Sheth T.J. Education Society's
Sheth N.K.T.T. College of Commerce and
Sheth J.T.T. College of Arts (Autonomous)

T.Y.B.Com (Banking and Insurance) 2026-27

	Semester V	Credits		Semester VI	Credits
Major Mandatory BBM501	Mutual Fund Management	4	**Major Mandatory BBS601**	Security Analysis and Portfolio Management	4
Major Mandatory BBI502	International Banking and Finance	4	**Major Mandatory BBC602**	Central Banking	4
Major Mandatory BBK503	IKS: Arthashastra: Ancient Indian Finance	2	**Major Mandatory BBH603**	Human Resource Manage ment	2
Major Elective BBS504 **BBW504**	Strategic Management Wealth Management	4	**Major Elective BBI604** **BBR604**	Internati onal Business / Risk Management	4
Minor BBM505	Marketing in Banking and Insurance	4	**Minor BBD605**	Digital Marketing	4
OE	-		**OE**	-	-
VSC **BBF506** **BBU506**	Financial Reporting and Analysis Universal Banking	2	**VSC**	-	-
SEC	-	-	**SEC**	-	-
AEC	-	-	**AEC**	-	-
VEC	-	-	**VEC**	-	-
IKS	-	-		-	-
FP/CEP BBP507	**FP/CEP**	2	**OJT** **BBO606**	**OJT**	4
CC	-	-	**CC**	-	-
	Total	**22**		**Total**	**22**

Sheth T. J. Education Society's

Sheth N.K.T.T College of Commerce and Sheth J.T.T College of Arts, Thane (W)
(Autonomous)

Programme Name: **B.Com.(Banking & Insurance)**	**Semester: V**
Course Category: Major Mandatory	
Name of the Dept: **B.Com.(Banking & Insurance)**	
Course Title: **Mutual Fund Management**	
Course Code: BBM501	Course Level: 5.5
Type: Theory	
Course Credit: 4 credits	
Hours Allotted: 60 Hours	
Marks Allotted: 100 Marks	
Course Objectives: 1. To provide students with fundamental knowledge of mutual funds and their role in the financial system. 2. To familiarize students with various types of mutual fund schemes and investment options. 3. To develop an understanding of mutual fund performance evaluation and risk assessment techniques. 4. To enable students to apply mutual funds in financial planning and understand their taxation aspects.	
Course Outcomes: After successful completion of the course, learners will be able to: **CO1:** Explain the concept, structure, regulatory framework, and significance of mutual funds in India. **CO2:** Differentiate between various mutual fund schemes and select suitable investment options based on investor needs. **CO3:** Analyze mutual fund performance using return and risk measures and evaluate investment decisions. **CO4:** Apply mutual fund investment strategies in financial planning and assess the taxation implications of mutual fund investments.	
Description of the course: This course provides an understanding of mutual funds as an important investment avenue. It covers the basics of mutual funds, different types of schemes, performance evaluation, risk analysis, and the role of mutual funds in financial planning. The course also introduces students to taxation aspects and recent developments in the mutual fund industry, enabling them to make informed investment decisions.	
Syllabus: NEP 2020 w.e.f 2026-27	

Unit No.	**Content**	**Hours**

I	**<u>Introduction to Mutual Funds</u>** 1.1 Meaning and concept of Mutual Funds 1.2 History and growth of Mutual Funds in India 1.3 Structure of Mutual Fund Industry 1.4 Participants: Sponsor, Trustee, AMC, RTA, Fund Houses 1.5 Advantages, Disadvantages and Limitations 1.6 Role of Regulators: SEBI and AMFI 1.7 New Fund Offer (NFO) 1.8 Offer Documents: SID, SAI, KIM	15
2	**<u>Classification of Funds and Transactions</u>** 1.1 Types of Mutual Funds • Open-ended, Close-ended, Interval Funds • Growth, Income, Balanced Funds • Domestic and Offshore Funds • ELSS, ETFs, Debt Funds, Liquid Funds, International Funds, Fund of Funds, Flexi Cap Funds 1.2 • SIP (Systematic Investment Plan) 1.3 • STP (Systematic Transfer Plan) 1.4 • SWP (Systematic Withdrawal Plan) 1.5 • Scheme Selection for Investors	15
3	**<u>Mutual Fund Performance and Risk</u>** 1.1 Net Asset Value (NAV) 1.2 Return Measurement 1.3 Risk and Return Concepts 1.4 Performance Evaluation of Funds 1.5 Fund Rating and Ranking	15
4	**<u>Financial Planning and Taxation</u>** 1.1 Mutual Funds in Financial Planning 1.2 Investor Profiling 1.3 Taxation of Mutual Funds 1.4 Capital Gains 1.5 Recent Trends in Mutual Fund Industry	15
Total Hours		60

References:

1. **Investment Analysis and Portfolio Management** – Prasanna Chandra
2. **Indian Financial System** – M. Y. Khan
3. **Mutual Funds in India** – H. Sadhak

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Programme Name: **B.Com.(Banking & Insurance)**	**Semester: V**
Course Category: Major Mandatory	
Name of the Dept: **B.Com.(Banking & Insurance)**	
Course Title: **International Banking and Finance**	
Course Code: BBI502	Course Level: 5.5
Type: Theory	
Course Credit: 4 credits	
Hours Allotted: 60 Hours	
Marks Allotted: 100 Marks	
Course Objectives: 1. To explain the fundamentals of International Finance,Balance of Payments and International Monetary System. 2. To analyze international capital markets including FDI, FPI, ADR, GDR, Euro markets and global bond markets. 3. To apply foreign exchange arithmetic and evaluate exchange rate mechanisms and parity theories. Assess risk management techniques and derivative instruments used in international finance. 4. To examine international banking operations including export-import finance, syndication, international lending and compliance.	
Course Outcomes: CO 1: Students will get domain knowledge in Commerce & Finance Students will be able to explain the concepts of International Finance, Balance of Payments, International Monetary System, and exchange rate mechanisms. CO 2: Students will be able to analyze various international capital market instruments such as FDI, FPI, ADR, GDR, Euro markets, and global bond markets. CO 3: Students will be able to apply foreign exchange calculations and evaluate risk management techniques using derivative instruments. CO 4: Students will be able to examine international banking functions including export-import finance, syndication, international lending, and compliance procedures.	
Description of the course: This course on International Banking and Finance provides comprehensive knowledge of global financial systems, international capital markets, foreign exchange mechanisms, and cross-border banking operations. It covers key concepts such as Balance of Payments, International Monetary System, exchange rate systems, FDI and FPI, ADRs and GDRs, foreign exchange arithmetic, and risk management using derivatives. The course also examines international banking functions including export-import finance, loan syndication, compliance, and emerging trends such as cryptocurrency. Overall, it equips students with analytical, problem-solving, and decision-making skills required in global banking and financial environments.	
Syllabus: NEP 2020 w.e.f 2026-27	

Unit No.	Content	Hours
I	**<u>Fundamentals of International Finance</u>** 1.6 Meaning and Scope of International Finance, Balance of Payment, Components, Deficit in Balance of Payment, Concept of Currency Convertibility. 1.7 International Monetary System, Gold Standard, Features, Bretton Wood System, Background and Features, Reasons for its Failure, Smithsonian Agreement, SDRs, European Monetary System. 1.3 Current Exchange Rate Systems - Fixed and Flexible Exchange Rate, Merits Demerits, Types of Fixed Exchange Rate, Hard Pegs and Soft Pegs, Types of Flexible Exchange Rate, Managed and Free Float.	15
II	**<u>International Capital Markets</u>** 2.1 Types of Capital Flows, FDI, FPI, FII, Euro Currency Markets, Origin and Reasons of growth, a Brief Understanding of Eurocurrency Deposit, Loans Bonds and Notes Market,Concept of Offshore Banking.. 2.2 International Equity Markets, Concept of Depository Receipts, GDR, Characteristics, Mechanism of Issue, Participants Involved, ADR, Types and Characteristics, Concept of IDR. 2.3 International Bond Market, Concepts of Domestic Bond, Concept and Types of Foreign Bonds, Concept and Types of Euro Currency Bonds, Concepts of Foreign Currency Convertible and Foreign Currency Exchangeable Bonds, Participatory Notes.	15
III	**<u>Foreign Exchange Markets</u>** 3.1 Introduction, Market and Market Participants, Foreign Exchange Management in India, Retail and Whole Sale Component of Indian Foreign Exchange Market, Role of FEDAI, FEMA and Regulatory Framework, Dealing Room Operations 3.2 Foreign Exchange Arithmetic, Exchange Rate Quotations, Direct, Indirect and Cross rate, Percentage Spread, Arbitrage, Geographical, Triangular and Interest Rate (formula method only), Calculation of Forward Rates using Schedule of Swap Points, AFM, Determinants of Exchange Rate – Purchasing Power and Interest Rate Parity 3.3 Risk Management - Risk Management and Derivatives, Transaction, Translation and Economic Risk Faced by Corporates,	15

	Transaction, Position, Settlement, Pre-settlement, Gap/Mismatch Risk faced by Banks, Internal and External Hedging, Foreign Currency Derivative Instruments for Risk Management, Forward, Futures, Swaps and Options, Country Risk Management	
IV	**International Banking Operations** 4.1 Introduction, Definition, Features of International Banking, Reasons for Growth of International Banking, Recent Trends in International Banking, Emergence of Crypto currency - Overview, Brief Overview of Bitcoin and other Crypto Currencies, Note on Mining and Crypto Currency Exchanges, Advantages, Disadvantages of Crypto Currency. Emerging Trends 4.2 Functions of International Banking, Correspondent Banking, International Payment Systems, NRI accounts, Export Finance, Import Finance, International Merchant Banking, Financing Project Exports, Derivative Offering, Remittances, Compliance related-Interbank Functions, Internal Functions, Letter of Credit and Bank Guarantees. 4.3 International Lending Operation, Loan Syndication, Parties Involved, Phases /Stages in Loan Syndication, Types of Syndication, Role of LIBOR, Risk in International Lending, Role of International Credit Rating Agencies.	15
Total Hours		**60**

References:

- International Banking and Finance by Iyer and bhijwani Vipul Publcation
- International Financial Management – by Cheol Eun & Bruce Resnick, McGraw-Hill Education.
- nternational Banking and Financial Centres: Developments and Challenges – edited by Louis-Philippe Rochon & Sergio Rossi, Edward Elgar Publishing.
- Email Marketing Rules" by Chad S. White

International Banking & Financial Services – by K. C. Shekhar & Lekshmy Shekhar, Vikas Publishing House.

Sheth T. J. Education Society's

Sheth N.K.T.T College of Commerce and Sheth J.T.T College of Arts, Thane (W)
(Autonomous)

Programme Name: **B.Com.(Banking & Insurance)**	**Semester: V**
Course Category: Major Mandatory : IKS	
Name of the Dept: **B.Com.(Banking & Insurance)**	
Course Title: **Arthshastra: Ancient Indian Finance**	
Course Code: BBK503	Course Level: 5.5
Type: Theory	
Course Credit: 2 credits	
Hours Allotted: 30 Hours	
Marks Allotted: 50 Marks	

Course Objectives:

1. To introduce students to the foundations of ancient Indian financial systems, including taxation, treasury management, trade, banking, and state administration during the Vedic, Mauryan, and Gupta periods.
2. To analyze the economic philosophy and ethical principles of ancient India, as reflected in texts like the *Arthashastra* and *Dharmashastras*, and understand their relevance to modern financial thought.

Course Outcomes:

CO 1: Students will be able to explain the structure and functioning of ancient Indian taxation, treasury administration, and accounting systems, and assess the role of key financial officials and anti-corruption measures in ancient governance.

CO 2: Students will be able to analyze ancient Indian trade networks, guild systems, banking practices, and economic philosophy, and evaluate their contribution to economic development and state welfare.

Description of the course:

This course provides an overview of the financial and economic systems of ancient India, covering taxation, treasury administration, trade, banking, and economic philosophy from the Vedic to the Gupta periods. Drawing on sources such as the *Arthashastra*, *Dharmashastras*, inscriptions, and coins, the course examines state finance, guilds, credit instruments, and ethical principles of economic management. It highlights the role of governance, trade networks, and welfare-oriented policies in shaping ancient Indian economic life.

Syllabus: NEP 2020 w.e.f 2026-27

Unit No.	**Content**	**Hours**

I	**<u>FOUNDATIONS OF ANCIENT INDIAN FINANCE</u>** 1.1 **<u>Historical Background</u>** Economic conditions of Vedic, Mauryan, and Gupta periods Sources of information: Arthashastra, Dharmashastras, inscriptions, coins 1.2 **<u>Taxation System</u>** Land revenue: Bhaga, Bali, Hiranya, Kara, Pindakara Direct & indirect taxes Customs duties (Shulka) Ethical principles of taxation in ancient India 1.3 **<u>State Treasury (Kosha)</u>** Structure and management of the royal treasury Role of Sannidhata (Treasurer) Revenue sources: agriculture, trade, mines, war booty 1.4 **<u>Administration & Accounting</u>** Financial officers: Samaharta, Sannidhata, Ganaka, Scribes Methods of auditing and record-keeping Anti-corruption measures in Arthashastra	15
II	**<u>TRADE, BANKING, AND ECONOMIC SYSTEMS IN ANCIENT INDIA</u>** **2.1** **<u>Trade & Commerce</u>** Internal and international trade Trade routes: land & maritime Export-import goods (spices, textiles, metals, etc.) Role of state in regulating markets and prices **2.2** **<u>Guilds (Shrenis)</u>** Merchant guilds and artisan guilds Functions: credit, regulation, standardization, welfare Guilds as early financial institutions **2.3** **<u>Ancient Banking & Credit</u>** Evolution of coins: Nishka, Suvarna, Karshapana Forms of credit: Adesha (ancient cheque), Hundi-like instruments Interest rates prescribed in Arthashastra Role of moneylenders (Shresthis) **2.4** **<u>Economic Philosophy</u>** Principles of Dharma, justice, and state welfare Importance of agriculture, irrigation, and public works Wealth creation and distribution in texts like Arthashastra Ethical guidelines for financial officers and merchants	15
Total Hours		**30**

References:

- **The Arthashastra** – **L.N. Rangarajan** (Penguin Classics)
- **The Kautiliya Arthasastra (3 Parts/Volumes)** – **R.P. Kangle** (Motilal Banarsidass)
- **Kautilya's Arthasastra** – **R. Shamasastry** (Weselyan Mission Press / Various Reprints)

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Programme Name: **B.Com.(Banking & Insurance)**	**Semester: V**
Course Category: Major Elective	
Name of the Dept: **B.Com.(Banking & Insurance)**	
Course Title: **Strategic Management**	
Course Code: BBS504	Course Level: 5.5
Type: Theory	
Course Credit: 4 credits	
Hours Allotted: 60 Hours	
Marks Allotted: 100 Marks	

Course Objectives:

1. To familiarize students with the fundamentals of strategic management and strategic decision-making.
2. To develop an understanding of environmental and organizational analysis.
3. To explain the process of strategy formulation and implementation.
4. To enable students to evaluate and control organizational strategies for improved performance.

Course Outcomes:

CO1: Explain the concepts, importance, and process of strategic management.
CO2: Analyze the internal and external business environment using strategic tools and techniques.
CO3: Formulate appropriate business and corporate strategies for organizations.
CO4: Evaluate strategy implementation and control mechanisms for achieving organizational goals.

Description of the course:

This course introduces students to the concepts and practices of strategic management. It focuses on strategic analysis, strategy formulation, implementation, and evaluation, enabling students to understand how organizations achieve and sustain competitive advantage in a dynamic business environment.

Syllabus: NEP 2020 w.e.f 2026-27

Unit No.	Content	Hours

I	**<u>Introduction to Strategic Management</u>** 1.1 Meaning and Importance of Strategic Management 1.2 Strategic Management Process 1.3 Vision, Mission, Goals and Objectives 1.4 Levels of Strategy 1.5 Role of Strategic Management in Business	15
II	**<u>Environmental Analysis</u>** 2.1 Internal Environment Analysis 2.2 External Environment Analysis 2.3 SWOT Analysis 2.4 PESTLE Analysis 2.5 Industry Analysis and Competitive Environment	15
III	**<u>Strategy Formulation</u>** 3.1 Corporate Strategy 3.2 Business Strategy 3.3 Growth, Stability and Retrenchment Strategies 3.4 Competitive Strategies 3.5 Strategic Choice and Decision Making	15
IV	**<u>Strategy Implementation and Evaluation</u>** 4.1 Strategy Implementation Process 4.2 Organizational Structure and Strategic Leadership 4.3 Strategic Control and Evaluation 4.4 Performance Measurement 4.5 Challenges in Strategic Management	15
Total Hours		60

References:

1. **Strategic Management and Business Policy** – Azhar Kazmi
2. **Strategic Management: Concepts and Cases** – Fred R. David & Forest R. David
3. **Strategic Management** – John A. Pearce II & Richard B. Robinson Jr.
4. **Strategic Management: Theory and Cases** – Thomas L. Wheelen & J. David Hunger

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Sheth N.K.T.T College of Commerce and Sheth J.T.T College of Arts, Thane (W)
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Programme Name:**B.Com.(Banking & Insurance)**	**Semester: V**
Course Category: Major Elective	
Name of the Dept.: **B.Com.(Banking & Insurance)**	
Course Title: **Wealth Management**	
Course Code: BBW504	Course Level: 5.5
Type: Theory	
Course Credit: 4 credits	
Hours Allotted: 60 Hours	
Marks Allotted: 100 Marks	
Course Objectives: 1. To understand the wealth management process and the role of a manager. 2. To evaluate different investment avenues and insurance products for risk coverage. 3. To learn technical financial math and the legalities of wealth transfer. 4. To identify retirement goals and the financial products needed to meet them.	
Course Outcomes: CO 1: Students can perform client risk profiling and analyze economic impacts on wealth. CO 2: Students can calculate Human Life Value and design strategic asset allocations. CO 3: Students can compute post-tax returns and draft basic frameworks for Wills. CO 4: Students can build a retirement plan that accounts for inflation and pension needs.	
Description of the course: The primary objective is to equip students with a complete understanding of the Wealth Management process. This includes mastering the art of Client Risk Profiling and identifying key economic indicators. The course aims to teach students how to evaluate various Insurance and Investment products to mitigate financial risk. Additionally, it focuses on the technical side of Financial Mathematics and the legalities of Tax and Estate Planning. Finally, the curriculum ensures students can effectively plan for Retirement and long-term income security.	
Syllabus: NEP 2020 w.e.f 2026-27	

Unit No.	**Content**	**Hours**

I	**<u>Introduction to Wealth Management</u>** 1.1 Concepts of Wealth Management: Meaning, scope, and components of Wealth Management. 1.2 The Wealth Manager: Roles and responsibilities, Code of Ethics, and client-manager relationship. 1.3 Wealth Management Process: Identifying client needs, expectations, and risk profiling. 1.4 Financial Literacy & Planning: Personal financial statement analysis, building financial plans, and Life Cycle Management. 1.5 Economic Environment: Impact of interest rates, yield curves, and key economic indicators (leading, lagging, and concurrent) on wealth.	15
II	**<u>Insurance Planning and Investment Planning</u>** 2.1 Insurance Planning: Basic principles, functions, and types of Life and General Insurance. 2.2 Human Life Value: Calculation methods (Belth Method/Capitalized Earning Capacity). 2.3 Investment Risk & Profile: Types of investment risks and asset allocation strategies (Strategic, Tactical, and Life-Cycle based). 2.4 Investment Avenues: Goal-based financial planning, Active vs. Passive investment strategies.	15
III	**<u>Financial Mathematics, Tax, and Estate Planning</u>** 3.1 Financial Mathematics: Calculation of returns (CAGR, Post-tax returns), Net Worth calculation, and key financial ratios. 3.2 Tax Planning: Understanding Income Tax slabs, TDS, Advance Tax, and Capital Gains (LTCG & STCG). 3.3 Estate Planning: Importance of Wills (Types and requirements), Trusts, and the legalities of succession.	15
IV	**<u>Retirement Planning and Income Streams</u>** 4.1 Retirement Basics: Purpose and need for retirement planning, evaluation of retirement goals. 4.2 Strategies: Pre and Post-retirement strategies, wealth creation principles, and tax treatment of retirement benefits. 4.3 Income Streams: Pension schemes, types of annuities, and various government tax-saving schemes.	15
Total Hours		**60**

References:

- **Wealth Management** by Ainapure Manan Prakashan
- **Wealth Management** (Mumbai Univ) by Pawan Jhabak Himalaya Publishing House
- **Wealth Management** by Aherkar or Chopde Sheth Publishers
- **Advanced Wealth Management** Taxmann Publishers

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Programme Name: **B.Com.(Banking & Insurance)**	**Semester: V**
Course Category: Minor	
Name of the Dept: **B.Com.(Banking & Insurance)**	
Course Title: **Marketing Banking and Insurance**	
Course Code: BBM505	Course Level: 5.5
Type: Theory	
Course Credit: 4 credits	
Hours Allotted: 60 Hours	
Marks Allotted: 100 Marks	
Course Objectives: 1. To introduce marketing principles and their application in the Indian financial environment. 2. To explain the 7 Ps of the service marketing mix for managing financial products. 3. To highlight the importance of customer loyalty and ethical standards in financial marketing. 4. To familiarize students with digital platforms and emerging technology trends in BFSI.	
Course Outcomes : CO 1: Students will be able to identify market segments and analyze macro-environmental impacts on financial services. CO 2: Students will be able to apply the 7 Ps framework to improve delivery and positioning in banking and insurance. CO 3: Students will be able to use the SERVQUAL model to evaluate service quality and develop CRM strategies. CO 4: Students will be able to formulate digital marketing plans and assess the impact of FinTech and AI.	
Description of the course: : This course focuses on the specialized application of marketing principles within the Banking and Insurance sectors. It covers the transition from traditional product marketing to the 7 Ps of services marketing, emphasizing trust-building and customer loyalty. Students will explore the impact of the National Credit Framework (NCrF) on financial education, while gaining practical insights into CRM strategies, service quality models, and the ethical regulations set by RBI and IRDAI. The curriculum highlights the digital shift, preparing students to navigate FinTech innovations, AI-driven customer engagement, and digital distribution channels in the modern BFSI landscape.	
Syllabus: NEP 2020 w.e.f 2026-27	

Unit No.	**Content**	**Hours**

I	**<u>Introduction to Marketing</u>** 1.1 **Marketing:** Meaning, Definition, and Importance in BFSI. 1.2 **Micro and Macro Environment:** PESTEL analysis for Banks and Insurance companies. 1.3 **STP Model:** Segmentation (Geographic, Demographic, Psychographic), Targeting, and Positioning. 1.4 **Consumer Behavior:** Models of Consumer Buying Behavior; Factors influencing financial decisions. 1.5 **Marketing Research:** Process, Data Collection, and Analysis in the financial sector.	15
II	**<u>Service Marketing (7Ps)</u>** 2.1 **Product:** Product levels, Product Life Cycle (PLC), and New Product Development in finance. 2.2 **Price:** Interest rates, Premium structures, and Pricing strategies (Skimming vs. Penetration). 2.3 **Place:** Traditional branches, ATMs, Mobile Banking, and Insurance agents/brokers. 2.4 **Promotion:** Integrated Marketing Communication (IMC), Advertising, and Sales Promotion. 2.5 **People:** Role of employees, Service-Profit Chain, and Internal Marketing. 2.6 **Process:** Service Blueprinting, KYC, and Claim Settlement processes. 2.7 **Physical Evidence:** Branch ambiance, Website UI/UX, and Tangibilizing the intangible.	15
III	**<u>Strategic Marketing & Relationship Management</u>** 3.1 **Customer Relationship Management (CRM):** Customer acquisition vs. Retention; Customer Lifetime Value (CLV). 3.2 **Service Quality:** SERVQUAL Model (Reliability, Assurance, Tangibles, Empathy, Responsiveness). 3.3 **Branding:** Building brand equity and trust in Banking and Insurance. 3.4 **Consumerism:** Rights of financial consumers; Grievance redressal mechanisms (Ombudsman). 3.5 **Ethics:** IRDAI and RBI marketing guidelines; Avoiding mis-selling and predatory lending.	15

IV	<u>**Digital Transformation & Emerging Trends**</u> 4.1 **Digital Marketing:** SEO, SEM, Social Media Marketing, and Email Marketing for BFSI. 4.2 **FinTech & InsurTech:** Marketing strategies for Neo-banks and Digital-only insurers. 4.3 **Technological Trends:** AI, Chatbots, Big Data Analytics, and Personalization. 4.4 **Rural Marketing:** Challenges and strategies for financial inclusion and Micro-insurance. 4.5 **Global Marketing:** Opportunities and hurdles in international banking and insurance.	15
Total Hours		**60**

References:

1. Marketing in Banking and Insurance – Romeo S. Mascarenhas (Vipul Prakashan)
2. Marketing in Banking and Insurance – R. Krishnamoorthy, Stephen Pillai, and Veena Prasad (Himalaya Publishing House)
3. Marketing of Financial Services – Dr. V.A. Avadhani (Himalaya Publishing House)
4. Services Marketing – Dr. Arun S. Poojari and Lata A. Poojari (Sheth Publication)
5. Marketing in Banking and Insurance – Dr. S.M. Inamdar (Phadke Prakashan)

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Programme Name: **B.Com.(Banking & Insurance)**	**Semester: V**
Course Category: VSC	
Name of the Dept:**B.Com.(Banking & Insurance)**	
Course Title: **Financial Reporting and Analysis**	
Course Code: BBF506	Course Level: 5.5
Type: Theory	
Course Credit: 2 credits	
Hours Allotted: 30 Hours	
Marks Allotted: 50 Marks	
Course Objectives : 1. To familiarize students with the fundamentals of banking accounting and financial reporting. 2. To develop an understanding of insurance accounting and financial statement preparation.	
Course Outcomes : **CO1:** Explain and prepare basic accounts and financial statements of banking institutions. **CO2:** Analyze and prepare accounts and financial statements of insurance companies.	
Description of the course: This course provides an overview of accounting practices in banking and insurance sectors. It develops an understanding of preparation and interpretation of financial statements of banks and insurance companies in accordance with regulatory requirements.	
Syllabus: NEP 2020 w.e.f 2026-27	

Unit No.	Content	Hours

I	**<u>Introduction to Banking Accounts</u>** 1.1 Introduction to Banking Companies 1.2 Legal and Regulatory Framework of Banking Accounts 1.3 Books and Registers Maintained by Banks 1.4 Classification of Assets and Liabilities 1.5 Income Recognition and Provisioning Norms 1.6 Preparation of Financial Statements of Banks 1.7 Balance Sheet 1.8 Profit and Loss Account 1.9 Non-Performing Assets (NPAs): Meaning and Classification	15
II	**<u>Introduction to Insurance Accounts</u>** 2.1 Introduction to Insurance Business 2.2 Regulatory Framework of Insurance Accounting 2.3 Life Insurance and General Insurance Business 2.4 Revenue Account and Profit & Loss Account 2.5 Balance Sheet of Insurance Companies 2.6 IRDAI Reporting Requirements 2.7 Financial Statement Analysis of Insurance Companies	15
Total Hours		**30**

References:

1. **Banking and Insurance Accounting** – R. K. Mittal & N. P. Agarwal
2. **Advanced Accountancy (Banking and Insurance Accounts)** – S. N. Maheshwari & S. K. Maheshwari
3. **Banking and Insurance** – M. N. Mishra
4. **Accounting for Managers** – Jawahar Lal

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Programme Name: **B.Com.(Banking & Insurance)**	**Semester: V**
Course Category: VSC	
Name of the Dept: **B.Com.(Banking & Insurance)**	
Course Title: **Universal Banking**	
Course Code: BBU506	Course Level: 5.5
Type: Theory	
Course Credit: 2 credits	
Hours Allotted: 30 Hours	
Marks Allotted: 50 Marks	
Course Objectives: 1. To understand the transition of Indian Financial Institutions (DFIs) into multi-service Universal Banks. 2. To examine the digital infrastructure and the multi-regulator framework (RBI, SEBI, IRDAI) governing large banks.	
Course Outcomes : CO 1: Students will be able to identify the "one-stop shop" services like Bancassurance and Merchant Banking within the Indian banking landscape. CO 2: Students will be able to evaluate risk management strategies and 2026 compliance norms for secure digital operations.	
Description of the course: This Universal Banking syllabus provides a comprehensive overview of the Indian financial landscape's shift from specialized institutions to "financial supermarkets," tracing the evolution of DFIs like ICICI and IDBI under the guidance of the S.H. Khan Committee. It covers the integration of diverse services such as Bancassurance, investment banking, and mutual fund distribution under one corporate roof to leverage economies of scale and brand strength. Furthermore, the curriculum delves into the critical back-end operations of 2026, focusing on Core Banking Solutions (CBS), multi-regulator compliance involving RBI, SEBI, and IRDAI, and the essential "Chinese Wall" protocols required to manage systemic risks and conflicts of interest in a digital-first economy.	
Syllabus: NEP 2020 w.e.f 2026-27	

Unit No.	**Content**	**Hours**

I	**<u>Evolution and the Financial Supermarket Model</u>** 1.1 Concepts: Definition, features, and the "One-Stop Shop" banking philosophy. 1.2 The Indian Transition: a. Recommendations of the Narasimham Committee II and S.H. Khan Committee. b. Conversion of DFIs (ICICI, IDBI) into Universal Banks. 1.3 Product Diversification: a. Retail, Corporate, and Investment Banking under one roof. b. Bancassurance: Integration of Insurance products. 1.4 Para-Banking: Mutual Funds, Factoring, and Wealth Management. 1.5 Strategic Advantages: Economies of scale, cross-selling, and brand building in the Indian market.	15
II	**<u>Operations, Technology, and 2026 Regulations</u>** 2.1 Digital Infrastructure: a. Core Banking Solutions (CBS) as the backbone. b. Modern Payment Systems: UPI, RTGS, NEFT, and Digital Banking Units (DBUs). 2.2 Risk Management: a. Asset-Liability Management (ALM) and interest rate risks. b. Managing NPAs (Non-Performing Assets) across diverse portfolios. 2.3 Regulatory Framework: a. The "Multi-Regulator" challenge: RBI, SEBI, and IRDAI. b. The Chinese Wall: Maintaining boundaries between lending and investment departments. 2.4 2026 Compliance Updates: a. RBI’s latest mandates on Structural Ring-fencing. Cybersecurity protocols and 2026 KYC norms for digital transactions.	15
Total Hours		**30**

References:

- **Universal Banking** – *Dr. Rupali Bipin Sheth*, **Nirali Prakashan**.
- **Universal Banking in India and Abroad** – *O.P. Agarwal*, **Himalaya Publishing House**.
- **Universal Banking & Technology** – **Manan Prakashan**.
- **Fundamentals of Banking** – *Dr. Sagar Thakkar*, **Sheth Publishers**.

Scheme of Examination

Credit- 2 Internal: 20 Marks External: 30 Marks

Credit -4 Internal: 40 Marks External: 60 Marks

Pattern for Internal Examination

Internal-20	**Marks: 20**
Assignment/Active class Participation /Attendance	10 Marks
Internal Examination	10 Marks
Total	20 Marks

Scheme of Examination for 4 Credit

Internal -40	**Marks: 40**
Assignment/Active class Participation /Attendance	20 marks
Internal Examination	20 Marks
Total	40 Marks

Pattern for External Examination – 2 Credit

Q. No.	**External**	**Marks: 30**
Q .1 (From Module 1)	Attempt Any Two questions from the following. A B C	15 Marks
Q. 2 (From Module 2)	Attempt Any Two questions from the following. A B C	15 Marks

Pattern for External Examination -4 Credit

Q. No.	External	Marks: 60
Q .1 (From Module I)	Attempt Any Two questions from the following. A B C	15 Marks
Q. 2 (From Module II)	Attempt Any Two questions from the following. A B C	15 Marks
Q .3 (From Module III)	Attempt Any Two questions from the following. A B C	15 Marks
Q .4 (From Module IV)	Attempt Any Two questions from the following. A B C	15 Marks