

**M.COM (BANKING AND FINANCE) – PART II**

<b>No. of Courses</b>	<b>Semester</b>	<b>Credits</b>	<b>No. of Courses</b>	<b>Semester</b>	<b>Credits</b>
	<b>III</b>			<b>IV</b>	
	<b>Major Mandatory</b>			<b>Major Mandatory</b>	
1	Accounting for Banking Sector	4	1	International Finance	4
2	Ethics & Governance in Financial Sector	4	2	Financial Services	4
3	Debt Market	4	3	Investment Management	4
4	Banking Technology & Management	2			
	<b>Major Mandatory (Electives)</b>			<b>Major Mandatory (Electives)</b>	
5	Valuation of Financial Instruments	4	4	Entrepreneurial Finance	4
6	Data Analytics	4	5	International Taxation	4
7	Research Project	6	6	Research Project	6
		<b>22</b>			<b>22</b>

**M.COM (BANKING AND FINANCE)**

**PART II**

**SEMESTER- III**

## ACCOUNTING OF BANKING SECTOR

<b>Program Name – M.Com (Banking &amp; Finance)</b>		<b>Semester – III</b>	
<b>Course Name: Accounting of Banking Sector</b>		<b>Course Code: MBF3</b>	
<b>Periods per week (1 Period is 90 minutes)</b>		<b>02</b>	
<b>Credits</b>		<b>04</b>	
		<b>Hours</b>	<b>Marks</b>
<b>Evaluation System</b>	<b>Theory Examination</b>	<b>2</b>	<b>60</b>
	<b>Internal</b>	<b>--</b>	<b>40</b>

### Objectives of the course:

1. To impart knowledge regarding banking Sector.
2. To provide in depth understanding of different types of Books of accounts maintained by banks.
3. To enable the students to understand the role & functioning of regulatory bodies in maintaining books of accounts of banks.
4. To equip the students with skills required to pass accounting entries in books of accounts of banks.

<b>Unit</b>	<b>Details</b>	<b>Lectures</b>
<b>I</b>	Accounting Systems & Provisions in Banking Companies	<b>15</b>
<b>II</b>	Ratio Analysis, VaR, Key ratios in Banking Companies	<b>15</b>
<b>III</b>	Interest & Annuities	<b>15</b>
<b>IV</b>	Preparation of Final Accounts and Reporting	<b>15</b>
	<b>Total</b>	<b>60</b>

**R- Remember, U- Understand, A – Apply, AN- Analyze, EV- Evaluate, CR - Create**

<b>Module / Unit</b>	<b>Approved syllabus under Autonomy</b>	<b>Level of Knowledge Applicable as per Blooms Taxonomy</b>
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I	<b>Accounting Systems &amp; Provisions in Banking</b> <ol style="list-style-type: none"> <li>1. Cash management services &amp; its importance</li> <li>2. Features of Accounting systems of banking Companies</li> <li>3. Books required to be maintained by banks</li> <li>4. Income recognition, Classification of assets &amp; advances, Provisions, classification of investments</li> <li>5. Capital &amp; Reserve, Reserve Funds, Dividend, Cash reserves, Loans &amp; Advances, Unclaimed deposits, Accounts &amp; audit</li> </ol>	R, U, A
II	<b>Ratio Analysis, VaR, Key ratios in Banking Companies</b> <ol style="list-style-type: none"> <li>1. Debt Equity ratio, Debt service coverage ratio, Interest coverage ratio, Debt asset ratio, Asset Liability Management in Banks, Cash Flow Analysis</li> </ol>	R, U, AN, EV
	<ol style="list-style-type: none"> <li>2. Concept of VaR</li> <li>3. Concept of Hedging, Hedge ratio, Cross hedging, Hedging strategies</li> <li>4. Basel Norms, Disclosure under Basel norms</li> </ol>	
III	<b>Interest &amp; Annuities</b> <ol style="list-style-type: none"> <li>1. Calculation of Simple interest &amp; Compound Interest</li> <li>2. Calculation of EMI, Fixed &amp; Floating Interest rates</li> <li>3. Calculation of Annuities</li> <li>4. Interest calculation, Amortization of Debt, Sinking funds</li> </ol>	R, U, A, EV
IV	<b>Preparation of Final Accounts and Reporting Portfolio</b> <ol style="list-style-type: none"> <li>1. Preparation of Financial Statements of banking Companies as per regulatory requirements</li> <li>2. Disclosure requirements of banks &amp; additional disclosures prescribed by RBI</li> </ol>	R, U, A, CR

### **Course Outcomes:**

1. Ability to understand practical applications of banking accounts
2. Development of skills required to act as an accountant in a bank or consultant having thorough knowledge of financial accounting of Bank
3. Equip the students with required proficiency to enable them to work in banks

### **Books & References:**

1. Kothari, R. (2010) *financial services in India*, SAGE Publications India Pvt Ltd.
2. Shah, K. T. (1929) *Federal finance in India*. Bombay: D.B. Taraporevala & Sons.
3. Lalitha and M. Surekha (2008) "Retail Investor in Indian Capital Market : Profile, Pattern of Investment and Profitability" published in *The Indian journal of commerce*, (vol. 61 ,no.3, pg. no: 53)
4. Bandgar P.K. (Dr), (2007) *investment and portfolio management, 'security analysis and*

*portfolio management* , (Vol. 2No.5 ,pp.12-14)

5. Mukherjee, A., & Hanif, M. (2006) "Modern Accountancy", Tata McGraw Hill
6. Shukla, M., & Grewal, T. (2002) "Advanced Accounting", S. Chand & Co. Ltd.
7. Tulsian, P. C. (1998) "Financial Accounting", Tata McGraw Hill
8. Bodke S.S. (2023) "Accounting of Banking Sector", Vipul Prakashan

## Examination and Evaluation Pattern

The examination for the students in this course will be held under two heads:

- Continuous Internal Assessment

## END SEMESTER EXAMINATION

Type	Internal Assessment	Semester End Examination
<b>Total Marks</b>	40	60
<b>Minimum Passing Mark</b>	16	24

## Continuous Internal Assessment

The Internal Assessment will consist of one class test of 40 marks for each course excluding projects. The question paper pattern will be shown as below:

## Question Paper Pattern (Internal Assessment)

Maximum Marks: 40 marks

Questions to be set: 03

Duration: 1½ hours

Question No.	Particulars	Marks
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Q.1	<p>Objective Questions  Students to answer 10 sub questions out of 15 sub questions.  (*Multiple choice/ True or False/ Match the columns/ Fill in the blanks)</p> <p style="text-align: center;">OR</p> <p>Objective Questions  A)Sub Questions to be asked 08 and to be answered any 05 B)Sub  Questions to be asked 08 and to be answered any 05(*Multiple choice/  True or False/ Match the columns/ Fill in the blanks)</p>	10
Q. 2	<p>Concept based short questions  Students to answer 5 sub questions out of 8 sub questions.</p>	10
Q. 3	<p>Short questions  Students to answer 02 sub questions out of 03 sub questions</p>	20

## END SEMESTER EXAMINATION

- Maximum Marks: 60
- Questions to be set: 04
- Duration: 2 Hours

**All Questions are Compulsory Carrying 15 Marks each.**

<b>Question No.</b>	<b>Particulars</b>	<b>Marks</b>
Q.1	Full length Or Full length	15
Q.2	Full length Or Full length	15
Q.3	Full length Or Full length	15
Q.4	Objective Question (Multiple Choice/ True or False/ Fill in the Blanks/ Match the Columns/ Short Questions.)OR Short Notes (Any three out of five)	15

**Percentage of 6 categories of Blooms Taxonomy in question paper**

	<b>Continuous Internal Assessment (40 Marks)</b>		<b>END SEMESTER EXAMINATION of 60 Marks</b>						
% in Question Paper	Remember	Understand	Remember	Understand	Apply	Analyse	Evaluate	Create	
	20%	20%	-	30%	15%	15%	-	-	100%

## **ETHICS AND GOVERNANCE IN FINANCIAL SECTOR**

<b>Program Name – M.Com (Banking &amp; Finance)</b>		<b>Semester – III</b>	
<b>Course Name: Accounting of Banking Sector</b>		<b>Course Code:</b>	
<b>Periods per week (1 Period is 90 minutes)</b>		<b>02</b>	
<b>Credits</b>		<b>04</b>	
		<b>Hours</b>	<b>Marks</b>
<b>Evaluation System</b>	<b>Theory Examination</b>	<b>2</b>	<b>60</b>
	<b>Internal</b>	<b>--</b>	<b>40</b>

### **Objectives of the course:**

1. To highlight the importance of Ethical Commitment in the conduct of Business.
2. To develop an insight about ethical theories and its application in business and significance of Corporate Social Responsibility.
3. To help the students increase their awareness about the statutory and legal compliances involved in Corporate Governance.
4. To describe the role of corporate social responsibility practices in maintaining Transparency in Business Transactions.

<b>Unit</b>	<b>Details</b>	<b>Lectures</b>
<b>I</b>	Introduction to Business ethics	<b>10</b>
<b>II</b>	Ethics in different functional areas	<b>10</b>
<b>III</b>	Introduction to Corporate Governance	<b>10</b>
<b>IV</b>	Introduction to Corporate Social Responsibility	<b>10</b>
	<b>Total</b>	<b>40</b>

Units	Topics	No. of Hours
<p>1</p> <p><b>Introduction to Ethics &amp; Business Ethics</b></p>	<p><b><u>Introduction to Ethics</u></b></p> <p>Concept Of Ethics, Evaluation Of Ethics, Nature Of Ethics, Professional, Managerial Importance Of Ethics, Objectives, Scope, Types Transactional, Participatory And Recognition.</p> <p><b><u>Introduction to Business Ethics</u></b></p> <p>Business ethics – meaning, objectives, purpose and scope and stakeholders, role of government in ensuring business ethics. Principles of business ethics, 3 Cs of business ethics – compliance, contribution and consequences. Myths about business ethics. Ethics performance in Business in India.</p>	<p>10</p>
<p>2</p> <p><b>Ethics in Different functional areas</b></p>	<p><b><u>Ethics in Marketing</u></b></p> <p>Ethical issues in marketing practices in India, ethical dilemmas in marketing, ethics in advertisement and types of unethical advertisement.</p> <p><b><u>Ethics in Finance</u></b></p> <p>Scope of ethics in financial services, ethics of finance manager- legal issues, balancing act and whistle blower, ethics in taxation, corporate crimes- white collar crimes and organized crimes, major corporate scams in India, role of SEBI in ensuring corporate governance, Cadbury committee report,1992.</p> <p><b><u>Ethics in Finance</u></b></p> <p>Concepts, importance of workplace ethics, guidelines to promote workplace ethics, importance of employee code of conduct, ethical leadership.</p>	<p>10</p>
<p>3</p> <p><b>Corporate Governance</b></p>	<p><b><u>Introduction to Corporate Governance</u></b></p> <p>Concept, History of Corporate Governance in India, Need for Corporate Governance Significance of Ethics in Corporate Governance, Principles of Corporate Governance, Benefits of Good Governance, Issues in Corporate Governance</p> <p><b><u>Corporate Governance Theories &amp; models</u></b></p> <p>Theories: Agency Theory, Shareholder Theory, Stakeholder Theory and Stewardship Theory; Models – Anglo American, German, Japanese &amp; Indian model. Emerging Trends in Corporate Governance, Insider Trading. Corporate Governance provisions as per Companies Act, 2013 – Clause 49</p>	<p>10</p>

4	<p><b><u>Introduction to Corporate Social Responsibility</u></b></p> <p>Meaning, evolution of CSR, types, Benefits of CSR, Challenges of CSR, Dimension of CSR, aspects of CSR, Triple Bottom line (TBL), CSR principles and strategies. Sanchar committee report on CSR.</p> <ul style="list-style-type: none"> <li>• Social Accounting</li> <li>• Ethics in internal business</li> <li>• Recent trends in CSR</li> <li>• Provisions of Companies Act, 2013 under section 135</li> </ul>	10
	<b>TOTAL</b>	<b>40</b>

**Course Outcomes:**

1. Learners will be able to Define and Describe Ethical Practices in Businesses with special reference to Ethical Performance in Businesses in India
2. Learners will be able to Explain and Apply the knowledge base of ethics in the three functional areas of Finance, Marketing and Human Resource Management
3. Learners will be able to Summarize the various theories and models of Corporate Governance and Discuss the importance of Good Governance in an Organization.
4. Learners will be able to able the concept of corporate social responsibility and how its important in current competitive world.

**Recommended Books**

1. Murthy, C.S.V, Business Ethics, Himalaya Publishing House
2. Laura P. Hartman, Joe Desjardins, Business Ethics, McGraw Hill, 2nd Edition
3. A. C. Fernando, Business Ethics – An Indian Perspective, Pearson, 2010
4. Rituparna Raj, A Study in Business Ethics, Himalaya Publishing House
5. S.K. Mandal, Ethics in Business and Corporate Governance, McGraw Hill, 2010
6. Business Ethics, Ravindranath V. Badi & Narayanas V.Badi Vrinda Publications.
7. The Ethics of Management. Larue Tone Hosmer and Richard D Irwin Inc.
8. Laura P. Hartman, Joe DesJardins, Business Ethics, Mcgraw Hill, 2ndEdition
9. Joseph Des Jardins, An Introduction to Business Ethics, Tata McGraw Hill, 2ndEdition

## Examination and Evaluation Pattern

The examination for the students in this course will be held under two heads:

- Continuous Internal Assessment
- End Semester Examination

Type	Internal Assessment	Semester End Examination
Total Marks	40	60
Minimum Passing Mark	16	24

### Continuous Internal Assessment

The Internal Assessment will consist of one class test of 40 marks for each course excluding projects. The question paper pattern will be shown as below:

### Question Paper Pattern (Internal Assessment)

Maximum Marks: 40 marks

Questions to be set: 03

Duration: 1½ hours

Question No.	Particulars	Marks
Q.1	Objective Questions Students to answer 10 sub questions out of 15 sub questions. (*Multiple choice/ True or False/ Match the columns/ Fill in the blanks)	10
Q. 2	Concept based short questions Students to answer 5 sub questions out of 8 sub questions.	10
Q. 3	Short questions Students to answer 02 sub questions out of 03 sub questions OR 20 marks Project on CSR/Corporate Governance Report	20

**END SEMESTER EXAMINATION**

- Maximum Marks: 60
- Questions to be set: 04
- Duration: 2 Hours
- 

**All Questions are Compulsory Carrying 15 Marks each.**

Question No.	Particulars	Marks
Q.1	Answer the following (2 out of 3 questions)	15
Q.2	Answer the following (2 out of 3 questions)	15
Q.3	Answer the following (2 out of 3 questions)	15
Q.4	Answer the following (2 out of 3 questions)	15

**Percentage of 6 categories of Blooms Taxonomy in question paper**

	Continuous Internal Assessment (40 Marks)		END SEMESTER EXAMINATION of 60 Marks						
	Remember	Understand	Remember	Understand	Apply	Analyse	Evaluate	Create	
% in Question Paper	20%	20%	-	30%	15%	15%	-	-	100%

## DEBT MARKET

<b>Program Name – M.Com</b>		<b>Semester – III</b>		
<b>Course Name: Debt Market</b>		<b>Course Code:</b>		
<b>Vertical :</b>		<b>Major (Mandatory)</b>		
<b>Periods per week (60 minutes)</b>		<b>04</b>		
<b>Tutorial/Lab Work</b>		-		
<b>Credits</b>		<b>04</b>		
		<b>Duration</b>	<b>Total Marks</b>	<b>Minimum Passing Marks</b>
<b>Evaluation System</b>	<b>End Semester Examination</b>	<b>120 Minutes</b>	<b>60</b>	<b>24</b>
	<b>Continuous Internal Evaluation</b>	<b>90 Minutes</b>	<b>40</b>	<b>16</b>

### Objectives of the course:

1. To gain an understanding of debt market its evolution
2. To understand the role and functions of different players in the debt market
3. To understand the importance of Bond, types of bonds its ratings and relevance of rating agencies
4. To understand the importance of bond valuation its calculation

Unit	Details	Lectures
<b>I</b>	Introduction to Indian Debt Market	<b>10</b>
<b>II</b>	Central Government Securities and State Government Bonds	<b>15</b>
<b>III</b>	Corporate Bond Market	<b>15</b>
<b>IV</b>	Valuation of Bonds	<b>20</b>
	<b>Total</b>	<b>60</b>

R- Remember, U- Understand, A – Apply, AN- Analyze, EV- Evaluate, CR – Create

Module / Unit	Approved syllabus under Autonomy	Level of Knowledge Applicable as per Blooms Taxonomy
I	<b>Introduction to Indian Debt Market</b> A) Indian Debt Markets: A Profile of Products and Participants, Market Segments, Participants in the Debt Markets, Secondary Market for Debt Instruments B) Debt Instruments: Instrument Features, Modifying the coupon of the bond, Modifying the term to maturity of a bond, Modifying the principal repayment of a bond, Asset backed securities	R, U, A

II	<b>Central Government Securities and State Government Bonds</b> A) Central Government Securities Bonds-Introduction, Developments Expected, G-Secs: Trends in Volumes, Tenor and	
	Yields, Primary Issuance Process, Participants in Government Bond Markets, Constituent of SGL Accounts, Primary Dealers, Satellite Dealers, Secondary Markets for Government Bonds, Settlement of Trades in G-Secs, Clearing Corporation, Negotiated Dealing System, Liquidity Adjustment Facility (LAF). B) Central Government Securities: Treasury Bill Issuance Process, Cut-Off Yields, Investors in T-Bills, Secondary Market Activity in T-bills. C) State Government Bonds- Gross Fiscal Deficit of State Governments and its financing, Volume and Coupon rates on State Government Bonds, Ownership Pattern of State Government Bonds, and State Government Guaranteed Bonds.	R, U, AN, EV
III	<b>Corporate Bond Market</b> A) Corporate Bonds- Market Segments, Issue Process, Issue Management and Book Building, Terms of a debenture issue and Credit Rating. B) Bond Market Indices and Benchmarks I-Bex : Sovereign Bond Index, NSE – MIBOR, SOFR	R, U, A, EV
IV	<b>Valuation of Bonds</b> A) Valuation of Bonds - Bond Valuation: First principles, Time path of a bond, Valuing a bond at any point on the time scale, Accrued Interest, Yield, Weighted Yield, YTM of a Portfolio, Realised Yield, Yield–Price relationships of bonds B) Yield Curve and Term Structure of Interest Rate - Yield Curve: The Simple Approach, Bootstrapping, Alternate Methodologies to Estimate the Yield Curve, Theories of the Term Structure of Interest Rates C) Duration - Introduction and Definition, Calculating Duration of a Coupon Paying Bond, Computing duration on dates other than coupon dates, Modified Duration, Rupee Duration, Price Value of a Basis Point, Portfolio Duration, Limitations of Duration	R, U, A, CR

### Course Outcomes:

**CO1:** The learners will be able to understand the difference between equity market & debt market and its various instruments

**CO2:** The learners will know the importance of different players and their functioning

**CO3:** The learners will be able to identify different types of bonds, the process of rating agencies, benefits of rating

**CO4:** The learners will be able to calculate bond value i.e. Present value & Future Value

### Books & References:

1. Faerber, E. (2001). *Fundamentals of The Bond Market*. United States: McGraw-Hill Education.
2. Strumeyer, G. (2012). *Investing in Fixed Income Securities: Understanding the Bond Market*. Germany: Wiley.
3. Gupta, B. (2020). *The Indian Corporate Bond Market*. (n.p.): SSRN.
4. *Debt Markets and Investments*. (2019). United Kingdom: Oxford University Press.

5. Johnson, R. S. (2013). *Debt Markets and Analysis*. Germany: Wiley.
6. *Bond Market Development in Asia*. (2001). United Kingdom: OECD Publishing.
7. *The High Yield Debt Market: Investment Performance and Economic Impact*. (1998). United States: Beard Books.
8. Virmani, A. (2020). *Corporate Debt Market in India Review of Framework for Disclosures & Listing*. (n.p.): SSRN.
9. *Accounting and Debt Markets: Four Pieces on the Role of Accounting Information in Debt Markets*. (2021). United Kingdom: Taylor & Francis.
10. *Handbook of Debt Securities and Interest Rate Derivatives*. (2007). India: Tata McGraw-Hill.
11. *The Debt Market: Testing, portfolio management, and special effects*. (2000). United Kingdom: Edward Elgar.
12. Prajith Jennie (2023) “Debt Market”, Vipul Prakashan

## Examination and Evaluation Pattern

The examination for the students in this course will be held under two heads:

- Continuous Internal Assessment
- End Semester Examination

Type	Continuous Internal Assessment	End Semester Examination
<b>Total Marks</b>	40	60
<b>Minimum Passing Mark</b>	16	24

## Continuous Internal Assessment

The Continuous Internal Assessment will consist of one class test of 40 marks for each course excluding projects. The question paper pattern will be shown as below:

### Question Paper Pattern (Continuous Internal Assessment)

- Maximum Marks: 40 marks
- Questions to be set: 03
- Duration: 90 Mins

Question No.	Particulars	Marks
Q.1	<b>Objective Questions</b> Students to answer 10 sub questions out of 15 sub questions. (*Multiple choice/ True or False/ Match the columns/ Fill in the blanks) <b>OR</b> <b>Objective Questions</b> A)Sub Questions to be asked 08 and to be answered any 05 B)Sub Questions to be asked 08 and to be answered any 05(*Multiple choice/ True or False/ Match the columns/ Fill in the blanks)	10
Q. 2	<b>Concept based short questions</b> Students to answer 5 sub questions out of 8 sub questions.	10
Q. 3	<b>Short questions</b> Students to answer 02 sub questions out of 03 sub questions	20

#### End Semester Examination

- Maximum Marks: 60
- Questions to be set: 04
- Duration: 120 Mins

**All Questions are Compulsory Carrying 15 Marks each.**

Question No.	Particulars	Marks
Q.1	Full length Or Full length	15
Q.2	Full length Or Full length	15
Q.3	Full length Or Full length	15
Q.4	Objective Question (Multiple Choice/ True or False/ Fill in the Blanks/ Match the Columns/ Short Questions.)OR Short Notes (Any three out of five)	15

**Percentage of 6 categories of Blooms Taxonomy in question paper**

	Continuous Internal Assessment (40 Marks)		End Semester Examination of 60 Marks						
% in Question Paper	Remember	Understand	Remember	Understand	Apply	Analyze	Evaluate	Create	
		20%	20%	-	10%	10%	15%	15%	10%

## BANKING TECHNOLOGY AND MANAGEMENT

<b>Program Name – M.Com-</b>		<b>Semester – III</b>		
<b>Course Name: Banking Technology and Management</b>		<b>Course Code:</b>		
<b>Vertical :</b>		<b>Major (Mandatory)</b>		
<b>Periods per week (60 minutes)</b>		<b>02</b>		
<b>Tutorial/Lab Work</b>		-		
<b>Credits</b>		<b>02</b>		
		<b>Duration</b>	<b>Total Marks</b>	<b>Minimum Passing Marks</b>
<b>Evaluation System</b>	<b>END SEMESTER EXAMINATION</b>	<b>60 Minutes</b>	<b>30</b>	<b>12</b>
	<b>Internal Continuous Evaluation</b>	<b>40 Minutes</b>	<b>20</b>	<b>08</b>

### Objectives of the course:

- To explore the historical evolution of bank management.
- To delve into the transformative impact of modern technologies on the banking system.
- To develop practical skills to confidently manage banking operations.

<b>Module</b>	<b>Name</b>	<b>Lectures</b>
1	Branch Operation and Core Banking	10
2	Delivery Channels	10
3	Back-Office Operations	10
	<b>Total</b>	<b>30</b>

**R- Remember, U- Understand, A – Apply, AN- Analyze, EV- Evaluate, CR – Create**

<b>Module / Unit</b>	<b>Proposed Syllabus As per DSC framework of NEP</b>	<b>Level of Knowledge Applicable as per Blooms Taxonomy</b>
I	<b>BRANCH OPERATION AND CORE BANKING</b> Introduction and evolution of bank management Technological impact in banking operation – Total branch computerization – Concept of opportunities – Centralized banking – Concept, opportunities, challenges and implementation	R, U

II	<b>DELIVERY CHANNELS</b> Delivery channels – Automated Teller Machine (ATM) – Phone banking – call centers – Internet banking – Mobile banking – Payment gateways – Card technologies – MICR electronic clearing	U, A, A,
III	<b>BACK-OFFICE OPERATIONS</b> Bank back-office management – Inter branch reconciliation – Treasury management – Forex operations – Risk management – Data center management – Network management – Knowledge management (MIS/DSS/EIS) – Customer relationship management (CRM).	AN, A

## Learning Outcomes

### After completing the course, the learner would be able to:

- Get fundamental knowledge of the evolution of bank management.
- Understand deeply the modern technologies that have transformed the banking system.
- Develop the ability to manage banking operations skillfully and confidently.

## Book & References

- Kaptan S S & Choubey N S, “E-Indian Banking in Electronic Era”, Sarup & Sons, New Delhi 2003.
- Vasudeva, “E-Banking”, Common Wealth Publishers, New Delhi, 2005.
- Chandramohan : Fundamental of Computer Network I.K. International Publishers
- Effraim Turban, Rainer R. Kelly, Richard E. Potter, “Information Technology”, John Wiley & Sons Inc, 2000.
- Andrew S. Tanenbaum, “Computer Networks”, Tata McGraw Hill, 3<sup>rd</sup> Edition, 2001
- Padwal & Godse : Transformation of Indian Banks with Information Technology.

### Examination and Evaluation Pattern

The examination for the students in this course will be held under two heads:

- Continuous Internal Assessment
- End semester examination

Type	Continuous Internal Assessment	END SEMESTER EXAMINATION
<b>Total Marks</b>	20	30
<b>Minimum Passing Mark</b>	8	12

### **Continuous Internal Assessment**

This is continuous evaluation for 20 marks which would include:

<b>Evaluation type</b>	<b>Marks</b>
One written tests of 20 marks. (Duration 40 Minutes)  Pattern would be as follows: Q.1 A) Multiple Choice Questions (any 5 of 6)----- 5 M B) True / False (any 5 of 6)----- 5 M Q.2 Short Notes (any 2 of 3)----- 10 M	20

### **END SEMESTER EXAMINATION**

- Maximum Marks: 30
- Questions to be set: 02
- Duration: 60 Minutes

**All Questions are Compulsory Carrying 15 Marks Each**

<b>Question No</b>	<b>Particulars</b>	<b>Marks</b>
Q-1	Answer any 2 out of 3	15
Q-2	Answer any 2 out of 3	15

### **Percentage of 6 categories of Blooms Taxonomy in question paper**

	Continuous Internal Assessment (20 Marks)		END SEMESTER EXAMINATION of 30 Marks						
% in Question Paper	Remember	Understand	Remember	Understand	Apply	Analyze	Evaluate	Create	
	20%	20%	-	30%	15%	15%	-	-	100%

## VALUATION OF FINANCIAL INSTRUMENTS

<b>Program Name – M.Com (Banking &amp; Finance)</b>		<b>Semester –</b>		
<b>Course Name: Valuation of Financial Instruments</b>		<b>Course Code:</b>		
<b>Vertical :</b>		<b>Major (Mandatory )</b>		
<b>Periods per week (60 minutes)</b>		<b>04</b>		
<b>Tutorial/Lab Work</b>		<b>-</b>		
<b>Credits</b>		<b>04</b>		
		<b>Duration</b>	<b>Total Marks</b>	<b>Minimum Passing Marks</b>
<b>Evaluation System</b>	<b>End Semester Examination</b>	<b>120 Minutes</b>	<b>60</b>	<b>24</b>
	<b>Continuous Internal Evaluation</b>	<b>90 Minutes</b>	<b>40</b>	<b>16</b>

### Objectives of the course:

1. To comprehend core valuation principles and understand the fundamentals of business valuation along with inherent biases and uncertainties.
2. To explain the role of valuation in various contexts such as business acquisitions, legal disputes, tax considerations, and its place within efficient market frameworks.
3. To evaluate profitability changes and sustainable earnings by applying key financial ratios to support informed business decisions.
4. To apply a range of valuation models to assess both tangible and intangible assets and liabilities.

<b>Unit</b>	<b>Details</b>	<b>Lectures</b>
<b>I</b>	Basics of Valuation	<b>10</b>
<b>II</b>	Growth Analysis and Sustainable Earning	<b>10</b>

<b>III</b>	Valuation Models	<b>20</b>
<b>IV</b>	Valuation of Assets and Liabilities	<b>20</b>
	<b>Total</b>	<b>60</b>

**R- Remember, U- Understand, A – Apply, AN- Analyze, EV- Evaluate, CR - Create**

**Syllabus**

<b>Module / Unit</b>	<b>Approved syllabus under Autonomy</b>	<b>Level of Knowledge Applicable as per Blooms Taxonomy</b>
I	<p><b>Basics of Valuation</b></p> <p>Introduction to valuation</p> <p>Value, Distinction between Price and Value</p> <p>Foundation of Business Valuation</p> <p>Purpose of business valuation</p> <p>Valuation Bias</p> <p>Uncertainties in Business Valuation</p> <p>Role of valuation in business acquisition, legal and tax purposes, efficient market hypothesis</p>	R, U, A
II	<p><b>Growth Analysis and Sustainable Earning</b></p> <p>Concept of Growth Analysis</p> <p>Analysis of changes in profitability and sustainable earnings</p> <p>Evaluation of P/B ratios and P/E ratios</p>	R, U, AN, EV
III	<p><b>Valuation Models</b></p>	

	<p>Introduction to valuation models: asset based approach, Income based approach, market based approach</p> <p>Discounted cash flow valuation</p> <p>Relative valuation</p> <p>Free Cash Flow valuation</p>	R, U, A, EV, CR
IV	<p><b>Valuation of Assets and Liabilities</b></p> <p>Valuation of Fixed Assets, Valuation of Inventories and Valuation of Investment</p> <p>Valuation of Shares</p> <p>Valuation of Goodwill, Patents, Copyrights, Brands, Real Estate</p> <p>Valuation of Liabilities</p>	R, U, A, EV, CR

### **Course Outcomes:**

**CO1:** The learners will be able to define and differentiate between price and value, and explain the basic principles of business valuation.

**CO2:** The learners will be able to analyze changes in profitability and sustainable earnings by interpreting P/B and P/E ratios effectively

**CO3:** The learners will be able to critically evaluate various valuation models to determine their appropriateness in different scenarios.

**CO4:** The learners will be able to integrate multiple valuation approaches to create detailed and coherent valuation reports addressing real-world business challenges.

### **Books & References:**

1. Damodaran, A. (2012). *Investment Valuation: Tools and Techniques for Determining the Value of Any Asset*, University Edition. India: Wiley.
2. *Damodaran, A. (2011). The Little Book of Valuation: How to Value a Company, Pick a Stock and Profit.* Germany: Wiley.
3. *Kumar, R. (2015). Valuation: Theories and Concepts.* Netherlands: Elsevier Science.
4. *Koller, T., Goedhart, M., Wessels, D. (2010). Valuation: Measuring and Managing the Value of Companies*, University Edition. Ukraine: John Wiley & Sons.

5. *Fernandez, P. (2002). Valuation Methods and Shareholder Value Creation. Ukraine: Academic Press.*
6. *Shields, G. (2020). Business Valuation: The Ultimate Guide to Business Valuation for Beginners, Including How to Value a Business Through Financial Valuation Methods. (n.p.): Bravex Publications.*
7. *Chacko, G., Evans, C. L. (2014). Valuation: Methods and Models in Applied Corporate Finance. United Kingdom: Pearson Education.*

### **Examination and Evaluation Pattern**

The examination for the students in this course will be held under two heads:

- Continuous Internal Assessment
- End Semester Examination

<b>Type</b>	<b>Continuous Internal Assessment</b>	<b>End Semester Examination</b>
<b>Total Marks</b>	40	60
<b>Minimum Passing Mark</b>	16	24

### **Continuous Internal Assessment**

The Continuous Internal Assessment will consist of one class test of 40 marks for each course excluding projects. The question paper pattern will be shown as below:

### **Question Paper Pattern (Continuous Internal Assessment)**

- Maximum Marks: 40 marks
- Questions to be set: 02
- Duration: 90 Mins

<b>Question No.</b>	<b>Particulars</b>	<b>Marks</b>
Q.1	Case Study on any topic	20
Q. 2	Short questions Students to answer 02 sub questions out of 03 sub questions	20

**End Semester Examination**

- Maximum Marks: 60
- Questions to be set: 04
- Duration: 120 Mins

**All Questions are Compulsory Carrying 15 Marks each.**

Question No.	Particulars	Marks
Q.1	Full length  Or  Full length	15
Q.2	Full length  Or  Full length	15
Q.3	Full length  Or  Full length	15
Q.4	Case Study Question	15

**Percentage of 6 categories of Blooms Taxonomy in question paper**

	Continuous Internal Assessment (40 Marks)		End Semester Examination of 60 Marks						
% in Question Paper	Analyze	Evaluate	Remember	Understand	Apply	Analyze	Evaluate	Create	
	20%	20%	-	5%	10%	15%	15%	15%	100%

## DATA ANALYTICS

<b>Program Name – M. Com (Banking &amp; Finance)</b>		<b>Semester – III</b>	
<b>Course Name: Data Analytics</b>		<b>Course Code:</b>	
<b>Periods per week (1 Period of 90 minutes)</b>		<b>02</b>	
<b>Credits</b>		<b>04</b>	
<b>Laboratory Session (1 hour per week)</b>		<b>Hours</b>	<b>Marks</b>
<b>Evaluation System</b>	<b>Theory Examination</b>	<b>2</b>	<b>60</b>
	<b>Internal</b>	<b>--</b>	<b>40</b>

### Objectives of the course:

1. To enable students to understand how to solve analytical problems in real-world scenarios
2. To help students to work with different types of data
3. To make them learn the importance of data visualization which helps in making more effective business decisions
4. To impart knowledge about charts, graphs, and tools used for analytics and visualization and use them to derive meaningful insights.

Unit	Name	Lectures
<b>I</b>	<b>Statistics Essentials</b>	<b>15</b>
<b>II</b>	<b>Fundamentals of SQL</b>	<b>15</b>
<b>III</b>	<b>Business Analytics with Excel</b>	<b>15</b>
<b>IV</b>	<b>Introduction to Tableau</b>	<b>15</b>
	<b>Total</b>	<b>60</b>

R- Remember, U- Understand, A – Apply, AN- Analyze, EV- Evaluate, CR - Create

Module / Unit	Approved Syllabus under NEP	Level of Knowledge Applicable as per Blooms Taxonomy

I	<b>Statistics Essentials</b> <ol style="list-style-type: none"> <li>1. The Fundamentals of Descriptive Statistics</li> <li>2. Distributions</li> <li>3. Estimators and Estimates</li> <li>4. Confidence Intervals, Hypothesis Testing</li> <li>5. The Fundamentals of Regression Analysis</li> </ol>	R, U, A, AN
II	<b>Fundamentals of SQL</b> <ol style="list-style-type: none"> <li>5. Fundamentals SQL Statements</li> </ol>	
	<ol style="list-style-type: none"> <li>6. Selection Commands: Filtering, Ordering, Alias</li> <li>7. Aggregate Commands, Group by Commands, Conditional Statement, Joins, conditional statement, Join, Subqueries.</li> <li>8. String and mathematical functions</li> </ol>	R, U, A, CR
III	<b>Business Analytics with Excel</b> <ol style="list-style-type: none"> <li>5. Important Functions</li> <li>6. Analyzing Data with Pivot Tables</li> <li>7. Data Analysis Using Statistics</li> <li>8. Power BI</li> </ol>	R, U, A, AN
IV	<b>Introduction to Tableau</b> <ol style="list-style-type: none"> <li>1. Getting Started with Tableau, Working with Tableau</li> <li>2. Deep Diving with Data and Connections</li> <li>3. Creating Charts</li> <li>4. Adding Calculations to Your Workbook, Mapping Data in Tableau</li> <li>5. Dashboards and Stories, Visualizations of data</li> </ol>	R, U, A, CR

#### Course Outcomes:

Learners will be able to understand:

- CO 1. Application of quantitative principles to the collection, analysis, and presentation of numerical data and will be able to make data-driven predictions through statistical inference
- CO 2. Databases and relationships, use of common query tools, SQL commands and transactions, creating tables.
- CO 3. How to analyze with complex datasets using pivot tables, apply statistical tools and concepts like moving average, hypothesis, ANOVA, and regression to data sets using Excel.
- CO 4. Analyze data using Tableau Desktop as well as clustering and forecasting techniques.

#### **Books & References:**

1. Ronen Feldman and James Sanger, (2006) "The Text Mining Handbook: • Advanced Approaches in Analyzing Unstructured Data", Cambridge University Press.



2. Peter Goos and David Meintrup, (2015), “Statistics with JPM, Graph, descriptive statistics and probability”, Wiley
3. Stephen Bernstein and Ruth Bernstein, (1999), “Element of Statistics - I Descriptive Statistic and Probability”, Schaum's out line
4. Amit Sharma and Pratiksha Sharma, (2014), “Statistics”, Kindle edition
5. Scott Murray ,(2017) “Interactive Data Visualization for the Web”
6. Elijah Meeks (2017) “D3 .js in Action”
7. Vikram Vaswani, “The complete reference SQL”
8. James R. Groff & Paul N. Weinberg “The complete reference SQL”,TMG
9. Alan Beaulieu , ”Learning SQL”, O'REILLY.
10. Seyed M. M. and Hugh Williams ,”Learning MySQL” ,O'REILLY.
11. Alexis Leon & Mathews Leon , “SQL a complete reference” , TMG.
12. M.L. Humphrey, “Excel for Beginners”, Independently Published

## Examination and Evaluation Pattern

The examination for the students in this course will be held under two heads:

- Internal Assessment
- Semester End Examination

Type	Internal Assessment	Semester End Examination
<b>Total Marks</b>	40	60
<b>Minimum Passing Mark</b>	16	24

## Internal Assessment

The Internal Assessment will consist of practical exam of 40 marks.

- Maximum Marks: 40 marks
- Duration: 1½ hours

Particulars	Marks
Practical Exam	40

## Semester End Examination

- Maximum Marks: 60
- Questions to be set: 04
- Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

<b>Question No.</b>	<b>Particulars</b>	<b>Marks</b>
Q-1	Objectives (a-5 out of 7, b-5 out of 7, c-5 out of 7)	15
Q-2	Answer any3 out of 5 (5 MARKS EACH)	15
Q-3	Answer any3 out of 5 (5 MARKS EACH)	15
Q-4	Answer any3 out of 5 (5 MARKS EACH)	15