

**B.COM. COURSE STRUCTURE UNDER NATIONAL  
EDUCATION POLICY (NEP)**

**SEMESTER VI**

<b>CATEGORY</b>		<b>PAPER</b>
Major	COM-304	International Economics
Major	CFA-305	Financial Reporting and Sustainability Practice OR
Major	CBF-305	Modern Banking Operations and Services
Major	COM-306	Direct Tax - II OR
Major	CBF- 306	Financial Risk Management
Major	CFA-307	Project OR
Major	CBF-307	Project
Minor	COM-322	E-Filing of Income Tax and GST Returns (VET) OR
	CBF- 322	Digital Banking

Name of the Programme: Bachelor of Commerce (Financial Accounting)

Course Code: COM-304

Title of the Course: International Economics

Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	Objectives of the Course are: 1. To highlight the subject matter of International Economics and help the students to identify the factors influencing international trade. 2. To appreciate the components of BOPs and transactions in the foreign exchange market. 3. To know the various trade barriers, forms of economic integration and WTO agreements. 4. To focus on the determinants of foreign investment and various entry modes adopted by the MNCs.	
		<b>No. of Hours</b>
<b>Content:</b>	<b>Unit 1: International Economics</b> Meaning and Scope of International Economics, Economic Classification of Countries-Low income, High income and Middle income (World Bank Atlas Method). International trade: meaning and features. Factors influencing international trade-Absolute Cost Advantage, Comparative Cost Advantage, Factor Endowment, Intra-industry, Technological gaps and Product Cycle. Terms of Trade and Gains from international trade.	<b>15</b>
	<b>Unit 2: Balance of Payments and Foreign Exchange</b> Balance of Payments: meaning, structure, disequilibrium in the balance of payments-meaning and causes, measures for correcting disequilibrium -Exchange depreciation, Devaluation, Exchange Control and Trade Measures (Export promotion and Import substitution), India's Balance of Payments-Present Position, Concept of Capital Account Convertibility. Foreign Exchange: Meaning, Meaning and functions of foreign exchange market-Transfer, credit and hedging, foreign exchange rate-meaning, types of transactions in the foreign exchange market-Spot, Forward, Futures, Options, Swap and Arbitrage.	<b>15</b>

	<p><b>Unit 3: International Trade Policy, Economic Integration and WTO</b></p> <p>Protectionism and Free trade-meaning, Trade barriers: Tariffs meaning and types (Specific, Ad valorem and combined)          Non-tariff barriers - Voluntary Export Restraints, International Cartels, Anti-dumping duty, Export subsidies, Administered Protection. Economic Integration: meaning, Objectives, Forms of economic integration (Preferential Trade Arrangements, Free Trade Area, Customs Union, Common Market, Economic Union). European Union (EU), G20. World Trade Organization (WTO)- Objectives, Agreement on Agriculture (AoA), Trade Related Investment Measures (TRIMs), General Agreement on Trade in Services (GATS) and Trade Related Intellectual Property Rights (TRIPs)</p>	15
	<p><b>Unit 4: International Investment and Multinational Corporations</b></p> <p>Foreign Investment: meaning, types (Foreign Direct Investment and Foreign Portfolio Investment) and determinants. International Financial Instruments: American Depository Receipts (ADRs), Global Depository Receipts (GDRs) and Indian Depository Receipts (IDRs), Multinational Corporations-meaning, Entry modes adopted by Multinational Corporations-Licensing, Franchising, Joint Ventures, Mergers and Acquisitions, Wholly Owned Subsidiaries (meaning, advantages and disadvantages).</p>	15
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Bharati V. Pathak (2014), <i>Indian Financial System</i>, Pearson Education India.</li> <li>2. Bharati V. Pathak (2018), <i>Indian Financial System</i>, 5/e Pearson Education India.</li> <li>3. Carbaugh, R (2018), <i>International Economics</i>, (17<sup>th</sup> ed), Cengage Learning</li> <li>4. Cherunilam, Francis (2020), <i>International Economics</i>, (6<sup>th</sup> ed), McGraw Hill Education (India) Private Ltd., Chennai</li> <li>5. Dominick Salvatore (2020), <i>International Economics</i>, (13<sup>th</sup> ed), John Wiley &amp; Sons, Inc.</li> <li>6. Gaurav Datt &amp; Ashwani Mahajan (2016), <i>Indian Economy</i>, (72<sup>nd</sup> ed), S. Chand &amp; Company Pvt. Ltd. New Delhi.</li> <li>7. Government of India. (Latest). <i>Economic Survey of India</i>.</li> <li>8. K. Aswathappa (2019), <i>Essentials of Business environment</i> (Text, Cases &amp; Exercises), (15th Revised ed), Himalaya Publishing House, Mumbai</li> <li>9. Krugman, Obstfeld, Melitz (2018), <i>International Economics: Theory and Policy</i>, (11<sup>th</sup> ed), Pearson</li> <li>10. P. Subba Rao (2017), <i>International Business</i> (Text and Cases), (4<sup>th</sup> Revised ed), Himalaya Publishing House, Mumbai</li> </ol>	

	<p>11. Peter I. Hajnal (2019), <i>The G20: Evolution, Interrelationships, Documentation</i>, (2<sup>nd</sup> Revised ed), Routledge.</p> <p>12. RBI Bulletins</p> <p>13. Reserve Bank of India, <i>Balance of Payments Manual for India</i></p> <p>14. Sumati Varma (2021), <i>International Business</i>, 2<sup>nd</sup> Edition, Pearson India Education Services Pvt. Ltd.</p> <p>15. V.K. Puri and S.K. Misra (2019), <i>Indian Economy</i>, (37<sup>th</sup> Revised &amp; Updated ed), Himalaya Publishing House, New Delhi</p>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Define the subject matter of international economics and spell out the emerging economic and business scenario.</li> <li>2. Classify various trade restrictions and summarize the integration efforts at the international level.</li> <li>3. Identify the present position of India's BOPs and develop an understanding of the transactions in foreign exchange market.</li> <li>4. Analyze the determinants of foreign investment and various entry modes adopted by MNCs.</li> </ol>



Name of the Programme: Bachelor of Commerce (Financial Accounting)

Course Code: CFA-305

Title of the Course: Financial Reporting and Sustainability Practices

Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	Objectives of the Course are: 1. To understand the concept of financial reporting and comprehend the role of regulatory bodies for Financial Reporting. 2. To apply knowledge of practical applications of accounting standards, with a focus on key standards such as AS-9, AS-10, AS-16, and AS-20. 3. To familiarize learners with transition to Ind-AS and IFRS. 4. To understand the ethical dilemmas of Sustainability Practices in Corporate Reporting.	
		<b>No. of Hours</b>
<b>Content:</b>	<b>Unit 1: Introduction to Financial Reporting</b> Meaning and Purpose of Financial Reporting, Users of financial information, Qualitative Characteristics of Financial information, Types of financial reporting, Interim Reporting. Role of regulatory bodies-Ministry of Corporate Affairs (MCA), Securities and Exchange Board of India (SEBI), Institute of Chartered Accountants of India (ICAI) and National Financial Reporting Authority (NFRA). Provisions of Companies Act 2013 with respect to reporting. IFRS: Meaning and Purpose, Fair Value concept (theory)	<b>10</b>
	<b>Unit 2: Accounting Standards in India</b> Accounting Standards: Meaning and Purpose, Overview of Accounting Standards, Mechanism for Setting Standards Framework for preparation and presentation of Financial Statements, Concepts and practical problems on Revenue Recognition (AS-9), Property, Plant and Equipment (AS-10), Borrowing Costs (AS-16) and Earnings Per Share (AS-20). Difference between Indian GAAP and US GAAP, Guidance notes.	<b>15</b>
	<b>Unit 3: Transition to Ind AS and IFRS-Converged Reporting</b> Transition from Indian GAAP to Ind AS, IFRS-Converged Ind AS- An overview, Difference between IFRS and Ind AS, Concepts and practical problems on Ind AS 108 - Operating Segments, Case Study on Ind AS 1- Presentation of Financial Statements	<b>15</b>

	<p><b>Unit 4: Sustainability Practices in Corporate Reporting</b></p> <p>Meaning and benefits of Sustainability, Sustainability Reporting: Meaning and key components, Development of Business Responsibility and Sustainability Report (BRSR) and overview of BRSR Lite, An overview of facilitators of sustainability reporting at global level: Global Reporting Initiative (GRI), Sustainability Accounting Standards Board (SASB), International Sustainability Standards Board (ISSB), Triple Bottom Line reporting: People, Planet and Profit, Environmental, Social and Governance (ESG) reporting - meaning and key components, Corporate Social Responsibility (CSR) reporting as per Sec 135 of the Indian Companies Act, 2013, Share value-based reporting, Concept of Integrated Reporting.</p>	20
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Alexander, D., Jorissen, A., Hoogendoorn, M. N., Mourik, C. v., Kirwan, C. (2020) <i>International Financial Reporting &amp; Analysis</i>. Austria: Cengage Learning.</li> <li>2. Alibhai, S. (2023). <i>Interpretation and Application of IFRS Standards</i>. United Kingdom: Wiley.</li> <li>3. <i>Corporate Social Responsibility and Sustainable Development: Strategies, Practices and Business Models</i>. (2021). India: Taylor &amp; Francis.</li> <li>4. <i>Corporate Social Responsibility in India: Cases and Developments after the Legal Mandate</i>. (n.d.). Germany: Springer International Publishing.</li> <li>5. Elliott, B., Elliott, J. (2022). <i>Financial Accounting &amp; Reporting</i>. United Kingdom: Pearson Education.</li> <li>6. <i>Financial Reporting and Analysis</i>. (2020). (First Edition): Sultan Chand &amp; Sons.</li> <li>7. Harrison, W. T., Horngren, C. T., Thomas, C. W., Tietz, W. M., Suwardy, T. (2017). <i>Financial Accounting: International Financial Reporting Standards</i>. Germany: Pearson.</li> <li>8. Joshi, S., Kansil, R. (2023). <i>Looking at and Beyond Corporate Governance in India: A Journey of Three Decades of Reforms</i>. Germany: Springer Nature Singapore.</li> <li>9. Nayak, P., Kayarkatte, N. (2022). <i>Sustainability Reporting in India - A Study of Infosys Sustainability Reports</i>. (n.p.): SSRN.</li> <li>10. Picker, R., Clark, K., Dunn, J., Kolitz, D., Livne, G., Loftus, J., vander Tas, L. (2019). <i>Applying IFRS Standards</i>. United Kingdom: Wiley.</li> <li>11. Rezaee, Z., Tsui, J., Cheng, P., Zhou, G. (2019). <i>Business Sustainability in Asia: Compliance, Performance, and Integrated Reporting and Assurance</i>. United Kingdom: Wiley.</li> <li>12. Shukla, A. (2017). <i>Sustainable Development &amp; Sustainability Reporting Practices in India</i>. (n.p.): SSRN.</li> <li>13. Taxmann's Ind AS Ready Reckoner – Updated &amp; Amended Reference Manual with Practical &amp; Lucid Explanations, Illustrations, Process Flow Charts &amp; FAQs, to Decode Complex Ind AS for Professionals.</li> </ol>	

	<p>(2021). (n.p.): Taxmann Publications Private Limited.</p> <p>14. Taxmann's Indian Accounting Standards (Ind AS) – Covering Amended, Updated &amp; Complete Text of the Ind AS along with Guide to Ind AS [Definitions, Applicability, Exemptions, etc.]. (2023). (n.p.): Taxmann Publications Private Limited.</p> <p>15. Taxmann's ESG &amp; BRSR Reporting – Dedicated guide providing a comprehensive overview of key concepts, practice and challenges combining insights and perspectives. (2023). (n.p.): Taxmann Publications Private Limited.</p> <p>16. Taxmann's Illustrated Guide to Indian Accounting Standards (Ind AS) – Comprehensive commentary with process flow diagrams, illustrations, comparative analysis, definitions &amp; application guidance etc. (2023). (n.p.): Taxmann Publications Private Limited.</p> <p>17. Taxmann's Students' Guide to Ind ASs [Converged IFRS] – Most updated &amp; amended study material covering Ind AS in a simple language with examples/case studies   CA/CMA Final   Nov. 2023 Exam. (2023). (n.p.): Taxmann Publications Private Limited.</p>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Explain concept of financial reporting and understand the role of regulatory bodies in financial reporting.</li> <li>2. Understand the practical applications of accounting standards.</li> <li>3. Comprehend the transition to Ind-AS and IFRS.</li> <li>4. Classify and understand various types of financial reporting.</li> </ol>

Name of the Programme: Bachelor of Commerce (Banking and Financial Services)  
 Course Code: CBF-305  
 Title of the Course: Modern Banking Operations and Services  
 Number of Credits: 04  
 Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	Objectives of the Course are: 1. To Provide an overview of Modern banking services to learners. 2. To Impart knowledge of Micro, Small and Medium Enterprises Finance 3. To Familiarize learners with Ethics in Banks and Financial Institutions. 4. To Equip learners with an understanding of the Current Issues and Emerging Trends in banking.	
		<b>No. of hours</b>
<b>Content:</b>	<b>Unit 1: Modern Banking Services</b> Merchant/Investment banking, Forfaiting, Portfolio Management, Wealth Management, Bancassurance, Loan Syndication, Consumer Finance/Retail Banking, Stockbroking, Wholesale Banking, International Banking, Universal Banking, Pension Funds and Real Estate Investment Funds - concept, meaning, functions and importance. Demat account and remittance service- meaning, type and importance.	<b>15</b>
	<b>Unit 2: Micro, Small and Medium Enterprises Finance</b> Definition of MSME. Importance of the sector to the Indian Economy. Arrangements for provision of credit to the MSME sector, Appraisal of MSME loan proposals – techniques and Requirement assessment of Projects for term loans; SIDBI's assistance to the MSME Sector and its development role, Policy prescriptions of RBI for the growth of MSME Sector, Initiatives taken by GOI for the development of MSME Sector, Problems faced by MSMEs, Delayed Payments to Micro and Small Enterprises under the Micro Small and Medium Enterprises Development (MSMED) Act, 2006, Performance and Credit Rating Scheme (PCRS,; Framework for Revival and Rehabilitation of MSMEs.	<b>15</b>
	<b>Unit 3: Ethics in Banks and Financial Institutions</b> Values and Ethics, Ethics and Business Values, Business Ethics – Definition, Principles and Practice, An Ethical Crisis: Is Business Ethics an Oxymoron, Ethical Foundation of Banking: Finance Depends on Trust, Ethical Foundation of Being a Professional, Banking Ethics in Global Context: Enron and Its Lesson, Global Financial Crisis, Ethics in Indian Context: Satyam and Its Lessons, An Indian Bank Case Study. Ethics at the Individual Level Values, Work Ethics and the Workplace, Banking Ethics- Changing Dynamics	<b>15</b>

	<p><b>Unit 4: Current Issues and Emerging Trends</b></p> <p>Financial Inclusion: RBI definition, meaning, recommendations of Rangarajan Committee. Pradhan Mantri Jan-Dhan Yojana.</p> <p>Corporate Governance in banks: Meaning and importance; issues, principles and practices of corporate governance in Indian banks.</p> <p>Consolidation in banks: Mergers and Acquisitions – Rationale for M&amp;A in Indian banking, a study of post-reform mergers and acquisitions in the Indian banking sector – their objectives, benefits and problems. Green Banking- Meaning, concept and channels, Shadow Banking.</p>	<p><b>15</b></p>
<p><b>Pedagogy:</b></p>	<p>Lectures, Group discussions, Seminars, Case studies, Field work</p>	
<p><b>Reference/ Readings:</b></p>	<ol style="list-style-type: none"> <li>1. Bhole L. M. &amp; Mahakud J. (2017). <i>Financial Institutions and Markets: Structure, Growth &amp; Innovations</i>, Tata-McGraw Hill.</li> <li>2. Gordon &amp; Natarajan. (2016). <i>Financial Markets and Services</i>. Himalaya Publishing House.</li> <li>3. Gurusamy, S. (2009). <i>Financial Services</i> (Second ed.). New Delhi: Tata McGraw Hill.</li> <li>4. H R Machiraju, (2019) <i>Indian Financial System</i> (5<sup>th</sup> ed.) New Delhi Vikas Publishing House Pvt. Ltd.</li> <li>5. Indian Institute of Banking and Finance, (2023). <i>Indian Economy and Indian Financial System</i>, (5th Ed.) Mumbai Macmillan Education</li> <li>6. Indian Institute of Banking and Finance, (2023). <i>Principles and Practices of Banking</i>, (5th Ed.) Mumbai Macmillan Education.</li> <li>7. J.C. Verma. (2000). <i>Credit Rating (Practice and Procedure)</i>. Bharat Publication House.</li> <li>8. Khan M.Y. (2004). <i>Financial Services</i>. Tata MC Graw Hill Co. Ltd., New Delhi.</li> <li>9. O. P. Agarwal, 2012. <i>Management of Financial Services, Markets and Institutions</i>. Mumbai: Himalaya Publishing House.</li> <li>10. Padmalatha Suresh &amp; Justin Paul, 2010. <i>Management of Banking and Financial Services</i>. New Delhi: Dorling Kindersley (India) Pvt. Ltd.</li> <li>11. Pathak, B. (2009). <i>The Indian Financial System: Markets, Institutions and Services</i> (Second ed.). New Delhi: Pearson Education.</li> <li>12. Ramesh Babu, G. (2005). <i>Financial Services in India</i>. New Delhi: Concept Publishing Company.</li> <li>13. Sanjiv A., Pavan K. V. and Manisha B. (2000). <i>Investors Guide to Depositories</i>. Bharat Publications.</li> <li>14. Sankaran, S. (2018). <i>Indian Mutual Funds Handbook: A Guide for Industry Professionals and Intelligent Investors</i>. Vision Books.</li> <li>15. V.A. Avadhani (2009). <i>Financial Services in India</i>, Himalaya Publishing House.</li> </ol>	

**Course  
Outcomes:**

After completion of this course, the learners will be able to:

1. Understand the different components that constitute financial markets
2. Differentiate between merchant and universal banking, and learn about factoring, forfeiting, and trade receivables
3. Familiarize yourself with venture capital, leasing, hire purchase, and the role of credit rating agencies.
4. Recognize the significance of mutual funds, insurance, pension funds, and real estate investment funds



Name of the Programme: Bachelor of Commerce (Financial Accounting)

Course Code: COM-306

Title of the Course: Direct Tax - II

Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	Objectives of the Course are: 1. To familiarize learners with the provisions of computation of profits & gains from business or profession. 2. To familiarize learners with the provisions of computation of income from capital gains. 3. To enable students to compute total income and tax liability thereon. 4. To acquaint learners with the provisions of clubbing of income, advance payment of tax, filing of returns, assessment, set off & carry forward of losses	
	<b>No. of Hours</b>	
<b>Content:</b>	<b>Unit 1: Computation of Profits &amp; Gains of Business or Profession</b> Sections: 28,29,30,31,32 (excluding Depreciation Rates), Section 36, Section 37(1) - General Deduction, Section 37(2B) - Advertisement Expenses in Souvenir etc. of a political party, Section 40(a), 40A (2), 40A (3), Section 43(B) - Disallowance of unpaid liabilities, Section 44AD,44 ADA & 44AE	<b>15</b>
	<b>Unit 2: Computation of Capital Gains</b> Definition of Capital Asset u/s. 2(14), Transfer u/s. 2(47). Sec. 45, 47, 48. Exemption's u/s 54, 54B, 54EC & 54 F.	<b>15</b>
	<b>Unit 3: Total Income and Computation of Tax Liability</b> Permissible Deductions under Chapter VI-A - Sections 80 C, 80CCC, 80CCD, 80 CCE, 80D, 80DD, 80E, 80G, 80TTA, 80TTB, 80U. Computation of Taxable Income and Tax Liability of an Individual Assessee - Computation of Taxable Income, Slab Rates of Income Tax for Individuals, Computation of Tax Liability under Old & New Tax Regime	<b>15</b>
	<b>Unit 4: Clubbing of Income, Advance Tax, Filing of Returns &amp; Assessment, Set Off &amp; Carry Forward of Losses</b> Clubbing of Income, Section 60, 64(1)(ii), 64(1)(iv), 64(1)(vi), 64(1)(vii),64(1)(viii) & 64(1A), Advance Tax, Section 210 & 211, Filing of Returns & Assessment of Income, Section 139. 139(1), (3), (4), (5), (9), 140A, 142(1), (2), (3), 143(1), (2), (3), Section 144 (Reassessment not included), Set Off & Carry Forward of Losses, Sections 70, 71, 71B, 72, 73, 74,74A	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	

<p><b>Reference/ Readings:</b></p>	<ol style="list-style-type: none"> <li>1. Ahuja, Girish and Ravi Gupta, <i>Systematic Approach to Income Tax</i>, Bharat Law House, Delhi.</li> <li>2. Gaur V.P., &amp; Narang.D.B., <i>Income Tax Law &amp; Practice</i>, Kalyani Publications.</li> <li>3. Hariharan.N., <i>Income Tax Law&amp; Practice</i> Vijay Nicole Imprints Pvt.Ltd.</li> <li>4. Manoharan T.N., <i>Direct Tax Laws</i>, Snow White Publications,</li> <li>5. Mehrotra H.C., <i>Income Tax Law &amp; Practice</i>, Sahitya Bhavan, Agra</li> <li>6. Pagare D., <i>Income Tax Law &amp; Practice</i>, Sultan Chand &amp; Sons, New Delhi</li> <li>7. Prasad B., <i>Income Tax Law &amp; Practice</i>, Wishwa Prakashan</li> <li>8. <i>Relevant Bare Acts</i></li> <li>9. Singhanian V.K. <i>Students' guide to Income Tax</i>, Taxmann Publications</li> <li>10. Singhanian V.K., &amp; Singhanian K., <i>Direct Taxes Law &amp; Practice</i>, Taxmann Publications.</li> <li>11. Singhanian, Vinod K., &amp; Monica Singhanian, <i>Student's Guide to Income Tax, University edition</i>, Taxmann Publications Pvt. Ltd, New Delhi.</li> </ol> <p>Note: Latest Editions relevant to the Assessment year.</p>
<p><b>Course Outcomes:</b></p>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand the provisions of computation of Profits &amp; Gains from Business or Profession.</li> <li>2. Understand the provisions of computation of income from capital gains.</li> <li>3. Compute Total Income and Tax Liability thereon.</li> <li>4. Understand the provisions of Clubbing of Income, Advance Payment of Tax, Filing of Returns &amp; Assessment and Set Off &amp; Carry Forward Losses.</li> </ol>

Name of the Programme: Bachelor of Commerce (Banking and Financial Services)  
 Course Code: CBF-306  
 Title of the Course: Financial Risk Management  
 Number of Credits: 04  
 Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	Objectives of the Course are: 1. To introduce learners to the concept of financial risk management 2. To provide them with knowledge of various financial risk measurement techniques. 3. To familiarize learners with risk management practices. 4. To equip them with regulatory and other issues relevant to risk management.	
		<b>No. of Hours</b>
<b>Content:</b>	<b>Unit 1: Introduction to Financial Risk Management</b> Introduction – Functions of FIs in the Economy, Need for Regulation of FIs. Meaning and Sources of Risk, Need for Risk Management. Identification of Risk – Interest Rate Risk, Market Risk, Credit Risk, Foreign Exchange Risk, Sovereign Risk, Liquidity Risk, Insolvency Risk, Operational Risk, Technology Risk, and Off-Balance Sheet Risk.	<b>15</b>
	<b>Unit 2: Measurement of Various Risks</b> Measurement of Interest Rate Risk – Repricing Gap Model, Rate Sensitive Assets and Liabilities, Limitations of the Repricing Gap Model, Maturity Model, Duration Model, characteristics of Duration, Value at Risk, Shortcomings of Value at Risk, Stress Testing, Scenario Analysis, Sensitivity Analysis. Measurement of Credit Risk – Characteristics of Loans, the Default Risk Models, Credit Scoring Model, RAROC Model, KMV Portfolio Manager Model, the Modern Portfolio Theory. Currency / Exchange Rate Risk – Sources, Hedging, Interest Rate Parity Theorem. Liquidity Risk in – Banks, Insurance Company, Mutual Fund, NBFCs. Measurement of Liquidity Risk – Liquidity Gap Model, Liquidity Classification of Assets and Liabilities, Limitations. Measurement of OBS Risk, Types of OBS Activities. Problems.	<b>15</b>
	<b>Unit 3: Management of Risks</b> Interest Rate Risk Management, Market Risk Management. Credit Risk Management – Approaches, Structure of Credit Risk Rating System, Credit Derivative, Credit Ratings. Management of Operational Risk Management – Moody’s Analytical Framework, Moody’s Methodology. Foreign Exchange Rate Risk Management – Nature and Magnitude of Risk, Tools and Techniques, Currency Derivatives, Basic Options Strategies, Low-cost Option Strategies. Liquidity Risk Management. Problems.	<b>15</b>

	<p><b>Unit 4: Regulatory and Other Issues in Risk Management</b>  Regulatory Framework, the Basel Committee, Best Practice Report Group of Thirty – Recommendations, Enterprise-wide Risk Management, Risk Reporting and Communication. Bank for International Settlement (BIS) – Basel Committee on Banking Supervision. Basel I, Basel II, Basel III – Introduction, Scope of Application Case Studies on Failure of Risk Management.</p>	<b>15</b>
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Deventer, D. R. Van, Imai, K., and Mesler, M. (2013). <i>Advanced Financial Risk Management</i> (Second Ed). Wiley Finance Series.</li> <li>2. Dowd, K. (1999). <i>Financial Risk Management</i>. Financial Analysts Journal, 55(4), 65–71.</li> <li>3. Philippe Jorion (2011)., <i>Financial Risk Manager Handbook</i>. (6<sup>th</sup> Ed.). Wiley Publication</li> <li>4. R.K Arora (2021)., <i>Financial Risk Management</i>. Noida: Wiley Publication.</li> <li>5. Roncalli, T. (2020). <i>Handbook of Financial Risk Management</i>. Handbook of Financial Risk Management (Issue June).</li> <li>6. Skoglund, J., and Chen, W. (2015). <i>Financial Risk Management Applications in Market, Credit, Asset and Liability Management and Firmwide Risk</i>. Wiley</li> <li>7. Vivek, &amp; Asthana, P. (2015). <i>Financial Risk Management</i>. Mumbai: (2<sup>nd</sup> Ed). Himalaya Publishing House.</li> </ol>	
<b>Course Outcomes:</b>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand about financial risk management</li> <li>2. Examine the various financial risk measurement techniques.</li> <li>3. Illustrate risk management practices.</li> <li>4. Comprehend regulatory and other issues.</li> </ol>	

Name of the Programme: Bachelor of Commerce (Financial Accounting)

Course Code: COM-322

Title of the Course: E-Filing of Income Tax and GST Returns (VET)

Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	Objectives of the Course are: 1. To acquaint students with theoretical concepts of Income Tax. 2. To acquaint students with theoretical concepts of Goods and Services Tax. 3. To equip students with skills for filing of Income Tax and TDS returns. 4. To equip students with skills for filing of GST returns.	
		<b>No. of Hours</b>
<b>Content:</b>	<b>Unit 1: Conceptual Framework of Income Tax:</b> Introduction to Income Tax – Basic Terminology, Types of Assessees, Income Taxable under different heads, Basics of Computation of Total Income and Tax Liability, Deductions Available from Gross Total Income under section 80C, 80CCC, 80CCD, 80D, 80DD, 80TTA and 80TTB, 80U, Permanent Account Number, (PAN) Due Date of Filing of Income Tax Returns. Introduction to the concept of Tax Deducted at Source- provisions in brief relating to advance payment of tax, schedule for deposit of TDS, schedule for submission of TDS returns, prescribed forms for filing of TDS returns, Form 24Q and Form 26Q, exemption from TDS – Form 13, 15G, 15H.	<b>15</b>
	<b>Unit 2: Conceptual Framework of Goods and Services Tax:</b> Introduction to basic concepts of GST - Output tax liability of CGST, SGST, UTGST, IGST, Cess, GST Network, input tax credit utilization, small supplies and composition scheme, schedule for payment of GST and filing of GST Returns, interest/penalty for late/non-filing of returns, payment of GST by electronic ledger – electronic liability register, electronic credit ledger, electronic cash ledger.	<b>15</b>
	<b>Unit 3: E-Filing of Income Tax and TDS Returns</b> Instructions for filing of form ITR-1, ITR-2, ITR-3, ITR-4, ITR-5, ITR-6 and ITR-7, Introduction to Income Tax Portal, Procedure for applying for PAN on Income Tax Portal and Preparation of electronic return (ITR related to relevant assessment year). Instructions for filing of forms 24Q and 26Q and preparing forms 24Q and 26Q for e-filing of TDS returns.	<b>15</b>
	<b>Unit 4: Filing of GST Returns</b> Nature of returns, monthly returns, quarterly returns, annual returns, Instructions for filing of GSTR-1, GSTR-2, GSTR-2A, GSTR-2B GSTR-3B GSTR-4 and GSTR-9.	<b>15</b>

<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Aditya Singhania: <i>Taxmann's GST Practice Manual</i>.</li> <li>2. Ahuja, Girish and Ravi Gupta, <i>Systematic Approach to Income Tax</i>, Bharat Law House, Delhi.</li> <li>3. Manoharan T.N., <i>Direct Tax Laws</i>, Snow White Publications,</li> <li>4. Mehrotra H.C., <i>Income Tax Law &amp; Practice</i>, Sahitya Bhavan, Agra</li> <li>5. <i>Relevant Bare Acts</i>.</li> <li>6. Singhania V.K. <i>Students' guide to Income Tax including GST</i>, Taxmann Publications</li> <li>7. Singhania V.K., &amp; Singahania K., <i>Direct Taxes Law &amp; Practice</i>, Taxmann Publications.</li> <li>8. Singhania, Vinod K., &amp; Monica Singhania, <i>Student's Guide to Income Tax, University edition</i>, Taxmann Publications Pvt. Ltd, New Delhi.</li> <li>9. V.S Datey. <i>Taxmann's GST Ready Reckoner</i></li> <li>10. V.S Datey. <i>Taxmann's Indirect Law and Practice</i>.</li> </ol> <p>Note: Latest Editions relevant to the Assessment year.</p>
<b>Course Outcomes:</b>	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand the basic concepts of Income Tax.</li> <li>2. Understand the basic concepts of Goods and Services Tax</li> <li>3. File Income Tax Returns and TDS forms.</li> <li>4. File Goods and Services Tax returns.</li> </ol>

Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: CBF-322

Title of the Course: Digital Banking (VET)

Number of Credits: 04

Effective from AY: 2023-24

<b>Pre-requisites for the Course:</b>	Nil	
<b>Course Objectives:</b>	Objectives of the Course are: 1. To introduce learners to knowledge related to Digital Banking Products. 2. To impart knowledge of Mobile Banking, Internet Banking and Branchless Banking. 3. To familiarize learners with the overview of payment Systems. 4. To equip the learners with information on new developments in Digital Banking.	
	<b>No. of Hours</b>	
<b>Content:</b>	<b>Unit 1: Digital Banking Products</b> Introduction, need for Digital Banking Products, Customer Education for Digital Banking Products. Cards - Overview and brief history, Various types of cards, and Product features. EMV Technologies- Tap and Go, NFC, etc. Approval Processes for Cards, Profitability of Cards, Back-end Operations, Recovery and Follow-up. ATMs- Overview and Brief History, Product Features, Instant Money Transfer Systems, Various Value-Added Services (e.g., bill payments, donations, etc.), Proprietary, Brown Label and White Label ATMs, ATM Network Planning – Onsite/ Offsite, Security and Surveillance of ATM Sites, Profitability of ATMs, Risk Management and Frauds, Back End Operations and Technology. Cash Deposit Machines- Overview and Brief History, Product Features, CDM Network Planning – Onsite/ Offsite, Profitability of CDMs, Risk Management and Frauds, Back End Operations and Technology. Cash re-cyclers – Overview, Product Features, Risk Management and Frauds, Back End Operations and Technology. POS Terminals- Overview and Brief History, Product Features, Approval processes for POS Terminals, Profitability of POS business Risk Management and Frauds, Back End Operations and Technology	<b>15</b>

	<p><b>Unit 2: Mobile Banking, Internet Banking and Branchless Banking</b>          Mobile Banking- Overview and Brief History, Product Features and Diversity, IMPS, Profitability of Mobile Banking, Risk Management and Frauds, Back End Operations and Technology. Internet Banking- Overview and Brief History, Product Features. Corporate and Individual Internet Banking Integration with E-commerce Merchant Sites, Profitability of Internet Banking, Risk Management and Frauds, Back End Operations and Technology. Branchless Banking- Objectives, Introduction, Financial Inclusion – Logic and logistics, Vehicles for Financial Inclusion, Business Correspondents/ Business facilitators, Digital Banking Products for Financial Inclusion, Core Banking: Meaning, Importance and Merits</p>	15
	<p><b>Unit 3: Payment System</b>          Overview of global payment systems, Overview of domestic payment systems, Role of RBI and NPCI in Payment system, RuPay and RuPay Secure, Immediate Payment Service (IMPS), National Unified USSD Platform (NUUP), National Automated Clearing House (NACH), Aadhaar Enabled Payment System (AEPS) e-KYC, Cheque truncation System (CTS), National Financial Switch (NFS), Unified Payments Interface (UPI), Bharat Bill Payment System (BBPS), Bharat Interface for Money (BHIM), Digital Rupee, (e-RUPI), National Common Mobility Card, (NCMC), National Electronic Toll Collection (NETC), BharatQR. RTGS, NEFT, Forex settlements, Securities Settlement. Innovative Banking &amp; Payment Systems.</p>	15
	<p><b>Unit 4: New Developments in Digital Banking</b>          Fintechs, Business ecosystems, Block chain, Crypto Currencies, Peer Financing, Cloud, Virtualisation, Analytics, Artificial Intelligence, Machine Learning, Internet of Things (IoT).</p>	15
<b>Pedagogy:</b>	Lectures, Group discussions, Seminars, Case studies, Field work	
<b>Reference/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Indian Institute of Banking &amp; Finance, (2016). <i>Digital Banking</i>. Mumbai: Taxmann Publicatons (P.) Ltd..</li> <li>2. Indian Institute of Banking &amp; Finance, (2017). <i>Security in Electronic Banking</i> (3<sup>rd</sup> Ed.): Macmillan Education</li> <li>3. Indian Institute of Banking &amp; Finance, (2023). <i>Information Technology &amp; Digital Banking</i>. New Delhi: Macmillan Publication</li> <li>4. Indian Institute of Banking &amp; Finance, (2024). <i>Digital Banking</i>. Mumbai: Taxmann Publicatons (P.) Ltd.</li> <li>5. Indian Institute of Banking and Finance., (2023). <i>Principles and Practice of Banking</i>. New Delhi: Macmillan Education</li> <li>6. S.Natarajan , R.Parameshwaran, (2015). <i>Indian Banking</i>. New Delhi : S Chand And Company Limited.</li> <li>7. Sarika R. Lohana., (2020). <i>Digital Banking and Cyber Security</i>. Delhi: New Century Publications.</li> </ol>	

**Course  
Outcomes:**

After completion of this course, the learners will be able to:

1. Gain knowledge of various types of digital banking products.
2. Demonstrate the application of mobile banking, internet banking, and branchless banking.
3. Perform different types of payment systems.
4. Comprehend new developments in digital banking.

