Credit risk, operational risk, and social risk; Monitoring, evaluation, and performance indicators of MFIs		15
IV	Issues in microfinance: Over-indebtedness, sustainability, regulation, ethical concerns; Impact of microfinance on women empowerment and rural development; Policy framework and regulation of MFIs in India; Technology in microfinance: Digital finance, mobile banking, fintech integration; Future prospects of microfinance in inclusive growth		15
Suggested Evaluation Methods			
Internal Assessment: > Theory • Class Participation: 5 • Seminar/presentation/assignment/quiz/class test etc.: 10 • Mid-Term Exam: 15		End Term Examination: 70	
Part C-Learning Resources			
Recommended Books/e-resources/LMS: <ol style="list-style-type: none"> 1. Beatriz Armendáriz & Jonathan Morduch – The Economics of Microfinance 2. Debadutta K. Panda – Understanding Microfinance 3. NABARD Reports on Microfinance in India 4. K. G. Karmakar – Rural Credit and Self-Help Groups 			

Part A – Introduction			
Subject	Banking, Financial Services & Insurance		
Semester	VIII		
Name of the Course	International Banking		
Course Code	B23-BFI-804		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	DSE-H2		
Level of the course (As per Annexure-I)	400-499		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand the Structure and Functions of International Banking Systems. 2. Understand Global Financial Markets and Instruments. 3. Apply Knowledge of Regulatory and Compliance Frameworks. 4. Critically Assess the Role of International Banks in Economic Development and Global Trade. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70	Time: 3 Hours		

Part B- Contents of the Course

Instructions for Paper- Setter

The Paper-Setter shall set *nine* questions in all and the question paper shall be divided into two parts. **Part ‘A’** shall comprise *four* short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. **Part ‘B’** shall comprise *eight* questions (*two* questions from each unit) carrying 14 marks each and the student will be required to attempt *four* questions selecting *one* question from each unit.

Unit	Topics	Contact Hours
I	Introduction to International Banking: Definition and evolution of international banking. Types of international banking institutions (commercial banks, investment banks, development banks) Functions and services offered by international banks. Role of international banks in economic development. International financial markets. International bond markets and foreign exchange markets. Trends and challenges in global banking.	15
II	International Financial Institutions and Regulations: Overview of key International Financial Institutions: International Monetary Fund (IMF), World Bank, Bank for International Settlements (BIS). Basel Accords (Basel I, II, III): Capital adequacy norms. Regulatory frameworks across countries. Anti-Money Laundering (AML) and Know Your Customer (KYC) norms.	15
III	Foreign Exchange and International Banking Operations: Foreign exchange markets: spot and forward rates, arbitrage, hedging. Exchange rate regimes and their impact on banking operations. Trade finance: letters of credit, bills of exchange, bank guarantees. Balance of payments and its implications for international banks	15
IV	Contemporary Issues and Developments in International Banking: Digital transformation in international banking: fintech, blockchain, and digital currencies. Ethical issues and corporate governance in international banking. Mergers, acquisitions, and expansion strategies of global banks.	15

Suggested Evaluation Methods

Internal Assessment:

➤ **Theory**

- Class Participation: **5**
- Seminar/presentation/assignment/quiz/class test etc.: **10**
- Mid-Term Exam: **15**

End Term Examination: **70**

Part C-Learning Resources

Recommended Books/e-resources/LMS:

1. Pierce, D. G. (2001). International Banking. Butterworth-Heinemann
2. Sundaram, R. M., & Black, J. (2013). International Business Environment: Text and Cases. PHI Learning.

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	VIII		
Name of the Course	Venture Capital Financing		
Course Code	B23-BFI-805		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	PC-H2		
Level of the course (As per Annexure-I)	400-499		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand the concept, role, and stages of venture capital in entrepreneurship and innovation. 2. Learn the process of evaluating, structuring, and financing venture capital deals. 3. Acquire knowledge of start-up valuation methods and legal–financial structuring of VC investments. 4. Understand venture capital exit routes, policy framework, and emerging trends in the VC ecosystem. 		
Credits	Theory	Practical	Total
	0	4	4
Contact Hours/Week	0	8	8
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70	Time: 3 Hours		
Part B- Contents of the Course			
<u>Instructions for Paper- Setter</u>			
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.			
Unit	Topics		Contact Hours
I	Meaning, nature and importance of venture capital; Evolution and growth of venture capital in India and abroad; Types and stages of venture capital financing (seed, start-up, early stage, expansion, buyouts); Role of venture capital in entrepreneurship and innovation		15
II	Deal origination and screening of proposals; Project appraisal and due diligence; Investment structuring and financing instruments (equity, preference shares, convertible securities); Term sheets and shareholder agreements; Risk assessment in venture capital investments		15
III	Valuation of start-ups and early-stage ventures; Methods of valuation: discounted cash flow (DCF), comparables, First Chicago method, venture capital method; Staging of investments and milestone-based financing; Syndication of venture capital deals; Legal, regulatory and tax aspects of venture capital financing in India		15
IV	Exit routes: IPOs, mergers & acquisitions, buybacks, secondary sales; Performance evaluation of venture capital funds; Challenges in venture capital financing in emerging markets; Role of government policies and institutions (SIDBI, NABARD, SEBI guidelines, Start-up India, Fund of Funds); Emerging trends: angel investing, private equity, crowdfunding, corporate venture capital.		15
Suggested Evaluation Methods			
Internal Assessment: > Theory • Class Participation: 5 • Seminar/presentation/assignment/quiz/class test etc.: 10 • Mid-Term Exam: 15		End Term Examination: 70	
Part C-Learning Resources			
Recommended Books/e-resources/LMS: 1. S. M. Jha – Venture Capital Financing 2. M. Tyebjee & A. Bruno – The Venture Capital Investment Process			

Part A – Introduction

Subject	Banking Financial Services & Insurance			
Semester	VIII			
Name of the Course	Comprehensive Viva-Voce			
Course Code	B23-BFI-806			
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-HM2			
Level of the course (As per Annexure-I)	400-499			
Pre-requisite for the course (if any)	None			
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to:			
Credits	Theory	Tutorial	Practical	Total
	0	0	0	4
Contact Hours/Week	0	0	0	0
Max. Marks: 100 Internal Assessment Marks: 0 End Term Exam Marks/Viva-Voce: 100	Time:			

Part B- Contents of the Course

Instructions for Paper- Setter

Unit	Topics	Contact Hours
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Comprehensive viva-voce would be conducted by expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra.

Suggested Evaluation Methods

Internal Assessment:

- Class Participation: **0**
- Seminar/presentation/assignment/quiz/class test etc.: **0**
- Mid-Term Exam: **0**

External Marks (Viva-Voce): 100

Part C-Learning Resources

Recommended Books/e-resources/LMS:

Part A – Introduction

Subject	Banking Financial Services & Insurance		
Semester	VIII		
Name of the Course	Research Project		
Course Code	B23-BFI-807		
Course Type: (CC/MCC/MDC/CC-M/DSEC/VOC/DSE/PC/AEC/VAC)	Project/ Dissertation		
Level of the course (As per Annexure-I)	400-499		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to:		
Credits	Report	Viva-Voce	Total
	8	4	12
Contact Hours/Week	0	0	0
Report of Dissertation: 200 Practical/Viva-Voce Marks Marks: 100	Time:		

Part B- Contents of the Course

Instructions for Paper- Setter

Unit	Topics	Contact Hours
<p>Research Project/Dissertation Report will be evaluated by examiner from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra.</p> <p>Viva-Voce on Research Project/Dissertation will be conducted by examiner from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra.</p>		

Suggested Evaluation Methods

<p>Internal Assessment:</p> <ul style="list-style-type: none"> ● Theory Class Participation: 0 ● Seminar/presentation/assignment/quiz/class test etc.: 0 ● Mid-Term Exam: 0 	<p>Report: 200 Viva-Voce: 100</p>
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Part C-Learning Resources

Recommended Books/e-resources/LMS: